

Mississippi notice of confidential abuse information practices

Mississippi Senate Bill 2344 prohibits insurance companies from discriminating against a domestic violence victim on the basis of the victim's abuse status. This notice provides detailed information regarding the requirements of Senate Bill 2344, and MetLife's practices in compliance with those requirements.

- (1) **Insurers, such as Metropolitan Life Insurance Company ("MetLife") and its affiliates, are generally prohibited by law from using domestic abuse status as a basis for refusing to issue, renew or reissue an insurance policy; canceling or otherwise terminating a policy; restricting or excluding coverage under a policy; denying claims for benefits under a policy; or charging higher premiums for a policy;**
- (2) Information regarding abuse may be received by us from persons other than yourself during the underwriting process following your application for insurance or during the process of investigating a claim for benefits;
- (3) Information about acts of domestic abuse, the work or home address or telephone number of a victim of domestic abuse, or the status of an applicant or insured as a family member of a victim of domestic abuse, may be admitted on an application for insurance or included in medical or criminal records and investigative reports. Such information may be received through statements on an application or from health care practitioners or insurance support organizations.
- (4) Information we receive regarding abuse will generally be treated as confidential in accordance with our privacy practices. If you have not received a copy of our privacy notice, you may request one at this time. You should be aware, however, that we and any insurance support organization that may have such abuse information, can disclose it to the following entities without your permission:
 - a. to yourself or an individual you designate in writing;
 - b. to a health care provider for the direct provision of health care services;
 - c. to a licensed physician you have identified and designated to receive information;
 - d. due to a court order or as otherwise required by law;
 - e. for processing a claim or for certain other valid business purposes;
 - f. when the transfer of information is required for reinsurance or a sale or merger of insurance companies;
 - g. to an attorney who needs the information to represent us effectively; or
 - h. to the policy owner through delivery of the policy where the application is attached to the policy and contains information regarding abuse.
- (5) You have a right of access and correction with respect to all confidential abuse information that we may have about you. You may submit a written request to us for access to such abuse information. Upon receipt of your written request, we will, in turn, provide you with information on the nature and substance of the abuse information in our records. You may also request a copy of such abuse information or to see and copy, in person, this information. In addition, if you request this information, we will advise you of the identity of any person or entity to whom we disclosed abuse information about you. If you disagree with the information in our records, you may request that disputed abuse information be corrected, changed or deleted from our records. If we agree with you, we will take the action requested. We will also furnish corrected information or confirm the deletion of information to you and any person from whom the information may have been received or to whom the information may have been provided within the preceding two years. If we disagree with you and are unable to take the requested action, we will provide you with an explanation of our reasons. In such a case, you may provide a concise statement of what you think is the correct, relevant or fair abuse information and why you disagree with the abuse information contained in our records, and we will make your statements a part of our records.
- (6) If you have not already done so, you may notify us of your desire to be treated as a "subject of abuse" as defined by Mississippi Senate Bill 2344. A "subject of abuse" is a victim of domestic abuse who has notified an insurer and who in the case of life, health, or disability insurance, is a present or proposed insured or certificate holder; a present or proposed policy owner; a present applicant; or a present claimant.
- (7) As a "subject of abuse" under Mississippi Senate Bill 2344, you may participate in our location information confidentiality program. Under this program, location information about you – including your home and business (or school) address(es) and telephone number(s) – will be protected. If we are required by law or court order to disclose this information, we will advise you accordingly.

We're here to help

If you are a victim of domestic violence or other abuse, and are requesting confidentiality under this Act, please visit the following website: www.metlife.com/support-and-manage/domestic-abuse or call 1-800-METLIFE (1-800-638-5433). Fax documentation to MetLife at 1-855-275-4821.