

MUTUAL OF OMAHA
**PRIVACY NOTICE—MEDICAL INFORMATION
ATTACHMENT FOR RESIDENTS OF MISSOURI**

Genetic Information: When making underwriting decisions in connection with the offer, sale or renewal of a health plan. We will not require a person to take a genetic test, inquire about whether a person has taken or has refused to take a genetic test or what the results of any such test were, consider without the approval of the person the fact that a genetic test was taken or refused, or consider without the approval of the person genetic information or the results of any genetic test taken by the person or a blood relative of such person.

If we receive any genetic information, we will hold such information as confidential medical records and will not disclose it except pursuant to written authorization of the person to whom such information pertains or to that person's authorized representative, except as provided by law.

Domestic Abuse: We will not make underwriting decisions on the sole basis of the status of an insured or prospective insured as a victim of domestic violence.

HIV/AIDS–Related Tests: If we request an HIV/AIDS-related test from you, you will be provided with a special consent form to authorize the test and disclosure of the results.

Upon renewal of any individual or group insurance policy, we will not deny or alter coverage to any previously covered individual who has been diagnosed as having HIV infection or any HIV-related condition during the previous policy or contract period only because of such diagnosis, nor will we exclude coverage for treatment of such infection or condition with respect to any such individual.

We will not disclose the results of HIV testing of an applicant for insurance coverage except as specifically authorized by the applicant in writing, or as authorized by Missouri law. Our applications for insurance will limit questions related to HIV/AIDS as required by Missouri law.

Sexual Orientation: We will not include questions in our applications for insurance which are designed to determine the sexual orientation of the applicant. We will not use marital status, living arrangements, occupation, gender, medical history, beneficiary designation, zip code or other territorial classification to determine the applicant's sexual orientation.

Utilization Review: Utilization review is a set of formal techniques designed to monitor the use of, or evaluate the clinical necessity, appropriateness, efficacy, or efficiency of, health care services, procedures, or settings. Our written utilization review program for plans containing a managed care component will describe our policies and procedures to ensure that patient-specific information collected during the utilization review process is kept confidential in accordance with applicable federal and state law, and is limited to that information necessary for utilization review of the services under review.

Policy Numbers: We will not disclose policy numbers to a nonaffiliated third party for use in telemarketing, direct mail marketing, or other marketing through electronic mail, unless permitted by Missouri law.