

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

HIV/AIDS-Related Tests: We may not request or require a person to submit to an HIV/AIDS-Related test without obtaining the persons prior written informed consent. We may only disclose the results in limited circumstances, such as to those persons (excluding insurance agents and brokers) involved in the decision to issue insurance coverage. Test results may only be provided to a medical information bureau if we use a nonspecific code which does not indicate that the person was tested for HIV/AIDS infection.

Sexual Orientation: We will not make any inquiry or investigation to determine the sexual orientation of an insurance applicant.

Mental Health: We may not disclose a person's mental health history, diagnosis or treatment services received in an application for coverage or benefits under group health coverage without the written consent of the person, except in very limited circumstances permitted by Colorado law.

Social Security Numbers: Unless otherwise required by federal law, a person may not be required to report his or her social security number to obtain group health insurance or claim benefits under group health insurance.

Genetic Information: Subject to very limited exceptions, we may not release any genetic testing information for purposes other than diagnosis, treatment or therapy that identifies a particular person with the test results without that person's specific written authorization. The exceptions permit disclosures to certain governmental authorities about a person who is subject to a criminal investigation or prosecution and disclosures to state and local public health authorities.

Policy Numbers: We may not disclose policy numbers to outside third parties for use in telemarketing, direct mail or marketing through electronic mail.

Authorizations to Disclose Medical Information: If a person provides us with an authorization to disclose medical information, the authorization will only be valid for 24 months. Under Colorado law, a person may revoke an authorization orally, so the revocation need not be in writing.