

SERFF Tracking Number: MUTM-126464824 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 44640  
Company Tracking Number: VERONICA BOOTH  
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010  
Standard Plans 2010  
Product Name: Medicare Supplement Advertising - UC7307  
Project Name/Number: Medicare Supplement Advertising /UC7307

## Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement Advertising - UC7307 SERFF Tr Num: MUTM-126464824 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed State Tr Num: 44640

Sub-TOI: MS08I.001 Plan A 2010 Co Tr Num: VERONICA BOOTH State Status: Filed-Closed  
Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Author: Veronica Booth Disposition Date: 02/02/2010

Date Submitted: 01/21/2010 Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Medicare Supplement Advertising

Project Number: UC7307

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/02/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/02/2010

Created By: Veronica Booth

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Veronica Booth

Filing Description:

NAIC #: 261-69868

FEIN #: 47-0322111

United of Omaha Life Insurance Company

Medicare Supplement Advertising

Direct Response Advertising

Package 1 Package 2

Brochure: UC7307 Brochure: UC7308

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Carrier: UE1381 Carrier: UE1382

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 and policies UM30-22545 and UM31-22546 on December 23, 2009 pending state approval.

These are fulfillment packages that will be sent to those requesting information on Medicare Supplement.

We request that any wording printed in brackets be considered variable. We would like to file them in this variable format so we would not have to file them year after year due to changes in the amounts. One of the variables will be amounts for the new co-pays and deductibles set up by Medicare. These variables will change each year when the new co-payments and deductibles go into effect. There will not be any other changes to the advertisements in the following year(s). If there is a change to the verbiage, we will re-file the advertisement when needed.

We have also enclosed Memorandums of Variable Material describing all other variable items.

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

Form Number Date Approved By Your Department  
UA5910-03 (Application) 04-25-2008  
CP12, RP12.9.B-AR, DP2B &  
BC12 00-10 (Outline of Coverage) 08-18-2009

The application will be inserted after the "Let Us Help You Apply" page. The outline of coverage will be inserted after the "Now Let Us Show You" page.

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

Sincerely,

Carly Cole  
Product and Advertising Compliance Consultant  
Regulatory Affairs  
Phone: 402-351-2476, Fax: 402-351-5298  
E-mail: [advfilings@mutualofomaha.com](mailto:advfilings@mutualofomaha.com)

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## Company and Contact

### Filing Contact Information

Veronica Booth, Senior Policy Drafting & Regulatory Assistant veronica.booth@mutualofomaha.com  
 Regulatory Affairs 402-351-4737 [Phone]  
 Mutual of Omaha Plaza 402-351-5298 [FAX]  
 Omaha, NE 68175

### 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: \$200.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$200.00	01/21/2010	33681871

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	02/02/2010	02/02/2010

*SERFF Tracking Number:* MUTM-126464824      *State:* Arkansas  
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## **Disposition**

Disposition Date: 02/02/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MUTM-126464824 State: Arkansas  
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 44640  
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 TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010  
 Standard Plans 2010  
 Product Name: Medicare Supplement Advertising - UC7307  
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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Memorandum of Variable Material - UC7307	Filed	Yes
<b>Supporting Document</b>	Memorandum of Variable Material - UC7308	Filed	Yes
<b>Supporting Document</b>	Memorandum of Variable Material - UE1381	Filed	Yes
<b>Supporting Document</b>	Memorandum of Variable Material - UE1382	Filed	Yes
<b>Form</b>	Brochure	Filed	Yes
<b>Form</b>	Carrier	Filed	Yes
<b>Form</b>	Brochure	Filed	Yes
<b>Form</b>	Carrier	Filed	Yes

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## Form Schedule

### Lead Form Number: UC7307

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 02/02/2010	UC7307	Advertising	Brochure	Initial		0.000	UC7307_Brackets.pdf
Filed 02/02/2010	UE1381	Advertising	Carrier	Initial		0.000	UE1381_Brackets.pdf
Filed 02/02/2010	UC7308	Advertising	Brochure	Initial		0.000	UC7308_Brackets.pdf
Filed 02/02/2010	UE1382	Advertising	Carrier	Initial		0.000	UE1382_Brackets.pdf



**UNITED OF OMAHA  
LIFE INSURANCE COMPANY**  
A MUTUAL of OMAHA COMPANY

MEDICARE SUPPLEMENT INSURANCE  
**THE PROTECTION YOU NEED.  
THE PRICE YOU WANT TO PAY.**

*It's all here for you right now[, Sample A. Samplelongname].*

It's what we chose  
for Mom and Dad ...  
and what we count on now.



## *Contents*

- **Your Guide to Medicare Supplement Insurance**
- **Outline of Available Coverage**
  - including our affordable premium rates
- [■ **EyeMed Vision Care® Form**]
- [■ **Premium Calculator**]
- **Personalized Application**
- **Marketing Opt-Out Notice**
- **Speak the Language: Definitions of Medicare and Medicare Supplement Terms**
- **Postage-Paid Envelope**

## **We'll Help You Make Sure Medicare is the Benefit it Should Be.**

United of Omaha Life Insurance Company, a Mutual of Omaha Company, is proud to provide you with this important information on the Medicare supplement insurance plans we offer at very budget-minded rates.

Today, Medicare covers less than ever. So, with medical costs rising, the expenses Medicare leaves for you to pay are increasing, too. That's why you need protection like this to help preserve your savings when you need medical care.

# UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175



**Thank you for the privilege of providing this important information to you.**

**Don't hesitate to call us with any questions.  
Toll Free: [1-800-865-2674]**

[Dear Sample A. Samplelongname]:

We appreciate this opportunity to help you get the RIGHT Medicare supplement plan for your needs at the RIGHT PRICE for your budget. And, we're sure we can do that for you.

## **OUR GOAL IS TO MAKE SURE THERE IS NO CONFUSION OVER:**

- ✓ What Medicare will pay and will not pay – so you'll know what you'd have to pay out of your own pocket,
- ✓ Why a Medicare supplement plan may be a good choice for you – giving you the freedom to choose any doctor or provider who accepts Medicare.
- ✓ Why NOW is the time to protect yourself.

## **PROTECT YOURSELF FROM THE POTENTIAL GAPS IN MEDICARE BENEFITS.**

Medicare covers many health care services, but there are some costs that it does not cover. And each year, it leaves more for you to pay. For [2010], Medicare's Part A deductible for each benefit period is [\$1,100.00] with a maximum of five benefit periods per year. And, that doesn't account for Medicare Part B deductibles for physician services – or charges for additional days beyond the Medicare limits.

Look inside and see for yourself. Can you afford to pay the deductible and coinsurance amounts? Next year, and most likely every year after that, you can expect those amounts to increase. We have to face the facts: As important as Medicare is, it could leave you with thousands of dollars to pay out of your own pocket. That's why **you may need a Medicare supplement** insurance plan that will automatically increase benefits as Medicare benefits change.

## **PRICE, PRICE, PRICE – PLUS SERVICE AND RELIABILITY ARE KEY.**

Please remember that all Medicare supplement insurance plans were “standardized” so that they can be easily compared between insurance companies. But, the **rates can vary a great deal** among insurance companies. So, picking the **right plan** ... from the **right, financially stable company** that's trusted for outstanding service ... AND all at the **right, easy-to-budget price** can be very tough. That's what we hope to make as **easy as possible** for you to do right here and now.

*(over, please)*

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**Questions? Let us help you. Call Toll Free: [1-800-865-2674.]**

**REVIEW THE MATERIAL PREPARED FOR YOU.  
AND, PLEASE CALL TOLL-FREE: [1-800-856-2674] WITH ANY QUESTIONS  
[OR VISIT [www.mutualofomaha.com]].**

We at **United of Omaha** worked hard to boil down all this information for you. But, please remember: You're just a toll-free phone call away from licensed agents who will gladly answer any questions you may have.

**NOW THAT YOU HAVE THE FACTS, APPLY TODAY.  
YOUR SATISFACTION IS GUARANTEED.**

**We've made it as easy as possible to apply** for one of our Medicare supplement insurance plans that will **allow you to get** medical care when you need it from any doctor, specialist or hospital you choose. Everything you need is right at your fingertips in this booklet.

**YOU'LL KNOW YOU MADE THE RIGHT CHOICE.**

With United of Omaha, you can rest assured that there will be no pressure or hard-sell. You're about to make a very important, personal decision. And, we're just happy to be of assistance to you. But, in closing, I will say that – like all of the satisfied Medicare supplement policyholders United of Omaha now insures – we truly believe you may find our **price, coverage, claims handling and overall customer service** to be unparalleled in the industry today.

So, please take your time and read on. Get the facts. Call us with any questions you may have, and apply today.

Sincerely,



John R. O'Malley

Director, Marketing Services and Licensed Agent

P.S. Because this decision can be so important to you and your future financial security in the face of rising health care costs, please rest assured that your choice to apply for coverage now is backed by a **30-Day Money-Back Guarantee**. You have our word on that!

*As One of the Top Medicare Supplement Insurers ...*

## **We Know We Can Help You Choose the Right Plan at the Right Price.**

[Sample A. Samplelongname,] here are the top 10 reasons to act on this protection now:

- 1. Freedom to Choose** – Medicare supplement insurance gives you the freedom to choose the doctors, specialists and hospitals you want without getting referrals.
- 2. Save on Premiums** – We work diligently to ensure our Medicare supplement insurance rates remain competitive in the industry.
- 3. Benefits Automatically Adjust to Medicare Changes** – Your benefit dollar amounts will automatically increase to cover any increases in Medicare deductibles and copayments.
- 4. No Individual Rate Increases** – Premiums or rates may increase only when the increase is applicable to all persons covered under this type of policy and class in your state or geographic area where the policy was issued – not because of claims or changes in your health.
- 5. No Cancellation Due to Age, Health or Number of Claims** – As long as your premiums are paid on time, you can keep your coverage for life. Your coverage can never be canceled due to age, health or number of claims as long as there has been no material misrepresentation.
- 6. Benefits Paid Regardless of Other Insurance** – Benefits are payable regardless of any hospital, travel, accident or cancer insurance you may have. If you currently have a Medicare supplement insurance policy with another provider, you can replace it with United of Omaha Life Insurance Company's Medicare supplement coverage.
- 7. [Seven] Percent Household Premium Discount** – Our [7%] household premium discount and reasonable rates make Medicare supplement insurance more affordable than you might think. See the enclosed Outline of Coverage for additional information.
- 8. Virtually No Paperwork for You** – Our automated claims processing saves you time and effort. We process and pay claims as quickly as possible.
- 9. Confidence in Quality** – When you own a United of Omaha Life Insurance Company Medicare supplement insurance policy, you can rest assured knowing you own a quality insurance plan. A Mutual of Omaha company since 1926, United of Omaha Life Insurance Company offers you the reputation of Mutual of Omaha, which has been providing quality services for over 100 years.
- 10. 30-Day, No-Risk Free Look** – When your policy arrives, read it over carefully. If, for any reason, you are not completely satisfied, return the policy to us within 30 days. You'll receive a prompt refund of any premium payments you have made (less any claims paid).

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**Questions? Let us help you. Call Toll Free: [1-800-865-2674.]**



## When Should I Choose My Medicare Supplement Policy?

Any time is a good time. But, the best time to buy is during your open enrollment period.

This period lasts for six months and begins on the first day of the month in which you are both age 65 or older and enrolled in Medicare Part B (some states may have additional open enrollment rights under state law).

During this period, an insurance company cannot refuse to sell you any Medicare supplement insurance policy it offers, make you wait for coverage to start (except in limited circumstances) or charge you more for a Medicare supplement insurance policy because of any past or present health conditions. Please note that policy benefits can start no earlier than your Medicare effective date.

### Here are straight answers to some of the most common questions:

**Q. Why should I enroll in Medicare Part B when I am first eligible?**

**Q. Should I apply even if I have health insurance through an employer?**

**A.** If you don't enroll in Medicare Part B when you are first eligible (or during the special enrollment period), you may have to pay a higher monthly premium for Medicare Part B for as long as you have it.

**A.** To prevent breaks in your health coverage, it is best to apply for a Medicare supplement insurance policy before your current health coverage ends. You can apply while you are in your health plan and choose to start your coverage the day after your health plan coverage ends.

**Q. Are there things that Medicare supplement insurance does not cover?**

**A.** Yes. Medicare supplement insurance policies do not cover long-term care (such as nursing home care), vision or dental care, hearing aids, eyeglasses and private-duty nursing.

**Q. Do I need more than one Medicare supplement insurance policy?**

**A.** No. Once you have a Medicare supplement insurance policy, it is illegal for an insurance company to sell you a second policy unless you tell them in writing that you plan to cancel the first policy. However, do not cancel your old policy until the new one is in place and you decide to keep it.

**Q. Can my policy be canceled for filing too many claims?**

**A.** No. As long as your premiums are paid on time and there is no material misrepresentation, your Medicare supplement insurance policy can remain in place for life.

**Q. How do I file claims for Medicare supplement insurance?**

**A.** In most policies, when you sign the insurance contract, you agree to have the supplement insurance company get your Medicare Part B claim information from Medicare and then pay the doctor directly. If your Medicare supplement insurance company does not provide this service, ask your doctors if they participate in Medicare. (This means that they accept “assignment” for all of their Medicare patients.) If your doctor does participate, the insurance company is required to pay the doctor directly at your request.

**Q. Can I switch my policy if necessary?**

**A.** Yes. And, there are a number of reasons why you might want to switch from one Medicare supplement insurance policy to another, including:

- You’re paying for benefits you do not need;
- You need more benefits than you needed before;
- Your current policy is right for you, but you want lower premium rates;
- Your current policy is right for you, but you’re looking for better service.

**IMPORTANT:** If you decide to switch, don’t cancel your first Medicare supplement policy until you apply, are accepted by the insurance company, review and decide to keep the new Medicare supplement policy.

# Understanding the Medicare Program

Medicare is the Federal health insurance program available to qualifying individuals age 65 or older, or those under age 65 with certain disabilities and any age with End-Stage Renal Disease. It covers many

health care services and supplies, but there are costs it does not cover.

Medicare Parts A and B are commonly referred to as “The Original Medicare” plan.

## The Four Parts to the Medicare Program:

- 1. Part A (hospital insurance)** – Helps cover your inpatient care in hospitals, skilled nursing facilities, hospice care and some home health care if you meet certain conditions.
- 2. Part B (medical insurance)** – Helps cover medically necessary services like doctors’ services and outpatient care, other medical services that Part A doesn’t cover (like physical and occupational therapy).

Also covers some preventive services to help maintain your health and keep certain illnesses from getting worse.

- 3. Part C (Medicare Advantage plans)** – Private insurers like HMO and PPO networks provide Part A, Part B and sometimes Part D coverage to people who enroll.
- 4. Part D (Medicare prescription drug coverage)** – Helps cover prescription drug costs.

**Medicare covers many health care services, but there are some costs that it does not cover.** Here’s what Medicare pays and what YOU pay in [2010]. Expect to pay more out of your own pocket next year and for years to come.

MEDICARE PART A		
In [2010]	Medicare Pays:	YOU PAY:
<b>Hospital Coverage</b>		
<b>Deductible</b>	\$0	[\$1,100]
<b>First 60 days</b>	100%	\$0
<b>Days 61 – 90</b>	All but [\$275] a day	[\$275] a day
<b>Days 91 – 150</b>	All but [\$550] a day	[\$550] a day
<b>Days 151+</b>	\$0	100%
<b>Benefit for Blood</b>	All but 3 pints	For 3 pints
<b>Skilled Nursing Facility Care</b>		
<b>First 20 days</b>	100%	\$0
<b>Days 21 – 100</b>	All but [\$137.50] a day	[\$137.50] a day
<b>Days 100+</b>	\$0	100%

MEDICARE PART B		
In [2010]	Medicare Pays:	YOU PAY:
<b>Annual Deductible</b>	\$0	[\$155]
<b>Physicians’ Services &amp; Supplies</b>	80%	20%
<b>Benefit for Blood</b>	All but 3 pints	For 3 pints
<b>Emergency Care Received Outside the U.S.</b>	\$0	100%

# Medicare Supplement Insurance

Medicare supplement insurance is private health insurance specifically designed to help pay some of the health care costs that the Medicare program may not cover.

Without a supplemental policy to help pay bills that Medicare may not pay, your expenses could really add up. While you can budget for your insurance premium, paying for emergencies or other unexpected medical conditions could be far more costly. A Medicare supplement insurance policy keeps your costs under control and brings you these other benefits:

- **Freedom** to stay with your own doctors and hospitals
- Choose specialists and other health care providers **without needing referrals**
- Be assured that your **benefits will increase** as Medicare deductibles and copayments increase
- Get coverage **anywhere in the U.S.** while traveling
- **Avoid the paperwork** of filing claims
- Have a policy with **guaranteed renewals** as long as premiums are paid on time

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## IMPORTANT RESOURCES FOR YOU:

To make a confident, well-informed Medicare supplement decision, we encourage you to contact Medicare and ask questions about your current coverage.

Medicare: [www.medicare.gov](http://www.medicare.gov) • 1-800-MEDICARE  
(1-800-633-4227)

United of Omaha Life Insurance Company: [1-800-865-2674]  
[[www.mutualofomaha.com](http://www.mutualofomaha.com)]

# The Types of Medicare Supplement Plans Available

Benefits offered in all the Medicare supplement policies have been standardized so they can be easily compared between insurance carriers.

This chart gives you a quick look at the available plans and their benefits. Not all plans may be available in your state.

The plans available are identified as Medicare supplement Plans A through N (except in MA, MN and WI).<sup>†</sup> Insurance companies can choose which plans they will offer. However, every insurance company must offer Plan A.

As you review the following plans, please keep in mind that – while all Medicare supplement insurance policies are standardized – price and the levels of policyholder service can vary widely from company to company.

If a checkmark appears in a column of this chart, this means that the Medicare supplement insurance policy covers 100% of the described benefit. If a column lists a percentage, this means the Medicare supplement insurance policy covers that percentage of the described benefit. If a column is blank, this means the Medicare supplement insurance policy doesn't cover that benefit. Note: The Medicare supplement insurance policy covers the coinsurance only after you have paid the deductible (unless the Medicare supplement insurance policy also covers the deductible).

MEDICARE SUPPLEMENT BENEFITS	MEDICARE SUPPLEMENT PLANS									
	A	B	C	D	F*	G	K**	L**	M	N
Medicare Part A Coinsurance and all costs after hospital benefits are used up	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓***
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Deductible			✓		✓					
Medicare Part B Excess Charges					✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			✓	✓	✓	✓			✓	✓
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

<sup>†</sup> For more information on benefits offered in MA, MN and WI, please refer to the Buyers Guide offered by CMS and NAIC.

\*Medicare supplement Plan F also offers a high-deductible option. You must pay part for Medicare-covered costs up to the high-deductible amount before your Medicare supplement insurance policy pays anything.

\*\*Plans K and L provide for different cost-sharing for items and services than other plans. Once you reach the annual limit, the plan pays 100% of the Medicare copayments, coinsurance and deductibles for the rest of the calendar year. The out-of-pocket annual limit does NOT include charges from your provider that exceed Medicare-approved amounts, called "Excess Charges." You will be responsible for paying excess charges.

\*\*\*100% part B coinsurance except up to a \$20 copayment for office visits and up to a \$50 copayment for emergency room.

See the Outline of Coverage for details and exceptions.

# What Plan and Insurance Company is Best for You?

Today, Medicare leaves more for you to pay than ever. It's important that you're protected with a Medicare supplement insurance policy. We suggest that your choice be made based on benefits and price. It's also important to consider the financial stability of the insurance company, as well as their reputation for customer service and payment of claims.

## Price

Although Medicare supplement insurance policies are standardized, it's still very important to compare plans because rates can vary quite a bit from one insurance company to another.

## Benefits

While cost may be a key factor for you, it's important to consider what your current health care needs and expenses are today, as well as what they may be in the future. Medicare supplement insurance policies can pay all or part of these expenses.

To help you make your choice, we have prepared the benefits checklist below to serve as a guide and reminder of what all your needs may be.

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**[Sample A. Samplelongname,] BEFORE YOU BEGIN any policy evaluation, review and check the benefits that are important to you:**

### BASIC BENEFITS

- Hospitalization: Medicare Part A coinsurance, plus coverage for 365 additional days after Medicare benefits end
- Medical Expenses: Medicare Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services
- Blood: First 3 pints of blood each year
- Preventive care

### OTHER BENEFITS

- Medicare Part A hospital expenses
- Medicare Part B physician services and supplies
- Medicare Part B excess charges (includes services such as hospital stays exceeding 90 days)
- Emergencies when traveling out of the country
- Medicare-approved skilled nursing facility copayment

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Questions? Let us help you. Call Toll Free: [1-800-865-2674.]

# NOW LET US SHOW YOU

## The Medicare Supplement Plans Available to You from United of Omaha Life Insurance Company.

As you review the following Outline of Coverage, please keep in mind that while Medicare supplement insurance policies are standardized, it's important to keep price in mind.

We work hard to ensure our Medicare supplement insurance **rates remain competitive** in the industry. [Plus, we offer you our [7%] **household premium discount** for even greater affordability.]

**Please note: Sections highlighted in gray are specific plans offered in your geographic area.**

And, please remember: You are not alone! We're here to answer any questions you may have while you're reviewing and comparing the available plans.

**OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE**  
**BENEFIT PLANS A, F AND G**

These charts show the benefits included in each of the standard Medicare supplement plans. Every company must make available Plan "A." Some plans may not be available in your state. See Outlines of Coverage sections for details about ALL plans.

**Basic Benefits:** Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.  
**Hospitalization:** Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L, and N require insureds to pay a portion of Part B coinsurance or copayments.  
**Medical Expenses:** First 3 pints of blood each year.  
**Blood:** Part A coinsurance.  
**Hospice:** Part A coinsurance.

A	B	C	D	F	F*	G	K	L	M	N
Basic, including 100% Part B co-insurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B co-insurance	Basic, including 100% Part B co-insurance, except up to \$20 copayment for office visit, and up to \$50 copayment for ER						
		Skilled Nursing Facility Co-insurance	50% Skilled Nursing Facility Co-insurance	75% Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance				
	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible					
		Part B Deductible	Part B Deductible	Part B Deductible	Part B Excess (100%)	Part B Excess (100%)				
		Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency				
							Out-of-pocket limit \$4,620; paid at 100% after limit reached	Out-of-pocket limit \$2,310; paid at 100% after limit reached		

Questions? Let us help you choose the right plan for you. Call Toll Free: [1-800-865-2674.]

OUTLINE OF COVERAGE

[Sample A. Samplelongname]

## LET US HELP YOU APPLY

for Your Medicare Supplement Insurance Policy from  
United of Omaha Life Insurance Company.

**This section includes your personalized  
Medicare supplement insurance application.**

We've made it as **easy as possible** to apply. Everything  
you need is right here.

But, again, please don't hesitate to call us for courteous  
assistance from licensed agents who know how  
important this decision is to you – AND who are proud  
to know you chose United of Omaha Life Insurance  
Company!

MEDICARE SUPPLEMENT INSURANCE APPLICATION



## Steps to remember:

- 1. Indicate the plan you want.** Complete the plan information box on the application. Refer to the Outline of Coverage for policy and premium rate information.
- 2. Have your Medicare claim number and effective date available.** This information is found on your Medicare ID card. If you don't have your card yet, leave these questions blank. Note: You must be enrolled in Medicare Part A and Part B prior to this coverage being effective.



- 3. Answer ALL questions on the application in full.** Sign and date in ALL places indicated.
- 4. Include your first month's premium.** See the Premium Charts in the Outline of Coverage [and use the simple [Premium Calculation Sheet](#) provided for you in this section]. All future premiums will be billed according to the convenient payment method you indicate on your application.
- 5. Remove, sign and return any additional forms –** included in this booklet. These forms can be mailed with your application.
- 6. Mail your application.** Remove the application pages from this booklet and return in the postage-paid envelope provided.

**Please note: Your policy cannot be issued unless all of the above items are received.**

# Speak the Language: Definitions of Medicare and Medicare Supplement Terms

**You will need to understand the important terms used when reviewing Medicare supplement insurance policies. This is a list of common terms and what they mean.**

**Benefit Period** – The period of time that begins when you enter a hospital or skilled nursing facility and ends when you haven't received any inpatient hospital care or care in a skilled nursing facility for 60 days in a row. You must pay the inpatient hospital deductible for each benefit period and there's no limit to the number of benefit periods.

**Coinsurance** – The percentage of the Medicare-approved payment amount that you have to pay for a medical service. For example, if your coinsurance is 20% and Medicare approves a \$100 doctor's office visit, Medicare will pay \$80 and you will pay \$20.

**Custodial Care (Non-Skilled Care)** – The care that helps you with activities of daily living. It may also include care that most people do for themselves (e.g., diabetes monitoring).

**Deductible** – The amount you must pay for health care or prescriptions before Medicare, your prescription drug plan or other health care insurance will begin to pay incurred costs.

**Durable Medical Equipment** – Equipment needed for medical reasons that is sturdy enough to be used many times without wearing out. Examples include wheelchairs, hospital beds and equipment that supplies a person with oxygen.

**Excess Charges** – If you're enrolled in the Original Medicare Plan, this is the difference between a doctor's or other health care provider's actual charge (which may be limited by Medicare) and the Medicare-approved payment amount.

**Guarantee Issue** – A right you have in certain situations when insurance companies are required by law to sell or offer you a Medicare supplement policy. During these situations, an insurance company cannot deny you a Medicare supplement policy, place conditions on a policy or charge you more for a policy because of past or present health conditions.

**Guaranteed Renewable** – Requires an insurance company to automatically renew or continue your Medicare supplement policy unless you make untrue statements or fail to pay your premiums on time.

**Hospital Insurance (Medicare Part A)** – The part of Medicare that pays for inpatient hospital stays, care in a skilled nursing facility, home health care and hospice care.

**Lifetime Reserve Days** – With Medicare Part A, these are the additional days that Medicare will pay for when you are in a hospital more than 90 days. You have a total of 60 reserve days that can be used during your lifetime. For each lifetime reserve day, Medicare pays all covered costs except for a daily coinsurance.

*(See next page for more definitions.)*

# Speak the Language: Definitions of Medicare and Medicare Supplement Terms *(continued)*

**Medical Insurance (Medicare Part B)** – The part of Medicare that covers doctors’ services, outpatient hospital care and some other services that Part A doesn’t cover, such as physical and occupational therapy.

**Medicare Advantage Plans (Medicare Part C – like an HMO or PPO)** – Provides your Part A and Part B coverage, but can charge different amounts for certain services. May offer additional coverage and prescription drug coverage for an extra cost. Cost for items and services vary by plan.

**Medical Underwriting** – The process that an insurance company uses to decide, based on your medical history, whether or not to take your application for insurance, to add a waiting period for pre-existing conditions (if your state law allows it) and how much to charge you for that insurance.

**Medically Necessary** – Services or supplies that are needed for the diagnosis or treatment of your medical condition and that meet accepted standards of medical practice.

**Medicare-Approved Amount** – In the Original Medicare Plan, this is the amount a doctor or supplier that accepts assignment can be paid. It includes what Medicare pays and any deductible, coinsurance or copayment you pay. It may be less than the doctor or supplier charges.

**Medicare Supplement Insurance** – Health insurance policies that typically have standardized benefits and are sold by private insurance companies. Medicare Supplement policies work in

tandem with your Medicare Part A and B coverage. They allow you to use any doctor or hospital that accepts Medicare.

**Open Enrollment** – The best time to buy a Medicare supplement policy is during your Medicare supplement open enrollment period. This period lasts for six months and begins on the first day of the month in which you are both age 65 or older and enrolled in Medicare Part B (some states may have additional open enrollment periods). During this period, an insurance company can’t use medical underwriting.

**Pre-Existing Condition** – A health problem you have within 6 months prior to the effective date of your Medicare supplement insurance policy.

**Prescription Drug Plan (Medicare Part D)** – A stand-alone prescription drug plan that adds prescription drug coverage to the Original Medicare Plan. These plans are offered by insurance companies. [For enrollment information, call toll free [1-800-847-9814].]

**Preventive Care** – Health care that emphasizes prevention, early detection and early treatment of conditions, such as routine women’s exams and immunizations.

**Skilled Nursing Facility** – A skilled nursing facility is a facility that provides skilled nursing care and is approved for payment by Medicare, or is qualified to receive such approval if so requested. Custodial care does not qualify as an eligible expense.

## Apply Today.

If, at any time, you want assistance, an insurance agent dedicated to helping Medicare beneficiaries will be happy to help you. Simply call toll free:

**[1-800-865-2674].**

Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. **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.** United of Omaha Life Insurance Company is licensed nationwide, except in NY and is solely responsible for its financial and contractual obligations.

Policy forms: UM20, UM21, UM22, UM23 and UM24, UM30 and UM31, or state equivalent. In ID: UM20-21698, UM23-21699, UM24-21700; in OK: UM20-21746, UM23-21747, UM24-21748; in OR: UM20R-21749, UM23R-21750, UM24R-21751. Not all policy forms may be available in every state. These policies have exclusions, limitations and reductions. In some states, Medicare supplement insurance policies are available to those eligible for Medicare due to a disability, regardless of age. NC residents: premiums are based on attained age, meaning they will increase each year.

**This is a solicitation of insurance and an insurance agent may contact you by telephone.**



**UNITED OF OMAHA LIFE INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175

*Prepared Exclusively For:*

MEDICARE SUPPLEMENT INSURANCE

**THE PROTECTION YOU NEED.  
THE PRICE YOU WANT TO PAY.**

*It's all here for you ... right now.*



*The right choice!*



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Questions? Let us help you. Call Toll Free: [1-800-865-2674.]



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

PRSR1 STD  
 U.S. POSTAGE  
**PAID**  
 MUTUAL OF  
 OMAHA



**UNITED OF OMAHA  
 LIFE INSURANCE COMPANY**  
 A MUTUAL of OMAHA COMPANY

Thank you for requesting this important information.



MEDICARE SUPPLEMENT INSURANCE  
**THE ANSWERS YOU'RE LOOKING FOR.  
 THE PROTECTION YOU NEED.  
 THE PRICE YOU WANT TO PAY.**

*The right choice!*

Questions? Let us help you. Call Toll Free: [1-800-865-2674.]

Questions? Let us help you. Call Toll Free: [1-800-865-2674.]

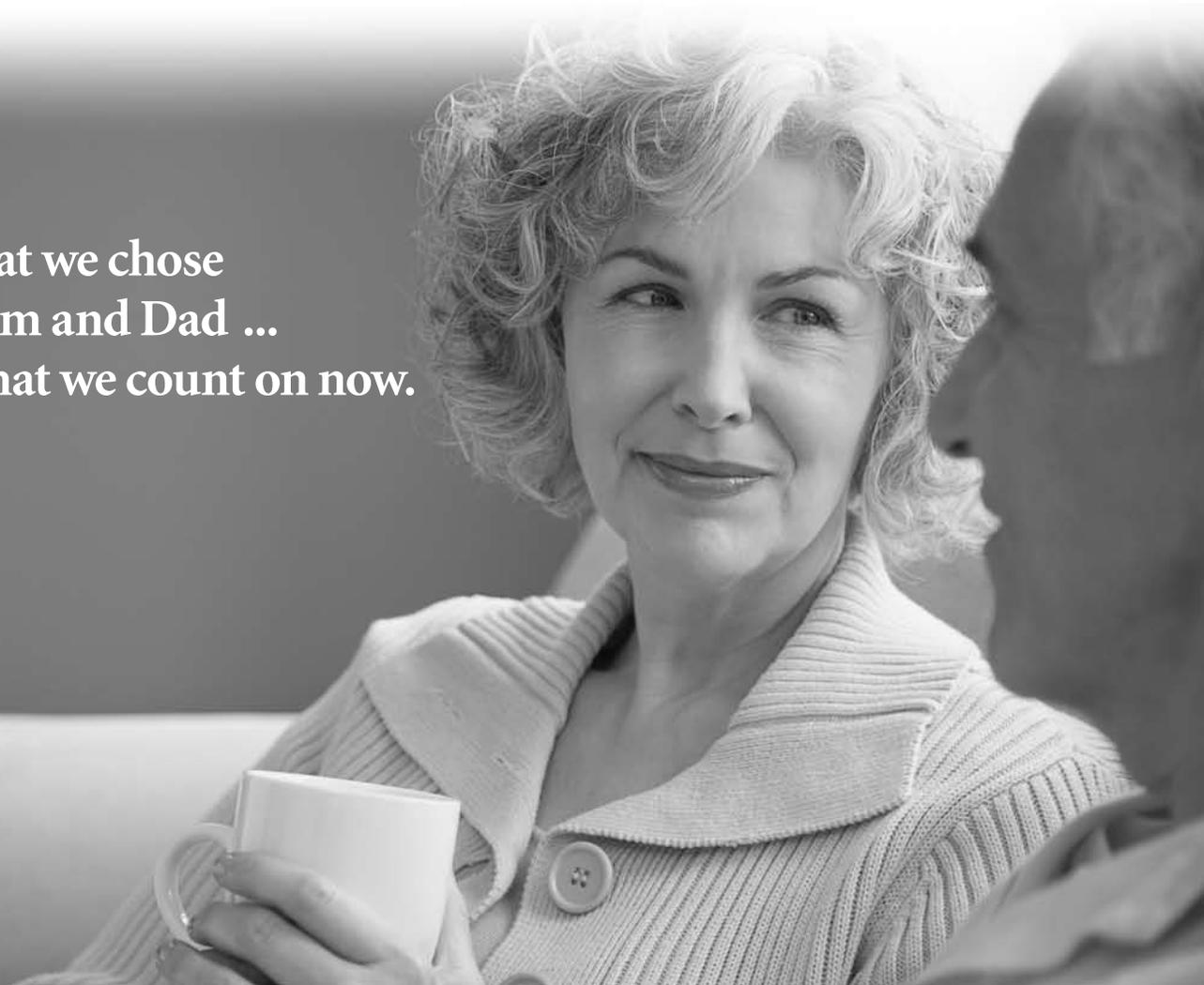


**UNITED OF OMAHA  
LIFE INSURANCE COMPANY**  
A MUTUAL of OMAHA COMPANY

MEDICARE SUPPLEMENT INSURANCE  
**THE PROTECTION YOU NEED.  
THE PRICE YOU WANT TO PAY.**

*Take another look at all we have to offer you[,  
Sample A. Samplelongname].*

It's what we chose  
for Mom and Dad ...  
and what we count on now.



## *Contents*

- **Outline of Available Coverage**
  - including our affordable premium rates
- [■ **EyeMed Vision Care® Form**]
- [■ **Premium Calculator**]
- **Personalized Application**
- **Marketing Opt-Out Notice**
- **Postage-Paid Envelope**

## **We'll Help You Make Sure Medicare is the Benefit it Should Be.**

United of Omaha Life Insurance Company, a Mutual of Omaha Company, is proud to provide you with this important information on the Medicare supplement insurance plans we offer at very budget-minded rates.

Today, Medicare covers less than ever. So, with medical costs rising, the expenses Medicare leaves for you to pay are increasing too. That's why you need protection like this to help preserve your savings when you need medical care.

# UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175



**IMPORTANT REMINDER:  
If you haven't already enrolled,  
please consider the best choice  
in Medicare supplement coverage.**

[Dear Sample A. Samplelongname]:

We recently mailed you a wealth of important information concerning:

- ✓ What Medicare will pay and what you'd pay – out of your own pocket,
- ✓ Why a Medicare supplement plan may be a good choice for you – giving you the freedom to choose your doctors and hospitals without restrictions,
- ✓ Why **NOW** is the time to protect yourself with the **RIGHT PLAN** for your needs at the **RIGHT PRICE** for your budget from United of Omaha Life Insurance Company.

If you have mailed your application, rest assured that you'll hear from us shortly.

**IF YOU HAVEN'T APPLIED FOR COVERAGE, PLEASE DON'T PUT IT OFF.  
APPLY TODAY. YOUR SATISFACTION IS GUARANTEED.**

And, to make it even easier for you to act now, we've prepared this trimmed-down, [last chance] reminder package. It has all you need to decide on the right plan for you along with an application for you to complete. That's all that's left to do! You already know ...

Medicare was **never designed to pay it all**. And each year, it **leaves more for you to pay**. That's why you may need Medicare supplement insurance that will **automatically increase benefits** as Medicare benefits change.

All Medicare supplement insurance plans are standardized, but the **rates can vary a great deal** among insurance companies, as well as the financial stability and service record of the company.

*(over, please)*

---

**Questions? Let us help you. Call Toll Free: [1-800-865-2674.]**

**PRICE, PRICE, PRICE – PLUS SERVICE AND RELIABILITY ARE KEY.**

Like all of the satisfied Medicare supplement policyholders United of Omaha now insures – we believe you'll find our **price, coverage, claims handling and overall customer service** to be unparalleled in the industry today.

And, please remember: You're **just a toll-free phone call away** from licensed agents who will gladly answer any questions you may have and help you apply. So, please take time to **protect yourself now.**

Sincerely,



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

P.S. Your decision to **act now** can be **so important to you and your future financial security** in the face of rising health care costs. That's why we back you up with our **30-Day Money-Back Guarantee.** You have our word on that!

*As One of the Top Medicare Supplement Insurers ...*

## **We Can Help You Choose the Right Plan at the Right Price.**

[Sample A. Samplelongname,] here are the top 10 reasons to act on this protection now:

- 1. Freedom to Choose** – Medicare supplement insurance gives you the freedom to choose the doctors, specialists and hospitals you want without getting referrals.
- 2. Save on Premiums** – We work diligently to ensure our Medicare supplement insurance rates remain competitive in the industry.
- 3. Benefits Automatically Adjust to Medicare Changes** – Your benefit dollar amounts will automatically increase to cover any increases in Medicare deductibles and copayments.
- 4. No Individual Rate Increases** – Premiums or rates may increase only when the increase is applicable to all persons covered under this type of policy and class in your state or geographic area where the policy was issued – not because of claims or changes in your health.
- 5. No Cancellation Due to Age, Health or Number of Claims** – As long as your premiums are paid on time, you can keep your coverage for life. Your coverage can never be canceled due to age, health or number of claims as long as there has been no material misrepresentation.
- 6. Benefits Paid Regardless of Other Insurance** – Benefits are payable regardless of any hospital, travel, accident or cancer insurance you may have. If you currently have a Medicare supplement insurance policy with another provider, you can replace it with United of Omaha Life Insurance Company's Medicare supplement coverage.
- 7. [Seven] Percent Household Premium Discount** – Our [7%] household premium discount and reasonable rates make Medicare supplement insurance more affordable than you might think. ]
- 8. Virtually No Paperwork for You** – With our automated claims processing saves you time and effort. We process and pay claims as quickly as possible.
- 9. Confidence in Quality** – When you own a United of Omaha Life Insurance Company Medicare supplement insurance policy, you can rest assured knowing you own a quality insurance plan. A Mutual of Omaha company since 1926, United of Omaha Life Insurance Company offers you the reputation of Mutual of Omaha, which has been providing quality services for over 100 years.
- 10. 30-Day, No-Risk Free Look** – When your policy arrives, read it over carefully. If, for any reason, you are not completely satisfied, return the policy to us within 30 days. You'll receive a prompt refund of any premium payments you have made (less any claims paid).

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Questions? Let us help you. Call Toll Free: [1-800-865-2674.]

# NOW LET US SHOW YOU

## The Medicare Supplement Plans Available to You from United of Omaha Life Insurance Company.

As you review the following Outline of Coverage, please keep in mind that while Medicare supplement insurance policies are standardized, it's important to keep price in mind.

We work hard to ensure our Medicare supplement insurance rates remain competitive in the industry. [Plus, we offer you our [7%] household premium discount for even greater affordability.]

Please note: Sections highlighted in *gray* are specific plans offered in your geographic area.

And, please remember: You are not alone! We're here to answer any questions you may have while you're reviewing and comparing the available plans.

**OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE**  
**BENEFIT PLANS A, F AND G**  
 These charts show the benefits included in each of the standard Medicare supplement plans. Every company must make available Plan "A." Some plans may not be available in your state. See Outlines of Coverage sections for details about ALL plans.

**Basic Benefits:**  
 Hospitalization:  
 Medical Expenses:

Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.  
 Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L, and N require insureds to pay a portion of Part B coinsurance or copayments.  
 First 3 pints of blood each year.  
 Part A coinsurance.

A	B	C	D	F	F*	G	K	L	M	N
Basic, including 100% Part B co-insurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B co-insurance	Basic, including 100% Part B co-insurance, except up to \$20 copayment for office visit, and up to \$50 copayment for ER						
		Skilled Nursing Facility Co-insurance	50% Skilled Nursing Facility Co-insurance	75% Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance				
	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible					
		Part B Deductible			Part B Excess (100%)	Part B Excess (100%)				
		Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency				
							Out-of-pocket limit \$[4,620]; paid at 100% after limit reached	Out-of-pocket limit \$[2,310]; paid at 100% after limit reached		

Questions? Let us help you choose the right plan for you. Call Toll Free: [1-800-865-2674.]

[Sample A. Samplelongname]

## **LET US HELP YOU APPLY**

**for Your Medicare Supplement Insurance Policy from  
United of Omaha Life Insurance Company.**

**This section includes your personalized  
Medicare supplement insurance application.**

We've made it as **easy as possible** to apply. Everything  
you need is right here.

But, again, **please don't hesitate to call us** for  
courteous assistance from licensed agents who know  
how important this decision is to you – AND who  
are proud to know you chose United of Omaha Life  
Insurance Company!



## Steps to remember:

- 1. Indicate the plan you want.** Complete the plan information box on the application. **Refer to the Outline of Coverage** for policy and premium rate information.
- 2. Have your Medicare claim number and effective date available.** This information is **found on your Medicare ID card**. If you don't have your card yet, leave these questions blank. Note: You must be enrolled in Medicare Part A and Part B prior to this coverage being effective.



- 3. Answer ALL questions on the application in full.** **Sign and date** in ALL places indicated.
- 4. Include your first month's premium.** See the Premium Charts in the Outline of Coverage [and use the simple Premium Calculation Sheet provided for you in this section]. All future premiums will be billed according to the **convenient payment method you indicate** on your application.
- 5. Remove, sign and return any additional forms** – included in this booklet. These forms can be mailed with your application.
- 6. Mail your application.** Remove the application pages from this booklet and **return in the postage-paid envelope** provided.

**Please note: Your policy cannot be issued unless all of the above items are received.**

**IMPORTANT:** If you decide to switch, don't cancel your first Medicare supplement policy until you apply, are accepted by the insurance company, review and decide to keep the new Medicare supplement policy.



**UNITED OF OMAHA LIFE INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175

*Prepared Exclusively For:*

MEDICARE SUPPLEMENT INSURANCE

**THE PROTECTION YOU NEED.**  
**THE PRICE YOU WANT TO PAY.**

*Your [last chance] to apply during this effort.  
Please don't delay!*

*The right choice!*



---

Questions? Let us help you. Call Toll Free: [1-800-865-2674.]

# Apply Today.

If, at any time, you want assistance, an insurance agent dedicated to helping Medicare beneficiaries will be happy to help you. Simply call toll free:

**[1-800-865-2674].**

Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. **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.** United of Omaha Life Insurance Company is licensed nationwide, except in NY and is solely responsible for its financial and contractual obligations.

Policy forms: UM20, UM21, UM22, UM23, UM24, UM30 and UM31 or state equivalent. In ID: UM20-21698, UM23-21699, UM24-21700; in OK: UM20-21746, UM23-21747, UM24-21748; in OR: UM20R-21749, UM23R-21750, UM24R-21751. Not all policy forms may be available in every state. These policies have exclusions, limitations and reductions. In some states, Medicare supplement insurance policies are available to those eligible for Medicare due to a disability, regardless of age. NC residents: premiums are based on attained age, meaning they will increase each year.

**This is a solicitation of insurance and an insurance agent may contact you by telephone.**



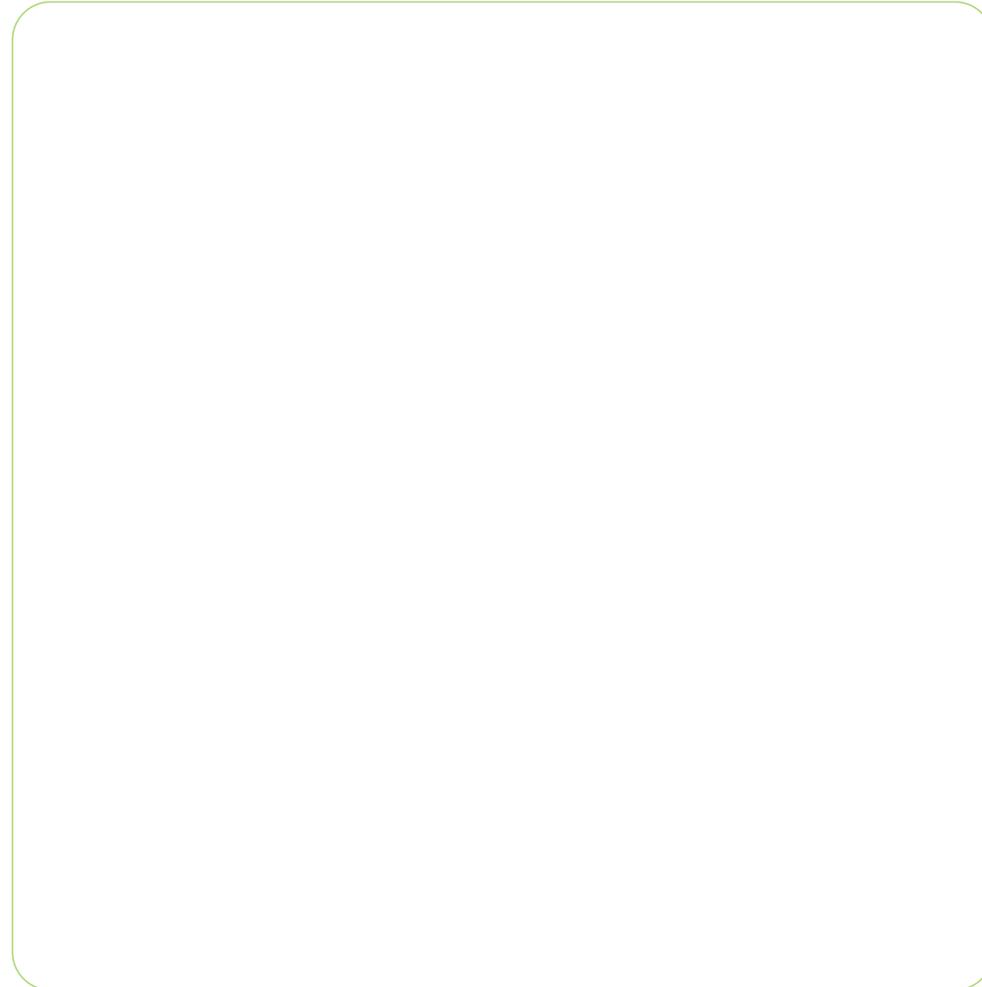
**UNITED OF OMAHA LIFE INSURANCE COMPANY**  
 A MUTUAL of OMAHA COMPANY  
 Mutual of Omaha Plaza, Omaha, NE 68175

PRSR7 STD  
 U.S. POSTAGE  
**PAID**  
 MUTUAL OF  
 OMAHA



**UNITED OF OMAHA  
 LIFE INSURANCE COMPANY**  
 A MUTUAL of OMAHA COMPANY

Thank you for requesting this important information.



MEDICARE SUPPLEMENT INSURANCE  
 THE ANSWERS YOU'RE LOOKING FOR.  
 THE PROTECTION YOU NEED.  
 THE PRICE YOU WANT TO PAY.

*The right choice!*

**IMPORTANT:**  
 Please Don't Miss This  
**[2nd Chance]**  
 To Apply!

[ Questions? Let us help you. Call Toll Free: [1-800-865-2674.] ]

[ Questions? Let us help you. Call Toll Free: [1-800-865-2674.] ]

SERFF Tracking Number: MUTM-126464824 State: Arkansas  
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 44640  
 Company Tracking Number: VERONICA BOOTH  
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010  
 Standard Plans 2010  
 Product Name: Medicare Supplement Advertising - UC7307  
 Project Name/Number: Medicare Supplement Advertising /UC7307

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Memorandum of Variable Material - UC7307	Filed	02/02/2010

**Comments:**

**Attachment:**

UC7307 Memo of Var.pdf

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Memorandum of Variable Material - UC7308	Filed	02/02/2010

**Comments:**

**Attachment:**

UC7308 Memo of Var.pdf

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Memorandum of Variable Material - UE1381	Filed	02/02/2010

**Comments:**

**Attachment:**

UE1381 Memo of Var.pdf

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Memorandum of Variable Material - UE1382	Filed	02/02/2010

**Comments:**

**Attachment:**

UE1382 Memo of Var.pdf

## VARIABLE MATERIAL FOR ADVERTISING FORM

### Form Number: UC7307

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

1) [Sample A. Samplelongname] –cover of booklet.

One of the following options will be used:

- 1) [Sample A. Samplelongname]-for personalization, or
- 2) This field will be left blank

2) [EyeMed Vision Care Form]– Table of Contents on inside cover.

This variable will be:

- 1) Left in or
- 2) Removed completely for those states that do not allow this form, currently OK

3) [Premium Calculator]- Table of Contents on inside cover.

This variable will be:

- 1) Left in, or
- 2) Removed for those states that do not have the option for a household premium discount, currently CT.

4) [Dear Sample A. Samplelongname] : – opening of letter

One of the following options will be used:

- 1) Dear Friend
- 2) Good Afternoon
- 3) Dear Sample A. Samplelongname – for personalization
- 4) Good Afternoon Sample A. Samplelongname – for personalization

5) For [2010], Medicare's Part A deductible... - middle on the front page of the letter

The date will be updated on a yearly basis.

6) [OR VISIT [www.mutualofomaha.com]] – top of second page on letter

This information will either be:

- 1) Left in, or
- 2) Removed

7) Web Address – top of second page of letter

A current and approved Medicare Supplement web address will be used.

8) Signature and Name Block – Lower left hand corner of letter

This is variable to update the name of the licensed individual if there would be a change in the Director position.

9) [Sample A. Samplelongname]– top of “top 10 reasons” page

This field will either be:

- 1) Left in – for personalization, or
- 2) Removed

10) [Seven percent household premium discount – Our [7%] household premium discount...] - #7 on “Top 10 Reasons” page

One of the following options will be used in this field:

- 1) Seven Percent Household Premium Discount – Our [7%] household premium discount and reasonable rates make Medicare supplement insurance more affordable than you might think. See the enclosed Outline of Coverage for additional information. – If not mailing in the state of CT
- 2) One-on-One Personal Service – Our excellent customer service will help walk you through any questions you may have. – If mailing in CT

11) “[Seven] percent household premium discount - Our [7%] household...” - #7 on “Top 10 Reasons” page  
One of the following options will be selected:

- 1) Seven, 7% - If not mailing in the state of MO
- 2) Twelve, 12% - If mailing in the state of MO

12) “TOP 10 REASONS FOR [SAMPLE A. SAMPLELONGNAME]...” – Tab on right side of “Top 10 Reasons” page

One of the following options will be used:

- 1) [SAMPLE A. SAMPLELONGNAME] – *for personalization*, or
- 2) YOU

13) “Here’s what Medicare pays and what you pay in [2010].” – Bottom half of “Understanding the Medicare Program” page

This date will be updated on a yearly basis.

14) Chart on bottom half of “Understanding the Medicare Program”

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).

15) Website address on the “Medicare Supplement Insurance” page

A current and approved Medicare Supplement web address will be used.

16) [Sample A. Samplelongname] – Middle of “What Plan and Insurance Company is Best for You?” page

One of the following options will be used:

- 1) [Sample A. Samplelongname] – *for personalization*, or
- 2) this will be removed

17) [Plus, we offer you our [7%] **household premium discount** for even greater affordability.] – “Now Let Us Show You” page

This sentence will be:

- 1) IN, if not mailing in CT, or
- 2) OUT, if mailing in CT

18) “...[7%] **household premium discount**...” – “Now Let Us Show You” page

One of the following options will be used:

- 1) 7% for all states except MO
- 2) 12% for the state of MO

19) [Sample A. Samplelongname] – “Let Us Help You Apply” page

One of the following options will be used:

- 1) [Sample A. Samplelongname] – *for personalization*, or
- 2) this will be left blank

20) ...[and use the simple Premium Calculation Sheet provided for you in this section. – “Steps to Remember” page

This variable will be:

- 1) IN, for all states except CT
- 2) OUT, for the state of CT since this state does not have a household premium discount

21) “For enrollment information, call...” – last sentence under ‘Prescription Drug Plan’ term – 2<sup>nd</sup> page of definitions

This information will either be:

- 1) Left in to offer the Medicare Part D prescription program or
- 2) OUT if the state does not allow us to offer the Part D program, currently ID.

## VARIABLE MATERIAL FOR ADVERTISING FORM

### Form Number: UC7308

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

1) [Sample A. Samplelongname] –cover of booklet.

One of the following options will be used:

- 1) [Sample A. Samplelongname]-for personalization, or
- 2) This field will be left blank

2) [EyeMed Vision Care Form]– Table of Contents on inside cover.

This variable will be:

- 1) Left in or
- 2) Removed completely for those states that do not allow this form, currently OK

3) [Premium Calculator]- Table of Contents on inside cover.

This variable will be:

- 1) Left in, or
- 2) Removed for those states that do not have the option for a household premium discount, currently CT.

4) [Dear Sample A. Samplelongname] : – opening of letter

One of the following options will be used:

- 1) Dear Friend
- 2) Good Afternoon
- 3) Dear Sample A. Samplelongname – for personalization
- 4) Good Afternoon Sample A. Samplelongname – for personalization

5) [last chance] reminder package – 1<sup>st</sup> part of letter

On the following options will be used:

- 1) 2nd chance – for a 2<sup>nd</sup> effort package or,
- 2) last chance – for a final offer

6) Signature and Name Block – Lower left hand corner of letter

This is variable to update the name of the licensed individual if there would be a change in the Director position.

7) [Sample A. Samplelongname]– top of “top 10 reasons” page

This field will either be:

- 1) Left in – for personalization, or
- 2) Removed

8) [Seven percent household premium discount – Our [7%] household premium discount...] - #7 on “Top 10 Reasons” page

One of the following options will be used in this field:

- 1) Seven Percent Household Premium Discount – Our [7%] household premium discount and reasonable rates make Medicare supplement insurance more affordable than you might think. See the enclosed Outline of Coverage for additional information. – If not mailing in the state of CT
- 2) One-on-One Personal Service – Our excellent customer service will help walk you through any questions you may have. – If mailing in CT

9) “[Seven] percent household premium discount - Our [7%] household...” - #7 on “Top 10 Reasons” page

One of the following options will be selected:

- 1) Seven, 7% - If not mailing in the state of MO
- 2) Twelve, 12% - If mailing in the state of MO

10) [Plus, we offer you our [7%} **household premium discount** for even greater affordability.] – “Now Let Us Show You” page

This sentence will be:

- 1) IN, if not mailing in CT, or
- 2) OUT, if mailing in CT

11) “[...[7%] **household premium discount**...” – “Now Let Us Show You” page

One of the following options will be used:

- 1) 7% for all states except MO
- 2) 12% for the state of MO

12) [Sample A. Samplelongname] – “Let Us Help You Apply” page

One of the following options will be used:

- 1) [Sample A. Samplelongname] – *for personalization*, or
- 2) this will be left blank

13) ...[and use the simple Premium Calculation Sheet provided for you in this section. – “Steps to Remember” page

This variable will be:

- 1) IN, for all states except CT
- 2) OUT, for the state of CT since this state does not have a household premium discount

14) Your [last-chance] to apply during this effort.

One of the following variables will be used:

- 1) 2<sup>nd</sup> chance – for a 2<sup>nd</sup> effort package or,
- 2) last chance – for a final effort package

**VARIABLE MATERIAL FOR ADVERTISING FORM**

**Form Number: UE1381**

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

1) [Questions? Let us help you. Call Toll Free [1-800-865-2674]]  
This variable will either be left in or removed completely.

## VARIABLE MATERIAL FOR ADVERTISING FORM

**Form Number: UE1382**

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

1) [Questions? Let us help you. Call Toll Free [1-800-865-2674]]

This variable will either be left in or removed completely.

2) [2<sup>nd</sup> Chance] – Stamp on front of carrier

One of the following options will be used:

- 1) 2<sup>nd</sup> Chance
- 2) 3<sup>rd</sup> Chance