

SERFF Tracking Number: MUTM-126476060 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 44708
 Company Tracking Number: KAREN HOWLAND
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Advertising - UL5082
 Project Name/Number: Medicare Supplement Advertising/UL5082

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement Advertising - UL5082 SERFF Tr Num: MUTM-126476060 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 44708

Sub-TOI: MS08I.001 Plan A 2010 Co Tr Num: KAREN HOWLAND State Status: Filed-Closed
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Author: Karen Howland Disposition Date: 02/04/2010
 Date Submitted: 01/27/2010 Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Advertising
 Project Number: UL5082
 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: Karen Howland
 Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Karen Howland

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: UL5082 Letter: UL5083

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Product Name: Medicare Supplement Advertising - UL5082
Project Name/Number: Medicare Supplement Advertising/UL5082
Brochure: UC7412 Brochure: UC7412 (same as pkg 1)
Brochure: UC7411 Brochure: UC7411 (same as pkg 1)
Carrier: UE1401 Carrier: UE1401 (same as pkg 1)
Carrier: UE1403 Carrier: UE1403 (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.

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) 04-25-08
CP12, RP12.9.B-AR, DP2B & 08-18-09
BC12 00-10 (Outline of Coverage) 11-19-09

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

kh

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Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com
 Consultant
 Regulatory Affairs 402-351-2476 [Phone]
 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: \$300.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$300.00	01/27/2010	33836983

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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.

SERFF Tracking Number: MUTM-126476060 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 44708
 Company Tracking Number: KAREN HOWLAND
 TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Advertising - UL5082
 Project Name/Number: Medicare Supplement Advertising/UL5082

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	Brochure	Filed-Closed	Yes
Form	Carrier	Filed-Closed	Yes
Form	Carrier	Filed-Closed	Yes
Form	Letter	Filed-Closed	Yes

SERFF Tracking Number: MUTM-126476060 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 44708
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 TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Advertising - UL5082
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Form Schedule

Lead Form Number: UL5082

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 02/04/2010	UL5082	Advertising Letter	Initial		0.000	UL5082_brackets.pdf
Filed-Closed 02/04/2010	UC7412	Advertising Brochure	Initial		0.000	UC7412_brackets.pdf
Filed-Closed 02/04/2010	UC7411	Advertising Brochure	Initial		0.000	UC7411_brackets.pdf
Filed-Closed 02/04/2010	UE1401	Advertising Carrier	Initial		0.000	UE1401_brackets.pdf
Filed-Closed 02/04/2010	UE1403	Advertising Carrier	Initial		0.000	UE1403_brackets.pdf
Filed-Closed 02/04/2010	UL5083	Advertising Letter	Initial		0.000	UL5083_brackets.pdf

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175



[Your acceptance is guaranteed.]
Reply today and
Live confidently.

[Dear Mr. Sample],

You'll be eligible to enroll in Medicare soon—but you can take advantage of another great opportunity right now.

By applying for a United of Omaha Life Insurance Company Medicare supplement policy today, you can look forward to better coverage than Medicare alone. [Plus, you're guaranteed acceptance and you can be guaranteed coverage for life!]

A simple way to save money.

As good as Medicare is, it may not cover everything. With Medicare alone, you could still be responsible for deductibles, copayments and other out-of-pocket costs that add up fast.

With a Medicare supplement policy from United of Omaha, you don't have to worry. We'll help pay the medical expenses that Medicare doesn't cover. Some plans cover things that Medicare may not pay for at all, like emergency care outside the U.S. You have a choice of plans to fit your needs and budget.

Plus, you get some of the most competitive rates in the industry, along with these important features:

- **Keep the doctors and hospitals you know and trust.** There are no network restrictions, no “out-of-network” charges, no need for pre-authorization. You can go to any doctor or hospital you please, anywhere in America.
- **See specialists without referrals.** Get the care you need without a lot of red tape.
- **There's virtually no paperwork.** Our automated claims process makes it simple. We'll pay your doctor or hospital directly, unless you ask us to send the money to you. Either way, you save time and money.
- **You have lifetime security.** Once you're covered, your policy can never be canceled by us—no matter how your health may change or how many times you use your benefit. As long as



**No health questions.
No medical exam.**

ACT NOW!

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

Save money on
medical care.

Save money
every month with our
competitive rates.

Keep the doctors
and hospitals you
know and trust.

**[Apply now during
your Open
Enrollment Period!]**

If you're not 100%
satisfied, return
your policy within
30 days for a
prompt refund.

Questions?

We're here to help.

**[1-800-000-0000]
[www.mutualofomaha.com]**

Turn over for important information...

you make payments on time and there is no [fraud or] material misrepresentation on your application, you're guaranteed coverage for life!

Enjoy competitive rates.

We work hard to provide the coverage you want. Our Medicare supplement insurance rates are among the most competitive you can find anywhere—and they never increase because of your health or the number of claims you make.

[You could save even more with our Household Premium Discount. You can cut an additional [7%] off your premium if you have resided with another adult for at least one year, or you're married and the other adult or your spouse also owns or is issued a Medicare supplement policy with United of Omaha or its affiliates.]

It's important to act now. Here's why...

[By applying now, this money-saving coverage is guaranteed to you—with no health questions to answer and no physical exam. You are guaranteed acceptance during your Medicare supplement open enrollment period, which lasts for six months and begins the first day of the month in which you are both 65 or older and enrolled in Medicare Part B. After that, it may not be so simple to get the coverage you want.]

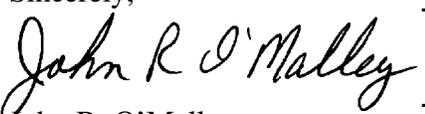
So don't wait! Apply now, and you could save money on medical care compared to Medicare alone. And you can look forward to great health care from the doctors and hospitals you know and trust—at some of the most competitive rates in the industry.

Enclosed is everything you need to apply. You'll find an easy-to-understand description of plans and benefits, premiums, and an application already started for you. Simply complete the application and mail it along with your first month's premium.

You have no risk or obligation. Apply now and take the time to review your policy in the comfort and privacy of your home. If you're not 100% satisfied, just send it back within 30 days. Any premium payments, less claims paid, will be promptly refunded to you.

So don't wait. Apply now and live with confidence, knowing you've taken care of one important responsibility—and taken advantage of a great opportunity. Your acceptance is guaranteed!

Sincerely,

[]

John R. O'Malley

Director, Marketing Services, Licensed Agent

P.S. With United of Omaha, you get the reputation of Mutual of Omaha, which has been providing quality services for more than 100 years. You can trust us to keep our promises, just as we have for generations. If you have questions, please call us at [1-800-000-0000] or visit us at [www.mutualofomaha.com]. Apply today!

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 & 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, 0ML5H & 0ML6H. 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. IMPORTANT NOTICE – “A CONSUMER’S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE” MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM MUTUAL OF OMAHA INSURANCE COMPANY. [NC residents, premiums are based on attained age, meaning they will increase each year.]

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.

Apply now.

We can handle everything conveniently by mail!



Have your Medicare ID Card handy when you apply.

You must be enrolled in Medicare Part A and Part B before this coverage is effective.

- 1 Choose the plan that's best for you.**
You have a choice of benefits and premiums to fit your needs. No matter which plan you choose, you'll get great value at some of the best rates in the industry.
- 2 Answer ALL questions on the application in full.**
You'll find your Medicare Claim Number and effective date on your Medicare ID Card. Sign and date in ALL places indicated on your application. If applicable, sign and return any additional forms included in your application packet.
- 3 Determine your premium.**
A "Calculate Your Premium" worksheet is enclosed for your convenience. Refer to the enclosed outline of coverage for complete information on premiums and plan benefits.
- 4 Include your first month's premium.**
All future premiums will be billed according to the method you indicate on your application. If you change your mind, simply return your policy within 30 days and your payment will be refunded in full.

Mail in the postage-paid envelope provided.

Your policy cannot be issued until all of the above items are received.

Questions? Please call us toll-free at [1-800-000-0000].

We're happy to help. A licensed insurance agent dedicated to helping Medicare beneficiaries is standing by to serve you.

For more information or to get a quote, please visit us at [www.mutualofomaha.com].



**UNITED OF OMAHA LIFE
INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

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UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Medicare Supplement Insurance Plans



Feel good about your future.

- ▶ **Be smart.**
Save money with some of the most competitive rates anywhere!
- ▶ **Be comfortable.**
Keep the doctors and hospitals you know and trust.
- ▶ **Be at ease.**
Get knowledgeable service and financial stability from a reliable company.
- ▶ **Be confident**
No individual rate increases, no cancellation, and virtually no paperwork!

Enjoy better coverage than Medicare alone.

Our Medicare supplement insurance plans are the right choice at the right price.

Why you need Medicare supplement insurance.

Medicare was designed to help make health care affordable—but it was never intended to pay all your health care expenses. You're responsible for paying deductibles and many other costs from your own pocket. As medical costs have increased over the years, so have the bills that you have to pay. In [2010], for example, the Medicare Part A deductible is [\$1,100] per benefit period. That means that just one day in the hospital could cost you [\$1,100]. You also pay a portion of the cost for doctor visits and other medical services. With Medicare alone, these costs can really add up.

Protect yourself with our affordable coverage.

If you're faced with an illness or injury, even with Medicare, how will you pay your portion of the medical bills? Will you have to use your savings... or ask your children for help? We have a better way. Apply for a United of Omaha Medicare supplement policy now, and we'll help pay the bills that Medicare may not cover. You concentrate on getting well—we'll help keep your finances healthy!

Save money now and later.

In addition to saving money on medical care, you save money every month with our affordable premiums. [Plus, you're eligible for a [7%] **household premium discount** if you have resided with another adult for at least one year, or you're married and the other adult or your spouse also owns or is issued a Medicare supplement policy with United of Omaha or its affiliates.] Compare and see—our Medicare supplement rates are among the most competitive in the industry.

Don't pay more than you have to!

Medicare supplement insurance may be more affordable than you might think. We work hard to provide some of the most competitive rates in the industry. Plus, convenient payment options make premium payments a breeze.

If you're applying for the first time, choose a competitively priced plan and save! If you have Medicare supplement insurance with another company, you may be paying more than you have to. Apply and start saving today!

Quality coverage, pure and simple.

Medicare can be confusing. Medicare supplement coverage is simple. It works with Medicare to provide the benefits you deserve—with no network limitations and virtually no paperwork.

- ▶ **You're free to see the health care providers you want.** You choose your own doctors, hospitals and specialists. There are no networks and no need for referrals. You can continue to see the doctors you know and trust—and who understand your health care needs.
- ▶ **Claims are paid quickly with virtually no paperwork.** When you see your doctor, we receive your claims information directly from Medicare. For most Part B claims you fill out no forms at all. All benefits are paid directly to your provider, unless you tell us differently. We handle everything for you, saving time and effort for you!
- ▶ **Your benefits are paid regardless of other types of insurance you may have.** Your Medicare supplement policy pays benefits in addition to any hospital, travel, accident or cancer insurance you may have.
- ▶ **Your benefits increase automatically.** Medicare deductibles and copayments may increase annually. Don't worry—we'll increase the dollar amount of your benefits automatically to keep you covered. We've got you covered!

You have a choice of plans and payment options.

See the enclosed information for details.

Have questions?

Call [1-800-000-0000] to speak with a licensed insurance agent dedicated to helping Medicare beneficiaries.

Complete and return your application TODAY!



YOU HAVE THESE IMPORTANT GUARANTEES:

Your rate will never be individually increased.

Your premium will never be raised due to changes in your health or the number of claims you make. Premiums or rates may be changed only if the same change is made for everyone covered under this type of policy and class in your state.

Your coverage will never be cancelled.

No matter how your health may change or the number of claims you make, we can never cancel your coverage. As long as your premiums are paid on time and there is no [fraud or] material misrepresentation on your application, you can have this coverage for life. Guaranteed.



100% SATISFACTION GUARANTEED

Apply today with complete confidence. We'll send your policy to you by First Class mail. When it arrives, read it over carefully in the comfort and privacy of your own home. If you have questions, give us a call and we'll help you understand your benefits. Then, if you're not 100% satisfied for any reason, simply return the policy to us within 30 days. We'll promptly refund any payments you've made less any claims paid. You will owe nothing and be under no further obligation.

Medicare Supplement Plan

Benefits At A Glance

No matter how healthy you are today, it's important to consider what your health care needs may be in the future. **Check out these Medicare supplement insurance plans available in your state.**

Plan A is available in all states, and offers Basic Benefits only. Availability of plans may vary by state. Please refer to the enclosed Outline of Coverage for your state to determine the plans available in your state.

	Basic Benefits	Medicare Part A Deductible	Medicare Part B Deductible	Medicare Part B Excess Charges	Foreign Travel Emergencies	Medicare-Approved Skilled Nursing Facility Copayment
Plan C pays:	✓	✓	✓		✓	✓
Plan D pays:	✓	✓			✓	✓
Plan F pays:	✓	✓	✓	✓	✓	✓
Plan G pays:	✓	✓		✓	✓	✓

Basic Benefits Covered by Medicare Supplement Insurance Plans:

- ▶ **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
- ▶ **Hospice Care:** Coverage of cost sharing for all Part A Medicare-eligible hospice care and respite care expenses

The following expenses may be covered by the plan you choose—see the table above or the enclosed outline of coverage for more information.

Medicare Part A Hospital Expenses:

- ▶ [\$1,100] initial hospital deductible each benefit period
- ▶ [\$275] per day copayment for days 61–90 in a hospital
- ▶ [\$550] per day copayment for days 91–150 (Lifetime Reserve)
- ▶ 100% of Medicare-eligible expenses for additional 365 days after Medicare hospital benefits stop
- ▶ Calendar year blood deductible (first 3 pints of blood) if the deductible is not met by the replacement of blood
- ▶ [\$137.50] per day for days 21–100 in a Medicare-approved Skilled Nursing Facility

Medicare Part B Physician Services and Supplies:

- ▶ [\$155] Medicare Part B yearly deductible
- ▶ Medicare Part B excess charges (above Medicare-approved amounts)

Additional Benefits Not Covered by Medicare:

- ▶ Benefits for medically necessary emergency care received in a foreign country (after the \$250 deductible is met)

Help protect your financial health with an affordable Medicare supplement insurance policy from United of Omaha. Apply today!

Turn over for more important information ▶▶▶

Q&A Answers to frequently asked questions.

Q. I don't understand all of the terms used to describe Medicare benefits. Can you explain?

A. Of course. Here are some of the terms you'll hear most often: "Medicare-eligible expenses" means expenses of the kinds covered by Medicare Parts A and B, to the extent recognized as reasonable and medically necessary by Medicare. A "benefit period" begins the first full day you are hospitalized and ends when you have not been in a hospital or skilled nursing facility for 60 days in a row. "Coinsurance" is the portion of the eligible expense not paid by Medicare and paid by United of Omaha. For more information, please speak with our licensed insurance agents who are dedicated to helping Medicare beneficiaries. Call [1-800-000-0000].

Q. When will my benefits start?

A. As a Medicare beneficiary age 65 or older, your Medicare supplement insurance protection starts the day we receive and approve your application. 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 waiting period for pre-existing conditions?

A. No, there is no waiting period. Benefits will be paid from the time your policy is in force.

Q. Are there any discounts, on top of your affordable rates?

A. Absolutely. You're eligible for a [7%] discount if you have resided with another adult for at least one year, or you're married and the other adult or your spouse also owns or is issued a Medicare supplement policy with United of Omaha or its affiliates. If you cease to reside with the other adult or your spouse, or if that person's coverage with us is terminated for any reason, the discount will be removed. Rest assured, however, that the discount will NOT be removed if one of the individuals passes away. United of Omaha may also discontinue the household premium discount program at any time.

Q. What's not covered under the Medicare supplement policy?

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 expense 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 charge 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. Can I have more than one policy?

A. If you currently have a Medicare supplement insurance policy, you cannot have our policy in addition to that. You can, however, replace your existing coverage with United of Omaha's Medicare supplement coverage. Even if you choose the same plan benefits you have now, you may save money with our affordable premiums. All you need to do is complete the application and be accepted.

Q. How do I apply?

A. Simply follow the instructions on the back of the enclosed brochure. If you have more questions or want assistance with your application, we're happy to help. Please call [1-800-000-0000] to speak with our licensed insurance agents who are dedicated to helping Medicare beneficiaries.



**UNITED OF OMAHA LIFE
INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

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Policy forms: UM20, UM21, UM22, UM23, UM24, UM30 & UM31 or state equivalent. In ID: UM20-21698, UM23-21699 & UM24-21700; in OK: UM20-21746, UM23-21747 & UM24-21748; in OR: UM20R, UM23R & UM24R; in WI: UM25, 0ML5H & 0ML6H. 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. **IMPORTANT NOTICE – "A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE" MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM MUTUAL OF OMAHA INSURANCE COMPANY.**

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UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175

PRSRT STD
U.S. POSTAGE
PAID
MUTUAL OF OMAHA



Live confidently.

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

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

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

UE1401

Save money with our competitive rates!
 [Reply today to...]

- ▶ **[YOU COULD SAVE MONEY EVERY MONTH**
with affordable Medicare Supplement premiums]
- ▶ **[KEEP YOUR OWN DOCTORS & HOSPITALS**
—no network restrictions]
- ▶ **[Enjoy GUARANTEED COVERAGE FOR LIFE!**
Pay your premiums on time and
you can't be canceled for any reason!]



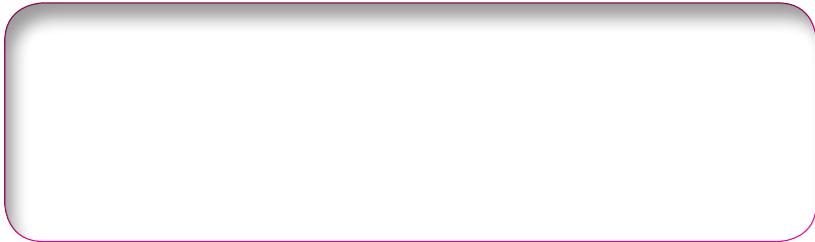
UNITED OF OMAHA LIFE INSURANCE COMPANY
 A MUTUAL of OMAHA COMPANY
 Mutual of Omaha Plaza, Omaha, NE 68175

PRSRT STD
 U.S. POSTAGE
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 MUTUAL OF OMAHA

What 3 Things Should You Look For When Choosing Medicare Supplement Insurance?



- **PRICE ...** Competitively priced coverage you want!
- **PRICE ...** You may pay less for the same benefits you have now with our affordable rates!
- **PRICE ...** You may get more coverage for your premium dollar



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

UE1403

▶ **[YOU COULD SAVE MONEY EVERY MONTH**
with affordable Medicare Supplement premiums!]

▶ **[KEEP YOUR OWN DOCTORS & HOSPITALS**
—no network restrictions!]

▶ **[Enjoy GUARANTEED COVERAGE FOR LIFE!**
*Pay your premiums on time and
 you can't be canceled for any reason!]*

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

Live confidently.

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

[Dear Mr. Sample],

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

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

[Save money 2 ways, Mr. Sample.]

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

- 1. Save money every month with competitively priced premiums.** Plus, you could get a [7%] discount off our already rock-bottom rates. You're eligible if you have resided with another adult for at least a year, or if you're married and the other adult or spouse also has a Medicare supplement policy with United of Omaha or its affiliates.

- 2. Save money when you need medical care.**

We offer a wide range of plans to fit your needs and budget. You can choose a basic plan that helps pay your share of doctor and hospital bills, charges that are over the Medicare-approved amounts, and more. Or choose from plans that also pay your Medicare deductibles, approved charges in a skilled nursing facility, and even emergency care in a foreign country. (See the enclosed Outline of Coverage for details; information based on Plans F & G.)

Whatever plan you choose, you get all these features:

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



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

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

Save money
on premiums.

Save money when
you need medical care.

Keep the doctors
you know—and who
know you.

Get reliable coverage
from a company you
can trust.

Save time—apply
now by mail!

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

Questions?

We're here to help.

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

Turn over for important information...

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

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

If you have Medicare alone, apply now and protect yourself against the costs that may not be covered by Medicare.

Get a 30-Day FREE LOOK. Apply now.

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

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

Sincerely,



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

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

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 & 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, 0MLH5 & 0MLH6. 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. IMPORTANT NOTICE – "A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE" MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM MUTUAL OF OMAHA INSURANCE COMPANY. [NC residents, premiums are based on attained age, meaning they will increase each year.]

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.

SERFF Tracking Number: MUTM-126476060 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 44708
Company Tracking Number: KAREN HOWLAND
TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
Standard Plans 2010
Product Name: Medicare Supplement Advertising - UL5082
Project Name/Number: Medicare Supplement Advertising/UL5082

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Memorandums of Variability	Filed-Closed	02/04/2010
Comments:		
Attachments:		
Memo of Var UL5082.pdf		
UC7412_Memo of Var.pdf		
UC7411_Memo of Var.pdf		
UE1401_Memo of Var.pdf		
UE1403 Memo of Var.pdf		
Memo of Var UL5083.pdf		

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: UL5082

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

<u>Variable and Location</u>	<u>Explanation</u>
[Your acceptance is guaranteed] 1 st page, above Live Confidently heading.	One of the following statements will be used: a) Your acceptance is guaranteed (In states that allow guaranteed acceptance language). b) Be comfortable. Be at ease. Be smart. (In states that do not allow guaranteed acceptance language, currently CT.)
[Mr. Sample,] 1 st page under Live Confidently heading.	Will be actual name of customer or one of the following greetings: a) Dear Friend, b) John Sample,
[Plus you're guaranteed for life.] 1 st page, last sentence of 2 nd paragraph.	This sentence will either be in or out. a) In if mailing states that allow guaranteed acceptance language. b) Out if mailing states that do not allow guaranteed acceptance language, currently CT.
[Apply now during your Open Enrollment Period!] 4 th item on sidebar, right-hand side.	This sentence will vary, one of the following statements will be used: a) Apply now during Your Open Enrollment Period! b) Complete and return your application today! c) Feel good about your future.
[1-800-000-0000] Sidebar, right-hand side, under Questions?	Phone number may change.
Website URL [www.mutualofomaha.com] bottom of sidebar, right-hand side	This URL or an approved Company website URL will be used or no website URL will appear.
[fraud or] Top of 2 nd page, 1 st sentence	This will not be in for states that do not allow "fraud" to be used, currently NC.
[You could save...] ² nd paragraph, 2 nd page.	This entire paragraph will either be left in or removed entirely for states that do not allow the household discount, currently CT.
[7%] 2 nd sentence in 2 nd paragraph on 2 nd page.	Percentage may change over time or from state to state.
[By applying now...] ³ rd paragraph, 2 nd page.	This paragraph or the following statements will be used: 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.
Signature, Licensed Agent Name, Title [John R. O'Malley][Director, Marketing Services, Licensed Agent]	First and last name of licensed agent. Agent's position within the company. All solicitation letters will be signed by a licensed agent.
[1-800-000-0000] Last sentence in paragraph under signature.	Phone number may change.
Website URL [www.mutualofomaha.com] Last sentence in paragraph under signature	This URL or an approved Company website URL will be used or no website URL will appear.
[NC residents...] ² nd sentence in disclosure area at bottom of 2 nd page.	This entire line will either be : a) In if marketing to NC b) Out if not marketing to NC.

**VARIABLE MATERIAL FOR ADVERTISING FORM
UC7412**

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

<u>Variable and Location</u>	<u>Explanation</u>
[2010] 1 st Paragraph on 1 st inside page, 3 rd sentence	Year may change.
[\$1,100] 1 st Paragraph on 1 st inside page, 3 rd sentence & 5 th sentence	Co-pays and deductibles may change.
[Plus you're eligible for...] 3 rd paragraph, 1 st inside page, 2 nd sentence; Under subhead, "Save money now and later."	This will only appear if mailing to states that allow the household discount. It will not appear if mailing to states that do not allow the household discount. Currently CT does not allow the household discount language.
[7%] 3 rd paragraph, 1 st inside page, 2 nd sentence; Under subhead, "Save money now and later."	The percentage may change over time or the percentage may vary by state.
[1-800-000-0000] 2 nd inside page, under subhead, "Have questions?"	Phone number may change.
[fraud or] Sidebar, 2 nd inside page. 2 nd paragraph, under subhead, "Your coverage can never be cancelled."	Fraud language will either be in for states allowing fraud language or removed for states not allowing the word "fraud," currently NC .
[1-800-000-0000] Back page, center.	Phone number may change.
Website URL [www.mutualofomaha.com]	This URL or an approved Company website URL will be used or no URL will appear.
[NC residents, premiums are based on attained age, meaning they will increase each year.] Located at bottom of back page. Last sentence in disclaimer paragraph.	This statement will be in if mailing to states requiring attained age language, currently NC or the disclaimer will not appear.

**VARIABLE MATERIAL FOR ADVERTISING FORM
UC7411**

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

Variable and Location

Explanation

[Plan Benefits Table] Front page- Benefits at a Glance.	Plans and benefits may vary depending on the states being mailed. Plans and benefits may change.
[\$1,100], [\$275], [\$550], [\$137.50], [\$155] Located in middle of front page.	Plan deductibles and co-pays may change
[1-800-000-0000] 1 st answer on Q & A page.	Phone number may change.
[Q. Are there any discounts...] 4 th Q & A.	This will be left in for states allowing the household discount. This will be left out for states not allowing the household discount, currently CT.

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: UE1401

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

<u>Variable and Location</u>	<u>Explanation</u>
[Reply today and you could start saving money!] –On Front-copy below window, lower right corner	One of the following statements will be used or the entire line will be left out: a) Reply today and you could start saving money! b) Act now and you could start saving money!
[Reply today to...] sub-heading above bulleted items on back of envelope.	This statement will be used or the entire line will be left out.
[YOU COULD SAVE MONEY EVERY MONTH with affordable Medicare Supplement premiums]; [KEEP YOUR OWN DOCTORS & HOSPITALS—no network restrictions!]; [ENJOY GUARANTEED COVERAGE FOR LI FE! Pay your premiums on time and you can't be canceled for any reason!] --3 bullets on back of envelope	Three of the following statements will be used or the entire group of bullets will be left out: a) YOU COULD SAVE MONEY EVERY MONTH with affordable Medicare Supplement premiums b) KEEP YOUR OWN DOCTORS & HOSPITALS—no network restrictions! c) YOU COULD KEEP MORE MONEY IN YOUR POCKET to use as you please! e) PRICE...Competitively priced coverage you want f) PRICE...You Could Pay less for the same benefits you have now with our affordable rates! g) PRICE...You Could Get more coverage for your premium dollar

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: UE1403

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

Variable and Location

Explanation

<p>[Reply today and start saving money!] –On Front-copy below window, lower right corner</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) Reply today and start saving money! b) Act now and start saving money!
<p>[Reply today to...] sub-heading above bulleted items on back of envelope.</p>	<p>This statement will be used or the entire line will be left out.</p>
<p>[SAVE MONEY EVERY MONTH with affordable Medicare Supplement premiums]; [KEEP YOUR OWN DOCTORS & HOSPITALS—no network restrictions!] [Enjoy GUARANTEED COVERAGE FOR LI FE! Pay your premiums on time and you can't be canceled for any reason!] --3 bullets on back of envelope</p>	<p>Three of the following statements will be used or the entire group of bullets will be left out:</p> <ul style="list-style-type: none"> a) YOU COULD SAVE MONEY EVERY MONTH with affordable Medicare Supplement premiums b) KEEP YOUR OWN DOCTORS & HOSPITALS—no network restrictions! c) KEEP MORE MONEY IN YOUR POCKET to use as you please! e) PRICE...Competitively priced coverage you want f)PRICE...You Could Pay less for the same benefits you have now with our affordable rates! g) PRICE...You Could Get more coverage for your premium dollar

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: UL5083

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

<u>Variable and Location</u>	<u>Explanation</u>
[Mr. Sample,] 1 st page under Live Confidently heading.	Will be actual name of customer or one of the following greetings: a) Dear Friend, b) John Sample,
[Save money 2 ways Mr. Sample.] 1 st page, subheading under 2 nd paragraph.	This sentence or "Save money 2 ways, John Sample," will be used, or the sentence will not appear.
[Plus, you could get...] Item #1 on 1 st page.	This entire paragraph will either be left in or removed entirely for states that do not allow the household discount, currently CT.
[7%]1 st sentence in Item #1, first page.	Percentage may change over time or from state to state.
[Reply Today and you could start saving money!]	This statement or the following statement will be used: Feel good about your future with a competitively priced Medicare supplement plan.
[1-800-000-0000] Right-hand sidebar, bottom.	Phone number may change.
Website URL [www.mutualofomaha.com] bottom of sidebar, right-hand side	This URL or an approved Company website URL will be used or no website URL will appear.
[fraud or] Top of 2 nd page, 1 st sentence	This will not be in for states that do not allow "fraud" to be used, currently NC.
Signature, Licensed Agent Name, Title [John R. O'Malley][Director, Marketing Services, Licensed Agent]	First and last name of licensed agent. Agent's position within the company. All solicitation letters will be signed by a licensed agent.
[1-800-865-2674] Last sentence in paragraph under signature.	Phone number may change.
Website URL [www.mutualofomaha.com] Last sentence in paragraph under signature	This URL or an approved Company website URL will be used or no website URL will appear.
[NC residents...]Last sentence in disclosure area at bottom of 2 nd page.	This entire line will either be : a) In if marketing to NC b) Out if not marketing to NC.