

THIS NOTICE IS FOR YOUR REVIEW. NO RESPONSE IS REQUIRED.

PRIVACY NOTICE TO OUR CUSTOMERS

We are committed to providing quality products and exceptional service to you. We are just as committed to protecting the privacy and security of information (referred to as “data”) we collect about you. This notice describes the data we collect, how we use it and how we protect it. This notice applies to customers and former customers.

WHY WE COLLECT DATA

We collect and use data to evaluate your request for our insurance or other products or services. We also collect and use data to evaluate your benefit claims and to process your requests. Finally, we collect and use data to administer and market our products or services.

WHAT DATA WE COLLECT

We get most of our data directly from you. This includes data we receive from you on applications or other forms, and data from your visits to our Web site. We also collect data by contacting third parties such as consumer reporting agencies, employers, adult family members, other insurers, physicians, hospitals, other medical providers and insurance support organizations (“ISOs”). The data we collect may relate to your finances, employment, health, avocations or other personal traits as well as your transactions with us or with others.

SAFETY OF YOUR DATA

We protect your data. The only employees who have access to the data are those who must have it to provide products or services to you.

DATA DISCLOSURE

We may disclose any data, as described above, we collect about you, or about our former customers when it is necessary to conduct our business, or as permitted or required by law. For example, we may disclose data about you to business partners in order to complete necessary business transactions on your application, account or contract. We may also disclose data in order to comply with legal requirements such as tax reporting or in response to subpoenas. We will also disclose data to regulatory or law enforcement agencies.

We may also disclose data for audit or research purposes and to reinsurers and consumer reporting agencies. We also disclose data to protect against fraud. We may disclose to medical providers to verify coverage or benefits or to inform you of a medical problem of which you may not be aware. We also disclose data to our fraternal operations so that you will receive the benefits of fraternal membership.

In some cases, we may ask an ISO to collect data about you and we may disclose data to the ISO. The ISO may disclose the data to others for whom it performs services. We may also disclose data about you to others that perform business services for us. For example companies with whom we contract to mail information to you.

We may also provide data about you, other than consumer report or health data, to our affiliates including for marketing purposes. The law does not allow you to prevent these disclosures. We may also disclose data to others that assist us in offering our products and services to you.

ACCESS TO AND CORRECTION OF DATA

Generally, upon your written request, we will make available data collected about you for your review. If you notify us that the data is incorrect, we will review it. If we agree, we will correct our records. If we do not agree, you may submit a short statement of dispute, which we will include in any future disclosure of data. For more information on how to access or correct your information please contact us in writing.

CONTACT US

We reserve the right to change our practices or procedures after providing you proper notice. For additional information regarding our privacy policy, contact us in writing.

Do you have a Woodmen health plan such as long term care or hospital indemnity? You may request a copy of our Notice of Privacy Practices (Protected Health Information). Contact us in writing.

**OMAHA WOODMEN LIFE INSURANCE SOCIETY
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