

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

Sexual Orientation: We will not inquire or investigate, directly or indirectly, as to an applicant's, insured's, or beneficiary's sexual orientation in an application for insurance coverage or in an investigation in connection with an application for such coverage. We will not use information about gender, marital status, medical history, occupation, residential living arrangements, beneficiaries, zip codes or other territorial designations to determine sexual orientation. We will not use sexual orientation or beneficiary designation in the underwriting process or in the determination of insurability.

HIV/AIDS-Related Tests: We will not request or require that a person reveal having taken HIV-related tests in the past. If we request an HIV/AIDS-related test, you will be provided with a special consent form to authorize the test and disclosure of test results.

Genetic Information: We will not offer a policy of insurance for delivery in Vermont that is underwritten or conditioned on the basis of any requirement or agreement of the individual to undergo genetic testing or the results of genetic testing of a member of the individual's family unless permitted by Vermont law.

Mental Health Review Agent: When conducting activities as a mental health review agent, we will have written policies and procedures to ensure compliance with requirements regarding confidentiality of individual mental health and substance abuse records. We will obtain a special written consent authorizing access to and disclosure of mental health records. We will record all disclosures external to the review agent. We will take both written and oral action to educate personnel about confidentiality of individual mental health and substance abuse records prior to personnel handling records.

Managed Care Plans: Our managed care plans will have a written utilization review program that includes provisions for ensuring the confidentiality of clinical and proprietary

information. Members of our managed care plans will have special rights to access relevant information. Our managed care plans will have policies, standards and procedures to protect the confidentiality, security and integrity of individually-identifiable health care information in our possession or used by us. Our managed care plans will take the appropriate steps necessary to ensure that information gathered in our quality assurance activities will be confidential and privileged. Information made available to the Division of Health Care Administration pursuant to Vermont law will be furnished in a manner that does not disclose the identity of individual patients.

Opt In Notice: We will not disclose any nonpublic personal financial information about a consumer unless we have provided to the consumer an opt in notice as required by Vermont law, unless otherwise permitted by Vermont law. We will provide a reasonable means to revoke an opt in direction as required by Vermont law.

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