

SERFF Tracking Number: MUTM-126057371 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 41685
Company Tracking Number: TRACY EMRICH
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Medicare Supplement Advertising- UL4837
Project Name/Number: Medicare Supplement Advertising/ UL4837

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: MUTM-126057371 State: ArkansasLH
Advertising- UL4837

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed State Tr Num: 41685
Standard Plans

Sub-TOI: MS051.001 Plan A

Co Tr Num: TRACY EMRICH

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: tracy emrich

Disposition Date: 03/03/2009

Date Submitted: 03/03/2009

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: UL4837

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: 03/03/2009

Explanation for Other Group Market Type:

State Status Changed: 03/03/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Please see the attached cover letter under the supporting documentation tab.

Company and Contact

Filing Contact Information

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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 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

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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: \$25 x 1 advertisement
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$25.00	03/03/2009	26073912

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	03/03/2009	03/03/2009

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Disposition

Disposition Date: 03/03/2009

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
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Form	Medicare Supplement Advertisement	Filed	Yes

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Form Schedule

Lead Form Number: UL4837

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	UL4837	Advertising	Medicare Supplement Advertisement	Initial			UL4837.pdf

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY



Possibly Save \$100s with just one phone call.

That's right. Call today to find out how you might be able to save significantly on your Medicare supplement insurance policy. We diligently work to ensure our Medicare supplement insurance premiums remain among the lowest in the industry.

Compare our premiums with what you're currently paying. You could pay less with a Medicare supplement insurance policy from United of Omaha Life Insurance Company.

United of Omaha Medicare Supplement Monthly Premium*

[State, ZIP Codes or ZIP Codes Beginning with ###]	[Age]	[Plan Name]	[Plan Name]
	[Age]	[Rate]	[Rate]
	[Age]	[Rate]	[Rate]

*[State specific rate disclosure]

What's more, with a United of Omaha Medicare supplement:

- You choose your doctors and hospital
- You're covered everywhere in the U.S. anytime
- You don't have to worry about your caregivers leaving the provider network
- Your claims are paid fast and paper-free

Call me today to learn how you can start saving!

Sincerely,

[Agent Name]

[Address]

[City, State, ZIP]

[Phone Number]

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. United of Omaha Life Insurance Company is licensed nationwide except in NY. 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.

This letter is used for the solicitation of insurance. An agent will contact you by telephone.

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Supporting Document Schedules

Satisfied -Name: Memorandum of Variability **Review Status:** Accepted for Informational Purposes 03/03/2009

Comments:

Attachment:

UL4837 (MoV).pdf

Satisfied -Name: Cover Letter **Review Status:** Accepted for Informational Purposes 03/03/2009

Comments:

Attachment:

AR Letter-App.pdf

**VARIABLE MATERIAL FOR ADVERTISING FORM
UL4837**

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

Section

Rate Chart

Explanation

Header Rows:

1. Input an age 65 or older
2. Input a plan approved in the state or Zip code chosen

Bottom Rows:

3. Column 1 - Input state or ZIP code(s) where ad approved
4. Column 2 - Choose an age 65 or older
5. Columns 3 and 4 - Input corresponding rate for the age, plan and state or Zip code(s)

State Rate Disclosure

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.

UNITED of OMAHA

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



February 3, 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
UL4837

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 a Prospecting Letter that will be used to advertise a sample monthly premium. The Prospecting Letter contains a grid with variable fields (see the Memorandum of Variability) that apply to the rating structure for your state. The agent/independent producer would choose which sample rate they would like to advertise by selecting a plan and any other corresponding variable information.

This ad will be used as a prospecting piece to generate potential sales leads.

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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