**SMS Terms & Conditions**

**1- SMS Consent Communication:**

The information (Phone Numbers) obtained as part of the SMS consent process will not be shared with third parties for marketing purposes.

**2- Types of SMS Communications:**

If you have consented to receiving text messages from Hurt Health Insurance Services, you may receive messages related to the following:

* Appointment reminders
* Follow-up messages
* Application updates

***Example:*** *"Hello, this is a friendly reminder to update your income information on your application”*

**3- Message Frequency:**  
Message frequency may vary depending on the type of communication. For example, you may receive up to 3 SMS messages per month on the status of your application.

**4- Potential Fees for SMS Messaging:**

Please note that standard message and data rates may apply, depending on your carrier’s pricing plan. These fees may vary if the message is sent domestically or internationally.

**5- Opt-In Method:**

You may opt-in to receive SMS messages from Hurt Health Insurance Services in the following ways:

* Verbally, during a conversation
* By submitting an online form

**6- Opt-Out Method:**

You can opt out of receiving SMS messages at any time. To do so, simply reply "STOP" to any SMS message you receive. Alternatively, you can contact us directly to request removal from our messaging list.

**7- Help:**

If you are experiencing any issues, you can reply with the keyword HELP.

**Additional Options:**

* If you do not wish to receive SMS messages, you can choose not to check the SMS consent box on our forms.

**8- Standard Messaging Disclosures:**

* Message and data rates may apply.
* You can opt out at any time by texting "STOP."
* For assistance, text "HELP" or visit our [Privacy Policy] and [Terms and Conditions] pages.
* Message frequency may vary