

MUTUAL OF OMAHA
PRIVACY NOTICE—MEDICAL INFORMATION
ATTACHMENT FOR RESIDENTS OF SOUTH DAKOTA

Genetic Information: We will not require or request an individual or a blood relative of the individual to take a genetic test, or take into consideration the fact that a genetic test was refused by an individual or a blood relative of the individual, when making underwriting decisions in connection with the offer, sale or renewal of health insurance.

Utilization Review: Utilization review is a set of formal techniques used by a managed care plan to monitor and evaluate the clinical necessity, appropriateness, and efficiency of health care services and procedures. Our utilization review program will describe provisions for assuring confidentiality of clinical and proprietary information. When

conducting utilization review, we will collect only the information necessary to certify the admission, procedure or treatment, length of stay, frequency, and duration of services.

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 South Dakota law.