Physicians Mutual Insurance Company, Inc.®

Annual Notices

Physicians Mutual®
Insurance for all of us.®

PHYSICIANS MUTUAL INSURANCE COMPANY, INC.
PHYSICIANS LIFE INSURANCE COMPANY
PHYSICIANS SELECT INSURANCE COMPANY

PRIVACY NOTICE
REQUIRED BY STATE LAW

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We may disclose all of the financial information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

We restrict access to nonpublic personal information about you, except to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with applicable regulations to guard your nonpublic personal information.

ALL635 07/23

To receive a copy of the Notice of Privacy Practices Under Federal Law For Protected Health Insurance, please call 1-800-228-9100.

Notice of Annual Meeting
James T. Canedy, M.D., Chairman of the Board of Directors, has announced the Physicians Mutual Holding Company Annual Meeting will be held at Noon on the third Saturday in February, at 2600 Dodge Street, Omaha, Nebraska.

Annual Percentage Rate (APR) Disclosure
(For Life and Health Insurance Policyowners Only)
Premium not paid on an annual basis may include an additional charge. The difference in the premium can also be expressed as an Annual Percentage Rate (APR). For more details, call 1-800-228-9100.

JH31-1216

© Physicians Select, 2014

Important Notice: Women's Health and Cancer Rights Act of 1998

In accordance with the Women's Health and Cancer Rights Act of 1998, health plans that provide medical and surgical benefits with respect to a mastectomy shall provide the following coverage:

When a covered person is receiving benefits under a plan in connection with a mastectomy and elects breast reconstruction, the coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

Expenses will be paid on the same basis as the Policy pays for like services.

As required by law, a reminder notice of the above coverage will be sent to you annually.

For further information, call:

Physicians Mutual Insurance Company, Inc.
2600 Dodge Street
Omaha, NE 68131

1-800-228-9100

PM-1863

© Physicians Select, 2014