

MUTUAL OF OMAHA
PRIVACY NOTICE—MEDICAL INFORMATION
ATTACHMENT FOR RESIDENTS OF NORTH CAROLINA

HIV/AIDS-Related Tests: HIV and AIDS will be treated as any other illness or sickness under health insurance policy provisions and policy applications. HIV and AIDS will be defined within the application if any questions are asked about HIV and AIDS.

Genetic Information: We will not make certain underwriting decisions on the basis of genetic information as required by North Carolina law.

External Review: External review is the process by which a decision on coverage is reviewed by an outside third party. When filing a request for an external review, you will be required to authorize the release of any medical records required for the purpose of reaching a decision on the external review.

Personal Long-Term Care Insurance Worksheet: If we obtain any information from the personal long-term care insurance worksheet required by North Carolina law, we will not sell or disseminate that information outside of our company.

Authorizations to Disclose Medical Information: If we request an authorization that permits disclosure of medical information to another insurance institution, insurance agent or insurance support organization, it shall remain valid for not longer than 30 months, or if we obtain the authorization for claim purposes, for the term of the related insurance coverage. The authorization will advise you of your right to receive a copy of the authorization form, and it will comply with North Carolina law regarding readability, format and filing requirements.

If we request an authorization that permits disclosure of medical information to a person other than an insurance institution, insurance agent or insurance support organization, it must be obtained one year or less prior to the date of disclosure.

Access/Accounting: You have a right of access to recorded personal information we have about you. We will respond to your request for access or an accounting within 30 business days from the date your request is received. We will inform you of the nature and substance of such recorded personal information.

You have a right to receive an accounting of disclosures of your personal information that we have made within 2 years prior to the request for the accounting, whether the disclosure was made before or after April 14, 2003. Under your state's law, you are entitled to an accounting of disclosures to carry out our payment or health care operations.

Amendments: We will respond to your written request to correct, amend, or delete any recorded personal information about you within our possession within 30 business days from the date your request is received.

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