Oracle Financial Services

Oracle Insurance Cloud Services

Service Description and Metrics

Effective Date: 6-August-2026

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METRIC DEFINITIONS

"1K Hosted Insurance Plan Members" is defined as one thousand Insurance Plan Members. A Hosted Insurance Plan Member is an active individual member in Your health plan product offerings processed by the Oracle Health Insurance Cloud Service. Individuals who are active members of multiple health plan product offerings processed through the Oracle Health Insurance Cloud Service shall only be deemed to be a single Insurance Plan Member. Your use of the Oracle Health Insurance Cloud Service to process Your health plan product offerings for former members (i.e., inactive members) shall not be counted for subscription purposes.

"1K Hosted Transactions" is defined as one thousand transactions processed through the service. For the purpose of Oracle Health Insurance Data Exchange Cloud Service, Hosted Transactions are defined as inbound health insurance records received from trading partners and transacted as defined in the trading partner agreement. Examples of Hosted Transactions processed by the service include, but are not limited to: new enrollment requests, post-enrollment change requests, disenrollment requests.

"1K Hosted Transactions" is defined as one thousand transactions processed through the service. For the purpose of Oracle Health Insurance Policy and Claims Administration Cloud Service, one business transaction is one of the following occurrences: a Claims Line, a Policy Premium Calculation result, any activity of type "Process Policy", an Insurance Gateway exchange step, a Value-based payments calculation result, or an Authorization Line.

"Application Deployment" is defined as a deployment of software component(s) that provides the functional capabilities of the Oracle Cloud Service without the requirement of provisioning an additional Environment.

"Instance" is defined as a single Customer Deployment of the Oracle Cloud Service. For details of deployment specific to an Oracle Cloud Service, please refer to the service descriptions/ entitlements associated with that service.

GLOSSARY

"API Calls per Hour" is defined as the number of API calls invoked by the customer either via the user interface provided by the Oracle Cloud Service(s) or by directly invoking the API in a given Hour.

"Database Storage" is defined as the total space allocated at the operating system level for database operations, not including database executables.

"File Storage" is defined as the total space allocated for reporting and SFTP access.

"Hosted Transaction" is defined as one business transaction as represented by a combination of the following:

- Claims transactions
- Policy Premium Calculation result, any activity of type "Process Policy"Insurance Gateway exchange steps

"Non-Production Environment" is defined as an Environment provided to You as part of the Oracle Cloud Services that may be used for functional testing and validating changes in the configuration prior to promotion to the Production Environment, recreating events and duplicating issues occurring in the Production Environment, and for development and training purposes. Non-Production Environments may not be used for production purposes or for performance or stress testing, and any service levels, performance targets and disaster recovery described for the applicable Oracle Cloud Service are not applicable to Non-Production Environments, please refer to the service description associated with that service. One enviroment can host multiple Application Deployments up to the limits defined in the service description.

"Oracle Health Insurance Cloud Service(s)" refers to one or more of the following Cloud Services:

- Oracle Health Insurance Claims Administration Cloud Service
- Oracle Health Insurance Policy Administration Cloud Service
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- Oracle Health Insurance Policy and Claims Administration Cloud Service

"Production Environment" is defined as an environment provided to You as part of the Oracle Cloud Service that is designed for daily commercial use and production operations of live data. Unless otherwise specified, a single Production Environment is provided for the Oracle Cloud Service. One environment can host multiple Application Deployments up to the limits defined in the service description.

Oracle Health Insurance Claims Administration Cloud Service

Part #: B94499 – Per 1K Hosted Insurance Plan Members (Previous Part #: B88156)

Users of the Oracle Health Insurance Claims Administration Cloud Service are authorized to access the following functionalities:

- Set up Claims Benefit Configuration,
- Claims Intake, Claims Reserving, match Referrals and Authorizations,
- Automated Claims Administration and benefit calculation, accumulators, claims Financials/Settlement, Subrogation & Salvage, Appeals/Grievances & Legal, Claims Case Management, Claims Documents
- Set up Service Provider Contracts & Fee Schedules (i.e. claims pricing), Claims Intake, Episode of care detection, duplicate detection
- Automated pricing and pricing adjudication, provider based accumulators, callouts to external editors
- Set up configurable rules and callouts to Claims systems
- Access to Australia (AU) localizations such as mandatory regulatory compliance and common business practices

Usage Limits

The Oracle Health Insurance Claims Administration Cloud Service is subject to the following usage limits:

- A maximum number of 1K Hosted Insurance Plan Members as specified in Your order.
- A maximum of six (6) Hosted Transactions per Hosted Insurance Plan Member per month.
- If the number of hosted transactions exceeds the maximum, service performance may be adversely affected and Oracle is not responsible for resulting performance issues, including missed service levels. If desired, You may purchase additional Hosted Insurance Plan Members to meet transactional volume requirements.
- The maximum API calls per hour is one thousand (1K) per 1K Hosted Insurance Plan Members as specified in Your order. Exceeding these thresholds may adversely affect service performance, and Oracle is not responsible for resulting performance issues including missed service levels.
- For each subscription to this Oracle Cloud Service, Oracle will provision 2 Environments: 1 Production Environment and 1 Non-Production Environment.
- If You purchase both Oracle Health Insurance Policy Administration Cloud Service and Oracle Health Insurance Claims Administration Cloud Service, a maximum of 1 Production and 1 Non-Production Environment will be provisioned across both.
- Production to Non-Production Environment refreshes may be provided, at Your request, no more than once per quarter provided that the database storage size of the Non-Production Environment is equal to or greater in size than the Production Environment database storage.

- The following database storage limits apply for this Oracle Cloud Service, these limits are per Production and Non-Production Environment. If this threshold is exceeded, additional storage must be purchased.

	Number of Hosted	
XS	200-999	512 GB
S	1000-1,999	2 TB
M	2,000-4,999	4 TB
L	5,000-9,999	10 TB
XL	10,000-20,000	12 TB

Disaster Recovery and Target Service Availability

As described in the Oracle Global Business Unit Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

4 HOURS	1 HOUR	99.7%

The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Third Party Web Sites, Platforms and Services

This Oracle Health Insurance Cloud Service may enable You to link to, transmit Your Content or Third-Party Content to, or otherwise access, other Web sites, platforms or services of third parties. Oracle does not control, and Oracle is not responsible for such third-party Web sites or platforms or services. You bear all risks associated with access to and use of such third-party Web sites, platforms, and services and are solely responsible for entering into separate terms with such third party. Oracle is not responsible for the security, protection or confidentiality of such content (including obligations in the Hosting and Delivery Policies and Data Processing Agreement) that is transmitted to such third parties.

Data Protection

The Oracle Health Insurance Cloud Service undergoes an annual assessment performed by a 3rd party auditor against the HIPAA Privacy Rule, HIPAA Security Rule, and HITECH Breach Notification Rule.

The Oracle Health Insurance Claims Administration Cloud Service undergoes an annual assessment using the criteria set forth in paragraph 1.26 of the American Institute of Certified Public Accountants (AICPA) Guide Reporting on Controls at a Service Organization Relevant to Security, Availability,

Processing Integrity, Confidentiality or Privacy (SOC 2®) for the suitability of the design and operating effectiveness for the security, availability, and confidentiality principles.

Your Obligations

- You are responsible for provisioning and the maintenance of all application administrator and User accounts for Your Users within this Oracle Cloud service, including:
  - provisioning of accounts for Oracle as required for support
  - management of password policies and complexity
- You are responsible for implementing, enabling and configuring all user entity controls applicable to Your HIPAA related requirements and Your use of the Oracle Health Insurance ("OHI") Cloud Services, including:
  - Understanding the limitations in the security model options for Oracle Business Intelligence ("BI") Publisher, and associated required training as described in the Product Documentation.
  - Understanding the limitations in the security model options for Oracle Insurance Gateway, and associated required training as described in the Product Documentation.
  - Ensuring that the Users authorized by You to access OHI Cloud Services have a unique and individual account provisioned in order to enable appropriate audit trails
- You are responsible for placing ePHI only in those environments that are identified for production use.
- You are responsible for the performance and data classification of your configuration of the OHI Cloud Services.
- You are responsible for deploying any localization packs delivered by Oracle applicable to your jurisdiction.
- You are responsible for developing any additional integrations beyond what is delivered as standard functionality.
- You are responsible for requesting and coordinating service upgrades within 90 days of the latest generally available ("GA") version release.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, the following data retention categories apply by default and are only applicable to the production environment. Data retention in non-production environments is not guaranteed. Data retention periods are subject to deviation based on customer specification and statutory compliance requirements in local jurisdictions. All data retention periods have the same end date as the Services Period in the applicable Order.

Data elements that exceed their configured retention period are not guaranteed to be available.

Modifications to retention periods can be made at the time of service activation or at any point there after via Self Service API if available or by logging a service request in the MyOracle Support ("MOS") portal as long as the requested period is in accordance with statutory requirements You are responsible for any modifications requested.

Modifications to retention periods may be made by Oracle at any time to remain in compliance with statutory requirements.

CLASSIFICATION	DESCRIPTION	DEFAULT RETENTION PERIOD	CAN CUSTOMER MAKE CHANGES AND ACCESS

Operational Data	Internal technical non-PHI, non-financial data associated with processing. This category of data cannot be retained for longer than the retention period for financial/health data (as stated above).	60 days	Yes, Customer to log an SR on MOS
PHI Audit Logs	Audit logs of protected health information. This category of data cannot be retained for longer than the retention period for financial/health data (as stated above).	7 years	Yes, Self service via API
Technical Logs (Application)	Technical log messages associated with the operation of the software.	30 days	No this is Oracle managed
Database Logs	Technical log messages associated with operation of the database.	90 days	No this is Oracle managed
Customer Diagnostic Logs	Application / dynamic logic logs	2 days	Yes, Self service via API
Backups	System level backups	60 days 90 days (IRAP)	No this is Oracle managed
Data Files	Data files created by the system and data files uploaded to the system to initiate a long running operation.	60 days	Yes, Self service via API

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

ORACLE HEALTH INSURANCE POLICY ADMINISTRATION CLOUD SERVICE

Oracle Health Insurance Policy Administration Cloud Service

Part #: B94501 – Per 1K Hosted Insurance Plan Members(Previous Part #: B88155)

Users of Oracle Health Insurance Policy Administration Cloud Service are authorized to access the following functionalities:

- Product & Plan Configuration, Group Setup, Insured/Member Administration,
- Pricing (i.e premium calculation),
- Policy Issuance / Group Enrollment, Reinsurance, Policy Recordkeeping
- Membership and enrollment maintenance
- Access to Australia (AU) localizations such as mandatory regulatory compliance and common business practices

Usage Limits

The Oracle Health Insurance Policy Administration Cloud Service is subject to the following usage limits:

- The maximum number of 1K Hosted Insurance Plan Members as specified in Your order.
  - A maximum of five (5) Hosted Transactions per Hosted Insurance Plan Member per month.
  - If the number of hosted transactions exceeds the maximum, service performance may be adversely affected and Oracle is not responsible for resulting performance issues, including missed service levels. If desired, You may purchase additional Hosted Insurance Plan Members to meet transactional volume requirements.
  - The maximum API calls per hour is one thousand (1K) per 1K Hosted Insurance Plan Members as specified in Your order. Exceeding these thresholds may adversely affect service performance, and Oracle is not responsible for resulting performance issues including missed service levels.
- For each subscription to this Oracle Cloud Service, Oracle will provision 2 Environments: 1 Production Environment and 1 Non-Production Environment.
  -
- If You purchase both Oracle Health Insurance Policy Administration Cloud Service and Oracle Health Insurance Claims Administration Cloud Service, a maximum of 1 Production and 1 Non-Production Environment will be provisioned across both.
- Production to Non-Production Environment refreshes may be provided, at Your request, no more than once per quarter provided that the database storage size of the Non-Production Environment is equal to or greater in size than the Production Environment database storage.

- The following database storage limits apply for this Oracle Cloud Service, these limits are per production and non-production Environment. If this threshold is exceeded, additional storage must be purchased.

	Members (in thousands 'K')	
XS	200-499	512 GB

M	1,500-2,499	1 TB
L	2,500-7,999	4 TB
XL	8,000-20,000	8 TB

Disaster Recovery and Target Service Availability

As described in the Oracle Global Business Unit Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

4 HOURS		99.7%

The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Third Party Web Sites, Platforms and Services

This Oracle Health Insurance Cloud Service may enable You to link to, transmit Your Content or Third-Party Content to, or otherwise access, other Web sites, platforms or services of third parties. Oracle does not control, and Oracle is not responsible for such third-party Web sites or platforms or services. You bear all risks associated with access to and use of such third-party Web sites, platforms, and services and are solely responsible for entering into separate terms with such third party. Oracle is not responsible for the security, protection or confidentiality of such content (including obligations in the Hosting and Delivery Policies and Data Processing Agreement) that is transmitted to such third parties.

Data Protection

The Oracle Health Insurance Cloud Service undergoes an annual assessment performed by a 3rd party auditor against the HIPAA Privacy Rule, HIPAA Security Rule, and HITECH Breach Notification Rule.

The Oracle Health Insurance Policy Administration Cloud Service undergoes an annual assessment using the criteria set forth in paragraph 1.26 of the American Institute of Certified Public Accountants (AICPA) Guide Reporting on Controls at a Service Organization Relevant to Security, Availability, Processing Integrity, Confidentiality or Privacy (SOC 2®) for the suitability of the design and operating effectiveness for the security, availability, and confidentiality principles.

Your Obligations

- You are responsible for provisioning and the maintenance of all application administrator and User accounts for Your Users within this Oracle Cloud service, including:
    - provisioning of accounts for Oracle as required for support

- management of password policies and complexity
- You are responsible for implementing, enabling and configuring all user entity controls applicable to Your HIPAA related requirements and Your use of the OHI Cloud Services, including:
  - Understanding the limitations in the security model options for BI Publisher and associated required training as described in the Product Documentation.
  - Understanding the limitations in the security model options for Oracle Insurance Gateway and associated required training as described in the Product Documentation.
  - Ensuring the Users authorized by You to access OHI Cloud Services have a unique and individual account provisioned in order to enable appropriate audit trails
- You are responsible for placing ePHI only in those environments that are identified for production use.
- You are responsible for the performance and data classification of your configuration of the OHI Cloud Services.
- You are responsible for deploying any localization packs delivered by Oracle applicable to your jurisdiction.
- You are responsible for developing any additional integrations beyond what is delivered as standard functionality.
- You are responsible for requesting and coordinating service upgrades within 90 days of the latest GA version release.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, the following data retention categories apply by default and are only applicable to the production environment. Data retention in non-production environments is not guaranteed. Data retention periods are subject to deviation based on customer specification and statutory compliance requirements in local jurisdictions. All data retention periods have the same end date as the Services Period in the applicable Order.

Data elements that exceed their configured retention period are not guaranteed to be available.

Modifications to retention periods can be made at the time of service activation or at any point there after via Self Service API if available or by logging a service request in the MyOracle Support ("MOS") portal as long as the requested period is in accordance with statutory requirements You are responsible for any modifications requested.

Modifications to retention periods may be made by Oracle at any time to remain in compliance with statutory requirements.

Health / Financial Data	PHI information, Accounting records, and other financial data.	7 years	
Operational Data	Internal technical non-PHI, non-financial data associated with processing. This category of data cannot be retained for longer	60 days	

	financial/health data (as stated		
PHI Audit Logs	Audit logs of protected health information. This category of data cannot be retained for longer than the retention period for financial/health data (as stated above).	7 years	Yes, Self service via
Technical Logs (Application)	Technical log messages associated with the operation of the software.	30 days	
Database Logs	Technical log messages associated with operation of the database.	90 days	
Customer Diagnostic Logs	Application / dynamic logic logs	2 days	Yes, Self service via
Backups	System level backups	60 days 90 days (IRAP)	
Data Files	Data files created by the system and data files uploaded to the system to initiate a long running operation.	60 days	Yes, Self service via

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

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Oracle Health Insurance Policy and Claims Administration Cloud Service

Part #: B110312 – Per 1K Hosted Transactions

Users of Oracle Health Insurance Policy and Claims Administration Cloud Service are authorized to access the following functionality:

- Product benefit configuration, including benefit limits, financial limits, benefit case detection, waiting periods, authorization requirements and calculation regimes,
- Provider pricing configuration, including pricing rules, fee schedules, episode of care detection, provider limits,
- Adjudication configuration, including auto-denials, duplicate claim detection, notifications, claim enrichments and callouts to external editors and groupers,
- Claims Intake, Quote Claims, Claims Reserving, match Referrals and Authorizations,
- Automated Claims Administration and benefit calculation, accumulators, claims Financials/Settlement, Subrogation & Salvage, Appeals/Grievances & Legal, Claims Case Management, Claims Documents,
- Product & Plan Configuration, Group Setup, Insured/Member Administration,
- Pricing (i.e premium calculation),
- Policy Issuance / Group Enrollment, Reinsurance, Policy Recordkeeping,
- Membership and enrollment maintenance,
- Access to Australia (AU) localizations such as mandatory regulatory compliance and common business practices
- Automated process flow for authorization validation, including configurable rules and callouts to Claims systems
- Set up capitated contracts and Service Provider Contracts for capitation and other non-fee for service arrangements
- Automated Value-Based Payments calculation

Usage Limits

The Oracle Health Insurance Policy and Claims Administration Cloud Service is subject to the following usage limits:

- The maximum number of 1K Hosted Transactions as specified in Your order.
- If the number of hosted transactions exceeds the maximum, service performance may be adversely affected and Oracle is not responsible for resulting performance issues, including missed service levels. If desired, You may purchase additional Hosted Transactions to meet transactional volume requirements.
- For each subscription to this Oracle Cloud Service , Oracle will provision 2 Environments: 1 Production Environment and 1 Non-Production Environment.
- Additional Non-Production Environments may be purchased for an additional charge.
- Production to Non-Production Environment refreshes may be provided, at Your request, no more than once per quarter provided that the database storage size of the Non-Production Environment is equal to or greater in size than the Production Environment database storage.

- The following database storage limits apply for this Oracle Cloud Service, these limits are per production and non-production Environment. If this threshold is exceeded, additional storage must be purchased.

Upto 1,000	512 GB
Greater than 1,000 and upto 2,500	1 TB
Greater than 2,500 and upto 5,000	2 TB
Greater than 5,000 and upto 10,000	4 TB

Disaster Recovery and Target Service Availability

As described in the Oracle Global Business Unit Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

RECOVERY TIME OBJECTIVE (RTO)	RECOVERY POINT OBJECTIVE (RPO)	TARGET SERVICE AVAILABILITY
4 HOURS	1 HOUR	99.7%

The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Third Party Web Sites, Platforms and Services

This Oracle Health Insurance Cloud Service may enable You to link to, transmit Your Content or Third-Party Content to, or otherwise access, other Web sites, platforms or services of third parties. Oracle does not control, and Oracle is not responsible for such third-party Web sites or platforms or services. You bear all risks associated with access to and use of such third-party Web sites, platforms, and services and are solely responsible for entering into separate terms with such third party. Oracle is not responsible for the security, protection or confidentiality of such content (including obligations in the Hosting and Delivery Policies and Data Processing Agreement) that is transmitted to such third parties.

Data Protection

The Oracle Health Insurance Cloud Service undergoes an annual assessment performed by a 3rd party auditor against the HIPAA Privacy Rule, HIPAA Security Rule, and HITECH Breach Notification Rule.

The Oracle Health Insurance Claims and Policy Administration Cloud Service undergoes an annual assessment using the criteria set forth in paragraph 1.26 of the American Institute of Certified Public Accountants (AICPA) Guide Reporting on Controls at a Service Organization Relevant to Security, Availability, Processing Integrity, Confidentiality or Privacy (SOC 2®) for the suitability of the design and operating effectiveness for the security, availability, and confidentiality principles.

Your Obligations

- You are responsible for provisioning and maintenance of all application administrator and User accounts for Your Users within this Oracle Cloud service, including:
    - provisioning of accounts for Oracle as required for support
    - management of password policies and complexity
- You are responsible for implementing, enabling and configuring all user entity controls applicable to Your HIPAA related requirements and Your use of the OHI Cloud Services, including:
    - Understanding the imitations in the security model options for BI Publisher, and associated required training as described in the Product Documentation.
    - Understanding Limitations in the security model options for Oracle Insurance Gateway, and associated required training as described in the Product Documentation.
    - Ensuring that the Users authorized by You to access OHI Cloud Services have a unique and individual account provisioned in order to enable appropriate audit trails
- You are responsible for placing ePHI only in those environments that are identified for production use.
- You are responsible for the performance and data classification of your configuration of the OHI Cloud Services.
- You are responsible for deploying any localization packs delivered by Oracle applicable to your jurisdiction.
- You are responsible for developing any additional integrations beyond what is delivered as standard functionality.
- You are responsible for requesting and coordinating service upgrades within 90 days of the latest GA version release.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, the following data retention categories apply by default and are only applicable to the production environment. Data retention in non-production environments is not guaranteed. Data retention periods are subject to deviation based on customer specification and statutory compliance requirements in local jurisdictions. All data retention periods have the same end date as the Services Period in the applicable Order.

Data elements that exceed their configured retention period are not guaranteed to be available.

Modifications to retention periods can be made at the time of service activation or at any point there after via Self Service API if available or by logging a service request in the MyOracle Support ("MOS") portal as long as the requested period is in accordance with statutory requirements You are responsible for any modifications requested.

Modifications to retention periods may be made by Oracle at any time to remain in compliance with statutory requirements.

Health/Financial Data	PHI information, Accounting records, and other financial data.	7 years	Yes, Customer to log an SR on MOS

PHI Audit Logs	Audit logs of protected health information. This category of data cannot be retained for longer than the retention period for financial/health data (as stated above).	7 years	Yes, Self service via
Technical Logs (Application)	Technical log messages associated with the operation of the software.	30 days	
Database Logs	Technical log messages associated with operation of the database.	90 days	
Customer Diagnostic Logs	Application / dynamic logic logs	2 days	Yes, Self service via
Backups	System level backups	60 days 90 days (IRAP)	
Data Files	Data files created by the system and data files uploaded to the system to initiate a long running operation.	60 days	

Oracle Cloud Policies and Pillar Documentation:

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

ORACLE HEALTH INSURANCE CLOUD SERVICES ADD-ONS

Oracle Health Insurance Cloud Service, Extreme Availability

Part #: B94500

Oracle Health Insurance Cloud Service, Extreme Availability is an option available for purchase with the Oracle Health Insurance Cloud Service(s) to increase the availability target against unplanned downtime. This option is applicable only for the production environment within the Oracle Health Insurance Cloud Service(s).

Disaster Recovery and Target Service Availability

As described in the Oracle Global Business Unit Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

4 HOURS	1 HOUR	99.9%

The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

Oracle Health Insurance Authorizations Cloud Service

Part #: B94505 – Per 1K Hosted Insurance Plan Members

Oracle Health Insurance Claims Authorizations Cloud Service is an option available for purchase as an add-on to the Oracle Health Insurance Claims Administration Cloud Service which provides the following additional functionality to the Oracle Health Insurance Claims Administration Cloud Service environments:

- Set up configurable rules and callouts to Claims systems
- Automated process flow for authorization validation

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

Oracle Health Insurance Value-Based Payments Cloud Service

Part #: B94506 – Per 1K Hosted Insurance Plan Members

Oracle Health Insurance Value-Based Payments Cloud Service is an option available for purchase as an add-on to either the Oracle Health Insurance Claims Administration Cloud Service or to the Oracle Health Insurance Policy Administration Cloud Service ("Base Cloud Service") which provides the following additional functionality to the Base Cloud Service environments:

- Set up capitated contracts and Service Provider Contracts for capitation and other non-fee for service arrangements
- Automated Value-Based Payments calculation

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

Oracle Health Insurance Cloud Service, Additional Non-Production Environment

Part #: B94509

Oracle Health Insurance Cloud Service, Additional Non-Production Environment is an option available for purchase with the Oracle Health Insurance Cloud Service. The Additional Non-Production Environment is designed for non-production use such as development, product-walk-through, training and testing activities, but not for production operations or stress testing. Certain programs and optional services may not be able to run in the Additional Non-Production Environment.

Usage Limits

The Oracle Health Insurance Cloud Service Additional Non-Production Environment is subject to usage limits as follows:

- The maximum number of Non-Production Environments as specified in Your order.
- The following database storage limits apply for this Oracle Health Insurance Cloud Service, Additional Small Non-Production Environment:

Database Storage	512 GB

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

Oracle Health Insurance Cloud Service, Additional 2 TB Production Storage

Part #: B94512

Oracle Health Insurance Cloud Service, Additional 2 TB Production Storage is an option available for purchase with any of the Oracle Health Insurance Cloud Services. This Cloud Service option increases the storage capacity per month for a single Production Environment. Storage will be assigned to the database.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

Oracle Health Insurance Cloud Service, Additional 2TB Production Storage for Extreme Availability

Part #: B94513

Oracle Health Insurance Cloud Service, Additional 2 TB Production Storage for Extreme Availability is an option available for purchase with any of the Oracle Health Insurance Cloud Services. The Oracle Health Insurance Cloud Service, Additional 2 TB Production Storage for Extreme Availability increases the storage capacity within a single Production Environment of an Oracle Health Insurance Cloud Service when Oracle Health Insurance Cloud Service, Extreme Availability is in place. Storage will be assigned to the database.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts..

Oracle Health Insurance Cloud Service, Additional 2 TB Nonproduction Storage

Part #: B94514

Oracle Health Insurance Cloud Service, Additional 2 TB Nonproduction Storage Cloud Service is an option available for purchase with any of the Oracle Health Insurance Cloud Services that increases the storage capacity per month for a single Nonproduction Environment. Storage will be assigned to the database.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

ORACLE HEALTH INSURANCE DATA EXCHANGE CLOUD SERVICE

Oracle Health Insurance Data Exchange Cloud Service

Part # B109134 – Per 1,000 Hosted Transactions

Users of the Oracle Health Insurance Data Exchange Cloud Service are authorized to access the following functionalities:

- Configure Lines of Business, Trading Partners, and Trading Partner Agreements for the purpose of processing health insurance member Enrollment and post-Enrollment maintenance changes
- Create Transmission Models and update underlying data mappings to exchange data using supported Electronic Data Interchange (EDI) and non-EDI formats
- Configure data enrichment lookups to transform inbound data
- Create user-defined business rules to validate inbound data
- Configure routing of exception tasks to user groups for Human Workflow task assignment
- Configure processing exception threshold conditions to stop automated processing of files
- Link Inbound Trading Partner Agreements to Outbound Trading Partner Agreements to set-up end to end Enrollment data exchanges
- Use built-in OHI Policies Transmission Model to set-up end to end Enrollment data exchanges to intake data sent by Trading Partners and send it to OHI Policies
- Monitor data exchange processing and resolve errors

The Oracle Health Insurance Data Exchange Cloud Service is subject to the following usage limits:

- A maximum number of 1K Hosted Transactions as defined in your order.
- If the number of Hosted Transactions exceeds the maximum, service performance may be adversely affected and Oracle is not responsible for resulting performance issues, including missed service levels. If desired, you may purchase additional Hosted Transactions to meet transactional volume requirements.
- For each subscription to this service, Oracle will provision two environments for this Oracle Cloud Service: one Production environment and one Non-Production environment.
- The Production Environment is used to process live business data, i.e. health insurance policy enrollment data.
- The following database storage limits apply for this Oracle Cloud Service, these limits are per Production Environment.

Number of Hosted Transactions	
100 - 200	1 TB
For each additional 200	1 TB is added

- The Non-Production Environment is dedicated for non-production use and not for the transacting or storage of live business data.

Disaster Recovery and Target Service Availability

As described in the Oracle Global Business Unit Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

4 HOURS	1 HOUR	99.5%

The RTO, RPO, and Target Service Availability do not apply to the Non-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Third Party Web Sites, Platforms and Services

This Oracle Health Insurance Cloud Service may enable you to link to, transmit your content or third-party content to, or otherwise access, other web sites, platforms or services of third parties. Oracle does not control, and Oracle is not responsible for such third-party Web sites or platforms or services. You bear all risks associated with access to and use of such third-party web sites, platforms, and services and are solely responsible for entering into separate terms with such third party. Oracle is not responsible for the security, protection or confidentiality of such content (including obligations in the Hosting and Delivery Policies and Data Processing Agreement) that is transmitted to such third parties.

Data Protection

The Oracle Health Insurance Data Exchange Cloud Service undergoes an annual assessment performed by a 3rd party auditor against the HIPAA Privacy Rule, HIPAA Security Rule, and HITECH Breach Notification Rule.

The Oracle Health Insurance Data Exchange Cloud Service undergoes an annual assessment using the criteria set forth in paragraph 1.26 of the American Institute of Certified Public Accountants (AICPA) Guide Reporting on Controls at a Service Organization Relevant to Security, Availability, Processing Integrity, Confidentiality or Privacy (SOC 2®) for the suitability of the design and operating effectiveness for the security, availability, and confidentiality principles.

Your Obligations

- You are responsible for provisioning and the maintenance of all application administrator and User accounts for your users within this Oracle Cloud service, including:
  - Provisioning of accounts for Oracle as required for support
  - Management of password policies and complexity
- You are responsible for implementing, enabling and configuring all user entity controls applicable to Your HIPAA related requirements and Your use of the OHI Cloud Services, including:
  - Ensuring the users authorized by you to access OHI Cloud Services have a unique and individual account provisioned in order to enable appropriate audit trails
- You are responsible for placing ePHI only in those environments that are identified for production use.
- You are responsible for the performance and data classification of your configuration of the OHI Cloud Services.

- You are responsible for deploying any localization packs delivered by Oracle applicable to your jurisdiction.
- You are responsible for developing any additional integrations beyond what is delivered as standard functionality.
- You are responsible for requesting and coordinating service upgrades within 90 days of the latest GA version release.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of your service specifications and may be viewed at www.oracle.com/contracts.

ORACLE HEALTH INSURANCE DATA EXCHANGE CLOUD SERVICES ADD-ONS

Oracle Health Insurance Data Exchange Cloud Service, Additional Non-Production Environment

Part #: B109135

Oracle Health Insurance Data Exchange Cloud Service, Additional Non-Production Environment is an option available for purchase with the Oracle Health Insurance Data Exchange Cloud Service. The Additional Non-Production Environment is designed for non-production use such as development, product-walk-through, training and testing activities, but not for production operations such as stress testing. Certain programs and optional services may not be able to run in the Additional Non-Production Environment.

Usage Limits

The Oracle Health Insurance Data Exchange Cloud Service Additional Non-Production Environment is subject to usage limits as follows:

- The maximum number of Non-Production Environments as specified in your order.
- A maximum of 100K Hosted Transactions per Non-Production Environment.
- The following database storage limits apply for this Oracle Health Insurance Data Exchange Cloud Service, Additional Non-Production Environment:

Database Storage	1 TB

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of your service specifications and may be viewed at www.oracle.com/contracts.

ORACLE HEALTH INSURANCE SERVICES PARTNER ENVIRONMENTS

Oracle Health Insurance Cloud Service for Qualified OPN Partners Only

Part #: B110471 – Instance

The Oracle Health Insurance Cloud Service Partner Instance is designed for non-production use such as development, training, and demo activities, and not for production operations such as stress testing. Certain programs and optional services may not be able to run in the Partner Instance. Each Partner Instance may be contracted for a minimum of twelve (12) months.

Performance metrics set forth in the Oracle Cloud Policies and Pillar Document referenced below or Your order are not applicable to the Partner Instance. Disaster Recovery is not available in the Partner Instance.

Usage Limits

The Oracle Health Insurance Cloud Service Partner Instance is subject to the following usage limits:

- The maximum number of Partner Instances as specified in Your order.
- A maximum of 10K Hosted Transactions per Partner Instance
- The following database storage limits apply for this Partner Instance:

Database Storage	512 GB

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

Oracle Health Insurance Data Exchange Cloud Service for Qualified OPN Partners Only

Part #: B110472 - Instance

The Oracle Health Insurance Data Exchange Cloud Service Partner Instance is designed for non-production use such as development, training and demo activities, and not for production operations such as stress testing. Certain programs and optional services may not be able to run in the Partner Instance. Each Partner Instance may be contracted for a minimum of twelve (12) months.

Performance metrics set forth in the Oracle Cloud Policies and Pillar Document referenced below or Your order are not applicable to the Partner Instance. Disaster Recovery is not available in the Partner Instance.

Usage Limits

The Oracle Health Insurance Data Exchange Cloud Service Partner Instance is subject to the following usage limits:

- The maximum number of Partner Instances as specified in Your order.
- A maximum of 100K Hosted Transactions per Partner Instance
- The following database storage limits apply for this Partner Instance:

Database Storage	1 TB

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

RETIRED SKUS

Oracle Insurance Claims Administration Cloud Service

Retired Part #: B88156 – Per 1K Hosted Insurable Entities

Users of the Oracle Insurance Claims Administration Cloud Service are authorized to access the following functionality:

- Claims Benefit Configuration, Service Provider Contracts & Fee Schedules (claims pricing), Claims Intake, Claim Assignment/Scheduling & Work Queues, Claims Reserving, Referral & Authorizations, Automated Claims Adjudication, Claims Financials/Settlement, Subrogation & Salvage, SIU, Appeals/Grievances & Legal, Claims Case Management, Claims Documents, and Business Intelligence & Reporting.

Usage Limits

The Oracle Insurance Claims Administration Cloud Service is subject to the following usage limits:

- a maximum number of 1K Hosted Insurable Entities, as specified in Your order.
- Oracle will provision two (2) Environments for this Cloud Service: one Production Environment and one Non-Production (Staging) Environment.
- Oracle will perform quarterly Production to Non-Production (Staging) Environment refreshes, upon Your request.
- The following usage limits apply based on the total number of licensed metric (1K Hosted Insurable Entities) per Environment:

			File Storage	
	Production	Staging	Production	Staging
Up to 250K Hosted Insurable Entities (Extra Small)	250 GB	250 GB	250 GB	250 GB
>250K - 500K Hosted Insurable Entities (Small)	1 TB	1 TB	250 GB	250 GB
>500K – 1M Hosted Insurable Entities (Medium)	2 TB	2 TB	250 GB	250 GB
>1M – 4M Hosted Insurable Entities (Large)	4 TB	4 TB	250 GB	250 GB
>4M – 8M Hosted Insurable Entities (Extra Large)	6 TB	6 TB	250 GB	250 GB

Disaster Recovery and Target Service Availability

As described in the Oracle Global Business Unit Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

4 HOURS	1 HOUR	99.5%

The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Data Protection

The Oracle Insurance Claims Administration Cloud Service undergoes an annual assessment performed by a 3rd party auditor against the HIPAA Privacy Rule, HIPAA Security Rule, and HITECH Breach Notification Rule.

Oracle Cloud Policies and Pillar Documentation

Your order for these Oracle Cloud Services is subject to the *Oracle Cloud Hosting and Delivery Policies*, and *Oracle Global Business Unit Cloud Services Pillar Document* which may be viewed at www.oracle.com/contracts.

Oracle Insurance Policy Administration Cloud Service

Retired Part #: B88155 – Per 1K Hosted Insurable Entities

Users of the Oracle Insurance Policy Administration Cloud Service are authorized to access the following functionality:

- Product & Plan Configuration, Group Setup, Insured/Member Administration, Quotation: Rating (risk evaluation) & Pricing (premium calculation), New Business & UW, Policy Issuance / Group Enrollment, Premium Billing & Collections, Commissions, Reinsurance, Policy Recordkeeping & Other Transactions (lapse/reinstatement, surrenders, amendments, cash/investment – unitization / transfers / rebalancing, payouts & renewals), Policy Documents, Business Intelligence & Reporting

Usage Limits

The Oracle Insurance Policy Administration Cloud Service is subject to the following usage limits:

- a maximum number of 1K Hosted Insurable Entities as specified in Your order.
- Oracle will provision two (2) environments for this Cloud Service: one Production Environment and one Non-Production (Staging) Environment.
- Oracle will perform Production to Non-Production (Staging) Environment refreshes quarterly upon Your request.
- The following usage limits apply based on the total number of licensed metric (1K Hosted Insurable Entities) per Environment:

Usage Limits by Metric	Database Storage	File Storage

(1K Hosted Insurable Entities)	Production	Staging	Production	Staging
Up to 250K Hosted Insurable Entities (Extra Small)	250 GB	250 GB	250 GB	250 GB
>250K - 500K Hosted Insurable Entities (Small)	1 TB	1 TB	250 GB	250 GB
>500K – 1M Hosted Insurable Entities (Medium)	2 TB	2 TB	250 GB	250 GB
>1M – 4M Hosted Insurable Entities (Large)	4 TB	4 TB	250 GB	250 GB
>4M – 8M Hosted Insurable Entities (Extra Large)	6 TB	6 TB	250 GB	250 GB

Disaster Recovery and Target Service Availability

As described in the Oracle Global Business Unit Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

4 HOURS	1 HOUR	99.5%

The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Data Protection

The Oracle Insurance Policy Administration Cloud Service undergoes an annual assessment performed by a 3rd party auditor against the HIPAA Privacy Rule, HIPAA Security Rule, and HITECH Breach Notification Rule.

Oracle Cloud Policies and Pillar Documentation

Your order for these Oracle Cloud Services is subject to the *Oracle Cloud Hosting and Delivery Policies*, and *Oracle Global Business Unit Cloud Services Pillar Document* which may be viewed at www.oracle.com/contracts.

Oracle Insurance Claims Administration Cloud Service

Retired Part #: B87198 – Per 1K Hosted Insurable Entities

Users of the Oracle Insurance Claims Administration Cloud Service are authorized to access the following functionality:

- Claims Benefit Configuration, Service Provider Contracts & Fee Schedules (claims pricing), Claims Intake, Claim Assignment/Scheduling & Work Queues, Claims Reserving, Referral & Authorizations, Automated Claims Adjudication, Claims Financials/Settlement, Subrogation & Salvage, SIU, Appeals/Grievances & Legal, Claims Case Management, Claims Documents, and Business Intelligence & Reporting

Usage Limits

The Oracle Insurance Claims Administration Cloud Service is subject to the following usage limits:

- a maximum number of 1K Hosted Insurable Entities, as specified in Your order.
- Oracle will provision three (3) Environments for this Cloud Service: one Production Environment and two Non-Production Environments.
- Oracle will perform quarterly Production to Non Production Environment refreshes, upon Your request.
- The following usage limits apply based on the total number of licensed metric (1K Hosted Insurable Entities) per Environment:

	Production		**Test**	**Production**		**Test**
Up to 250K Hosted Insurable Entities (Extra Small)	1 TB	1 TB	1 TB	250 GB	250 GB	250 GB
>250K - 500K Hosted Insurable Entities (Small)	2 TB	2 TB	2 TB	250 GB	250 GB	250 GB
>500K – 1M Hosted Insurable Entities (Medium)	4 TB	4 TB	4 TB	250 GB	250 GB	250 GB
>1M – 4M Hosted Insurable Entities (Large)	12 TB	12 TB	12 TB	250 GB	250 GB	250 GB
>4M – 8M Hosted Insurable Entities (Extra Large)	16 TB	16 TB	16 TB	250 GB	250 GB	250 GB

Disaster Recovery and Target Service Availability

As described in the Oracle Global Business Unit Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

4 HOURS	1 HOUR	99.5%

The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Global Business Unit Cloud Service Pillar Document*, which may be viewed at www.oracle.com/contracts.

Oracle Insurance Policy Administration Cloud Service

Retired Part #: B87197 – Per 1K Hosted Insurable Entites

Users of the Oracle Insurance Policy Administration Cloud Service are authorized to access the following functionality:

- Product & Plan Configuration, Group Setup, Insured/Member Administration, Quotation: Rating (risk evaluation) & Pricing (premium calculation), New Business & UW, Policy Issuance / Group Enrollment, Premium Billing & Collections, Commissions, Reinsurance, Policy Recordkeeping & Other Transactions (lapse/reinstatement, surrenders, amendments, cash/investment – unitization / transfers / rebalancing, payouts & renewals), Policy Documents, Business Intelligence & Reporting

Usage Limits

The Oracle Insurance Policy Administration Cloud Service is subject to usage limits based on:

- a maximum number of 1K Hosted Insurable Entities as specified in Your order.
- Oracle will provision three environments for this Cloud Service: one Production Environment and two Non-Production Environments.
- Production to Non-Production Environment refreshes will be performed quarterly, upon Your request.
- The following usage limits apply based on the total number of licensed metric (1K Hosted Insurable Entities) per Environment:

				File Storage		
	Production	**Staging**	**Test**	**Production**	**Staging**	**Test**
Up to 250K Hosted Insurable Entities (Extra Small)	1 TB	1 TB	1 TB	250 GB	250 GB	250 GB

>250K - 500K Hosted Insurable Entities (Small)	2 TB	2 TB	2 TB	250 GB	250 GB	250 GB
>500K – 1M Hosted Insurable Entities (Medium)	4 TB	4 TB	4 TB	250 GB	250 GB	250 GB
>1M – 4M Hosted Insurable Entities (Large)	12 TB	12 TB	12 TB	250 GB	250 GB	250 GB
>4M – 8M Hosted Insurable Entities (Extra Large)	16 TB	16 TB	16 TB	250 GB	250 GB	250 GB

Disaster Recovery and Target Service Availability

As described in the Oracle Global Business Unit Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

4 HOURS	1 HOUR	99.5%

The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Data Protection

The Oracle Insurance Policy Administration Cloud Service undergoes an annual assessment performed by a 3rd party auditor against the HIPAA Privacy Rule, HIPAA Security Rule, and HITECH Breach Notification Rule.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Global Business Unit Cloud Service Pillar Document*, which may be viewed at www.oracle.com/contracts.

Oracle Insurance Claims and Policy Administration Additional Non-Production Environment Cloud Service

Retired Part #: B87274 – Per Instance

The Oracle Insurance Claims Administration and Policy Administration Additional Non-Production Environment Cloud Service is an option available for purchase with the Oracle Insurance Claims Administration Cloud Service or the Oracle Insurance Policy Administration Cloud Service. This Additional Non-Production Environment Cloud Service is designed for non-production use such as development, product-walk-through, training and testing activities, but not for production operations or stress testing. Certain programs and optional services may not be able to run in the Additional Non-Production Environment.

The maintenance or upgrade schedule for the Additional Non-Production Environment is the same as the schedule for Your Production Environment. The Additional Non-Production Environment may be refreshed, at your request, no more than once per quarter provided that the storage sizes for database and file system in the Additional Non-Production Environment are equal to or larger than the storage size of the Production Environment. Performance standards. The RTO, RPO, and Target Service Availability for the Oracle Insurance Claims Administration Cloud Service and/or for the Oracle Insurance Policy Administration Cloud Service are not applicable to the Additional Non-Production Environment.

Usage Limits

The Oracle Insurance Claims Administration and Oracle Insurance Policy Administration Additional Non-Production Environment Cloud Service is subject to usage limits based upon:

- a maximum number of Non-Production Environments as specified in Your order.
- the following usage limits apply per Instance as stated in Your order:

		File Storage
Additional Non-Production Instance	2TB	250 GB

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Global Business Unit Cloud Service Pillar Document*, which may be viewed at www.oracle.com/contracts.

Oracle Insurance Claims andPolicy Administration Cloud Service Nonproduction Environment

Retired Part #: B88157, B88202, B88203, B88204, B88205 – Per Instance

The Oracle Insurance Claims Administration and Policy Administration Cloud Service - Nonproduction Environment provides options available for purchase with the Oracle Insurance Claims Administration Cloud Service or the Oracle Insurance Policy Administration Cloud Service. These Nonproduction Environment Cloud Services are designed for non-production use such as development, product-walk-through, training and testing activities, but not for production operations or stress testing. Certain programs and optional services may not be able to run in the Additional Nonproduction Environment.

The maintenance or upgrade schedule for the additional Nonproduction Environment(s) is the same as the schedule for Your Production Environment. The additional Nonproduction Environment(s) may be refreshed, at your request, no more than once per quarter provided that the storage sizes for database and file system in the additional Nonproduction Environment(s) are equal to or larger than the storage size of the Production Environment. Performance standards and RTO, RPO and Target Service Availability for the Oracle Insurance Claims Administration Cloud Service and/or for the Oracle Insurance Policy Administration Cloud Service are not applicable to the additional Nonproduction Environment(s).

Usage Limits

The Oracle Insurance Claims and Policy Administration Cloud Service - Nonproduction Environment offerings are subject to the following usage limits:

Usage Limits by Metric (1K Hosted Insurable Entities)	Part #	Database Storage	File Storage
Up to 250K Hosted Insurable Entities - XS	B88157	100 GB	250 GB
>250K – 500K Hosted Insurable Entities –SM	B88202	250 GB	250 GB
>500K – 1M Hosted Insurable Entities – MED	B88203	500 GB	250 GB
>1M – 4M Hosted Insurable Entities – LG	B88204	1 TB	250 GB
>4M – 8M Hosted Insurable Entities – XL	B88205	1.5 TB	250 GB

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Global Business Unit Cloud Service Pillar Document*, which may be viewed at www.oracle.com/contracts.

Oracle Insurance Claims and Policy Administration Additional 2 TB Production Storage Cloud Service

Part #: B87275

Oracle Insurance Claims and Policy Administration Additional 2 TB Production Storage Cloud Service increases the storage capacity per month for a single Production Environment of the Oracle Insurance Claims Administration Cloud Service or the Oracle Insurance Policy Administration Cloud Service. Storage will be assigned to the database.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Global Business Unit Cloud Service Pillar Document*, which may be viewed at www.oracle.com/contracts.

Oracle Insurance Claims and Policy Administration Additional 2 TB Nonproduction Storage Cloud Service

Part #: B87276

Oracle Insurance Claims and Policy Administration Additional 2 TB Nonproduction Storage Cloud Service increases the storage capacity per month for a single Nonproduction Environment of the Oracle Insurance Claims Administration Cloud Service or the Oracle Insurance Policy Administration Cloud Service. Storage will be assigned to the database.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Global Business Unit Cloud Service Pillar Document*, which may be viewed at www.oracle.com/contracts.

Oracle Health Insurance Value-Based Payments Cloud Service

Retired Part #: B84521 – Per 1K Hosted Insurance Plan Members

Users of the Oracle Health Insurance Value-Based Payments Cloud Service are authorized to access the following functionality:

- High performance calculation engine for calculating multiple alternative reimbursement procedures based on provider/payer associations supporting a wide variety of value-based payment models.

Usage Limits

The Oracle Health Insurance Value-Based Payments Cloud Service is subject to the following usage limits:

- a maximum number of 1K Hosted Insurance Plan Members as defined in Your order.
- Oracle will provision four (4) environments for this Cloud Service: one Production Environment and three Non Production Environments:
  - Configuration: for validating changes to the (functional application) configuration
  - Test: ***for functional testing***
  - Staging: for final testing prior to deploying to Production
- Oracle will not provide Production to Non Production refreshes.
- The following usage limits apply based on the total number of licensed metric (1K Hosted Insurance Plan Members) per Environment:

					FILE STORAGE			
				TEST				TEST
Up to 500K Hosted Insurance Plan Members (Small)	2 TB	2 TB	1 TB	1 TB	225 GB	150 GB	75 GB	75 GB
>500K – 1M Hosted Insurance Plan Members (Medium)	4 TB	2 TB	1 TB	1 TB	225 GB	150 GB	75 GB	75 GB
>1M – 4M Hosted Insurance Plan Members (Large)	12 TB	8 TB	4 TB	4 TB	225 GB	150 GB	75 GB	75 GB
>4M – 8M Hosted Insurance Plan Members (Extra Large)	16 TB	12 TB	4 TB	4 TB	225 GB	150 GB	75 GB	75 GB

Disaster Recovery and Target Service Availability

As described in the Oracle Global Business Unit Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

5 DAYS	1 DAY	97%

The RTO, RPO, and Target Service Availability do not apply to the Non-Production Environment(s). The Target Service Availability does not apply in the event of a declared disaster. The Recovery Point Objectives do not apply to customizations or third party software.

Data Protection

The Oracle Health Insurance Value-Based Payments Cloud Service undergoes an annual assessment performed by a third party auditor against the HIPAA Privacy Rule, HIPAA Security Rule, and HITECH Breach Notification Rule.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Global Business Unit Cloud Service Pillar Document*, which may be viewed at www.oracle.com/contracts.

Oracle Health Insurance Cloud Service, Additional Production Application Deployment

Retired Part #: B94507

Oracle Health Insurance Cloud Service, Additional Production Application Deployment is an option available for purchase as an add-on to either the Oracle Health Insurance Claims Administration Cloud Service, the Oracle Health Insurance Policy Administration Cloud Service, or the Oracle Health Insurance Claims and Policy Administration Cloud Service, SMB ("Base Cloud Service") which provides an additional instance of a software component for the Base Oracle Cloud Service within the Production Environment.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies* and *Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

Oracle Health Insurance Cloud Service, Additional Non-Production Application Deployment

Retired Part #: B94508

Oracle Health Insurance Cloud Service, Additional Non-Production Application Deployment is an option available for purchase as an add-on to either the Oracle Health Insurance Claims Administration Cloud Service, the Oracle Health Insurance Policy Administration Cloud Service, or the Oracle Health Insurance Claims and Policy Administration Cloud Service SMB ("Base Cloud Service") which provides an additional instance of a software component to the Base Oracle Health Insurance Cloud Service within the Non-Production Environment.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies* and *Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

Oracle Health Insurance Cloud Service, Additional Medium Non-Production Environment

Retired Part #: B94510

Oracle Health Insurance Cloud Service, Additional Medium Non-Production Environment is an option available for purchase with the Oracle Health Insurance Claims Administration Cloud Service. The Additional Medium Non-Production Environment is designed for non-production use such as development, product-walk-through, training and testing activities, but not for production operations or stress testing. Certain programs and optional services may not be able to run in the Additional Medium Non-Production Environment.

Usage Limits

The Oracle Health Insurance Cloud Service Additional Medium Non-Production Environment is subject to usage limits as follows:

- The maximum number of Non-Production Environments as specified in Your order.
- The following database storage limits apply for this Oracle Health Insurance Cloud Service, Additional Medium Non-Production Environment:

Database Storage	512 GB

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

Oracle Health Insurance Cloud Service, Additional Large Non-Production Environment

Retired Part #: B94511

Oracle Health Insurance Cloud Service, Additional Large Non-Production Environment is an option available for purchase with the Oracle Health Insurance Cloud Service. The Additional Large Non-Production Environment Cloud Service is designed for non-production use such as development, product-walk-through, training and testing activities, but not for production operations or stress testing. Certain programs and optional services may not be able to run in the Additional Large Non-Production Environment.

Usage Limits

The Oracle Health Insurance Cloud Service Additional Large Non-Production Environment is subject to usage limits as follows:

- The maximum number of Non-Production Environments as specified in Your order.
- The following database storage limits apply for this Oracle Health Insurance Cloud Service, Additional Large Non-Production Environment:

Database Storage	512 GB

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

Oracle Health Insurance Claims and Policy Administration Cloud Service, SMB

Part #: B94503 – Per 1K Hosted Insurance Plan Members

Users of Oracle Health Insurance Claims and Policy Administration Cloud Service, SMB are authorized to access the following functionality:

- Set up Claims Benefit Configuration,
- Claims Intake, Claims Reserving, match Referrals and Authorizations,
- Automated Claims Administration and benefit calculation, accumulators, claims Financials/Settlement, Subrogation & Salvage, Appeals/Grievances & Legal, Claims Case Management, Claims Documents
- Set up Service Provider Contracts & Fee Schedules (i.e claims pricing), Claims Intake, Episode of care detection, duplicate detection
- Automated pricing and pricing adjudication, provider based accumulators, callouts to external editors
- Set up configurable rules and callouts to Claims systems
- Automated process flow for authorization validation

- Set up capitated contracts and Service Provider Contracts for capitation and other non-fee for service arrangements
- Automated Value-Based Payments calculation
- Product & Plan Configuration, Group Setup, Insured/Member Administration,
- Pricing (i.e premium calculation),
- Policy Issuance / Group Enrollment, Reinsurance, Policy Recordkeeping
- Membership and enrollment maintenance
- Set up capitated contracts and Service Provider Contracts for capitation and other non-fee for service arrangements
- Access to Australia (AU) localizations such as mandatory regulatory compliance and common business practices

Usage Limits

The Oracle Health Insurance Claims and Policy Administration Cloud Service, SMB is subject to the following usage limits:

- The maximum number of 1K Hosted Insurance Plan Members as specified in Your order.
    - A maximum of five (5) hosted transactions per Hosted Insurance Plan Member per month.
- If the number of hosted transactions exceeds the maximum, service performance may be adversely affected and Oracle is not responsible for resulting performance issues, including missed service levels. If desired, You may purchase additional Hosted Insurance Plan Members to meet transactional volume requirements.
- The maximum API calls per hour is one thousand (1K) per 1K Hosted Insurance Plan Members as specified in Your order. Exceeding these thresholds may adversely affect service performance, and Oracle is not responsible for resulting performance issues including missed service levels.
- For each subscription to this Oracle Cloud Service , Oracle will provision 2 Environments: 1 Production Environment and 1 Non-Production Environment.
- Production to Non-Production Environment refreshes may be provided, at Your request, no more than once per quarter provided that the database storage size of the Non-Production Environment is equal to or greater in size than the Production Environment database storage.
- The following database storage limits apply for this Oracle Cloud Service, these limits are per production and non-production Environment. If this threshold is exceeded, additional storage must be purchased.

	Number of Hosted Insurance	
XXS	50 - 199	512 GB
XS	200 - 499	512 GB
S	500 - 999	2 TB
M	1,000 – 2,000	4 TB

Disaster Recovery and Target Service Availability

As described in the Oracle Global Business Unit Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

4 HOURS	1 HOUR	99.7%

The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Third Party Web Sites, Platforms and Services

This Oracle Health Insurance Cloud Service may enable You to link to, transmit Your Content or Third-Party Content to, or otherwise access, other Web sites, platforms or services of third parties. Oracle does not control, and Oracle is not responsible for such third-party Web sites or platforms or services. You bear all risks associated with access to and use of such third-party Web sites, platforms, and services and are solely responsible for entering into separate terms with such third party. Oracle is not responsible for the security, protection or confidentiality of such content (including obligations in the Hosting and Delivery Policies and Data Processing Agreement) that is transmitted to such third parties.

Data Protection

The Oracle Health Insurance Cloud Service undergoes an annual assessment performed by a 3rd party auditor against the HIPAA Privacy Rule, HIPAA Security Rule, and HITECH Breach Notification Rule.

The Oracle Health Insurance Claims and Policy Administration Cloud Service, SMB undergoes an annual assessment using the criteria set forth in paragraph 1.26 of the American Institute of Certified Public Accountants (AICPA) Guide Reporting on Controls at a Service Organization Relevant to Security, Availability, Processing Integrity, Confidentiality or Privacy (SOC 2®) for the suitability of the design and operating effectiveness for the security, availability, and confidentiality principles.

Your Obligations

- You are responsible for provisioning and maintenance of all application administrator and User accounts for Your Users within this Oracle Cloud service, including:
  - provisioning of accounts for Oracle as required for support
  - management of password policies and complexity
- You are responsible for implementing, enabling and configuring all user entity controls applicable to Your HIPAA related requirements and Your use of the OHI Cloud Services, including:
  - Understanding the imitations in the security model options for BI Publisher, and associated required training as described in the Product Documentation.
  - Understanding Limitations in the security model options for Oracle Insurance Gateway, and associated required training as described in the Product Documentation.
  - Ensuring that the Users authorized by You to access OHI Cloud Services have a unique and individual account provisioned in order to enable appropriate audit trails
- You are responsible for placing ePHI only in those environments that are identified for production use.
- You are responsible for the performance and data classification of your configuration of the OHI Cloud Services.

- You are responsible for deploying any localization packs delivered by Oracle applicable to your jurisdiction.
- You are responsible for developing any additional integrations beyond what is delivered as standard functionality.
- You are responsible for requesting and coordinating service upgrades within 90 days of the latest GA version release.

Data Retention

As long as you are an active continuous subscriber to Oracle Cloud Services, the following data retention categories apply by default and are only applicable to the production environment. Data retention in non-production environments is not guaranteed. Data retention periods are subject to deviation based on customer specification and statutory compliance requirements in local jurisdictions. All data retention periods have the same end date as the Services Period in the applicable Order.

Data elements that exceed their configured retention period are not guaranteed to be available.

Modifications to retention periods can be made at the time of service activation or at any point there after via Self Service API if available or by logging a service request in the MyOracle Support ("MOS") portal as long as the requested period is in accordance with statutory requirements You are responsible for any modifications requested.

Modifications to retention periods may be made by Oracle at any time to remain in compliance with statutory requirements.

Health / Financial Data	PHI information, Accounting records, and other financial data.	7 years	
Operational Data	Internal technical non-PHI, non-financial data associated with processing. This category of data cannot be retained for longer than the retention period for financial/health data (as stated above).	60 days	
PHI Audit Logs	Audit logs of protected health information. This category of data cannot be retained for longer than the retention period for financial/health data (as stated above).	7 years	

Database Logs	Technical log messages associated with operation of the database.	90 days	
Customer Diagnostic Logs	Application / dynamic logic logs	2 days	
Backups	System level backups	60 days 90 days (IRAP)	
Data Files	Data files created by the system and data files uploaded to the system to initiate a long running operation.	60 days	

Oracle Cloud Policies and Pillar Documentation:

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

Oracle Health Insurance Policy Administration Cloud Service, Extreme Availability

Part #: B94502

Oracle Health Insurance Policy Administration Cloud Service, Extreme Availability is an option available for purchase with the Oracle Health Insurance Policy Administration Cloud Service to increase the availability target against unplanned downtime. This option is applicable only for the production environment within the Oracle Health Insurance Policy Administration Cloud Service.

Disaster Recovery and Target Service Availability

As described in the Oracle Global Business Unit Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

RECOVERY TIME OBJECTIVE (RTO)	RECOVERY POINT OBJECTIVE (RPO)	TARGET SERVICE AVAILABILITY
4 HOURS	1 HOUR	99.9%

The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

Oracle Health Insurance Claims and Policy Administration Cloud Service, SMB Extreme Availability

Part #: B94504

Oracle Health Insurance Claims and Policy Administration Cloud Service, SMB, Extreme Availability is an option available for purchase with the Oracle Health Insurance Claims and Policy Administration Cloud Service, SMB to increase the availability target against unplanned downtime. This option is applicable only for the production environment within the Oracle Health Insurance Claims and Policy Administration Cloud Service.

Disaster Recovery and Service Availability Level

As described in the Oracle Global Business Unit Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

RECOVERY TIME OBJECTIVE (RTO)	RECOVERY POINT OBJECTIVE (RPO)	TARGET SERVICE AVAILABILITY
4 HOURS	1 HOUR	99.9%

The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability or a national or global emergency or during Unplanned Downtime. The RTO and RPO do not apply to customizations or third-party software.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Global Business Unit Cloud Service Pillar Documentation*, which are part of Your Service Specifications and may be viewed at www.oracle.com/contracts.

Oracle Insurance Data Exchange Cloud Service

Part # B82312 – Per 1,000 Hosted Insurance Policy Service Transactions
Retired Part # B82312 – Per 1,000 Hosted Insurance Policy Service Transactions

Users of the Oracle Insurance Data Exchange Cloud Service are authorized to access the following modules:

- Oracle Insurance QuickView Portal
- OIDX Direct Connect Service

Usage Limits

The Oracle Insurance Data Exchange Cloud Service is subject to usage limits based on:

- A maximum number of Hosted Insurance Policy Service Transactions as defined in your order.
- Oracle will provision two environments for this Oracle Cloud Service: Production and Non-Production.
- The Production Environment is used to process live business data, i.e. insurance policy data.
- The Non-Production Environment is dedicated for non-production use and not for the transacting or storage of live business data. Refreshes of the Non-production Environment are at Oracle's discretion.
- The following usage limits apply per tenant:

database storage	file storage
100 MB	10 GB

Exceeding these thresholds may adversely affect service performance, and in this event, Oracle is not responsible for resulting performance issues including missed service levels. Note: Data will be retained a maximum of 2 years.

Disaster Recocovery and Target Service Availability

As described in the Oracle Global Business Unit Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

4 HOURS	1 HOUR	99.5%

The RTO, RPO, and Target Service Availability do not apply to the Non-Production Environment(s). The Target Service Availability does not apply in the event of a declared disaster. The Recovery Point Objectives do not apply to customizations or third party software.

Third Party Web Sites, Platforms and Services

This Oracle Insurance Data Exchange Cloud Service may enable You to link to, transmit Your Content or Third Party Content to, or otherwise access, other Web sites, platforms or services of third parties. Oracle does not control and is not responsible for such third party Web sites or platforms or services. You bear all risks associated with access to and use of such third party Web sites, platforms, and services and are solely responsible for entering into separate terms with such third party. Oracle is not responsible for the security, protection or confidentiality of such content (including obligations in the Hosting and Delivery Policies and Data Processing Agreement) that is transmitted to such third parties.

The Oracle Insurance Data Exchange Cloud Service undergoes an annual assessment performed by a 3rd party auditor against the HIPAA Privacy Rule, HIPAA Security Rule, and HITECH Breach Notification Rule.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Global Business Unit Cloud Service Pillar Document*, which may be viewed at www.oracle.com/contracts.