



Membership Manual

Purpose

The manual helps members make the most of their membership and access the support they need for their health and wellness goals.

Our mission at Stepcare

Stepcare is on a mission to spark a healthcare revolution in Bangalore and beyond. We are doing this through a movement composed of synergistic services with evidence-based care and digital-first innovations at their heart, supported by experienced and qualified health professionals.

Through Stepcare training we bring knowledge and experience from developing and operating healthcare services internationally, including the UK's NHS to our workforce and other healthcare professionals.

Our Primary Care Membership prioritises patient-centric decision-making which supports our preventative and holistic approach to healthcare.

We believe that involving you in the decisions about your care is the best approach to healthcare. This means we will talk about your preferences for diagnosis and treatment and be responsible for explaining the benefits and risks of care or sometimes not doing anything at all.

Our integrated pharmacy offers an end-to-end service that ensures you receive medications that are backed by the latest evidence, quality-assured and affordably priced.



What is Evidence-based Healthcare?

Stepcare is committed to providing evidence-based healthcare to our members. This means that recommendations our clinicians make, such as treatments, diagnostics and follow-up plans can be trusted as our clinical decisions are evidence-based because there is internationally validated literature evidence or clinical consensus underpinning these decisions.

This is demonstrated by our membership model, which includes all the primary care consultations and diagnostics that our health professionals believe you require and until you need advanced or specialist diagnostics. This commitment means that keeping you healthy, by preventing illness and helping you manage long-term conditions to prevent complications. This is unlike the traditional fee-per-item payment model employed by other healthcare providers.



What is Primary Care?

Primary care is the first point of contact for all healthcare problems unless it is an emergency. Operated by our specially-trained generalist doctors, nurses and pharmacists, the vast majority of your healthcare needs can be managed by our team, who take a holistic and preventative approach. International research shows this model of care results in the best possible outcomes for patients and is most affordable in the long term. Until now, it has been a vital part of the Indian healthcare landscape which has been missing.

Should your needs require specialist care and advanced diagnostics, we coordinate that care for you and help you navigate the complex world of specialty care and hospitals. We are your trusted companions throughout the whole process, again ensuring continuity of care and that all of your holistic needs are met involving you in decisions about your care and treatment, and recording information in a single place.

What is Preventative Care?

Preventative care is an approach to keep you healthy that helps to prevent illness and if illness happens, as it will to all of us at some stage, complications are avoided. It includes routine elements such as vaccinations, diagnostic screening and regular check-ups.

However, the most important factor in your health that you can control is your lifestyle. That is why we provide expert counselling to support you to live healthily and give you access to a wide array of healthcare professionals such as clinical psychologists, nutritionists and physiotherapists.



Why does Stepcare have a membership model?

With preventative care being a priority for both you and Stepcare, you can rest assured that over the course of your time with us, you are spending less on healthcare costs as you are avoiding severe illness as you age. In fee-per-item healthcare services, Stepcare questions if there is motivation to support you in being healthy "in the longer term". A membership fee removes the worries about how you will pay for unexpected health problems and monitoring of your health, and you can have peace of mind that good quality, reliable and rapid primary healthcare is available to you.



What is included in our membership package?

1. Unlimited* consultations with our clinicians, including doctors, nurses, psychologists, physiotherapists and nutritionists.
2. An initial and yearly health screen (subject to you renewing your annual membership) tailored to your individual clinical and holistic needs and risks. This includes a primary consultation with one of our clinicians and secondary consultations as determined by us. It may include various diagnostics such as blood tests and imaging specific to your needs that can include screening for common chronic conditions and cancer. Our intention is to provide you with a holistic review of your health and well-being needs.
3. Primary care diagnostic tests. (Subject to Stepcare's sole discretion and as determined by clinical need.).
4. Coordination of your secondary care needs.
5. Management of your common vaccinations, with advice on what is needed and when.
6. Access to our digital-first ecosystem that supports you to live healthier through ownership of your records and personalised health and wellbeing resources.

Consultations, primary care diagnostics and referrals to secondary care are governed based on the recommendations of our clinical team and at their sole discretion. They are guided by the latest clinical research and evidence, emphasising a holistic and preventative approach. A key part of this decision-making is the consideration of your preferences, concerns and expectations. In the unlikely event you seek care elsewhere in parallel, these costs are borne by you and Stepcare shall hold no responsibility.

unlimited* – determined by clinical need & in accordance with our terms and conditions



What is Stepcare's digital-first model?

Drawing on comprehensive international expertise and experience with digital products in healthcare, Stepcare has created an ecosystem of tools that help us deliver a modern and innovative primary care service.

We keep an electronic record of healthcare interactions with you, from your appointments, to what we discuss with you about your health and examination and diagnostics, to the health information you provide and information we received from other healthcare and third parties regarding your interactions with them. This information is confidential and cannot be shared with others without your permission or required by the law (see our section on Stepcare's Confidentiality policy). We will share medical information about you (which is relevant) to other healthcare providers to deliver direct care and to refer you to others as needed.

Your records and management of your clinical care are conducted on Stepcare's EPR; a leading product used extensively throughout the UK. Stepcare's EPR allows our healthcare team to care for you safely and efficiently, whilst also enabling us to share with you tailored information and resources for your specific health and well-being needs.

Access to our Primary Care service, if you have a health problem, is through our triaging and video consultation Stepcare's digital platform. Here you can access a world-leading triaging tool that, through a series of questions, can quickly determine what is likely causing your illness and how soon you need to seek medical attention. This information is then transferred to us automatically, so you can have a streamlined experience. As soon as you have completed the questions you can book a video call with one of our clinicians and we can either complete your care pathway virtually or invite you into the clinic for a face-to-face review.

To complement the triaging tool, and enable us to safely determine if you require to come into the clinic, Stepcare's digital platform also automatically detects your vital signs. If they show you are critically unwell please contact the nearest Emergency without wasting any time.



How do you access Stepcare's digital platform?



Setting up your account

- Click on the link <https://stepcare.patients.knokcare.com/>.
- Create an account and fill in your personal information and medical history.

To book a medical consultation on Stepcare's digital platform you can follow these steps:

- Log onto <https://stepcare.patients.knokcare.com/> on your mobile phone or tablet.
- Decide whether you want to check your vital signs, check your symptoms or book an appointment.
- Choose a doctor or specialist you want to consult with.
- Schedule an appointment with the chosen doctor.
- At the appointed time, launch Stepcare's digital platform and log in to your account.
- Connect with the doctor via video call or audio call.
- Discuss your symptoms or medical concerns with the doctor, and follow their advice or treatment plan.

How should you access the service / What to do if you have a health problem?

Stepcare is a digital-first service. We aim to triage your presenting health issues, schedule your appointment and resolve your clinical issues all through Stepcare's digital platform, without you having to come into the clinic unless there is a clinical need that requires physical examination by one of our doctors. Stepcare's digital platform is the front door to our primary care service and the only route to a face-to-face appointment in our clinic.

Members should use Stepcare's digital platform for all their healthcare concerns except for when they think they should go to the emergency room. Stepcare does not operate an emergency service, and some health problems are time critical. If your problem is urgent please go straight to your nearest local hospital.

If you have a concern about your health click on "Check my symptoms" to access our triage tool. The tool will ask you several carefully considered questions and your answers will then be analysed by Stepcare's digital platform so that it can:



- Record your issue which can be made available to the clinical team.
- Provide a strong indication as to how quickly you need to see a clinician, and whether that should be us (most of the time) or if you should go straight to an Emergency Department at your nearest hospital.
- Provide an indication as to what may be the cause of your issue and what the right course of action should be.

After the triage tool has signposted you according to your health problem and needs, you can “Schedule an appointment” and find a video consultation appointment slot that suits you and matches your clinical requirements.

Of course, if using our triage tool, for any reason, you feel the need to speak to us, we would welcome your concerns or feedback over the telephone or email (although email should not be used for any clinical or medical concerns unless otherwise specifically stated).

Alternatively, if you do not wish to use the triage tool, you can click the “Schedule an appointment” button to find an appointment slot at your convenience with one of our available clinicians.

When using the triage tool on Stepcare’s digital platform members are recommended to schedule an appointment or wish to anyway, these appointments are always video consultations provided by our trained clinicians. These can be switched to face-to-face if your clinician suggests this on the video call.

You can also click the “Check my Vital signs” button to check your heart rate, heart variability rate, respiratory rate and stress level before your appointment.

For further information on how to use Stepcare’s digital platform please see the Stepcare’s digital platform Patients’ Manual.

How do you get your diagnostic tests done?

Diagnostic tests are an essential part of modern medicine, helping doctors to diagnose and treat a wide range of illnesses and conditions. However with so many different diagnostic tests available, it can be difficult for patients to know which ones are right for them. That’s where our Stepcare’s well experienced doctors come in and advise you on the best diagnostic tests that are Evidence-Based.

All of your diagnostic tests will be prescribed by our doctors, as per your Clinical Condition and requirement. After your medical consultation and Assessment, your blood sample will be collected at our sample collection area once you have filled in all required documents*.

* Diagnostic tests are at the discretion of the clinician. Where a second opinion is needed - can be with another Stepcare doctor or referred to our UK specialists.



How do you check your diagnostic results?



After giving your blood samples for the diagnostic tests which are as per the advice of our doctors, you will receive your reports within 24 hours depending on the diagnostic test*. You can receive the reports via your email-id.

Our clinical team will review your reports and schedule a follow-up consultation that can either be as a video consultation or physical consultation at our clinic as per your clinical requirement and doctor's discretion. Stepcare doctor or referred to our UK specialists.

* Some diagnostic test results might take more than 24 hours.

What happens if you need secondary care?

At Stepcare we prioritise your health needs before anything else. In case if you need a secondary care consultant or specialist care, or advanced diagnostics, we take care of all of your appointment bookings and ensure you have a hassle-free consultation with the secondary doctors either via video consultations or physical consultation. We will do this where the secondary care is available and meets our standards in Bangalore.

What do we do with your personal and medical information?

Stepcare prioritises patient privacy and confidentiality by collecting and utilising patient data solely for healthcare services, appointment scheduling, health information and research purposes. Patient data may be shared with third-party healthcare providers to coordinate patient care. Patients have the right to access their personal information and request corrections. In certain circumstances and for the best interest of Stepcare's member healthcare, clients' data may be transferred to Europe or the UK. This transfer of data will be carried out solely for healthcare, appointment scheduling, and health education purposes and Stepcare assures privacy and confidentiality will be strictly maintained during the transfer process.



Stepcare's Confidentiality Policy

At Stepcare, we are committed to maintaining the privacy and confidentiality of our patient's personal health information. We collect personal health information directly from our patients or from other healthcare providers involved in their care and use it to provide appropriate care and treatment, as well as for research and quality improvement purposes. We may disclose personal health information only as required by law and have implemented physical, administrative, and technical safeguards to protect it from unauthorised access, use, or disclosure. Patients have the right to access and receive a copy of their personal health information, request corrections or updates to that information, and file a complaint if they believe their privacy rights have been violated. Our commitment to confidentiality extends beyond a patient's time with us, and we will continue to protect their personal health information even after they are no longer our patients.

Stepcare's Data Policy

Stepcare has established a data policy to protect the privacy and security of patient's personal and medical information. Patient data such as personal identification information, medical history, treatment plans, medication lists, test results, and insurance information are collected during patient registration and subsequent interactions with healthcare providers. The data is used for treatment, healthcare services, and communication with patients. Patient data may be disclosed to third parties only with patient consent, as required by law or to provide healthcare services. In certain circumstances and for the best interest of Stepcare's member healthcare, clients data may be transferred to Europe or the UK. This transfer of data will be carried out solely for healthcare, appointment scheduling, and health education purposes and Stepcare assures privacy and confidentiality will be strictly maintained during the transfer process. Administrative, technical, and physical safeguards are in place to protect patient data against unauthorised access, use, disclosure, or destruction. Patients have the right to access and correct their information, and data retention is done in accordance with applicable laws and regulations. Stepcare provides patients with the option to opt-in or opt-out of certain data-sharing activities. Patients have the right to choose whether or not they want their data to be shared with third-party healthcare providers or used for research purposes. Stepcare respects patients' choices and ensures that their data is only used for the purposes they have consented to. Stepcare takes patient privacy seriously and updates its data policy as and when required.



Dispute Resolution

If you have a dispute with Stepcare, the first step is to try to sort it out with Stepcare directly by sending a formal complaint to their management team at support@stepcare.co.in. The complainant is required to explain the issue they are facing and provide any relevant details or documentation that may help to resolve the dispute.

Stepcare shall respond to your complaint within a reasonable timeframe, and work with you to find a resolution. It's always best to try to resolve disputes amicably with the other party before seeking legal action, as this can often save time and money and also avoid unnecessary stress for both the parties. In case of any dispute which is not solved at mutual level, the resolution process will be carried out through the Bangalore jurisdiction only. This may involve filing a complaint with the appropriate regulatory body or pursuing legal action in a court of law located in Bangalore. Stepcare will comply with all legal requirements and cooperate with the relevant authorities to resolve the dispute.

How to contact us about a non-medical problem or to provide feedback?

If you encounter problems which are not related to your medical issues such as Stepcare website, payment methods, registration (online and in-person) etc. Follow these steps to provide feedback: Firstly, identify the issue and take note of any error messages or steps that led to the issue. Secondly, contact Stepcare support by sending an email to support@stepcare.co.in.

Provide a detailed description of the issue. Thirdly, provide additional details if requested by the support team. Fourthly, follow up if you don't receive a response in 5 business days. Finally, provide feedback on the solution once the issue has been resolved. This helps Stepcare improve its services and provides valuable information to other users who may encounter similar issues in the future.



Terms and Conditions

These terms and conditions (“Terms”) apply to your use of the primary healthcare services (“Services”) provided by Stepcare (“We”, “Us”, or “Our”) These terms apply to both our virtual services and those provided at our clinic(s). By using the Services, you agree to be bound by these Terms.

Membership

- a) We offer membership packages that provide access to a range of healthcare Services, including but not limited to diagnostics, consultations, and pharmacy. Our membership is outlined in detail in our Membership Manual and all Services are conducted in accordance with the Membership manual. A Member of Stepcare is an individual who has paid a membership fee.
- b) Membership is subject to acceptance and payment of the membership fee, which must be in advance of receiving the Services. Membership is valid for a specified period and will expire at the end of that period unless renewed one month prior to the expiry.
- c) Membership is non-transferable and non-refundable unless agreed by us in accordance with our refund and cancellation policy.
- d) Prices are subject to change without notice and at our sole discretion. Prices are advertised on our website (www.stepcare.co.in) and Stepcare will provide the services for the period of paid membership. Renewal prices will be those prices effective at the time of renewal.
- e) We retain the authority to change or terminate membership plans and/or services, at any time. We will do our best to make changes to plans and our services at the end of a membership plan and before the renewal of that plan. This may not be possible in all situations. (Please refer to the refund and cancellation policy).

Non-Members Accessing our Services

- a) Non-members accessing Services may only do so at the sole discretion of Stepcare. Service provisions for Non-members will be in accordance with our “Walk-in Policy”. The Walk-in Policy is subject to change, without liability or prior notice, from time to time.
- b) No walk-in service will be provided until the necessary fee has been paid. Walk-in services may be booked at our clinic, but access will be prevented until ten minutes before the appointment. No refunds can be made for patients who fail to attend an agreed appointment.



Our Services

- a) Stepcare Services is a primary health service. We provide access to our medical professionals who can advise and support better health through their advice and information. Our advice, information, and recommendations are based solely upon information and evidence presented to us and the experience and skills of our medical staff, who are generally General Practitioners.
- b) Access to our medical professionals is at our discretion. We endeavor to provide prompt and relevant access to our team, but this may not always be possible in all situations. Where we have to change an appointment we shall endeavour to work with the Member to find the best available replacement appointment.
- c) Stepcare recognizes that Members may have to reschedule an appointment. This is simple up to 24 hours before the appointment and can be done through our Panacea interface. Appointments that must be rescheduled within 24 hours may be charged for at the prevailing walk-in charge. Charges may be levied at our sole discretion.
- d) Our Membership Services include the use of many common diagnostic tools that are used within Primary Care. Where our Membership Services do not include a specific diagnostic tool that is recommended by our medical professionals then the Member will have to agree to the costs before this tool or equipment can be used.
- e) Our Services do not include the supply of drugs or consumables and these will need to be purchased separately unless we offer a specific plan that the Member has adopted.
- f) Our Membership Services do not include any assessment or treatment of eyes or teeth. These may be available through a separate plan, where they will be subject to specific terms and conditions. A separate plan is also available for Members who wish to have support for their Mental Health and so apart from initial consultation and diagnosis, mental health is excluded from our Membership Services.
- g) Our Membership Services do not include any treatment. Treatments that are proposed by our medical practitioners will be carried out by recommended specialists. Members will enter into a contract directly with these specialists, who will be responsible for Member's health.
- h) We will provide our Services with reasonable care and skill and in accordance with applicable laws and regulations.
- i) We reserve the right to refuse to provide Services to any person at any time for any reason. If we refuse to provide our services then we shall write to the member to explain our reasons for doing so.
- j) We may, at our sole discretion, change or discontinue any aspect of the Services at any time, without notice or liability to you.
- k) All Services are provided in accordance with the Stepcare Charter, which is available on our website, including the commitment to not discriminate on the basis of age, race, religion, disability, sexual orientation, or gender.



l) Services such as maternity care, dental care, vision care, cosmetic procedures, mental health treatment, and rehabilitation are excluded. Additionally, experimental treatments and weight-loss surgeries are not covered, as they are often considered elective procedures. However, it is important to note that the specific exclusions will vary depending on the program and the terms of the membership agreement.

Payments

- a) Payments for Services are due before the first day of the membership commences unless otherwise arranged in writing with Stepcare.
- b) Membership fees are due at the time of registration and are non-refundable except in accordance with our Refund & Cancellation policy
- c) We reserve the right to modify our pricing at any time, without notice to you.
- d) Payment amounts are generally quoted exclusive of taxes such as General Sales Tax. GST will be applied to all relevant payments.

Confidentiality and Privacy

- a) We will maintain the confidentiality of your personal and medical information in accordance with applicable laws and regulations.
- b) We will only collect, use, and disclose your personal information in accordance with our privacy policy, which is available on our website.
- c) We want to assure you that the privacy of your data is of the utmost importance to us, and we will not compromise it in any way unless legally required to do so. We adhere to all applicable privacy laws and regulations, and we have strict policies and procedures in place to safeguard your personal information.

Liability and Disclaimer

- a) We will not be liable to you or any third party for any indirect, incidental, consequential, special, or punitive damages arising from or relating to the Services.
- b) We do not guarantee the accuracy or completeness of any advice, information or guidance provided through the Services.
- c) We will not be liable for any loss or damage arising out of or in connection with your use of the Services or reliance on any medical information provided through the Services.



Member Complaints and Feedback

Members who wish to make a complaint and/or provide feedback should write directly to the Managing Director at contact@stepcare.co.in

Complaints will be managed seriously and transparently. Customer satisfaction is very important to us and we endeavour to provide a fair reaction to justified complaints. Complaints will be managed in the following manner:

- On receipt of a complaint, we will write back confirming receipt within two weeks and stating who will be responsible for the investigation and determination of the complaint.
- Our Managing Director will review the situation. He may delegate the investigation to a senior member of staff, or an independent, third-party investigator. The review may require a meeting, but complainants are urged to put as much information into their original complaint to allow a rapid assessment of all the facts.
- Our Managing Director, or appointed person, will write back to confirm their adjudication of the complaint. We will ideally do this within four weeks. Where this is not possible, we will write to provide an update, requesting more time to review the case.
- Unless the complainant has further information, the decision of our Managing Director, or appointed person, is final and represents our considered position.
- Where we believe that compensation is payable then this will be subject to a separate arrangement.

We will not recognize a formal dispute until this process has been completed, or the courts have been engaged.

Miscellaneous

- a) These Terms constitute the entire agreement between you and us with respect to the Services.
- b) These Terms are governed by and construed in accordance with the laws of India without regard to its conflict of law provisions.
- c) Any dispute arising out of or relating to these Terms or the Services will be resolved by arbitration in accordance with the rules of the Indian Council of Arbitration.
- d) These Terms may not be assigned by you without our prior written consent.

If you have any questions about these Terms or the Services, please contact our Managing Director at Stepcare.



Refund & Cancellation Policy

At Stepcare, we aim to provide our members with the best possible experience. However, we understand that there may be instances where members or Stepcare may need to cancel a membership. Please read this policy carefully to understand the scenarios in which a refund or cancellation may be possible.

A member may only request a refund in the following scenarios:

- a. Membership Cooling-off Period** - We recognize that membership is a significant partnership for both our members and Stepcare. We, therefore, offer members a cooling-off period where a member may decide, for whatever reason, that membership is not for them. Provided that we are notified within fourteen days of paying for a membership then we will consider a refund of fees paid, less any costs that we have incurred. This cooling-off period only applies to the first membership package bought by a member.
- b. Change of address** - We will consider a refund if the member moves both their work and their residential address outside the city limits of Bangalore and cannot use the in-person Services.
- c. Develops a medical condition or illness that is outside of Stepcare's Services** - The membership can be paused where a medical condition or illness prevents a member from using the services. Members in this situation should discuss this with our medical staff who will discuss the consequences of this decision and our ability to support a member through their illness. If a pause is agreed then it will last until the medical condition is resolved to the satisfaction of our medical staff, at which point the membership will be resumed. If the medical condition lasts longer than twelve months then no refund will be provided unless at the discretion of our medical professionals.
- d. Death** - A member's family is entitled to a refund of membership on presentation of a valid death certificate. Any refund will be paid to the next of kin recorded on the member's information held by us.
- e. Medical negligence on Stepcare's part** - If medical negligence or substantive error on Stepcare's part is accepted by us then we will make an appropriate refund of membership fees. The amount remains at our sole discretion.
- f. A significant change in our Services** - In very rare circumstances, we may be forced to make a significant change to our scope of services during a membership. In this unlikely scenario, we will propose a variation to fees for agreement by the Member. Where this can not be agreed then we will consider an appropriate refund.

Where we agree to make a refund then, unless noted in the scenarios above, we will make a refund that is proportional to the unused full months that remain from the annual membership fee. Unless noted otherwise a refund is accompanied by a termination of membership. In all circumstances, any refund is at our sole discretion.



Scenarios in which Stepcare may cancel a membership without refunding payment:

- a. Suspected fraudulent activity** - Membership will be frozen until the matter can be investigated internally by Stepcare. If fraudulent activity is proven or highly suspected after this investigation, by Stepcare, the membership will be *terminated without refund* and reasons offered to the member in writing.
- b. Any kind of abuse is reported, uncovered or discovered** - This includes any kind of abuse to staff or other members or by disrupting Stepcare on social media platforms. This will be managed as above; membership will be frozen until the matter can be investigated internally, by Stepcare. If abuse is found to have occurred or is highly suspected after this investigation, the membership will be *terminated without refund* and reasons offered to the member in writing.
- c. Change of address outside Bangalore** - Stepcare reserves the right to cancel the membership.
- d. Misuse of service** - At Stepcare's discretion but in accordance with our terms of service (refer to fair use policy)
- e. Custodial prison term** - Cancellation of membership.

Special Circumstances:

- a. Stepcare is unable to provide services due to circumstances beyond our control such as a pandemic, epidemic, natural disaster, or force majeure** - Memberships will be paused for the duration of the closure. If this closure is permanent, no refund can be issued unless at Stepcare's sole discretion.

In all cases, if a refund is issued, it will be processed within 14 working days from the date of approval of the refund request. Refunds will be processed via the same mode of payment used for the membership purchase. Any cancellation of membership will be communicated to the member in writing, and any refund, if applicable, will be mentioned.

Please note that the above policy is subject to change at Stepcare's discretion.

Fair use policy

At Stepcare, we strive to provide high-quality primary healthcare services to all our members. To ensure that our services are utilized effectively and efficiently, we have developed this Fair Use Policy that outlines the acceptable use of our services by our members.

Appropriate use of Stepcare Services

Members of Stepcare must use our services solely for the purposes of primary healthcare services. Members are expected to use our services in good faith and in accordance with applicable laws and regulations. Members must not use our services for any unlawful, fraudulent, or improper purpose.



Respect for Others

Members of Stepcare must respect the privacy, dignity, and rights of other members, our staff, and other healthcare providers. Members must not harass, discriminate, or defame other members or our staff. Members must not use our services to engage in any activities that are offensive or inappropriate.

Responsible Use of Resources

Members of Stepcare must use our resources responsibly and efficiently. Members must not misuse our services or resources or engage in activities that may cause harm to our systems or networks. Members must not engage in activities that may interfere with providing services to other members or our ability to provide services.

Compliance with Policies and Regulations

Members of Stepcare must comply with all applicable policies and regulations.

Members must comply with our terms of service, privacy policy, and any other policies that we may develop from time to time. Members must also comply with applicable laws and regulations, including those related to healthcare, privacy, and data protection.

Reporting of Misuse or Abuse

Members of Stepcare must report any misuse or abuse of our services or resources. If a member becomes aware of any misuse or abuse of our services, they must report it immediately to Stepcare.

Consequences of Non-Compliance

If a member violates this Fair Use Policy or any other applicable policies or regulations, Stepcare may take appropriate action, including, but not limited to, termination of the membership, reporting the violation to relevant authorities, and pursuing legal action.

We reserve the right to amend this Fair Use Policy at any time. We encourage all our members to review this policy regularly to stay informed of any updates.

Please note that the terms and conditions of the Stepcare membership mentioned above are subject to change. In the event that any changes are made to these terms and conditions, we will communicate these changes to you via email. We recommend that you regularly review the terms and conditions of your membership to stay up-to-date with any changes. Thank you for being a member of Stepcare.

