

Western Mutual Insurance Company
Privacy Notice
Effective April 14, 2003

We at Western Mutual Insurance Company (“WMI”) are committed to respecting and protecting the privacy of our individual customers. We are providing you with this notice to advise you of our privacy policy and to help you understand the types of protected health information (“PHI”) that we collect about you, how that information is used, and to whom that information may be disclosed.

Protected health information. PHI is individually identifiable health information that relates to the past, present or future health status or health care of an individual and that identifies an individual or could be used to identify an individual. This information includes both financial information, such as payment history, policy number and social security number, and health information, such as medical history, medical records and claims. Some of the sources from which we gather this information are you, your application, transactions that you conduct with us, and health care providers.

Use and Disclosure of Information. It is necessary for us to use PHI in order to administer our normal business functions. Examples of these functions are claims processing, underwriting, premium billing, actuarial services, and customer service. We may also disclose PHI to third parties that help us administer our business functions, as permitted by law. The types of third parties that we disclose information to include, but are not limited to, your agent or agency, the pharmacy benefits manager, utilization manager, preferred provider organizations, persons that conduct actuarial services, a government agency or other organization pursuant to an audit of our records, and claims investigators and medical consultants. We obtain assurances from these business associates that they will also protect the privacy of your information. PHI regarding a spouse or dependent children will be disclosed to the insured employee (or the insured former employee) in the form of an explanation of benefits when a claim is processed.

We will not disclose your PHI outside of our normal business functions unless we first obtain a written authorization from you.

Security. We maintain procedural, physical and electronic safeguards to protect the confidentiality of the PHI that we obtain. Access to PHI is restricted to only those employees and service providers who need this information to provide products and services to you. We will continue to abide by this policy even when a customer relationship no longer exists.

Individual rights. You have the right to request restrictions on the uses and disclosures of your PHI, however, we are not required to agree to such restrictions. You have the right to inspect and copy your PHI and to request that corrections be made to such information. You have a right to an accounting of any disclosures that are made outside of the exceptions that are allowed by law.

Complaint procedure. If you believe that your privacy rights as described in this notice have been violated, you may file a written complaint with WMI, or with the Office of Civil Rights, Region VIII, U.S. Department of Health and Human Services, 1961 Stout Street, Room 1185 FOB, Denver, CO 80294-3538. The complaint must describe the violation that occurred, and must be filed within 180 days of the known date of violation. You will not be retaliated against for filing a complaint.

Revision of Privacy Notice. We reserve the right to revise our privacy procedures at any time. If a change is made, you will be provided with a revised Privacy Notice within 60 days of the effective date of the change.

Our goal at WMI is to provide our customers with quality service. If you have any questions or concerns about this privacy notice, please contact our Privacy Official at (801) 263-8000 x115 or (800) 748-5340 x115.