

MUTUAL OF OMAHA
PRIVACY NOTICE—MEDICAL INFORMATION
ATTACHMENT FOR RESIDENTS OF WASHINGTON

HIV/AIDS-Related Tests: 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. Our procedures regarding the reporting of positive or indeterminate test results will comply with Washington requirements. We will only disclose HIV/AIDS-related test results and related information and information relating to tests for other sexually transmitted diseases, as permitted by Washington law.

Mental Health Records: Mental health treatment records are confidential and will be released only with a special informed written consent or as permitted by Washington law.

Personally Identifiable Health Information: Any personally identifiable health information that we receive from the standard health questionnaire will not be disclosed unless the disclosure is explicitly authorized in writing by the person who is the subject of the information.

Utilization Review: Utilization review is the process by which an insurer determines if a proposed medical procedure is medically necessary. When conducting utilization review, we will collect only the information necessary to certify the admission, procedure or treatment, length of stay, or frequency or duration of services. We will not routinely request copies of medical records on all patients reviewed. We will require only the sections of the medical record during prospective review or concurrent review necessary in that specific case to certify medical necessity or appropriateness of the admission or extension of stay, frequency or duration of service.

Uniform Health Care Information Act: You may be entitled to special rights regarding your health care information pursuant to the uniform health care information act. We will protect your health care information and honor your rights as provided by that act.

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 Washington 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.

Right to Limit Disclosure of Health Information: We will limit disclosure of any information, including health information, about an individual who is the subject of the information if the individual clearly states in writing that disclosure to specified individuals of all or part of that information could jeopardize the safety of the individual. We will not disclose nonpublic personal health information concerning health services related to reproductive health, sexually transmitted diseases, chemical dependency and mental health, if the individual who is the subject of the information makes a written request that the information not be disclosed. In addition, we will not require an adult individual to obtain the policyholder's or other covered person's authorization to receive health care services or to submit a claim.

Minors: We will recognize the right of any minor who may obtain health care without the consent of a parent or legal guardian to exclusively exercise rights granted by Washington regulations regarding health information. We will not disclose any nonpublic personal health information related to any health care service to which the minor has lawfully consented, without the express authorization of the minor. In addition, we will not require a minor to obtain the policyholder's or other covered person's authorization to receive health care services or to submit a claim as to health care which the minor may obtain without parental consent under state or federal law.

Health Information Privacy Policies and Procedures: We will have written policies, standards and procedures for the management of health information, including policies, standards and procedures to guard against the unauthorized collection, use or disclosure of nonpublic personal health information as required by Washington law.