

SERFF Tracking Number: MUTM-126467048 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 44667
 Company Tracking Number: ASHLEY COPENHAVER
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Advertising - UL5035
 Project Name/Number: Medicare Supplement Advertising /UL5035

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement Advertising - UL5035 SERFF Tr Num: MUTM-126467048 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 44667

Sub-TOI: MS08I.001 Plan A 2010 Co Tr Num: ASHLEY COPENHAVER State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler
 Author: Ashley Copenhaver Disposition Date: 02/04/2010
 Date Submitted: 01/25/2010 Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Advertising

Project Number: UL5035

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/04/2010

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: 02/04/2010

Created By: Ashley Copenhaver

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Ashley Copenhaver

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Direct Response Mail Advertising

Medicare Supplement Advertising

Package 1 Package 2

Letter: UL5035 Letter: UL5036

SERFF Tracking Number: MUTM-126467048 State: Arkansas
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TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Medicare Supplement Advertising - UL5035
Project Name/Number: Medicare Supplement Advertising /UL5035
Brochure: UC7309 Brochure: UC7309 (same as pkg 1)
Carrier: UE1385 Carrier: UE1385 (same as pkg 1)
Carrier: UE1408 Carrier: UE1408 (same as pkg 1)

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 and UM31 filed on December 23, 2009, pending state approval.

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
CP12, RP12.9.B-AR, DP2B (Outline of Coverage)	08-18-09
BC12 00-10 (Outline of Coverage)	11-19-09

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

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

Sincerely,

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

ac

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com
Consultant

SERFF Tracking Number: MUTM-126467048 State: Arkansas
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Regulatory Affairs 402-351-2476 [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: \$250.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$250.00	01/25/2010	33761352

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	02/04/2010	02/04/2010

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Disposition

Disposition Date: 02/04/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memorandums of Variability	Filed-Closed	Yes
Form	Letter	Filed-Closed	Yes
Form	Brochure	Filed-Closed	Yes
Form	Carrier	Filed-Closed	Yes
Form	Carrier	Filed-Closed	Yes
Form	Letter	Filed-Closed	Yes

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Form Schedule

Lead Form Number: UL5035

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 02/04/2010	UL5035	Advertising Letter	Initial		0.000	UL5035_Brackets.pdf
Filed-Closed 02/04/2010	UC7309	Advertising Brochure	Initial		0.000	UC7309_brackets.pdf
Filed-Closed 02/04/2010	UE1385	Advertising Carrier	Initial		0.000	UE1385_brackets.pdf
Filed-Closed 02/04/2010	UE1408	Advertising Carrier	Initial		0.000	UE1408_brackets.pdf
Filed-Closed 02/04/2010	UL5036	Advertising Letter	Initial		0.000	UL5036_Brackets.pdf

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175



3 Things to think about when choosing Medicare supplement insurance...

1. Savings
2. Service
3. Company reputation

[Apply for your Medicare supplement insurance policy today!]

[Dear Pat Q. Sample,]

If you're about to turn 65, I'm sure you're aware that it's time to enroll for Medicare. You've reviewed the information available to you and know that as good as Medicare is, it may not pay all your medical expenses. And, it makes sound financial sense to consider the impact future Medicare and health care costs will have on your retirement savings – and the lifestyle you desire.

Help protect and maximize your retirement savings with a United of Omaha Life Insurance Company Medicare supplement insurance policy.

Selecting a Medicare supplement insurance plan can be a confusing process. The federal government developed standardized supplemental plans, all are mandated by law. Different companies offer similar benefits from plan to plan. So what should you look for when shopping for Medicare supplement insurance? Low rates, great service and a brand name you know and trust.

We have some of the lowest rates in the country.

When you compare our rates to those of any other company you'll see ... we offer some of the most affordable rates in your area! Just look at your economical rates* for our two most popular plans. You may even qualify for a household premium discount. See the Frequently Asked Questions, located in the brochure, for more details.

PLAN	MALE		FEMALE	
	Nontobacco	Tobacco	Nontobacco	Tobacco
[Plan F]	[\$00.00 a month]	[\$00.00 a month]	[\$00.00 a month]	[\$00.00 a month]
[Plan G]	[\$00.00 a month]	[\$00.00 a month]	[\$00.00 a month]	[\$00.00 a month]

**Rates are subject to change.*

Our service is second to none.

Our friendly, professional and knowledgeable customer service representatives can help answer additional questions you have regarding Medicare supplement insurance. Let our experience work for you.

We're a company you can trust.

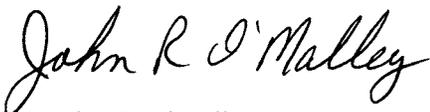
When you own a United of Omaha Medicare supplement policy (a Mutual of Omaha Company), you get the reputation, strength and stability of Mutual of Omaha Insurance Company. Since their founding in 1909, Mutual of Omaha has provided outstanding service to millions of policyholders across America. [United of Omaha Life Insurance Company is rated [A+ SUPERIOR] [(attained 4/2009)] by A.M. Best Rating Company, for overall financial strength and ability to meet ongoing obligations to policyholders.]

Take a look at the enclosed materials which feature our available plans. Compare our rates with any other company's plans. You'll find we offer an exceptional value.

Receive a 30-day free look period.

To apply, simply fill out the enclosed application and return it [along with your first month's premium] in the postage-paid envelope provided. If you're not completely satisfied just return it within 30 days – no questions asked. Any premium payments, less claims paid, will be promptly refunded.

Sincerely,



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

P.S. Don't wait ... [take advantage of this open enrollment period so your acceptance will be guaranteed – without a single health question!] **Complete and mail your enclosed application today.**

Important Information

[Open Enrollment is a one-time only period that lasts for six months and begins on the first day of the month in which you are both 65 or older and enrolled in Medicare Part B.]

[Questions]

[Call [1-800-865-2674]]

[Monday - Thursday 7:00 a.m. - 8:00 p.m. • Friday 7:00 a.m. - 7:00 p.m. • Saturday 7:30 a.m. - 4:00 p.m. C.T.]

[or visit us at www.mutualofomaha.com]

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. [NC residents, premiums are based on attained age, meaning they will increase each year.]

Policy forms: UM20, UM21, UM22, UM23, UM24, UM30 and UM31 or state equivalent. In ID: UM20-21698, UM23-21699 and UM24-21700; in OK: UM20-21746, UM23-21747 and UM24-21748; in OR: UM20R, UM23R and UM24R; in WI: UM25. Not all policy forms may be available in every state. These policies have exclusions, limitations and reductions. In some states, Medicare supplement policies are available to those eligible for Medicare due to a disability, regardless of age.

This is a solicitation of insurance and an agent may contact you by telephone. By responding, you're requesting a licensed insurance agent contact you by telephone to provide additional information.

Things To Consider For Your Health Care Needs

- Affordable rates
- The choice to choose your own health care provider – no referrals needed
- Virtually no paperwork, and quick payment of claims
- Valuable benefits paid directly to you
- Benefits paid regardless of other insurance you may have
- Coverage you can depend on to grow as Medicare changes

How to Apply:

1. Choose the plan that's best for you. Complete the Plan information box on the application. Refer to the Outline of Coverage for policy information.

Many of our policyowners chose Plan F or G for its combination of value and coverage. You may want to do the same too!
2. Complete all information areas on your application to ensure faster processing.
3. Once completed, sign and return your application in the postage-paid envelope provided, [along with your first monthly premium]. All future premiums will be billed according to the method you indicate on your application.



[Have additional questions?]

[Call [1-800-865-2674]]

[Monday - Thursday 7:00 a.m. - 8:00 p.m.
Friday 7:00 a.m. - 7:00 p.m.
Saturday 7:30 a.m. - 4:00 p.m. C.T.]

[or visit our Web site at:
[www.mutualofomaha.com]]

[For a FREE information package on Medicare prescription drug program (Part D), call [1-800-847-9814.]]



**UNITED OF OMAHA LIFE
INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

Coverage underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company
Mutual of Omaha Plaza, Omaha, NE 68175

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Medicare Supplement Insurance *Made Simple*

Answers to questions
about our Medicare
Supplement Insurance



**UNITED OF OMAHA LIFE
INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

Frequently Asked Questions about United of Omaha Life Insurance Company Medicare Supplement Insurance

Q. I'm in great health. Why do I need a Medicare supplement insurance policy?

A. Having Medicare supplement insurance in place may help protect your retirement savings and lifestyle and help give you peace of mind. Even if you're healthy now, there's no guarantee what the future may bring.

Q. Since all Medicare supplement insurance plans are similar, isn't one plan the same as the next?

A. It's true that Medicare supplement benefits are standardized and mandated by law, but they don't all cost the same or provide the same level of service. That's why it's important to compare rates and the reputation of the insurance company.

Q. How do your rates compare to those of other insurance companies?

A. Take a look at the rates on the letter or review the accompanying outline of coverage. You'll see United of Omaha Life Insurance Company's rates are very competitive.

Q. Is it difficult to apply?

A. Not at all. Enclosed you'll find everything you need to apply for this coverage, including a clear description of the policies, the monthly rates, a simple-to-complete application and a postage-paid reply envelope.

Q. If I apply for this insurance, will I need a medical exam?

A. Absolutely not! If you are in your Open Enrollment period your acceptance is guaranteed without any health questions and if you're not, your acceptance is based on your answers to questions on the enclosed application. No physical exam is required.

Q. Will I be able to choose my own doctor?

A. Absolutely. Unlike other kinds of health plans for Medicare beneficiaries, you'll have the freedom and flexibility to use the doctors and hospitals you want. With Medicare supplement insurance, there are no networks and you never need a referral.

Q. Do I have a choice of payment options?

A. Yes. You can take advantage of our convenient payment options. Your premiums will be billed according to the method you select on your application. Once your application is processed, your billing preferences will be activated.

Q. What kind of benefits are not covered?

A. We will not pay benefits for: (a) any expense incurred while the policy is not in force; (b) hospital or skilled nursing facility confinement incurred during a Medicare Part A benefit period that begins while the policy is not in force; (c) that portion of any expenses incurred which is paid for by Medicare; (d) services for non-Medicare eligible expenses, including, but not limited to, routine exams, take-home drugs and eye refractions; (e) services for which a change is not normally made in the absence of insurance or (f) loss or expense that is payable under any other Medicare supplement policy or certificate. (Not applicable in VA.)

Q. How do I know if I am eligible for the seven percent household premium discount?

A. You're eligible for the household premium discount if you have resided with another adult for at least one year, or you're married, and the person also owns or is issued a Medicare supplement policy with United of Omaha or its affiliates.

Q. What happens if Medicare raises its deductibles and copayments?

A. Each time Medicare raises deductibles and copayments, your benefits will automatically increase to cover them.

Q. When will my benefits start?

A. If you're already on Medicare, your benefits will start the very day we receive and approve your application along with your first month's premium. If you're not yet 65, your protection will start on your Medicare Part B effective date, once you're approved for coverage.

Q. Is there a lot of paperwork filing claims?

A. No! With United of Omaha's automated claims processing, claims are paid promptly – virtually without any paperwork required from you. It's fast and easy.

Q. Will I be singled out for a premium increase if I file too many claims?

A. No. Although premiums may change when a change is made on all in force Medicare supplement policies of the same form issued to persons of your classification in the same geographic area of your state.

Q. If I file a lot of claims, do I risk losing my insurance?

A. Absolutely not. This coverage is guaranteed renewable. It's yours to keep for life as long as your premiums are paid on time, and there has been no fraud or material misrepresentation. It cannot be canceled due to your age, health or the number of claims you file.



Q. What kind of service can I expect?

A. Our friendly, professional and knowledgeable customer service representatives can help answer any additional questions you have regarding Medicare supplement insurance. Let our experience work for you.

Q. What if I change my mind?

A. If you're not happy with your United of Omaha Life Insurance Company Medicare supplement insurance policy, simply return it within 30 days. You'll receive a full refund of any premium payments less claims paid – no questions asked.

Q. Does this plan offer Medicare Part D coverage?

A. No. But, you can get a free information packet on Medicare prescription drug coverage (Part D) by calling [1-800-847-9814.]

[Additional Questions?]

[Call toll-free [1-800-865-2674]]

[Monday - Thursday 7:00 a.m. - 8:00 p.m.]

[Friday 7:00 a.m. - 7:00 p.m. Saturday 7:30 a.m. - 4:00 p.m. C.T.]

[or go online at [www.mutualofomaha.com]]

Complete, sign and return your application [along with your first month's premium].

Glossary of 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.

Open Enrollment is a period that lasts for six months and begins on the first day of the month in which you are age 65 or older and enrolled in Medicare Part B. During this period, Federal law allows you to buy any Medicare supplement policy you want that is sold in your state. An insurance company cannot deny you coverage, charge you more due to past or present health conditions or make you wait for your coverage to start.

Medicare Part A Eligible Expenses for Hospital/Skilled Nursing Facility includes expenses for semiprivate room and board, general nursing, and miscellaneous services and supplies.

Medicare Part B Eligible Expenses for Medical Services includes expenses for physicians' services, hospital outpatient services and supplies, physical and speech therapy, and ambulance service.

Benefit Period is 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 skilled care in a Skilled Nursing Facility for 60 days in a row.

Deductible is 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.

Coinsurance is the portion of eligible expenses you may be required to pay for services after you pay any Medicare supplement or other health insurance deductibles.

Guaranteed Renewable requires an insurance company to automatically renew or continue your Medicare supplement policy unless you make untrue statement, commit fraud or fail to pay your premiums on time.

Excess Charge is the difference between the actual Medicare Part B charge as billed, not to exceed any charge limitation established by the Medicare program or state law, and the Medicare-approved Part B charge.



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



What 3 things
should you look for when choosing
Medicare supplement insurance?

[Look inside]



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**What 3 things
should you look for
when choosing Medicare
supplement insurance?**

[Look inside]

UE1408

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175



3 Things to think about when choosing Medicare supplement insurance...

1. Savings
2. Service
3. Company reputation

[You can switch your plan –
without taking a medical exam
Apply Today!]

[Dear Pat Q. Sample,]

If you're over age 65 then chances are you're familiar with Medicare. You know that as good as Medicare is, there are out-of-pocket expenses that are your responsibility. And, if you're like many Americans, you may have concerns about how you're going to pay for Medicare and rising health care costs in the future – and the potential impact on your retirement savings.

Help protect and maximize your retirement savings with a United of Omaha Life Insurance Company Medicare supplement insurance policy.

Whether you're selecting a Medicare supplement plan for the first time, or considering switching plans, the process can be confusing. The federal government developed standardized supplemental plans, all are mandated by law. Different companies offer similar benefits from plan to plan. So what should you look for when considering switching Medicare supplement plans? Low rates, great service and a brand name you know and trust.

We have some of the lowest rates in the country.

When you compare our rates to those of any other company you'll see ... we offer some of the lowest rates in your area! Just look at your economical rates* for our two most popular plans. You may even qualify for a household premium discount. See the Frequently Asked Questions, located in the brochure, for more details.

PLAN	MALE		FEMALE	
	Nontobacco	Tobacco	Nontobacco	Tobacco
[Plan F]	[\$00.00 a month]	[\$00.00 a month]	[\$00.00 a month]	[\$00.00 a month]
[Plan G]	[\$00.00 a month]	[\$00.00 a month]	[\$00.00 a month]	[\$00.00 a month]

*Rates are subject to change.

We also work diligently to keep our rates among the most reasonable in the industry. In order to keep our rates affordable we make use of Class I and Class II ratings. This means if you're no longer in your open enrollment or guaranteed issue period, and if according to our underwriting standards, you're overweight or underweight for your height, you will be considered to be a greater insurable risk. In such case, your premium will be adjusted either [10%] or [20%] higher than the rates illustrated in the Outline of Coverage. If your weight is in the decline column, we're sorry, you're not eligible for coverage. See the Calculate Your Premium worksheet for more information.

Our service is second to none.

Our friendly, professional and knowledgeable customer service representatives can help answer additional questions you have regarding Medicare supplement insurance. Let our experience work for you.

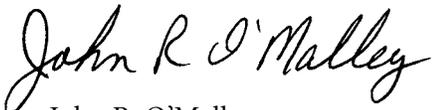
We're a company you can trust.

When you own a United of Omaha Medicare supplement policy (a Mutual of Omaha Company), you get the reputation, strength and stability of Mutual of Omaha Insurance Company. 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] [(attained 4/2009)] by A.M. Best Rating Company, for overall financial strength and ability to meet ongoing obligations to policyholders.]

Receive a 30-day free look period.

It's easy to switch to a United of Omaha Medicare supplement insurance policy. Take a look at the enclosed materials which feature our available plans. Compare our rates with any other company's plans. You'll find we offer an exceptional value. Then, simply fill out the enclosed application and return it [along with your first month's premium] in the postage-paid envelope provided. If you're not completely satisfied just return it within 30 days – no questions asked. Any premium payments, less claims paid, will be promptly refunded.

Sincerely,



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

P.S. When you switch to a United of Omaha Medicare supplement insurance policy, you'll be covered as soon as your application is approved. There is no waiting period. Benefits will be paid from the time your policy is in force. **Complete and mail your enclosed application today.**

Important Information

You can replace your existing Medicare supplement insurance without losing a single day of protection. Just complete and return the enclosed application and satisfy the application process. But please do not cancel your existing coverage until you have actually received your new insurance policy and are sure it's right for you. Remember, if you are not 100% satisfied, you can return your policy within 30 days for a full refund. Any premium payments, less claims paid, will be promptly refunded.

[Questions]

[Call [1-800-865-2674]]

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Memorandums of Variability	Filed-Closed	Date: 02/04/2010
Comments:		
Attachments:		
UL5035 - Memo of Var.pdf		
UC7309_Memo of Var.pdf		
UE1385_Memo of Var.pdf		
UE1408_Memo of Var.pdf		
UL5036 _Memo of Var.pdf		

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: UL5035

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

<u>Variable and Location</u>	<u>Explanation</u>
Apply for your Medicare Supplement insurance policy today!" – In Blue box, top, center, page 1	One of the following statements will be used: <ul style="list-style-type: none"> a) Apply for your Medicare Supplement insurance policy today! b) Guaranteed Acceptance for a limited time. <i>(Not for use in CT)</i> c) Are you prepared as you could be for Medicare? d) Need a good reason to consider a Medicare Supplement insurance policy? e) Is Medicare in your future? f) Have you selected your Medicare Supplement insurance policy? g) You'll soon make a big Medicare Supplement decision. h) Your Medicare Supplement insurance decision can be easy. i) Why pay more than you have to? j) Review your options and save!
[Dear Pat Q. Sample,] – opening of letter	One of the following options will be used: <ul style="list-style-type: none"> a) Dear "Pat Q. Sample" <i>(for personalization)</i> b) Dear "Friend"
[Plan and Rates] – male and female chart towards bottom of page	Variable fields will be personalized for customers based on zip code, age and gender. Rates used will be the current filed and approved rates with the state.
[United of Omaha Insurance Company is rated [A+ SUPERIOR][attained 4/2009] by A.M. Best...] – last sentence in first paragraph on page 2	This entire line will either be <ul style="list-style-type: none"> a) left in b) or completely taken out Within the variable the rating and date attained will be updated as applicable
[along with your first month's premium] – first sentence under 2nd sub-heading, page 2	This entire line will either be <ul style="list-style-type: none"> a) left in b) or completely taken out
Signature, Licensed Agent Name, Title [John R. O'Malley] [Director, Marketing Services] [Licensed Insurance Agent] –Mid Section of Page 2	First and last name of the licensed agent. Agent's position within the company. All solicitation letters will be signed by a licensed agent.
[...take advantage of this open enrollment period...] P.S. section, page 2, under signature block	This variable field will be filled with either: "take advantage of this open enrollment period so your acceptance will be guaranteed – without a single health question!" <i>(used in states that offer an open enrollment period)</i> or blank <i>(this variable field will be left out completely for states that do not have an open enrollment period) -currently CT</i>
[Open Enrollment is a one-time...] Important Information box, middle of page 2	This information box will contain one of 2 options: <ul style="list-style-type: none"> a) "Open Enrollment is a one-time only period that lasts for six months and begins on the first day of

	<p>the month in which you are both 65 or older and enrolled in Medicare Part B.” – <i>used in states that have an open enrollment period</i></p> <p>b) “Your Acceptance is Guaranteed as long as you are 64 ½ or older and enrolled in Medicare Part B.” – <i>will be used in states that do not have an open enrollment period, currently CT.</i></p>
[Questions] – verbiage at bottom of page 2	<p>One of the following statements will be used or the entire line will be left out</p> <p>a) Questions</p> <p>b) To Apply:</p>
[Call [1-800-XXX-XXXX]– verbiage at bottom of page 2	Phone number may change.
[Monday – Thursday...] verbiage at bottom of page 2	Days and/or time may change.
“or visit us at [www.mutualofomaha]” – verbiage at bottom of page 2	This URL or an approved Company website URL will be used or no website URL will appear.
[NC residents, premiums are based on attained age, meaning they will increase each year.] Last sentence of 1 st paragraph in disclaimer.	<p>This entire line will either be</p> <p>a) left in if mailing to a state that requires this language, currently NC, or</p> <p>b) completely taken out if mailing to a state that does not require this language.</p>

VARIABLE MATERIAL FOR ADVERTISING FORM

UC7309

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

<p>[Q. How do I know if I am eligible for the seven percent household premium discount? A...] 1st inside page, bottom of first panel</p>	<p>One of the following statements will be used: For states offering the 7%: 1) You're eligible for the household premium discount if you have resided with another adult for at least a year, or you're married, and the person also owns or is issued a Medicare supplement policy with United of Omaha or its affiliates. For states offering the 12% discount, currently MO: 2) You're eligible for the household premium discount if you have resided with another adult for at least a year, or you're married, and the person also owns or is issued a Medicare supplement policy with United of Omaha or its affiliates</p>
<p>[Q. Does this plan offer Medicare Part D coverage? A...][1-800-847-9814] Last Q & A, right column, middle panel.</p>	<p>This whole paragraph will be either: IN if offering Medicare Part D prescription program or, OUT if not offering the Part D program Phone number may change</p>
<p>[Additional Questions?] Bottom of inside middle panel</p>	<p>One of the following statements will be used: 1) Additional Questions? 2) To Apply: 3) Will not appear</p>
<p>[Call Toll Free [1-800-865-2674]] Bottom of inside middle panel</p>	<p>Entire line will either appear or will not appear. Phone number may change</p>
<p>[Monday –Thursday...] Bottom of inside middle panel</p>	<p>Entire line will either appear or will not appear Days and times may change</p>
<p>[Or go online at [www.mutualofomaha.com]] Bottom of inside panel</p>	<p>This sentence will either appear or will not appear This URL or an approved Company website URL will be used or no website URL will appear</p>
<p>[along with your first monthly premium] Bottom of middle panel</p>	<p>This statement will either appear or will not appear.</p>
<p>[along with your first monthly premium] Back page, sidebar, item #3.-</p>	<p>This statement will either appear or will not appear.</p>
<p>[Have -additional questions?] Back page, under photo</p>	<p>One of the following statements will be used: 1) Have additional questions? 2) To apply: 3) Will not appear</p>
<p>[Call [1-800-265-2674]] Back panel, below photo</p>	<p>This statement will appear or not appear Phone number may change</p>
<p>[Monday –Thursday...] Middle of back page</p>	<p>This statement will appear or will not appear Days and times may change</p>
<p>[or visit our website at [www.mutualofomaha.com]] Back page</p>	<p>Statement will appear or will not appear This URL or an approved Company website URL will be used or no website URL will appear</p>
<p>[For a FREE information package on Medicare prescription drug programs...] Back panel above company logo</p>	<p>This statement will appear or will not appear.</p>
<p>[Your premium is based on attained age rating...] Last line of disclaimer</p>	<p>This statement will appear if the state requires this disclaimer, currently NC, or not appear if state does not require disclaimer.</p>

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: UE1385

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

Variable and Location

[Stamp] Below “What 3 things should you look for when choosing Medicare Supplement Insurance?”

Explanation

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

- a) LOOK INSIDE
- b) SENT VIA FIRST CLASS MAIL
- c) DATED MATERIAL ENCLOSED
- d) SENT AT YOUR REQUEST (explanation: Used when information has been requested by the recipient).
- e) SECOND CHANCE NOTICE (explanation: Used for 2nd effort mailings)
- f) YOUR SECOND OPPORTUNITY (explanation: Used for 2nd effort mailings)
- g) FINAL NOTICE (explanation: Used on last mailings to 1st party customers)
- h) OPEN NOW – START SAVING TODAY!
- i) GUARANTEED ACCEPTANCE FOR A LIMITED TIME. PLEASE RESPOND (explanation: For use only in states that offer open enrollment)
- j) WHY PAY MORE THAN YOU HAVE TO? (explanation: May not use at all, but if so, will only be for the 65+ market)
- k) REVIEW YOUR OPTIONS AND SAVE (explanation: Use for mailing to 65+ customers)
- l) ARE YOU PAYING TOO MUCH? (explanation: May not use at all, but if so, will only be for the 65+ market)
- m) AS SEEN ON TV (explanation: Will send from responses to television advertisements.)
- n) GUARANTEED ACCEPTANCE (For use only in states that offer open enrollment)
- o) IMPORTANT RATE INFORMATION ENCLOSED (explanation: Used only for invitation to contract mailings)
- p) IMPORTANT INFORMATION INSIDE
- q) IMPORTANT OFFER INSIDE
- r) ARE YOU AS PREPARED AS YOU COULD BE FOR MEDICARE?
- s) WHY IT PAYS TO CONSIDER MEDICARE SUPPLEMENT INSURANCE
- t) IS MEDICARE IN YOUR FUTURE?
- u) HAVE YOU SELECTED YOUR MEDICARE SUPPLEMENT INSURANCE?
- v) YOU MAY SOON MAKE A BIG MEDICARE SUPPLEMENT DECISION
- w) IMPORTANT: MEDICARE SUPPLEMENT OPTIONS ARE AVAILABLE
- x) PRIORITY MATERIALS RELATED TO MEDICARE SUPPLEMENT BENEFITS ENCLOSED

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: UE1408

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

Variable and Location

Explanation

[Stamp] Below “What 3 things should you look for when choosing Medicare Supplement Insurance?”

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

- a) LOOK INSIDE
- b) SENT VIA FIRST CLASS MAIL
- c) DATED MATERIAL ENCLOSED
- d) SENT AT YOUR REQUEST (explanation: Used when information has been requested by the recipient).
- e) SECOND CHANCE NOTICE (explanation: Used for 2nd effort mailings)
- f) YOUR SECOND OPPORTUNITY (explanation: Used for 2nd effort mailings)
- g) FINAL NOTICE (explanation: Used on last mailings to 1st party customers)
- h) OPEN NOW – START SAVING TODAY!
- i) GUARANTEED ACCEPTANCE FOR A LIMITED TIME. PLEASE RESPOND (explanation: For use only in states that offer open enrollment)
- j) WHY PAY MORE THAN YOU HAVE TO? (explanation: May not use at all, but if so, will only be for the 65+ market)
- k) REVIEW YOUR OPTIONS AND SAVE (explanation: Use for mailing to 65+ customers)
- l) ARE YOU PAYING TOO MUCH? (explanation: May not use at all, but if so, will only be for the 65+ market)
- m) AS SEEN ON TV (explanation: Will send from responses to television advertisements.)
- n) GUARANTEED ACCEPTANCE (For use only in states that offer open enrollment)
- o) IMPORTANT RATE INFORMATION ENCLOSED (explanation: Used only for invitation to contract mailings)
- p) IMPORTANT INFORMATION INSIDE
- q) IMPORTANT OFFER INSIDE
- r) ARE YOU AS PREPARED AS YOU COULD BE FOR MEDICARE?
- s) WHY IT PAYS TO CONSIDER MEDICARE SUPPLEMENT INSURANCE
- t) IS MEDICARE IN YOUR FUTURE?
- u) HAVE YOU SELECTED YOUR MEDICARE SUPPLEMENT INSURANCE?
- v) YOU MAY SOON MAKE A BIG MEDICARE SUPPLEMENT DECISION
- w) IMPORTANT: MEDICARE SUPPLEMENT OPTIONS ARE AVAILABLE
- x) PRIORITY MATERIALS RELATED TO MEDICARE SUPPLEMENT BENEFITS ENCLOSED

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: UL5036

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

Variable and Location

Explanation

<p>[You can switch your plan – without taking a medical exam..!] – Copy in Blue box, top, center of 1st page</p>	<p>One of the following statements will be used:</p> <ul style="list-style-type: none"> a) Compare Rates - Apply Today! b) Possibly Save \$100's! c) Check Out our Rates! d) Compare and Save! e) It's Easy To Apply! f) Send No Money Now! <i>(Used for marketing "No Cash with App.")</i> g) Review your Options! h) Apply Today! i) Happy with your Medicare Supplement Rate? j) Apply for your Medicare Supplement insurance policy today! k) Call for a free quote. l) Why pay more than you have to! m) Review your options and save. n) Are you paying more than you have to for your Medicare Supplement Insurance Coverage? o) Apply now and start saving today! p) Complete and return your application today! q) You can switch your plan – without taking a medical exam Apply Today!
<p>[Dear Pat Q. Sample,] – opening of letter</p>	<p>One of the following options will be used:</p> <ul style="list-style-type: none"> a) Dear "Pat Q. Sample" <i>(for personalization)</i> b) Dear "Friend"
<p>[Plan and Rates] – male and female chart towards bottom of page</p>	<p>Variable fields will be personalized for customers based on zip code, age and gender. Rates used will be the current filed and approved rates with the state.</p>
<p>[Percentages] in last paragraph on front of page 1</p>	<p>These percentages are variable to allow for any sub-standard (class I or class II) rating adjustments from the outline of coverage.</p>
<p>[United of Omaha Life Insurance Company is rated [A+ SUPERIOR][attained 4/2009]] by A.M. Best...] – last sentence in second paragraph of page 2</p>	<p>This entire line will either be</p> <ul style="list-style-type: none"> a) left in b) or completely taken out <p>Within the variable the rating and date attained will be updated as needed</p>
<p>[along with your first month's premium] – Middle of paragraph under 3rd sub-heading, page 2</p>	<p>This entire line will either be</p> <ul style="list-style-type: none"> a) left in b) or completely taken out
<p>Signature, Licensed Agent Name, Title [John R. O'Malley [Director, Marketing Services] [Licensed Agent]– Mid section of page 2</p>	<p>First and last name of the licensed agent. Agent's position within the company. All solicitation letters will be signed by a licensed agent.</p>
<p>[Questions] – verbiage under shaded box, lower portion of page 2</p>	<p>One of the following statements will be used or the entire line will be left out</p>

	<ul style="list-style-type: none"> a) Questions b) To Apply:
Call [1-800-XXX-XXXX] – verbiage toward bottom of page 2	Phone number may change.
[Monday – Thursday...] verbiage toward bottom of page 2	Days and/or time may change.
[or visit us at [www.mutualofomaha]] – verbiage toward bottom of page 2	This URL or an approved Company website URL will be used or no website URL will appear.
[NC residents, premiums are based on attained age, meaning they will increase each year.]- Last line of disclosure paragraph.	<p>This entire line will either be:</p> <ul style="list-style-type: none"> a) IN if marketing to a state which requires this language, currently NC b) OUT if <u>not</u> marketing to a state that does not require this language.