

SERFF Tracking Number: MUTM-125986491 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 41330
Company Tracking Number: TRACY EMRICH
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Medicare Supplement Advertising-AFN40101-482
Project Name/Number: Medicare Supplement Advertising/AFN40101-482

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

SERFF Tracking Number: MUTM-125986491 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 41330
Company Tracking Number: TRACY EMRICH
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Medicare Supplement Advertising-AFN40101-482
Project Name/Number: Medicare Supplement Advertising/AFN40101-482

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: 25.00 X 1 advertisement
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$25.00	01/13/2009	24995144

SERFF Tracking Number: MUTM-125986491 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 41330
Company Tracking Number: TRACY EMRICH
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Medicare Supplement Advertising-AFN40101-482
Project Name/Number: Medicare Supplement Advertising/AFN40101-482

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	01/21/2009	01/21/2009

SERFF Tracking Number: MUTM-125986491 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 41330
Company Tracking Number: TRACY EMRICH
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Medicare Supplement Advertising-AFN40101-482
Project Name/Number: Medicare Supplement Advertising/AFN40101-482

Disposition

Disposition Date: 01/21/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MUTM-125986491 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 41330
 Company Tracking Number: TRACY EMRICH
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Medicare Supplement Advertising-AFN40101-482
 Project Name/Number: Medicare Supplement Advertising/AFN40101-482

Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Memorandum of Variability	Accepted for Informational Purposes	Yes
Form	Medicare Supplement Advertisement	Filed	Yes

SERFF Tracking Number: MUTM-125986491 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 41330
 Company Tracking Number: TRACY EMRICH
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Medicare Supplement Advertising-AFN40101-482
 Project Name/Number: Medicare Supplement Advertising/AFN40101-482

Form Schedule

Lead Form Number: AFN40101-482

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	AFN40101-482	Advertising	Medicare Supplement Advertisement	Initial			AFN40101-482.pdf



Medicare Supplement Insurance



Looking for Medicare Supplement?

Protect yourself from the thousands of dollars Medicare may not pay, and:

- ▶ Choose your own health care providers – no referrals needed
- ▶ Conserve your budget with our affordable rates
- ▶ Know you're dealing with a stable and secure company



Request your **free copy** of
**A Guide to Health Insurance
for People with Medicare**

by the Centers for Medicare and
Medicaid Services and the National
Association of Insurance
Commissioners.

Free

Request your free booklet and learn more about Medicare supplement insurance from United of Omaha Life Insurance Company.

* Required Fields

First Name *

Last Name *

Address *

City *

State *

Zip *

Phone *

E-mail *

[Complete My Request](#)

✓ Protected Privacy ✓ Risk Free ✓ No Obligation

This is a solicitation of insurance. By responding, you are requesting a licensed insurance agent to contact you by telephone.

mutualofomaha.com

Copyright © 2009 Mutual of Omaha Insurance Company. All rights reserved.

[Privacy Policy](#)

[Terms of Use](#)

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.

This is a solicitation of insurance and an agent will contact you by telephone. Medicare supplement insurance is underwritten by: United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. In TX and WI, individuals receiving Medicare benefits because of a disability, you may apply for a Medicare supplement insurance policy regardless of your age. These policies have exclusions, limitations and reductions. In some states, Medicare supplement policies are available to those eligible for Medicare due to a disability, regardless of age. An outline of coverage is available upon request. United of Omaha Life Insurance Company is licensed in all 50 states and the District of Columbia. There is no cost or obligation for this booklet. The free Guide is also available from the Texas Department of Insurance or the Centers of Medicare and Medicaid Services.

AFN40101-482

SERFF Tracking Number: MUTM-125986491 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 41330
Company Tracking Number: TRACY EMRICH
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Medicare Supplement Advertising-AFN40101-482
Project Name/Number: Medicare Supplement Advertising/AFN40101-482

Supporting Document Schedules

Satisfied -Name: Cover Letter **Review Status:** Accepted for Informational Purposes 01/21/2009

Comments:

Attachment:

AR Letter-App.pdf

Satisfied -Name: Memorandum of Variability **Review Status:** Accepted for Informational Purposes 01/21/2009

Comments:

Attachment:

AFN40101-482MOV.pdf

UNITED of OMAHA

UNITED of OMAHA LIFE INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
402 342 7600



January 13, 2009

Arkansas Department of Insurance
Attn: Compliance - Life & Health
1200 West Third Street
Little Rock, AR 72201-1904

NAIC #261-69868
FEIN #47-0322111
United of Omaha Life Insurance Company
Medicare Supplement Advertising
Website Page: AFN40101-482

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.

This is an internet landing page that will only be accessed by doing a search through a major search engine such as Google, Yahoo, or Ask.com. These search engines will be able to detect where the searcher is located by their IP address and will only allow them to access the page if we have it open to their state. This allows us to have the page functioning even if not yet approved in a state. For the states that the page is not approved in, the person will be directed to the Mutual of Omaha homepage.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Mike Trebold
Product and Advertising Compliance Consultant
Regulatory Affairs

Phone: 402-351-2654
Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

te

**VARIABLE MATERIAL FOR ADVERTISING FORM
AFN40101-482**

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

<u>Section</u>	<u>Explanation</u>
<p>Headlines: On the left side of the page under the picture.</p>	<p>The headlines will be one of the phrases listed below:</p> <ol style="list-style-type: none"> 1. Looking for Medigap coverage? 2. Looking for Medicare Advantage? 3. Why Choose Medicare Supplement Insurance from United of Omaha Life Insurance Company? 4. Looking for Medicare Supplement?
<p>Sub-headlines: On the left hand side, under the Headline.</p>	<p>The sub-headings will be one of the following:</p> <ol style="list-style-type: none"> 1. We offer you competitive rates and: 2. Consider these Medicare supplement benefits 3. United of Omaha Life Insurance Company offers state-approved Medicare supplement coverage for [name of state] residents. 4. With a Medicare supplement policy from United of Omaha Life Insurance Company you can: 5. It's not just about our competitive rates. It's also about: 6. Savings, value and service – from a company you know and trust 7. It can help pay some of the medical expenses that Medicare doesn't and offers: 8. Help protect yourself from the expenses Medicare may not pay, and: 9. Why choose United of Omaha Life Insurance Company
<p>Sub-headlines II: These headlines are the only ones that will be used with the Headline "Looking for Medicare Advantage?"</p>	<ol style="list-style-type: none"> 1. Consider these Medicare supplement benefits 2. United of Omaha Life Insurance Company offers state-approved Medicare supplement coverage for [name of state] residents. 3. With a Medicare supplement policy from United of Omaha Life Insurance Company you can:
<p>Bullets: Under the sub-headlines and will be the main portion of the text.</p>	<p>The Bullets will have approximately three listed at a time and will be tested between the following:</p> <ol style="list-style-type: none"> 1. You can choose your own doctors 2. You choose the plan that best meets your needs 3. Coverage wherever you travel in the U.S 4. Virtually no claim forms to file 5. Help protect yourself against the thousands of dollars Medicare may not pay 6. Medicare supplement coverage is

- guaranteed renewable
7. Service – We’re committed to providing Medicare supplement benefits and service
 8. Know how – Servicing the insurance market since 1926
 9. Freedom -- You can choose your own doctors
 10. Choice -- You choose the plan that best meets your needs
 11. Flexibility -- Coverage wherever you travel in the U.S.
 12. Competitive rates – United of Omaha rates, service and benefits paying put you, the customer first
 13. Stability – We’ve earned high industry ratings, including A+ (Superior – second highest of 16) from A.M. Best (as of 12/08)*
 14. Paperless claims -- Virtually no claim forms to file
 15. Choose your own health care providers – no referrals needed
 16. Know you’re dealing with a stable and secure company
 17. Pick the Medicare supplement plan that best meets your needs

*Rating refers only to the overall financial status of United of Omaha Life Insurance Company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.

Endings: This will appear under the bullets.

The ending will be next to a picture of the Guide to Health Insurance for People with Medicare and will be one of the following:

1. Learn more about Medigap coverage – with your free copy of “A Guide to Health Insurance for People with Medicare.”
2. Request your free copy of “A Guide to Health Insurance for People with Medicare.”
3. Learn more about the importance of Medicare supplement coverage. Request your free copy of “A Guide to Health Insurance for People with Medicare.”

A Guide to Health Insurance for People with Medicare book
Picture – Lower left hand side.

The picture will be updated when the book is updated.