

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

HIV/AIDS-Related Tests: We will not request or require an individual proposed for insurance coverage to be the subject of an HIV related test without receiving their written informed consent and providing general information about AIDS and the transmission of HIV infection. The written informed consent will include a written authorization that complies with the requirements of New York law.

External Appeal: An external appeal is an appeal of a final adverse determination that a health care service is not medically necessary by an independent third party. We will not share an insured's medical and treatment records or any other confidential information, including HIV related and mental health related information, with a certified external appeal agent or a clinical peer reviewer unless the insured, or a person authorized pursuant to law to consent to health care for the insured, has signed a specific release of information for HIV, mental health and drug and alcohol abuse or otherwise appropriate release in a manner and in such form as prescribed by New York law and as required by any applicable federal law.

Domestic Abuse: We will not make underwriting decisions based on the fact that a person is or has been a victim of domestic violence.

If a person covered by a group insurance policy delivers to us, a valid protection order against another person covered by the group policy, we will not disclose to the person against whom the valid protection order was issued, the address and telephone number of the insured person covered by the order, or of certain other persons, as specified in New York law.

Medical Information Exchange Centers: If we request medical information from an applicant for personal insurance, we will not transmit the information to a medical information exchange center without providing the applicant with a clear and conspicuous notice as required by New York law.

Genetic Information: We will not request or require an individual proposed for insurance coverage to be the subject of a genetic test without receiving their written informed consent prior to such testing. The written informed consent will include a written authorization that complies with the requirements of New York law. Prior to disclosure of genetic test results to persons or organizations not named on the informed consent we will obtain an additional informed consent of the subject of the test. All records, findings and results of any genetic test performed on any person will be deemed confidential and may not be disclosed without the written authorization as described by New York law. We will not solicit or possess genetic information except as permitted by law.

Utilization Review: Utilization review is the process by which an insurer determines if a proposed medical procedure is medically necessary. Patient-specific information obtained during the process of utilization review will be kept confidential in accordance with New York and federal law, and will be shared only with the insured, the insured's designee, the insured's health care provider and those who are authorized by law to receive such information. When conducting utilization review, we will collect only such information as is necessary to determine if a proposed medical procedure is medically necessary.

Patient Information: If we disclose patient information received from a health care provider, it will be limited to the information necessary in light of the reason for the disclosure.

Policy Numbers: We will not make certain disclosures of policy numbers to a nonaffiliated third party for use in telemarketing, direct mail marketing, or other marketing through electronic mail, unless permitted by New York law.

Authorizations: If an individual provides us with an authorization to disclose medical information, the authorization will include the identity of the individual, and it will only be valid for 24 months. An authorization may be revoked at any time subject to the rights of an individual who acted in reliance on the authorization prior to notice of the revocation.