

SERFF Tracking Number: MUTM-126154923 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 42401
 Company Tracking Number: KAREN HOWLAND
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Medicare Supplement Advertising - UL4934
 Project Name/Number: Medicare Supplement Advertising/UL4934

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement Advertising - UL4934 SERFF Tr Num: MUTM-126154923 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 42401

Sub-TOI: MS051.001 Plan A

Co Tr Num: KAREN HOWLAND

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Karen Howland

Disposition Date: 05/28/2009

Date Submitted: 05/18/2009

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: UL4934

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: 05/28/2009

Explanation for Other Group Market Type:

State Status Changed: 05/28/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Medicare Supplement Advertising

Direct Response Mail Advertising

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UL4934

UE1341

Enclosed for review by your Department is a copy of the above-captioned advertising. The forms are new and are not intended to replace any previously approved forms. They 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

UA5910-03 (Application) 04-25-08

UCPNA, URPAN, UDPNS2 &

UBCPNA (Outline of Coverage) 04-25-08

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

Thank you.

Sincerely,

Carly Cole

Product and Advertising Compliance Consultant

Regulatory Affairs

Phone: 402-351-2476

Fax: 402-351-5298

E-mail: advfilings@mutualofomaha.com

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Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com
 Consultant
 Regulatory Affairs (402) 351-2476 [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: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	05/18/2009	27950392

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	05/28/2009	05/28/2009

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Disposition

Disposition Date: 05/28/2009

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 - UL4934	Accepted for Informational Purposes	Yes
Supporting Document	Memorandum of Variability - UE1341	Accepted for Informational Purposes	Yes
Form	Letter	Filed	Yes
Form	Carrier	Filed	Yes

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Form Schedule

Lead Form Number: UL4934

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	UL4934	Advertising Letter		Initial		0	UL4934.pdf
Filed	UE1341	Advertising Carrier		Initial		0	UE1341_National.pdf

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175



Check out a competitively priced Medicare Supplement Plan and Live confidently.

[Dear Mr. Sample],

I'm writing you today because I believe we can save you money on your health insurance. And now you can be confident you're getting the Medicare Supplement plan you choose, at the most affordable premium available.

And you won't sacrifice service to save money. In fact, you'll love the friendly, efficient service we provide. United of Omaha Life Insurance Company has been taking care of our customers for generations, and we know what it takes to keep money in your pocket and a smile on your face.

[Save money 2 ways, Mr. Sample.]

An affordable Medicare Supplement insurance policy can save you money now and later. Here's how:

- 1. Save money every month with affordable premiums.**
Plus, you could get a [7%] discount off our already rock-bottom rates. You're eligible if you have resided with another adult for at least a year, or if you're married and the other adult or spouse also has a Medicare Supplement policy with United of Omaha or its affiliates.
- 2. Save money when you need medical care.**
We offer a wide range of plans to fit your needs and budget. You can choose a basic plan that helps pay your share of doctor and hospital bills, charges that are over the Medicare-approved amounts, and more. Or choose from plans that also pay your Medicare deductibles, approved charges in a skilled nursing facility, and even emergency care in a foreign country. (See the enclosed Outline of Coverage for details; information based on Plans F & G.)

Whatever plan you choose, you get all these features:

- **Keep the doctors you have now.** You can see the doctors you know and trust—and who know and understand your



**[REPLY TODAY
and you could start
saving money!]**

***Everything you need is
inside this envelope.***

Save money
on premiums.

Save money when
you need medical care.

Keep the doctors
you know—and who
know you.

Get reliable coverage
from a company you
can trust.

Save time—apply
now by mail!

No obligation. If you're
not 100% satisfied,
return your policy
within 30 days for
a prompt refund.

Questions?

We're here to help.

**[1-800-865-2674]
[www.mutualofomaha.com]**

Turn over for important information...

health care needs. In fact, you can see ANY doctors you wish, visit ANY hospitals you choose, and see specialists without referrals. You're never restricted to a network.

- **Your coverage goes where you go.** Rest assured that you're covered anywhere and everywhere in the United States. Since you're not restricted to a network, you never have to wonder who to call or worry about finding network providers. Visit friends and family and travel with confidence—we've got you covered!
- **Your coverage is guaranteed for life!** Once you're covered, your policy can never be canceled due to your age, health or the number of claims you file. (As long as you make payments on time and there is no fraud or material misrepresentation.) Rates are subject to change and may vary by Zip code.
- **Your coverage will keep pace with Medicare changes.** As Medicare deductibles and co-payments increase, your benefit amounts will increase to cover them. That's security!
- **Save time as well as money.** With our automated processing, there's virtually no paperwork, and we process claims quickly so you have the money you need, when you need it.

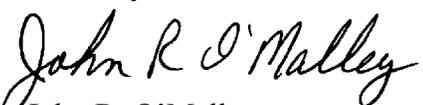
If you have a Medicare Supplement policy from another insurance company, compare our rates—then switch and start saving today. And if you have Medicare alone, apply now and protect yourself against the costs that may not be covered by Medicare.

Get a 30-Day FREE LOOK. Apply now.

We've included everything you need to apply by mail right now. Review the enclosed information, then mail your application with your first month's premium. If you're not 100% satisfied with your new policy, just return it to us within 30 days. If you already have a Medicare Supplement policy, don't cancel it until you receive your new policy from United of Omaha Life Insurance Company. Any premium payments, less claims paid, will be promptly refunded to you.

It's that easy to get the quality coverage, competitive rates and confidence you deserve. So stop paying more than you have to. Apply today and start saving money!

Sincerely,



John R. O'Malley
Director, Marketing Services, Licensed Agent

P.S. We're here to help. If you have questions or want help with your application, please call us toll-free at [1-800-865-2674]. For more information, visit us online at [www.mutualofomaha.com].

Coverage underwritten by United of Omaha Life Insurance Company. United of Omaha Life Insurance Company underwriting 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. This is a solicitation of insurance and an insurance agent may contact you by telephone. For complete information on benefits, exceptions, reductions and limitations, refer to your Outline of Coverage and your policy. [If you receive Medicare benefits because of a disability, you may apply for a Medicare Supplement insurance policy; regardless of your age.] The household premium discount will be removed if you cease to reside with the other adult or your spouse, or if that person's coverage with us is terminated for any reason. The discount will not be removed if one of the individuals becomes deceased. United of Omaha may discontinue the household premium discount program at any time.

Policy forms: UM1, UM2, UM3, UM4 and UM5 or state equivalent. In OK: UM1-21398, UM4-21399 and UM5-21400. In WI: UM10 Basic Plan, Rider forms: OLX1H, OLX2H, OLX3H, OLX4H and OLX5H. In ID: UM1-21504, UM4-21505 and UM5-21506. Not all policies may be available in all states.

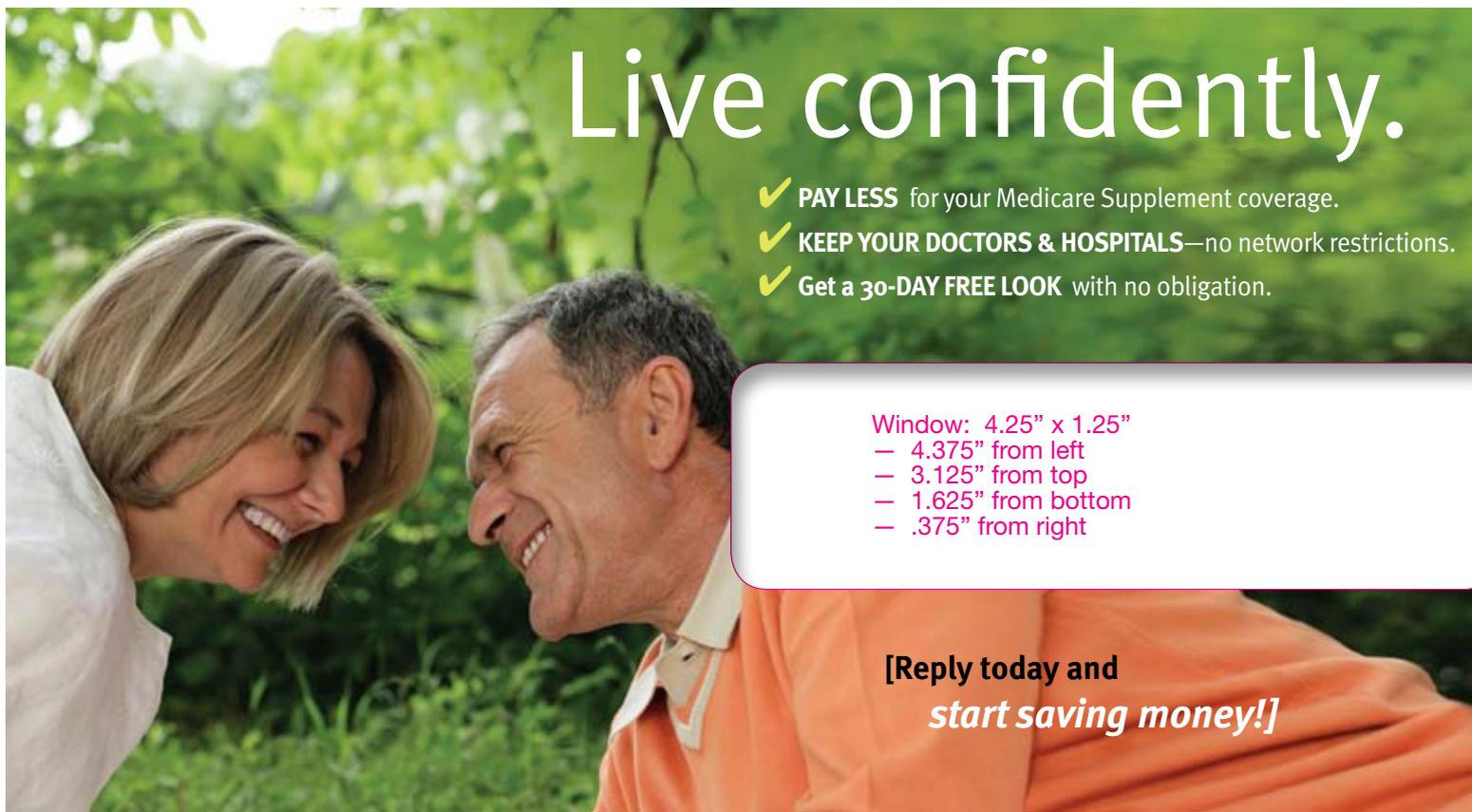


UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175

PRSRT STD
U.S. POSTAGE
PAID
MUTUAL OF OMAHA



Live confidently.

- ✓ **PAY LESS** for your Medicare Supplement coverage.
- ✓ **KEEP YOUR DOCTORS & HOSPITALS**—no network restrictions.
- ✓ **Get a 30-DAY FREE LOOK** with no obligation.

Window: 4.25" x 1.25"
 — 4.375" from left
 — 3.125" from top
 — 1.625" from bottom
 — .375" from right

**[Reply today and
start saving money!]**

UE1341

Save money with our competitive rates!
 [Reply today to...]
 ▶ **[SAVE MONEY EVERY MONTH**
with affordable Medicare Supplement premiums]
 ▶ **[KEEP YOUR OWN DOCTORS & HOSPITALS**
—no network restrictions]
 ▶ **[Enjoy GUARANTEED COVERAGE FOR LIFE!**
*Pay your premiums on time and
 you can't be canceled for any reason!]*

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Supporting Document Schedules

Satisfied -Name: Memorandum of Variability - **Review Status:**
UL4934 Accepted for Informational Purposes 05/28/2009

Comments:

Attachment:

Memo of Var UL4934.pdf

Satisfied -Name: Memorandum of Variability - **Review Status:**
UE1341 Accepted for Informational Purposes 05/28/2009

Comments:

Attachment:

UE1341 Memo of Var.pdf

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: UL4934

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

1) **“REPLY TODAY and start saving money!” – caption under photo, top, right**

One of the following statements will be used:

- a) REPLY TODAY and start saving money!
- b) ACT NOW and start saving money!

2) **“Dear [Mr. Sample,]” – opening of letter**

One of the following options will be used:

- a) Dear “Mr. Sample” (for personalization)
- b) Dear “Pat Sample” (for personalization)
- c) Dear "Friend"

3) **“Save money 2 ways, Mr. Sample.”**

One of the following options will be used:

- a) Save money 2 ways, Mr. Sample. (for personalization)
- b) Save money 2 ways.

4) **7% --Discount percentage , first sentence in paragraph # 1**

This is variable to leave the opportunity for updating if there would be a change in the percentage discount and to allow for state specific requirements.

- a) In MO, current percentage discount = 12%

5) **Phone number [1-800-865-2674] –lower right hand corner in side bar**

This is variable to leave the opportunity for updating the phone number if there would be a change. A current and approved Medicare Supplement phone number will be used.

6) **www.mutualofomaha.com--web address, lower right hand corner in side bar**

This is variable to leave the opportunity for updating the web address if there would be a change. A current and approved Medicare Supplement web address will be used.

7) **Signature and name – lower section of page 2**

This is variable to leave the opportunity for updating the name of the licensed individual if there would be a change in the Director position

8) **Phone number [1-800-865-2674] –1st sentence in P.S. paragraph**

This is variable to leave the opportunity for updating the phone number if there would be a change. A current and approved Medicare Supplement phone number will be used.

9) **www.mutualofomaha.com--web address, 2nd sentence in P.S. paragraph**

This is variable to leave the opportunity for updating the web address if there would be a change. A current and approved Medicare Supplement web address will be used.

10) **“In some states, Plans may be available to persons eligible for Medicare by reason of disability” – 2nd sentence in disclosure area on bottom of page 2**

This entire line will either be:

- a) IN if marketing to a disability state—currently IL, KY, LA, MO, NH, TX and WI, and specific language per states requirements will be used. (Currently the states listed do not require state specific language).
- b) OUT if not marketing to a disability state

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: UE1341

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

1) “Reply today and start saving money!” –On Front-copy below window, lower right corner

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

- a) Reply today and start saving money!
- b) Act now and start saving money!

2) “Reply today to...” sub-heading above bulleted items on back of envelope.

This statement will be used or the entire line will be left out.

3) SAVE MONEY EVERY MONTH with affordable Medicare Supplement premiums; KEEP YOUR OWN DOCTORS & HOSPITALS—no network restrictions!; Enjoy GUARANTEED COVERAGE FOR LIFE! Pay your premiums on time and you can’t be canceled for any reason!”--3 bullets on back of envelope

Three of the following statements will be used or the entire group of bullets will be left out:

- a) SAVE MONEY EVERY MONTH with affordable Medicare Supplement premiums
- b) KEEP YOUR OWN DOCTORS & HOSPITALS—no network restrictions!
- c) Enjoy GUARANTEED COVERAGE FOR LIFE! Pay your premiums on time and you can’t be canceled for any reason!
- d) KEEP MORE MONEY IN YOUR POCKET to use as you please!
- e) PRICE...Competitively priced coverage you want
- f) PRICE...Pay less for the same benefits you have now with our affordable rates!
- g) PRICE...Get more coverage for your premium dollar