

SERFF Tracking Number: MUTM-126566573 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 45310
Company Tracking Number: JAMIE LUCY
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Medicare Supplement Advertising - AFN40101-563_0610
Project Name/Number: Medicare Supplement Advertising/AFN40101-563_0610

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement Advertising - AFN40101-563_0610 SERFF Tr Num: MUTM-126566573 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed State Tr Num: 45310

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

Author: Jamie Lucy Disposition Date: 04/01/2010

Date Submitted: 03/31/2010 Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Advertising

Project Number: AFN40101-563_0610

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/01/2010

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: 04/01/2010

Created By: Jamie Lucy

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jamie Lucy

Filing Description:

Please see cover letter under the supporting documentation tab.

Company and Contact

Filing Contact Information

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

Consultant

Regulatory Affairs

402-351-2476 [Phone]

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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:	\$100.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$100.00	03/31/2010	35290517

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	04/01/2010	04/01/2010

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Disposition

Disposition Date: 04/01/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MUTM-126566573 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 45310
 Company Tracking Number: JAMIE LUCY
 TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Advertising - AFN40101-563_0610
 Project Name/Number: Medicare Supplement Advertising/AFN40101-563_0610

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	cover letter	Filed	Yes
Supporting Document	Memorandum of Variability	Filed	Yes
Form	Website Page	Filed	Yes
Form	Website Page	Filed	Yes

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Form Schedule

Lead Form Number: AFN40101-563_0610

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 04/01/2010	AFN40101-563_0610	Advertising	Website Page	Initial		0.000	AFN40101-563_0610 FINAL.pdf
Filed 04/01/2010	AFN40101-576_0610	Advertising	Website Page	Initial		0.000	AFN40101-576_0610 FINAL.pdf



Medicare Supplement Insurance



[Shopping for Medicare Supplement Insurance?]

[Medicare Doesn't Cover All of Your Medical Expenses – Medicare Supplement Insurance Can Help]

[With a Medicare Supplement Insurance Policy:]

- ▶ [Keep your own health care providers – no networks or referrals needed]
- ▶ [Benefits rise automatically with increases in Medicare deductibles and copayments]
- ▶ [Cost, customer service and experience are usually the only difference between companies]



Request your Free Information Kit today!
Complete the request form or call [(800) 482-7166].

Request a free information kit and learn more about Medicare supplement insurance from United of Omaha Life Insurance Company.

* Required Fields

First Name *

Last Name *

Address *

City *

State *

Zip *

Age *

Phone *

E-mail *

Complete My Request ▶

✓ Protected Privacy ✓ Risk Free ✓ No Obligation

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



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.

mutualofomaha.com

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[Terms of Use](#)

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, UM30-22551 and UM31-22552; in OK: UM20-21746, UM23-21747, UM24-21748, UM30-22579 and UM31-22580; in OR: UM20R, UM23R, UM24R, UM30R and UM31R; in TX: UM20-21760, UM23-21761, UM24-21762, UM30-22587 and UM31-22588; 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. In TX: If you receive Medicare benefits because of a disability, you may apply for a Medicare supplement Plan A; regardless of your age. There is no cost or obligation for the free information kit.

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 UNITED OF OMAHA LIFE INSURANCE COMPANY.

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.

AFN40101-563_0610



Medicare Supplement Insurance

Thank you.

We've received your request for your **free, no-obligation** Medicare supplement information kit.

Your information kit will arrive via first-class mail. Look for it soon.

In the mean time, if you have additional questions, please call [(800) 482-7166] to speak with a friendly, professional and knowledgeable licensed agent located in the United States.

[« Return to Medicare Supplement Insurance Home](#)

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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, UM30-22551 and UM31-22552; in OK: UM20-21746, UM23-21747, UM24-21748, UM30-22579 and UM31-22580; in OR: UM20R, UM23R, UM24R, UM30R and UM31R; in TX: UM20-21760, UM23-21761, UM24-21762, UM30-22587 and UM31-22588; 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. In TX: If you receive Medicare benefits because of a disability, you may apply for a Medicare supplement Plan A; regardless of your age. There is no cost or obligation for the free information kit.

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 UNITED OF OMAHA LIFE INSURANCE COMPANY.

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.

AFN40101-576_0610

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 Standard Plans 2010
 Product Name: Medicare Supplement Advertising - AFN40101-563_0610
 Project Name/Number: Medicare Supplement Advertising/AFN40101-563_0610

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	cover letter	Filed	04/01/2010
Comments:			
Attachment:			
AR Letter - App.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Memorandum of Variability	Filed	04/01/2010
Comments:			
Attachment:			
AFN40101-563_0610 MOV.pdf			

UNITED of OMAHA

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



March 31, 2010

Arkansas Department of Insurance
Attn: Compliance - Life & Health
1200 West Third Street
Little Rock, AR 72201-1904

NAIC #261-69868
FEIN #47-0322111
United of Omaha Life Insurance Company
Direct Response Mail Advertising
Medicare Supplement Advertising
Website Pages: AFN40101-563_0610
AFN40101-576_0610

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

The above website pages will be used in conjunction with the advertised "free information kit" mentioned on these two pages. The "free information kit" consists of the following forms:

<u>Form Number</u>	<u>Date Approved By Your Department</u>
UC7307 (Brochure)	02-02-2010
UA5910-03 (Application)	04-25-2008
CP12, RP12.9.B-AR, & DP2B (Outline of Coverage)	08-18-2009
BC12 00-10 (Outline of Coverage)	11-19-2009
UE1381 (Carrier)	02-02-2010

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

jl

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

Upper Right Hand Corner – to the right of the logo

Explanation – will be either in or out. If in, one of the following statements will be used

1. Questions? Call (800) 482-7166
2. Call to Apply (800) 482-7166
3. Call Toll-Free (800) 482-7166

**Headline
Upper left side – under picture of couple**

Explanation – one of the following statements will be used

1. Looking for Medicare Supplement?
2. Why Choose Medicare Supplement Insurance?
3. Shopping for Medicare Supplement Insurance?

**Sub-Headline
Left side – under Headline (such as under “Shopping for Medicare Supplement Insurance?”**

Explanation – one of the following statements will be used

1. Medicare Doesn't Cover All of Your Medical Expenses – Medicare Supplement Insurance Can Help
2. It can help pay some of the medical expenses that Medicare doesn't
3. Understand your options
4. Get the Experience and Service you Deserve from a company you can trust

Left side – under Sub-Headline – “With a Medicare supplement policy:”

Explanation – section will be in our out – if “in” a combination of the following bullets will be used

- Choose your own health care providers – no networks or referrals needed
- Keep your own health care providers – no networks or referrals needed
- Insurance companies can only sell you standardized plans with the same basic benefits
- Cost, customer service and experience are usually the only difference between companies
- If you travel or move within the United States, your coverage goes with you. See any doctor or specialist - anytime, anywhere
- Benefits rise automatically with increases in Medicare deductibles and copayments

Left side – under Sub-Headline – Picture of Free information kit

Explanation – picture and copy will be in our out

Left side – under “With a Medicare supplement policy:” – “Why chose us for your Medicare supplement insurance?”

Explanation – section will be in or out – if “in” if picture of free information kit is out. If in a combination of the following bullets will be used

- Conserve your budget with our competitive rates and discount for qualified applicants¹
- Virtually no claim forms to complete – saving you time and effort
- A variety of plan options means you can select one that best meets your needs and budget
- Have questions? Speak to a friendly, professional and knowledgeable licensed agent located in the United States

Footnote

Explanation – If “Conserve your budget with our competitive rates and discount for qualified applicants¹” is included, the following footnote will be at the bottom of the page

¹ *Discount not available in all states*