



Standard Operating Procedure Manual

Version 2 – Updated April 2021

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Summary of Changes

Date	Section	Description of Change	Type of Change			
			New Topic	New Content	Updated Content	Content Removed
3/31/21	About Us	Update description			X	
3/31/21	Entire document	Update names; LifeTrac, portals			X	
3/31/21	Entire document	Update URLs			X	
3/31/21	Instructions & FAQs	Add two sections about portal(s)		X		
3/31/21	Privacy Policy	Updated to version from 3/24/21			X	

Introduction

Emerging Therapy Solutions (ETS) has developed this manual for clients who are contracted for our Referral & Contract, Knowledge Center, or Risk Manager services. This document provides information about our claims processing procedures, billing and payments, access to our client portals and other topics that affect the relationship between ETS and your organization.

About Us

Emerging Therapy Solutions (ETS) was founded in 2018 by industry veterans of managed care solutions, healthcare biotech and transplant to help healthcare payers manage the risks associated with high-cost therapies for rare and complex conditions. ETS acquired LifeTrac in 2020, bringing over 30 years of experience in bone marrow and solid organ transplants, plus provider relationships and agreements, to complement Emerging Therapy Solutions' expertise in cell and gene therapies. The integrated company offers payers a comprehensive suite of services for solid organ and bone marrow transplants, cell and gene therapies, and other highly specialized, costly therapies.

How to Contact Us

Mailing Address

2001 Killebrew Drive
Suite 240
Minneapolis, MN 55425-1885

Telephone

Direct 612.445.5700 or toll free
1.877.445.4822
Fax 612.445.5649
IVR 612.445.5701

Online

www.emergingtherapies.com

Self-Service Client Portals

portal.emergingtherapies.com/Login
ltportal.emergingtherapies.com/
claimshop.nthrive.com

When to Contact us

Visit us online or contact a clinical team member for:

- Referral placement for adult and pediatric transplant, congenital heart disease, mechanical circulatory devices, gene, and cellular therapy
- Information and research on emerging transplant and cell and gene therapies, new and pending U.S. Food and Drug Administration (FDA) approvals, and clinical trials for rare diseases and conditions
- Information about programs of excellence and network facility options appropriate for diagnosis, disease, or condition
- Periodic patient clinical status updates
- Access to industry experts for rare and complex diseases, conditions, and therapies
- Webinars, reports, and articles on rare conditions and treatment options
- Monthly newsletters and other information

Self-Service Client Portals

ETS Knowledge Center Portal

To access the ETS Knowledge Center Portal, navigate to www.emergingtherapies.com and click on [Client Portal Login](#) to be taken to the sign in page. Enter your email address in the username field and then enter your password. Finally, complete the multifactor authentication set-up.

Clients may use the ETS Knowledge Center Portal to:

- Find information about conditions and treatments in the near-term cell and gene therapy pipeline
- Review analytics specific to your organization or generalized per million lives. Access to this information is dependent upon your organization's subscription level
- Review medical policy information for emerging therapies and rare diseases and conditions
- Request expert review with our panels of experts
- Request ad-hoc reports

Detailed information on how to use the ETS Knowledge Center Portal is available in the *ETS Portal User Guide* or contact us at 877.445.4822.

ETS Referral & Contract Portal

To access the ETS Referral & Contract Portal, navigate to www.emergingtherapies.com and click on [Client Portal Login](#) or enter <https://ltportal.emergingtherapies.com/> in your browser for the sign in page. Enter your email address in the username field and enter your password. Finally, complete the multifactor authentication set-up.

Clients may use the ETS Referral & Contract Portal to:

- Submit a referral or provide clinical status updates
- View client-specific referral list by submission date, service date, closure date
- View Product Guides for Adult and Pediatric Transplant, Congenital Heart Disease, Mechanical Circulatory Devices, Gene and Cellular therapy facilities
- Review a listing of network providers and facility contracts
- View provider tax identification numbers (TINs) associated with a facility contract

Detailed information and instructions for using the ETS Referral & Contract Portal are available by calling our medical services team at 877-445-4822 or send an email to: medicalservices@emergingtherapies.com.

Claims Repricing Services

Emerging Therapy Solutions uses nThrive's Claimshop to receive and exchange electronic claims. To access Claimshop, navigate to <https://claimshop.nthrive.com/> and enter your sign-in credentials in the Client Login section.

For access to Claimshop by nThrive®, contact us at 877-445-4822 and request the ETS nThrive Internet Access Request form. Complete the form and fax it to 612-445-5649.

Claims Submission Guidelines

ETS provider network participants can use the clearinghouses listed below to transmit claims to Claimshop by nThrive for repricing.

- Emdeon payor ID: 41136
- Relay Health payor ID for facility claims: 3907
- Relay Health payor ID for professional claims: 3844

ETS will reprice clean claims received electronically within 10 business days.

ETS Risk Manager clients agree to reject claims received directly from our network participating providers with instructions to submit those claims electronically to ETS for repricing.

Electronic Transactions

ETS accepts and generates the following types of electronic data interchange (EDI) transactions:

- Health Care Claim – 837P, 837I

EDI Guidelines

- ETS encourage all customers to submit electronic claims.
- Minnesota Statute 62J.536 requires all Minnesota providers and Minnesota group purchasers to exchange three transactions electronically: Health Care Claims, Health Care Claim Payment/Advice and Health Care Eligibility Benefit Inquiry and Response. In addition, participating out-of-state providers are required by contract to adhere to these electronic requirements.
- All nonparticipating, out-of-state customers who do not have electronic claim submission capabilities must submit their claims on an optical character recognition scannable claim form.
- All nonparticipating, out-of-state customers who are receiving direct payment must access their remittance advice via use of the electronic transaction or provider web self-service.
- ETS reserve the right to modify these guidelines with advance written notice.
- Customers are encouraged to obtain or develop EDI transaction software from the many sources available.

Review Claim Status

ETS provider network members may review claim receipt and repricing status by logging into Claimshop by nThrive. For more information on claims, contact us at 877.445.4822.

ETS is not responsible for coverage decisions about or adjudication of claims. For questions related to claims acceptance or adjudication, contact the health plan listed in Claimshop.

Your Obligations

Demographic Changes

Promptly notify ETS with any changes to your demographic information, including facility or practice name change, address, telephone number, and any other pertinent changes.

Notification of client demographic changes may be submitted in writing to:

Emerging Therapy Solutions, Inc.
2001 Killebrew Drive, Suite 240
Minneapolis, MN 55425-1885

Payments to Emerging Therapy Solutions

Your organization will receive invoices as specified by our contractual agreement. Payment is expected within 30 days or per the terms of our agreement. To remit payment via electronic funds transfer, contact our accounts payable team at ap@emergingtherapies.com or 877-445-4822.

Remittances may be sent to:

Emerging Therapy Solutions, Inc.
2001 Killebrew Drive, Suite 240
Minneapolis, MN 55425-1885

Instructions and FAQs

Why does ETS have multiple portals?

In 2020, Emerging Therapy Solutions acquired LifeTrac Network, bringing over 30 years of experience in bone marrow and solid organ transplants, plus provider relationships and agreements, to complement Emerging Therapy Solutions' expertise in cell and gene therapies. In 2021, we combined our entities to become Emerging Therapy Solutions. While the work to fully combine our systems and infrastructure will be ongoing, we will continue to maintain and make available both sites. Users with access to both portals can toggle between them using the link to in the header section of either page.

What is the difference between the two ETS portals?

ETS Knowledge Center Portal

- Prior to March 2021 this was known as the ETS Client Portal
- Access this portal to:
 - Research conditions & treatments in the cell and gene therapy pipeline
 - Review medical policy information
 - Request an expert case review
 - Review analytics or request an ad-hoc report specific to your organization's needs

ETS Referral & Contract Portal

- Prior to March 2021 this was known as the LifeTrac Portal
- Access this portal to:
 - Submit a referral or provide clinical status updates
 - Review product guides for solid organ, transplant, gene, and cellular therapies
 - Review a list of network providers, facility contracts, and provider TINs

How do I reset my password?

To reset your password for the ETS Knowledge Center or Referral & Contract Portal, navigate to the appropriate URL:

ETS Knowledge Center Portal

<https://portal.emergingtherapies.com/>

ETS Referral & Contract Portal

<https://ltportal.emergingtherapies.com/>

Select the "Need help signing in?" link. Next, follow the prompts to reset your password. For additional assistance, please contact us at 877-445-4822.

To reset your password for Claimshop by nThrive contact us at 877-445-4822.

How do I find tax identification numbers for ETS Network providers?

1. Navigate to <https://ltportal.emergingtherapies.com/> and sign in
2. In the **Resources** section of the left side navigation bar, select **How Do I Find...**
3. Select the link for the PDF document titled Get Provider Information (TINs)

How do I review and compare facility information?

1. Navigate to <https://ltportal.emergingtherapies.com/> and sign in
2. Choose the **Providers/Rates** section of the left side navigation bar
 - Select **Transplant** to use dynamic filtering and sorting or,
 - Select a subsequent choice to view a list

Where can I find instructions for sending a referral?

1. Navigate to <https://ltportal.emergingtherapies.com/> and sign in
2. In the **Resources** section of the left side navigation bar, select **Client Portals User Guide**

How do I send a new referral or review an existing one?

1. Navigate to <https://ltportal.emergingtherapies.com/> and sign in
2. In the **Referrals** section of the left side navigation bar, select **New Referral, Search, Reports, or Blank Referral Form**

How do I find rate information?

1. Navigate to <https://ltportal.emergingtherapies.com/> and sign in
2. Choose the **Providers/Rates** section of the left side navigation bar
 - To find rates for transplants, select Transplant
 - Use the filters to select a facility and select the Rate Summary or Rate Details report
 - Choose any of the subsequent links to review information for those services:
 - Cellular Therapy – Rates, Congenital Heart Disease, VAD Supplies, or Wound Care Supplies

Where can I find instructions for looking up claims in Claimshop by nThrive?

1. Navigate to <https://ltportal.emergingtherapies.com/> and sign in
2. In the **Resources** section of the left side navigation bar, select **How Do I Find...**
3. Select the document Look Up Claims in Claimshop

How do I read an Explanation of Pricing document?

1. Navigate to <https://ltportal.emergingtherapies.com/> and sign in
2. In the **Resources** section of the left side navigation bar, select **How Do I Find...**
3. Select the document Read the Explanation of Repricing

Where can I find webinars and other educational material?

On the Emerging Therapy Solutions Knowledge Center Portal:

1. Navigate to <https://portal.emergingtherapies.com/Login> and sign in
2. Select the Insights and Analysis tab
3. Expand the Filter Criteria to review materials by Category, Therapeutic Area, Therapy Type, Condition, and/or meta tag, or use the search bars to search for a specific therapy, trial, or topic

On the ETS Referral & Contract Portal:

1. Navigate to <https://ltportal.emergingtherapies.com/> and sign in
2. In the **Resources** section of the left side navigation bar, select CAR-T Education, CHD STAT Levels, or any of the subsequent choices

For additional information or help navigating ETS's available informational material, please contact one of our clinical consultants at 877-445-4822

Where can I find information on approved or developing therapies?

1. Navigate to <https://portal.emergingtherapies.com/Login> and sign in
2. Use the search field to search for the therapy name, or;
 1. Select the Insights and Analysis tab
 2. In the Filter Criteria section, select the radio button for Therapies in the Trials & Therapies subsection and scroll down to see all results
 - Utilize additional filter criteria to narrow your results

Where can I find the ETS Terms of Use and Privacy Policy?

<https://emergingtherapies.com/terms-of-use/>

<https://emergingtherapies.com/privacy-policy/>

Privacy Policy

Emerging Therapy Solutions® (“ETS”) is committed to protecting the privacy of the personal information of our website visitors.

This Website Privacy Policy (the “Policy”) is part of the emergingtherapies.com Terms of Use that you can review by clicking the “Terms of Use” link at the bottom of the web page or by clicking <https://emergingtherapies.com/terms-of-use/>.

This Policy describes the personal information we may collect and how it may be used. Please review this Policy before using our websites. Portions of this website may describe privacy practices applicable to specific types of information or to information provided on specific web pages. This Policy does not apply to information collected through other means such as by telephone or in person, although that information may be protected by other privacy policies.

By using our websites, you are consenting to the collection, use and disclosure of your information as described in this Policy. If you do not agree to be bound by this Policy, you may not access or use our websites.

As used in this Policy, terms such as “we” or “our” and “Company” refer to Emerging Therapy Solutions, Inc., and its current and future affiliated entities.

This Policy applies to information collected through the following websites:

<https://emergingtherapies.com>, <https://lifetracnetwork.com>, <portal.emergingtherapies.com>, <ltportal.emergingtherapies.com>

This website is intended for a United States audience. Any information you provide including any personal information, will be transferred to and processed by a computer server located within the United States.

Policy Updates

We are frequently improving and adding to the features and functionality of our websites and the services we offer. As a result of these changes or any relevant changes in the law, we may revise or update this Policy from time to time without prior notice. We will post the revised or updated version of the Policy under the link marked “Privacy Policy” at the bottom of each page of our websites and update the “effective date” shown for this Policy. Your continued use of the website after we have posted the revised Policy will constitute your agreement to be bound by the revised Policy.

Types of Information We Collect

Information you Manually Provide. Our websites may include web pages that give you the opportunity to provide us with personal information about yourself such as your name or contact information. You do not have to provide us with personal information if you do not want to; however, that may limit your ability to use certain functions of this website or to request certain services or information. We collect the information you manually provide (using your keyboard, mouse, or touchpads) when you use our website. For example, we collect the information you provide when you sign up as a registered user, ask us a question, or otherwise interact with our Sites.

Information from your browser or device. We may collect information that is sent to us automatically by your web browser or mobile device. This information typically includes your IP address, the name of your operating system, the name and version of your browser, the date and time of your visit, and the pages you visit. The information we

receive may depend on your browser or device settings. The information we receive from your web browser and device may or may not be personally identifiable. However, we may combine with other information in an attempt to identify you or we may combine it with information that does identify you.

Information Collected by Cookies and Other Technologies. A “cookie” is a small file placed on your device when you visit a site that can be understood by the site that issued the cookie. We use cookies and other technologies, including device identifiers, to collect information and support certain features of our websites. For example, we may use these technologies to:

- collect information about the different ways that visitors use our websites—which pages they visit, which links they use, and how long they stay on each page;
- support the features and functionality of our websites – for example, to save you the trouble of re-entering information already in our database or to prompt the settings you established on previous visits;
- personalize your experience when you use our websites; and
- improve our marketing efforts, including through use of targeted advertising.

The information we collect using cookies and similar technologies may or may not be personally identifiable, but we may link it to personal information that you provide. If you do not wish to receive cookies, you may set your browser to reject cookies or to alert you when a cookie is placed on your computer. Although you are not required to accept cookies when you visit our Sites, you may be unable to use all the functionality of our Sites if your browser rejects our cookies.

How We Use Collected Information

Generally, we use the information we collect:

- to accurately identify you and administer your requests or records
- to comply with certain laws and regulations;
- for security, credit or fraud prevention purposes;
- to provide you with effective customer service;
- to better understand your needs and interests and provide you with a personalized experience when you use our websites;
- to contact you with information and notices of interest to you or related to your use of our Sites (in accordance with any privacy preferences you have expressed to us);
- to improve the content, functionality and usability of our websites;
- to improve our products and services;
- to improve our marketing and promotional efforts; and
- for any other purpose identified in an applicable privacy notice, click-through agreement or other agreement between you and us.

Sharing Personal Information

We will only share your personal information as outlined in this Policy and as otherwise permitted or required by law. We reserve the right to share all information we collect as this Policy describes.

We may also share personal information within the Company, and we may combine personal information that you provide us through the website with other information we have received from you, whether online or offline, or from other sources such as from our vendors.

We also disclose information to complete transactions initiated by you when you request or authorize the disclosure, or if the disclosure is required by law. At times, it is necessary to disclose information to enforce or apply the terms and conditions of any agreement we have with you and to protect the rights, property, or safety of our employees, customers, or others. This includes exchanging information with other companies and organizations for fraud protection and credit risk reduction.

For example, we provide information to outside companies to perform services on our behalf, such as data analyses, collection services and to government entities to respond to subpoenas and audits, to credit reporting agencies, and to reinsurers and financial auditors. Whatever the reason for sharing information, we require strict confidentiality by the receiving parties and limit the use of the information to the purpose for which it was disclosed.

Third-party Service Providers

We also disclose information to nonaffiliated third parties as permitted by law. We rely on third-party service providers to perform a variety of business operations on our behalf. In so doing, we may need to share your personal information with them. We provide our service partners with only the personal information they need to perform the services we request, and we require that they protect the information and not use it for any other purpose. For example, we may rely on a service provider to host our sites and deliver our email or conduct research and analyze data to improve products and services.

Our Online Communication Practices

We may send electronic newsletters, notification of account status, and other communications, such as marketing communications, on a periodic basis to various individuals and organizations. We may also send email communications regarding topics such as general health benefits, website updates, health conditions, and general health topics.

Steps We Take to Safeguard your Information

To prevent unauthorized access, maintain data accuracy, and ensure the appropriate use of information, we have put into place appropriate physical, electronic and managerial procedures to safeguard and secure the information we collect online. Unfortunately, no website, server or database is completely secure or “hacker proof.” We therefore cannot guarantee that your personal information will not be disclosed, misused, or lost by accident or by the unauthorized acts of others.

Further, we cannot control dissemination of personal information you post on or through our websites using any social networking tools we may provide, and you should have no expectation of privacy in such information. If you submit information or a posting to a chat room, bulletin board or similar “chat” related portion of this Site, the information you submit along with your screen name will be visible to all visitors, and such visitors may share with others. Therefore, please be thoughtful in what you write and understand this information may become public.

Children Under the Age of Thirteen

We strive to ensure our websites do not offend people of any age. However, our websites are not intended for children or minors under the age of thirteen years without the permission of a parent or guardian. If you believe that a child has submitted personal information on or through our websites without the consent and supervision of a parent or guardian, please contact us using the information provided below so that we can take appropriate action.

Links to Other Sites

Our websites may provide links to other websites operated by third parties, including in some cases our third-party vendors. We do not control these websites and we are not responsible for their data practices. Any information you

provide to third parties on their websites is covered under their privacy and data collection policies and is not covered by this Policy. We urge you to review the privacy policy posted on any site you visit before using the site or providing any personal information.

Effective Date

This Policy is effective as of March 24, 2021.

Contact Us

Questions or comments regarding this Policy or our handling of personal information, including any requests to exercise your legal rights, should be directed to privacy@emergingtherapies.com.

For More Information, or To Opt Out

If you would like more information about your options, or wish to opt out of information sharing, please call 877.445.4822. If you have previously opted out, please be assured that your election will remain effective. You do not need to call unless you wish to change your election.

Terms of Use

Welcome to the United States website for the Emerging Therapy Solutions® group of companies (along with our related websites, applications, and mobile applications collectively, the “Site”). Please carefully review these Terms of Use (“Terms”). Your use of this Site constitutes your acceptance of these Terms. If you do not agree to abide by all the provisions contained in these Terms, you must not use or access the Site. For purposes of these Terms, Emerging Therapy Solutions, and its subsidiaries (including LifeTrac, Inc.) are collectively referred to as ETS, Company, us, we, etc.

Changes & Effective Date

ETS may change, add, or remove some or all of the content on the Site at any time. We may also make changes to these Terms, which will be posted to this page and will become effective immediately upon posting. For this reason, we urge you to read these Terms each time you visit our Site.

The Effective Date of these Terms is March 24, 2021.

Scope

The information and content (collectively, “Content”) on this Site is for your general educational information only. The Content does not, and is not intended to, provide legal, financial, health care coverage, medical or any other type of advice. The Content may include information regarding therapeutic alternatives for certain medical conditions and may describe uses for products or therapies that have not been approved by the Food and Drug Administration. In addition, although our goal is to provide accurate information, due to the ever-changing nature of medical research and health care information, certain information on this website may not be accurate or up to date. None of the Content on this Site represents or warrants that any particular drug, therapy or treatment is safe, appropriate or effective for you. You should always confirm all health-related information with your health care professionals.

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By using this Site, you acknowledge and agree that any activity on this Site is subject to monitoring by the Company at any time, and that the Company may use the results of such monitoring without limitation, subject to applicable

law. All information submitted to the Site, including but not limited to personally identifiable information, is treated in accordance with the ETS Website Privacy Policy.

Registered Users

Visitors to the Site may use the public areas of the Site for informational purposes and subject to these Terms. In addition, certain areas of this Site contain information intended only for users who have registered to be a “Registered User” on this Site. Accordingly, ETS reserves the right to limit access to certain areas of the Site to Registered Users who have met the registration qualifications imposed by us. The resources provided in the password-protected areas of this Site are specific to and intended for Registered Users. To register, you must provide us with certain personal information which may include your name, profession, and contact details. If you are, or become a Registered User, you are responsible for maintaining the confidentiality of your User ID and password. If you become aware of unauthorized use of your User ID and password, you agree to immediately notify ETS. The personal information provided by is subject to our Website Privacy Policy.

License to use this Site and Content ownership

Subject to these Terms, the Company grants you a personal, nontransferable, nonexclusive, revocable, limited license to view the Content on the Site for the sole purpose of collecting information regarding our services and operations. You may also print a reasonable number of copies of the Content for your personal use, but in such case, you must reproduce all proprietary copyright and trademark notices. All rights, title and interest in and to the Site, including the Content, and all intellectual property rights, including all copyright, trademark, patent and trade secret rights therein shall remain with the Company and our licensors and vendors, and no ownership interest is transferred to you or any other entity by virtue of making the Content available on the Site, granting the foregoing licenses or entering into this Agreement. Your right to use the Site is personal to you. You agree not to reproduce, duplicate, copy, sell or resell the Site, without the express written consent of ETS.

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Restrictions on use of this Site

You agree:

- not to use this Site or Content in any way not explicitly permitted by these Terms or the text of the Site itself;
- not to copy, modify or create derivative works involving the Content, except you may print a reasonable number of copies for your personal use, provided that you reproduce all proprietary copyright and trademark notices;
- not to misrepresent your identity or provide us with any false information in any information-collection portion of this Site, such as a registration or application page;
- not to take any action intended to interfere with the operation of this Site;
- not to access or attempt to access any portion of this Site to which you have not been explicitly granted access;
- not to directly or indirectly authorize anyone else to take actions prohibited in this section;
- to comply with all applicable laws and regulations while using this Site or the Content. You represent and warrant that you are at least 13 years of age, and that if you are between 13 and 18 years of age a parent and/or guardian agrees to these Terms of Use on your behalf.

Posting messages, comments, or other content

Certain portions of this Site may be configured to permit users to post messages, comments, or other content. Any such content is only the opinion of the poster, is no substitute for your own research, and should not be relied upon for any purpose. You agree not to post any content:

- which is profane, libelous, defamatory, obscene, pornographic, indecent, lewd, harassing, threatening, harmful, invasive of privacy or publicity rights, abusive, inflammatory, or otherwise objectionable; or
- the transmission of which could violate, or facilitate the violation of, any applicable law, regulation, or intellectual property rights.

You are solely responsible for the content of any postings you submit, and the Company assumes no responsibility or liability for any content submitted by you or any other Site visitor. We may, but are not obligated to, restrict or remove any and all content from a message that we determine in our sole discretion violates these Terms or is otherwise harmful to us, our customers, or any third party. We reserve the right to remove the content you provide at any time, but you understand that we may preserve and access a backup-copy, and we may disclose the content if required to do so by law or in a good faith belief that such access, preservation, or disclosure is required by law or in the best interests of the Company.

Any content you submit is for non-commercial use only. Any content you submit may be routed through the Internet and you understand and acknowledge that you have no expectation of privacy with regard to any content you submit. Never assume that you are anonymous and cannot be identified by your posts.

If you do post content or submit material, and unless we indicate otherwise, you grant the Company a nonexclusive, royalty-free, perpetual, irrevocable, and fully sublicensable right to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, and display such content throughout the world in any media. You grant the Company and any of its sublicensees the right to use the name that you submit in connection with such content if they choose. You represent and warrant that you own or otherwise control all of the rights to the content that you post; that the content is accurate; that use of the content you supply does not violate these Terms and Conditions and will not cause injury to any person or entity; and that you will indemnify the Company or its affiliates for all claims resulting from content you supply.

Copyright Notice

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Additionally, certain products, services, or company names other than ETS may be mentioned in the Site for identification purposes only. In instances where ETS is aware that such product, service, or company name is subject to a claim for a trademark or service mark, the text will so indicate. However, you should contact the appropriate companies for more complete information regarding such designations and their registration status.

Links

The Site may provide links to websites operated by third parties. Please refer to the separate terms of use, privacy policies and other rules posted on these linked sites before you use them. Third party links are provided merely as a convenience to you as such links may contain information that may be useful or interesting to you. The inclusion of any link does not imply affiliation or endorsement by ETS. We are not responsible for, the content or accuracy of linked websites operated by third parties or for any of your dealings with such third parties.

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