

SERFF Tracking Number: MUTM-125865920 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 40635
Company Tracking Number: EMY SANDBERG
TOI: MS05I Individual Medicare Supplement - Sub-TOI: MS05I.001 Plan A
Standard Plans
Product Name: Medicare Supplement Advertising - UC6530_1108
Project Name/Number: Medicare Supplement Color Flyer Advertisement/UC6530_1108

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement Advertising - UC6530_1108 SERFF Tr Num: MUTM-125865920 State: ArkansasLH

TOI: MS05I Individual Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 40635

Sub-TOI: MS05I.001 Plan A Co Tr Num: EMY SANDBERG State Status: Waiting Industry Response

Filing Type: Advertisement Co Status: Reviewer(s): Stephanie Fowler
Author: Emy Sandberg Disposition Date: 11/24/2008
Date Submitted: 10/21/2008 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Color Flyer Advertisement

Project Number: UC6530_1108

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/24/2008

State Status Changed: 11/20/2008

Corresponding Filing Tracking Number:

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Medicare Supplement Advertising

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

SERFF Tracking Number: MUTM-125865920 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 40635
 Company Tracking Number: EMY SANDBERG
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Medicare Supplement Advertising - UC6530_1108
 Project Name/Number: Medicare Supplement Color Flyer Advertisement/UC6530_1108

Filing Contact Information

Mike Trebold, Product & Advertising mike.trebold@mutualofomaha.com
 Compliance Consultant
 Regulatory Affairs (402) 351-2654 [Phone]
 Omaha, NE 68175 (402) 351-5298[FAX]

Filing Company Information

United of Omaha Life Insurance Company CoCode: 69868 State of Domicile: Nebraska
 Mutual of Omaha Plaza Group Code: 261 Company Type: Life Insurance
 Omaha, NE 68175 Group Name: State ID Number:
 (402) 351-6420 ext. [Phone] FEIN Number: 47-0322111

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: \$25.00 per Advertisement
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$25.00	10/21/2008	23371160

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	11/24/2008	11/24/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Stephanie	11/14/2008	11/14/2008			
Industry	Fowler					
Response						

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Disposition

Disposition Date: 11/24/2008

Implementation Date:

Status: Filed

Comment: Per the explanation in the Memorandum of Variability, I am marking this form as "Filed".

Rate data does NOT apply to filing.

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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/14/2008
Submitted Date	11/14/2008
Respond By Date	12/15/2008

Dear Mike Trebold,

This will acknowledge receipt of the captioned filing.

Objection 1

- Color Flyer Advertisement (Form)

Comment: Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings." With that being said, please remove the "Age" column, as it would not be appropriate.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Happy with YOUR Medicare supplement rate?

You could be with a Medicare supplement insurance policy from United of Omaha Life Insurance Company, a Mutual of Omaha affiliate.

Compare and save! Our superior service and affordable premiums equal a great value for you.

Medicare Supplement Monthly Premium*

[State ZIP Codes or ZIP Codes Beginning With]	Age	Plan [Name]
	[Age]	[Rate]
	[Age]	[Rate]

*[Appropriate state rate disclosure]

For a free competitive rate quote – including any discount – contact:

[Name]
[City]
[Phone Number]
[E-mail Address]



Mutual of Omaha

**UNITED OF OMAHA LIFE
INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

**We've got you covered.
GO PLAY!**

Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Neither United of Omaha Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program. Policy forms UM1, UM2, UM3, UM4, UM5 or state equivalent (in OK, UM1-21398, UM4-21399, UM5-21400). These insurance policies have exclusions, limitations and reductions. United of Omaha Life Insurance Company is licensed nationwide except in NY. **This is a solicitation of insurance and an insurance agent will contact you.**

UC6530_1108

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Memorandum of Variability

Review Status:

Accepted for Informational 11/24/2008
Purposes

Comments:

Attachment:

UC6530_1108 (MoV).pdf

VARIABLE MATERIAL FOR ADVERTISING FORM UC6530_1108

The following information in the aforementioned advertisement is bracketed to denote variable material.

<u>Section</u>	<u>Explanation</u>
Rate Chart	Header Rows: 1. Column 3 - Input a plan approved in the state or Zip code chosen. Bottom Rows: 1. Column 1- Input ZIP code(s) or state where ad approved. 2. Column 2 - Choose an age 65 or older* 3. Columns 3 - Input corresponding rate for the age, plan and state/or Zip code(s)
<i>* The rate chart is “overprinted” on to each piece. The “Age” column will be removed from the states that are not age rated.</i>	
State Rate Disclosures	AR – Sample Base Rates; Rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible. CT – Sample Base Rates; Rates are subject to change. IA, IL, KY, MI, NV, OH, OK, TN, VA - Sample Base Rates: Female rates (male rates may be higher); Nontobacco rates (tobacco rates may be higher); Rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible. WV - Sample Base Rates: Female rates (male rates may be higher); Nontobacco rates (tobacco rates may be higher); rates are subject to change. Lower rates may apply, if eligible. SC - Sample Base Rates: Female rates (male rates may be higher); Preferred rates (standard rates may be higher); Rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible.

*The overprint section of this form is set up by the home office to assure that the correct and current rates are used.