CSO Family of Companies
P.O. Box 641668 • Omaha, NE 68164-7668
1-888-453-5125 • Fax: 1-800-325-9116

When faxing forms, please follow up with originals by mail.

AUTHORIZATION TO DISCLOSE PERSONAL INFORMATION

I hereby authorize any Medical Persons and Entities to use or disclose Personal Information/Medical Records to Central States Health & Life Co. of Omaha (CSO) as Administrator for my financial institution and any other entities acting on behalf of CSO regarding:

Patient's Full Name:_____

Other names by which the patient may have been known by:_____

Date of Birth: _____ If deceased, Date of Death: _____

Patient's Address: _____

The Personal Information being disclosed may be used to determine eligibility for protection, resolve or contest any issues of incomplete, incorrect or misrepresented information on the application; or determine eligibility for benefits.

Information to be released can be mailed or faxed to:

ATTN Claims Department
CSO Family of Companies
PO Box 641668 Omaha, NE 68164-7668

or

ATTN Claims Department
Secure Fax: 1-800-325-9116

Meanings of Terms

"Medical Persons and Entities" means: all physicians, medical or dental practitioners, hospitals, clinics, pharmacies, pharmacy benefit managers, other medical care facilities, health maintenance organizations, all other providers of medical or dental services, Central States Health & Life Co. of Omaha and other insurance companies.

"Personal Information" means: all health information, such as medical history, entire medical records, mental and psychiatric records (excluding psychotherapy notes), prescription drug records, drug and alcohol use records and other information such as finances, occupation, general reputation and insurance coverage and claims information, about the patient. It may also include information, which may be considered a communicable or a sexually transmitted disease, which may include, but are not limited to diseases such as Hepatitis, Syphilis, Gonorrhea, Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) and HIV infection.

Potential of Redisclosure

If the person or entity to whom Personal Information is disclosed is not a health care provider or health plan subject to federal privacy regulations, the Personal Information would then be subject to further disclosure by that person or entity without the protections of the federal privacy regulations.

I Can Refuse to Sign - Consequences

I understand that I may refuse to sign this authorization. I realize that refusal to sign this authorization may result in the lack of necessary information needed to issue the protection being applied for, or to process the benefit request being presented.

Expiration and Revocation

Unless revoked earlier, this authorization will remain in effect for the earlier of the duration of the benefit request or for 24 months from the date I sign it. I understand that I may revoke this authorization at any time, by written notice to: CSO Family of Companies, P.O. Box 641668, Omaha, NE 68164-7668, and the entity that was authorized to disclose the information. The revocation is not effective until it is received by the entity that was previously authorized to disclose the information.

I realize that my right to revoke this authorization is limited to the extent that the Protected Borrower's financial institution has taken action in reliance on the authorization or the law provides the financial institution with the right to contest a request for benefits or the Addendum itself.

Copy

I understand that I have a right to receive a copy of the signed authorization. I also understand that a copy of this authorization is as valid as the original.

_____ _____
Patient Signature (if living), otherwise signature of Personal Representative / Next of Kin — Date

_____ _____
If patient is deceased, printed Name of Personal Representative / Next of Kin — Relationship to Patient

_____
Address — City, State and Zip — Phone No.

List names of physician(s)/health care provider(s) who have treated the patient within the last 3 years, including the names of all pharmacies used in the last 3 years. Attach additional sheet if necessary.

Primary Physician	Address	Phone No.	Dates of Treatment
Physician/Health Care Provider/Pharmacy	Address	Phone No.	Dates of Treatment
Physician/Health Care Provider/Pharmacy	Address	Phone No.	Dates of Treatment
Physician/Health Care Provider/Pharmacy	Address	Phone No.	Dates of Treatment
Physician/Health Care Provider/Pharmacy	Address	Phone No.	Dates of Treatment