

SERFF Tracking Number: MUTM-126032229 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 41538
 Company Tracking Number: JAMIE LUCY
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Medicare Supplement Advertising - UC6975
 Project Name/Number: Medicare Supplement Advertising/UC6975

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement Advertising - UC6975 SERFF Tr Num: MUTM-126032229 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 41538

Sub-TOI: MS051.001 Plan A

Co Tr Num: JAMIE LUCY

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Jamie Lucy

Disposition Date: 02/12/2009

Date Submitted: 02/12/2009

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Advertising

Status of Filing in Domicile:

Project Number: UC6975

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 02/12/2009

Explanation for Other Group Market Type:

State Status Changed: 02/12/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Direct Response Mail Advertising

Medicare Supplement Advertising

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UC6975

UC6975-1 (Reply Card)

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.

The above advertisements will be used in a package with the following forms:

Date Approved By

Form Number Your Department

UL4776 (Letter) July 11, 2008

UC6772 (Brochure) July 11, 2008

UA5910-03 (Application) April 25, 2008

UE1239 (Carrier) July 11, 2008

UCPNA, UDPNS2 & UBCPNA April 25, 2008

(Outline of Coverage)

URPARD (Outline of Coverage) May 13, 2008

We request that any information in brackets be considered variable. Memorandums of Variable Material describing the variable items are 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

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jl

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
 (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:

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	02/12/2009	25689486

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	02/12/2009	02/12/2009

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Disposition

Disposition Date: 02/12/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Memorandum of Variability	Accepted for Informational Purposes	Yes
Form	Letter, Reply Card	Filed	Yes

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Form Schedule

Lead Form Number: UC6975

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	UC6975, UC6975-1	Advertising Letter, Reply Card		Initial		0	UC6975_Brackets.pdf

Reply today for your
FREE Medicare Supplement Information Kit

- Learn to cover the cost that Medicare may not pay
- Find a plan to fit your needs and budget
- Affordable rates
- And much, much more!

[Call toll-free
[1-800-719-0625]
Or visit
[www.website.com]
Or mail
this reply card today

United of Omaha Life Insurance Company is solely responsible for its contractual obligations. United of Omaha Life Insurance Company is licensed nationwide except in NY. 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. Coverage has exclusions, limitations and reductions, which will be detailed in materials you receive prior to purchase.

Policy forms: UM1, UM2, UM3, UM4 and UM5 (or state equivalent). In OK: UM1-21398, UM4-21399, UM5-21400. NC residents: premiums are based on attained age, meaning they will increase each year. Not all policy forms may be available in every state.

[Coverage is also available to persons under age 65 who are eligible for Medicare due to a disability.]

YES! Please send my FREE

Medicare Supplement Information Kit.

I want to know more about United of Omaha Medicare Supplement plans and my options.

[John Q. Senior]
[1234 Street Name]
[Extra Address Line]
[City, ST 12345-6789]
[Offer Code: XXXXXXXXXXXXXXXX]

Please make address corrections as needed

PHONE NUMBER: (_____) _____

[E-MAIL ADDRESS: _____]

MALE FEMALE DATE OF BIRTH: _____ / _____ / _____

Please note that this mailing is used as a source of leads in the solicitation of insurance. An insurance agent may contact you by telephone.
UC6975-1

Detach below. Moisten, seal and mail today.

FOLD HERE

Get affordable coverage from a name you can trust.

Your health care coverage is only as strong as the company behind it. You can feel confident with United of Omaha Life Insurance Company, a Mutual of Omaha company since 1926.

When you own a United of Omaha Medicare Supplement policy, you get the reputation, of Mutual of Omaha Insurance Company and its affiliates. Since their founding in 1909, Mutual of Omaha has provided outstanding service to millions of policyholders across America. [United of Omaha Life Insurance Company is rated [A+ SUPERIOR, this rating is 2nd highest of 16] [ratings as of 01/2009] by A.M. Best Rating Company, for overall financial strength and ability to meet ongoing obligations to policyholders.]

You can trust United of Omaha for outstanding strength, value and service.



UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL of OMAHA COMPANY
Mutual of Omaha Plaza, Omaha, NE 68175

PRSR STD
U.S. POSTAGE
PAID
MUTUAL OF OMAHA

FREE
Medicare Supplement
Information Kit
[Call toll-free
[1-800-719-0625]
or visit
[www.website.com]

An important birthday is coming soon –
and with it come important choices.
[Here's what you need to know.]

[John Q. Senior]
[1234 Street Name]
[Extra Address Line]
[City, ST 12345-6789]
|||



Understand your Medicare Supplement options – and what you need to do now.

Open now to learn...

- What Medicare does and doesn't cover
- [2009] Medicare Supplement benefits
- When to apply for the coverage you want



UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL of OMAHA COMPANY



1 GET READY

Understand what Medicare covers – and what it doesn't.

Happy Birthday – you're going to be 65 soon! With healthier lifestyles and longer lifespans, 65 is our generation's "middle age." Yet no matter how healthy and energetic you feel today, it's time to plan for your health care in the years ahead.

Turning 65 makes you eligible for Medicare, the federal health insurance program that is designed to pay part of your medical expenses. The important word here is "part" – because Medicare doesn't pay for everything. Certain medical expenses aren't covered at all, leaving you to pay the full cost. Even when services are covered, **you still may pay** deductibles and co-insurance. The chart shows how your expenses can add up – fast!

MEDICARE BENEFITS Medicare was never designed to pay all your medical bills. Here's an overview of what it does and doesn't cover.

	In [2009] Medicare Pays	In [2009] You Pay
MEDICARE PART A		
Hospital Coverage		
Deductible	\$0	[\$1,068]
First 60 days	100%	\$0
Days 61–90	All but [\$267] a day	[\$267 a day]
Days 91–150 (Lifetime Reserve)	All but [\$534] a day	[\$534 a day]
Days 151+	\$0	100%
Benefit for Blood	All but 3 pints	For 3 pints
Skilled Nursing Facility Care		
First 20 days	100%	\$0
Days 21–100	All but [\$133.50] a day	[\$133.50] a day
Days 101+	\$0	100%
MEDICARE PART B		
Annual Deductible	\$0	[\$135]
Physician's Services and Supplies	Generally 80%	Generally 20%
Excess Benefits	\$0	100%
Benefit for Blood	All but 3 pints	For 3 pints
Additional Benefits		
Emergency Care Received Outside the U.S.	\$0	100%
At-Home Recovery Visits	\$0	100%

Please note that this mailing is used as a source of leads in the solicitation of insurance. An insurance agent may contact you by telephone.

United of Omaha Life Insurance Company is solely responsible for its contractual obligations. United of Omaha Life Insurance Company is licensed nationwide except in NY. 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. Coverage has exclusions, limitations and reductions, which will be detailed in materials you receive prior to purchase.

Policy forms: UM1, UM2, UM3, UM4 and UM5 (or state equivalent). In OK: UM1-21398, UM4-21399, UM5-21400. NC residents: premiums are based on attained age, meaning they will increase each year. Not all policy forms may be available in every state.

[Coverage is also available to persons under age 65 who are eligible for Medicare due to a disability.]

2 GET SET

Fill the gaps with a Medicare Supplement policy.

Most people want additional coverage to help pay the bills that Medicare may not cover. A Medicare Supplement policy lets you choose the medical provider you want and can help save money. Also known as a Medigap plan, Medicare Supplement policies work with Medicare to give you solid coverage and freedom of choice. And with a policy from United of Omaha, you'll have the reliability and service you deserve.

Each standardized Medicare Supplement policy offers the same basic benefits:

- ability to see any doctor you choose with no networks required
- ability to see specialists without a referral
- co-insurance and many other costs that may not be covered by Medicare
- benefits increasing automatically as Medicare benefits change
- deductibles, depending on which plan is chosen
- guaranteed renewable coverage. Policies cannot be canceled (except in cases of misrepresentation or fraud) as long as premiums are paid on time. [Premiums may increase on a class basis.]

In addition to the benefits listed above, United of Omaha offers:

- a wide array of plans to fit your needs and budget
- affordable rates and knowledgeable customer service
- a household discount for eligible applicants

It's easy to apply. The best time to apply is during your Medicare Supplement open enrollment period. This 6-month period starts on the first day of the month in which you are 65 or older *and* enrolled in Medicare Part B. During this time, you can apply for the plan of your choice with no health questions to answer.

For more information and application materials, [call toll-free **[1-800-719-0625]**] or visit **[www.website.com]**

[Premiums are based on attained age rating, which means premiums increase as your age increases each year until you reach age 90.]

[While United of Omaha Life Insurance Company and [3rd party client] share a financial interest in this program, United of Omaha is solely responsible for the underwriting of insurance, its administration and the payment of claims. United of Omaha's policies are available to the general public regardless of any affiliation with [3rd party client].]

▼ DETACH HERE TO REPLY BY MAIL ▼

▼ DETACH HERE TO REPLY BY MAIL ▼

UC6975-1



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 356 OMAHA, NE

POSTAGE WILL BE PAID BY ADDRESSEE

UNITED OF OMAHA LIFE INSURANCE COMPANY
MUTUAL OF OMAHA PROCESSING DEPT
3316 FARNAM ST
OMAHA NE 68172-7618



3 GO!

Get the answers you need from the name you know and trust.

Don't wait until your birthday to get the answers and information you need. Now is the time to learn more about your Medicare Supplement options and the affordable, reliable insurance policies from United of Omaha.

Reply now to request your **FREE Medicare Supplement Information Kit**

- [Call us toll-free at **[1-800-719-0625]**]
- Or visit online at **[www.website.com]**
- Or complete, fold and mail this reply card today

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Company Tracking Number: JAMIE LUCY
TOI: MS051 Individual Medicare Supplement - *Sub-TOI:* MS051.001 Plan A
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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 02/12/2009
Purposes

Comments:

Attachment:

UC6975_ Memo of Var.pdf

VARIABLE MATERIAL FOR ADVERTISING FORM
Form Number: UC6975 and UC6975-1

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

UC6975

1) “[United of Omaha Insurance Company is rated [A+ SUPERIOR, this rating is 2nd highest of 16][ratings as of 01/2009] by A.M. Best...” – last sentence in second paragraph under get affordable coverage from a name you can trust section

This entire line will either be

- a) left in
- b) or completely taken out

Within the variable the rating and date attained will be updated as needed

2) “[Here’s what you need to know]” – verbiage on front panel above address vehicle

This entire line will either be

- a) left in
- b) or completely taken out

3) 3 variable fields above window - verbiage on front panel above address vehicle

These variables will only be used when offering our products through approved 3rd Party client partners.

A. Intro

One of the following statements will be used for any client or the entire line will be left out:

- 1) An Offer for
- 2) For Select
- 3) For
- 4) Attention

B. 3rd Party Client Name

- 1) An approved 3rd Party Client Name will be used or the entire line will be left out

C. Client Reference

One of the variations listed below will be used dependent on 3rd party client requirements or the entire line will be left out:

- | | |
|----------------|-----------------------------|
| 1) Cardmember | 10) Accounts |
| 2) Cardmembers | 11) Accountholder |
| 3) Cardholder | 12) Accountholders |
| 4) Cardholders | 13) Member Benefit Notice |
| 5) Member | 14) Customer Benefit Notice |
| 6) Members | 15) Member Notice |
| 7) Client | 16) Customer Notice |
| 8) Clients | |
| 9) Account | |

4) “[Medicare Supplement Information Kit [Call toll-free[1-800-XXX-XXX]]”– verbiage in green box on outside panel left of address vehicle

This entire line will either be

- a) Call toll-free [1-800-XXX-XXXX]
- b) or completely taken out
- c) Call toll-free to apply [1-800-XXX-XXXX]

5) “or visit [www.website.com] - verbiage in green box on outside panel left of address vehicle

A current and approved Medicare Supplement web address will be used to request a fulfillment package

6) “For more information and application materials, [call toll-free[1-800-XXX-XXX]]”– verbiage under section 2 , Get Set, paragraph towards bottom

This entire line will either be

- a) Call toll-free [1-800-XXX-XXXX]
- b) or completely taken out
- c) Call toll-free to apply [1-800-XXX-XXXX]

7) “[2009] Medicare Supplement Benefits” - 2nd bullet under “Open now to learn...” section

This will be updated on a yearly basis to keep the material current

8) “or visit [www.website.com] - verbiage under section 2 , Get Set, paragraph towards bottom

A current and approved Medicare Supplement web address will be used to request a fulfillment package

9) “[Premiums may increase on a class basis]” - below the asterisk under the “Its easy to apply section”

This entire line will either be

- a) IN if marketing to a community and specific language per states requirements, currently AR.
- b) OUT if not marketing to a disability state

10) “[Premiums are based on attained age rating, which means..]” - below the asterisk under the “Its easy to apply section”

This variable field is to define, “Attained Age Rating” when advertising in states that require this language, currently IA IL KY LA MI OH OK OR SC TN VA WI.

- a) This statement will be included on ad when mailing in states that require the attained age language.
- b) This statement will not be included in states that do not require this language in a lead generating ad.

11) Third Party Client disclaimers - disclaimer at bottom of section 2, Get Set

This variable field will only be used when marketing with an approved 3rd Party Partner.

- a) While United of Omaha Life Insurance Company and [3rd party client] share a financial interest in this program, United of Omaha is solely responsible for the underwriting of insurance, its administration and the payment of claims. United of Omaha's policies are available to the general public regardless of any affiliation with [3rd party client].

Variable a) above will always be used when marketing with an approved 3rd partner. One or a combination of the following disclaimers may be used depending on the type of institution the 3rd party client is and their requirements.

- b) The insurance product is not a deposit or other obligation of, or guarantee by, the bank or any affiliate of the bank. The insurance product is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, the bank, or any affiliate of the bank. –
- c) NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY A BANK
- d) These Medicare Supplement insurance policies are underwritten by United of Omaha Life Insurance Company, Omaha, NE 68175, which assumes all responsibility and liability for the program and the insurance benefits provided thereunder. Neither [3rd party client] nor its related companies are affiliated with United of Omaha Life Insurance Company.

12) Benefit chart on left hand side of piece

The bracketed portions of the benefit chart will be updated yearly based on the amounts and information released by Centers for Medicare & Medicaid Services (CMS).

13) “[Coverage is also available to persons under age 65 who are eligible for Medicare due to a disability]” – last sentence of last paragraph in disclosure area below benefit chart

This entire line will either be:

- a) IN if marketing to a disability state, currently LA MO IL KY WI

- b) OUT if not marketing to a disability state

UC6975-1

14) “[Call toll-free[1-800-XXX-XXX]]”– verbiage in white box on left hand side of reply card

This entire line will either be

- a) Call toll-free [1-800-XXX-XXX]
- b) or completely taken out
- c) Call toll-free to apply [1-800-XXX-XXXX]

15) “or visit [www.website.com] - verbiage in box on left hand side of reply card

A current and approved Medicare Supplement web address will be used to request a fulfillment package

16) “[Coverage is also available to persons under age 65 who are eligible for Medicare due to a disability]” - last sentence of last paragraph in disclosure area on bottom of left hand side of reply card

This entire line will either be:

- a) IN if marketing to a disability state, currently LA MO IL KY WI

- b) OUT if not marketing to a disability state

17) “Offer Code :” – offer code line on right hand side of reply card

This entire line will either be:

- a) left in or
- b) completely removed

18) “E-MAIL ADDRESS:” – E-mail address line on right hand side of reply card

This entire line will either be:

- a) left in or
- b) completely removed

19) “ [Call us toll-free at [1-800-XXX-XXX]]”– verbiage on back of reply card, under section 3 , Go, first bullet

This entire line will either be

- a) Call us toll-free at [1-800-XXX-XXXX]
- b) or completely taken out
- c) Call us toll-free to apply [1-800-XXX-XXXX]

20) “or visit online at [www.website.com] - verbiage on back of reply card, under section 3 , Go, second bullet

A current and approved Medicare Supplement web address will be used to request a fulfillment package