

RTZ Privacy Policy

Privacy Policy

Effective Date: 01/01/2025

Last Updated: 01/01/2026

Warrior Cost Management LLC (doing business as “RTZ Global”) (“**Company**,” “**we**,” “**us**,” or “**our**”) respects your privacy and is committed to protecting it through our compliance with this policy. This Privacy Policy describes:

- The types of information we may collect or that you may provide when you access or use our website(s) and our proprietary software solutions (collectively, the “**Services**”).
- Our practices for collecting, using, maintaining, protecting, and disclosing that information.
- How we comply with the Health Insurance Portability and Accountability Act of 1996 (“**HIPAA**”) and other applicable privacy and data protection laws.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. By using or accessing our Services, you agree to this Privacy Policy. If you do not agree with our policies and practices, your choice is not to use our Services.

1. Information We Collect

We collect several types of information from and about users of our Services, including:

1. **Personal Information:** This includes information that can be used to identify you, such as your name, email address, phone number, date of birth, mailing address, insurance details, health information, or other similar identifiers.
2. **Protected Health Information (PHI):** In our capacity as a Business Associate under HIPAA, we may receive and process health-related information (e.g., health plan details, billing information, claims data) on behalf of Covered Entities (e.g., healthcare providers, health plans). PHI is any information about an individual’s health status, healthcare, or payment for healthcare that can be linked to a specific individual.
3. **Technical Information:** When you access our website or software, we may collect certain information automatically, such as your IP address, device information, browser type, and usage details (e.g., pages visited, time spent on pages).

2. How We Collect Information

We may collect information:

1. **Directly from you:** For example, when you create an account, fill out forms, contact customer support, or otherwise provide information through our Services.
2. **Automatically:** As you navigate through and interact with our Services, we may use automatic data collection technologies to collect certain technical information.
3. **From third parties:** We may receive information about you from third parties that partner with us to provide our Services, including healthcare providers, health plans, or other Covered Entities under HIPAA.

3. Use of Your Information

We use the information we collect for purposes described in this Privacy Policy or disclosed to you in connection with our Services. These purposes may include:

1. **Providing Services:** We use your information to provide our software solutions and to facilitate the management of health insurance matters, billing, or claims in compliance with HIPAA.
2. **Business Operations:** We may use your information to perform internal operations, including troubleshooting, data analysis, system maintenance, and improving our Services.
3. **Communication:** We may use your contact information to respond to your inquiries, provide customer support, and send you updates about our Services.
4. **Legal and Regulatory Compliance:** We may use or disclose your information to comply with applicable federal, state, or local laws, or to respond to lawful requests and legal processes (e.g., subpoenas, court orders).
5. **HIPAA Compliance:** To the extent that we handle PHI, we will do so only in compliance with HIPAA and related regulations, including entering into required agreements (e.g., Business Associate Agreements) with Covered Entities.

4. Disclosure of Your Information

We may disclose personal information that we collect, or you provide as described in this Privacy Policy:

1. **To our subsidiaries and affiliates:** We may disclose your information to our subsidiaries and affiliates, which are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them.
2. **To contractors, service providers, and other third parties:** We may share your information with trusted third parties who provide services such as hosting, data analytics, IT support, payment processing, and other services essential to our operations. All such third parties are required to maintain the confidentiality of your information and to use it only for the purposes for which we disclose it to them.
3. **For legal purposes:** We may disclose your information if we believe it is necessary to comply with a legal obligation, protect and defend our rights or property, prevent fraud, or protect the safety of our customers or others.

4. **In connection with a sale or transfer of assets:** If we are involved in a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all our assets, personal information held by us may be among the assets transferred.
5. **With your consent:** We may disclose your information for any other purpose disclosed by us when you provide the information, or with your consent.

5. HIPAA Compliance

1. **Business Associate Relationship**

As a provider of software solutions and services to healthcare providers, health plans, or other Covered Entities, the Company may act as a “Business Associate” under HIPAA. We enter into Business Associate Agreements (BAAs) with Covered Entities to ensure that any Protected Health Information (PHI) we handle is appropriately safeguarded.

2. **Use and Disclosure of PHI**

We will only use or disclose PHI as permitted by the applicable BAA, HIPAA regulations, and as otherwise required by law.

3. **Safeguards**

We implement administrative, physical, and technical safeguards to protect the confidentiality, integrity, and availability of PHI, as required by HIPAA.

4. **Breach Notification**

In the event of a breach of unsecured PHI, we will provide notification to the affected Covered Entity(ies) in compliance with HIPAA breach notification requirements.

6. Data Security

We take reasonable measures to protect the security of your personal information. These measures include:

- Secure servers and encryption (SSL/TLS) for data in transit.
- Access controls and restricted permissions for employees on a need-to-know basis.
- Regular security assessments and monitoring for potential vulnerabilities.

However, no security measures are completely infallible. While we strive to protect your personal information, we cannot guarantee its absolute security.

7. Data Retention

We retain personal information and PHI only for as long as necessary to fulfill the purposes for which we collected it, including to comply with legal, accounting, or reporting requirements. When we no longer require your information for legitimate business purposes, we will securely dispose of it in accordance with applicable laws and regulations.

8. Children's Privacy

Our Services are not directed to or intended for children under 13 years of age (or other age as required by local law). We do not knowingly collect personal information from children under 13. If we learn that we have collected personal information from a child under the age of 13 without verified parental consent, we will take steps to delete that information as soon as possible.

9. Changes to Our Privacy Policy

We may update our Privacy Policy from time to time. If we make material changes to how we treat your personal information, we will post the updated policy on our website with a new "Last Updated" date, and we may also notify you by email and/or a prominent notice on our website prior to the change becoming effective. Your continued use of our Services after we make changes indicates that you accept and consent to those changes.

10. Contact Us

If you have any questions or concerns about this Privacy Policy or our privacy practices, please contact us at:

Warrior Cost Management LLC (dba RTZ Global)

PO Box 10940

GLENDALE, AZ 85318

Phone: 602-777-3650

Email: privacy@rtzglobal.com

11. Additional Privacy Rights for California Residents (CCPA)

If you are a California resident, you may have certain rights under the California Consumer Privacy Act ("**CCPA**") regarding your personal information. This section provides additional details about our data collection and processing practices applicable to California residents.

11.1 Categories of Personal Information We Collect

In the preceding 12 months, we may have collected the following categories of personal information from or about California residents:

- **Identifiers** such as name, address, email address, phone number, and date of birth.
- **Protected classification characteristics under California or federal law** (e.g., age).

- **Internet or other electronic network activity information** such as IP address, browser type, device type, and browsing history on our Services.
- **Professional or employment-related information** if you choose to provide it in the course of using our Services (e.g., if you're a representative of a healthcare provider or similar entity).
- **Health insurance and related data** necessary to provide our Services, which may overlap with "Protected Health Information (PHI)" as described under HIPAA.

We collect these categories of information for the business and commercial purposes described in Sections **1–3** of this Privacy Policy.

11.2 Sources of Personal Information

We collect these categories of personal information from:

- **You directly** (e.g., when you provide information to create an account or submit a request).
- **Automatic data collection technologies** on our websites or software.
- **Third parties** such as healthcare providers, health plans, or other partners who assist us in providing our Services.

11.3 Use of Personal Information

We use the categories of personal information described above for the business and commercial purposes outlined in Sections **3–5** of this Privacy Policy, including providing and improving our Services, communicating with you, and fulfilling our legal obligations.

11.4 Disclosure of Personal Information

We may share personal information with third parties for the business purposes described in Section **4** of this Privacy Policy. In the past 12 months, we have disclosed the categories of personal information listed above to our service providers (e.g., cloud hosting, analytics, IT support) for legitimate business purposes.

We do not sell personal information to third parties, including personal information of minors under 16 years of age, as defined under the CCPA.

11.5 Your CCPA Rights

Under the CCPA, California residents may have the following rights:

1. **Right to Know/Access:** You have the right to request that we disclose what personal information we collect, use, disclose, and sell (if applicable).
2. **Right to Delete:** You have the right to request that we delete the personal information we have collected from you, subject to certain exceptions allowed by law.

3. **Right to Opt-Out of Sale:** We do not sell personal information, so there is no need to opt out.
4. **Right to Non-Discrimination:** We will not discriminate against you for exercising any of your CCPA rights.

11.6 How to Exercise Your Rights

To submit a request to know or a request to delete, please contact us by using any of the methods provided below:

Phone: 602-777-3650

Email: privacy@rtzglobal.com

Address:

PO Box 10940

GLENDAL, AZ 85318

When you make a request, we will take steps to verify your identity by matching information you provide with our records. If we cannot verify your identity, we may request additional information from you or deny your request, as permitted by law.

You may designate an authorized agent to make a request on your behalf. The agent must provide proof that they are legally authorized to act on your behalf.

11.7 Updates to This CCPA Notice

We may update this CCPA section to reflect changes in our privacy practices and legal obligations. If we make material changes, we will post the updated notice on our website, and the "Last Updated" date at the top of the Privacy Policy will be revised accordingly.