

Central States Health & Life Co. of Omaha

PRIVACY PRINCIPLES & NOTIFICATION OF INFORMATION PRACTICES

At Central States Health & Life Co. of Omaha, we value the trust you have placed in us and maintaining this trust is a high priority for us. We pride ourselves on offering you quality insurance products and providing excellent service. We do this while respecting your right to privacy and using your information only as we agreed. We offer you this pledge:

- We have taken what we believe to be reasonable steps to protect the privacy of your information.
- We have what we believe to be reasonable physical, electronic and procedural safeguards in place.
- We only use your information to provide agreed upon services
- We take appropriate disciplinary measures to enforce employee privacy responsibilities.
- We do not share information subject to the Fair Credit Reporting Act. In the future, if we do share, we will follow the necessary legal requirements. We will also provide you the chance to tell us you do not want the information shared.
- We may amend our policy from time to time. As required by law, we will send our current customers the most recent privacy notice at least annually.

COLLECTION

To do business, we must gather information about you. This information may be non-public personal information (information). We limit the collection, use and access of this information to the minimum necessary to provide you service. Some examples are:

- **Application Information.** This is the information you provide on the application.
- **Information about your business with us.** This may pertain to premium payment and claims history.
- **Information received from others.** Depending on your policy, this may include reports pertaining to motor vehicles, claims, credit, and medical treatment. This information may be obtained from physicians, medical professionals, hospitals, clinics or other medical care institutions or from the Medical Information Bureau, public records, consumer reporting agencies, financial resources, other insurance companies, and agents. We may obtain information through exchanges of correspondence, by telephone, or by personal contact. Information obtained by an insurance support organization may be kept by it and subsequently disclosed to other users of reports from that organization.

DISCLOSURES

We do not disclose your information without your permission, except as permitted or required by law. We may tell you about other products and services.

As permitted or required by law, we may disclose your information to third parties as described below. Such disclosures may occur while you are an insured with us or, as permitted or required by law, when you are no longer a policy or certificate holder. However, any information disclosed will only be that information that is reasonably necessary based on the reason for the disclosure. As required by law, third parties receiving your information will be required to agree in writing to use the information only for the purpose for which it is disclosed and that the information will not be further disclosed.

1. Another insurance company, insurance support organization, law enforcement, other governmental authority, an insurance regulatory agency or another person for the purpose of detecting investigating, prosecuting or preventing criminal activity, fraud, material misrepresentation, or material nondisclosure in connection with an insurance transaction;
2. Other insurers, agents or insurance support organizations to enable them to perform their insurance functions other than marketing;
3. A medical professional or institution:
 - a. to verify insurance coverage or benefits
 - b. to inform you of a medical condition of which you may not be aware
 - c. to conduct an audit
 - d. to determine whether services were reasonable and necessary
4. An insurance regulatory authority;

5. Respond to a facially valid administrative or judicial order, including a search warrant or a subpoena;
6. Persons or organizations conducting actuarial or research studies; however, no individuals will be identified in any report;
7. A party to a proposed sale, transfer, merger, or consolidation of all or a part of the company;
8. An insurance-support organization to perform insurance-support services for us. The support organization may redisclose the information to the extent necessary to provide its services to its member or subscriber companies and other insurance-support organizations or as otherwise permitted by law, but not for a marketing purpose;
9. A group policyholder for the purpose of reporting claims experience or conducting an audit. Medical record information disclosed pursuant to this provision will be de-identified unless the purpose of the disclosure is an employer audit required by the federal ERISA laws;
10. To a governmental authority as required by federal or state law or for the purpose of determining the individual's eligibility for health benefits for which the governmental authority may be liable;
11. You as a certificate or policyholder for the purpose of providing information regarding the status of an insurance transaction;
12. Persons or organizations contractually engaged to provide services to enable us to perform an insurance function or perform an insurance function on our behalf, however we will require that they will not use or further disclose your information except to carry out the limited purpose of the engagement;
13. Other financial institutions and entities who have a legal interest in the policy (e.g., lienholder, mortgagee, assignee, lessor) provided that medical record information will not be disclosed unless otherwise permitted or required by law;
14. Our reinsurers, insurance rate advisory organizations, guaranty funds, adjusters, appraisers, investigators, attorneys, accountants, auditors, rating agencies and persons assessing our compliance with industry standards;
15. Our affiliates, agents, brokers or sales representatives only for purposes of marketing our products and services provided however that medical record information will not be disclosed for this purpose;
16. Other third parties as otherwise permitted or required by law.

ACCESS TO/CORRECTION OF INFORMATION

You have a right of access to information we maintain in our files about you, and to request correction, amendment or deletion of any information you believe to be incorrect.

Within 30 business days of our receipt of your written request, you may have access to recorded information about you which is reasonably locatable and retrievable. This right does not extend to information which relates to and is collected in connection with or in reasonable anticipation of a claim or civil or criminal proceeding. If you are requesting access to medical records information, rather than providing access directly to you, we may choose to have the information provided to a medical professional whom you designate for review with you. We will inform you of the nature and substance of the information and the identity of any institutional source which gave us the information. If recorded, we will advise you of those persons to whom the information has been disclosed within two years prior to the request, or if not recorded, we will give you the names of the persons or organizations to whom such information is normally disclosed. If you wish, we can arrange for you to see this information or obtain a copy by mail. You may be asked to pay a reasonable charge for the cost of providing copies.

If you should have any questions, please feel free to contact us. For a more rapid response, please include your policy or certificate number.

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