

MUTUAL OF OMAHA
PRIVACY NOTICE—MEDICAL INFORMATION
ATTACHMENT FOR RESIDENTS OF DISTRICT OF COLUMBIA

HIV/AIDS-Related Tests: When making certain underwriting and claims decisions, we will not use age, marital status, geographic area of residence, occupation, sex, sexual orientation, or any similar factor to predict whether an individual may develop AIDS or ARC. We will not place limitations of coverage, deductibles, or coinsurance provisions related to the care and treatment of AIDS, ARC, HIV infection, or any illness arising from these medical conditions, unless the provisions apply generally to all benefits under the policy.

We will not use sexual orientation, lifestyle, living arrangements, occupation, gender, or beneficiary designation to determine whether to test an individual for HIV/AIDS.

If we request an HIV/AIDS-related test from you, you will be provided with a special consent form to authorize the test and disclosure of test results. We will maintain records and establish procedures in a manner that protects the privacy of

the proposed insured and the confidentiality of the test results.

Sexual Orientation: We will not inquire about the sexual orientation of an applicant in an application for health, life, or disability income insurance. Sexual orientation will not be used as a factor in the underwriting process or in the determination of insurability.

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 District of Columbia law.