

SERFF Tracking Number: MUTM-125927445 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 41019  
Company Tracking Number: SALLY HESS  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Medicare Supplement Advertising - UL4853  
Project Name/Number: Medicare Supplement Advertising/UL4853

## Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement Advertising - UL4853 SERFF Tr Num: MUTM-125927445 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 41019

Sub-TOI: MS051.001 Plan A

Co Tr Num: SALLY HESS

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Sally Hess

Disposition Date: 12/12/2008

Date Submitted: 12/03/2008

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Medicare Supplement Advertising

Project Number: UL4853

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/12/2008

State Status Changed: 12/12/2008

Corresponding Filing Tracking Number:

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Medicare Supplement Advertising

UL4853

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

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Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

We request that any wording such as the Agent's Name, Phone Number and Address in brackets be considered variable.

Sincerely,

Mike Trebold  
Product & Advertising Compliance Consultant  
Regulatory Affairs  
Phone: 402-351-2435  
Fax: 402-351-5298  
E-mail: advfilings@mutualofomaha.com

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## Company and Contact

### Filing Contact Information

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

### Filing Company Information

United of Omaha Life Insurance Company  
Mutual of Omaha Plaza  
Omaha, NE 68175  
CoCode: 69868  
Group Code: 261  
Group Name:  
FEIN Number: 47-0322111  
State of Domicile: Nebraska  
Company Type: Life Insurance  
State ID Number:  
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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$25.00	12/03/2008	24305434

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	12/12/2008	12/12/2008

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## **Disposition**

Disposition Date: 12/12/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Form</b>	<b>Letter</b>	<b>Filed</b>	<b>Yes</b>

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## Form Schedule

Lead Form Number: UL4853

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	UL4853	Advertising Letter		Initial		0	UL4853.pdf

# UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY



[Date]

Dear [Client Name]

Thank you for placing your trust in United of Omaha Life Insurance Company. As a valued Medicare supplement customer, your satisfaction is a top priority. And I take my responsibility to serve your insurance needs seriously.

You may at times receive offers from other companies for other health insurance plans or there may be certain circumstances that may prompt you to consider making a change to your current policy. Before you do anything, I want to make sure you understand the advantages of your Medicare supplement insurance policy.

Here are some questions the Centers for Medicare and Medicaid Services recommend you ask yourself as you consider the best plan for you\*:

- **What will you pay out-of-pocket, including premiums?** There are little or no out-of-pocket costs with a Medicare supplement policy. And as Medicare deductibles and co-payments increase, so will the policy benefits.
- **Can you go to the doctors and hospitals you want?** Medicare supplement plans allow you to go to any doctor or hospital that accepts Medicare. That means no worries about provider networks.
- **Is there paperwork?** Medicare supplement Parts A and B claims are filed electronically. So, no hassles for you.
- **Will the plan cover you if you spend part of the year in another state?** With a Medicare supplement plan, you can go to any Medicare-approved doctor or hospital anywhere in the country at anytime.

I encourage you to contact me before making any decisions to switch. If circumstances have changed in your life, I can help you to re-analyze your needs and determine whether there is a Medicare supplement plan that better suits your present needs.

At United of Omaha, we're committed to providing the high-quality insurance products and expert customer service you expect and deserve. Please contact me if you have any questions about your present coverage.

Sincerely,

[Agent Name]

[Address]

[City, State Zip]

[Phone Number]

*\*CMS Publication No. 10050, September 2008*

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. Underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Policy forms UM1, UM2, UM3, UM4, UM5 or state equivalent (in OK, UM1-21398, UM4-21399, UM5-21400). This insurance has exclusions, limitations and reductions. An outline of coverage is available upon request. United of Omaha Life Insurance Company is licensed nationwide except in NY.

UL4853

