

SERFF Tracking Number: MUTM-126671221 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 45301
 Company Tracking Number: SHELLY KAIPUST
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Advertising - UL5209
 Project Name/Number: Medicare Supplement Advertising/UL5209

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement Advertising - UL5209 SERFF Tr Num: MUTM-126671221 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 45301

Sub-TOI: MS08I.001 Plan A 2010 Co Tr Num: SHELLY KAIPUST State Status: Filed-Closed
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Author: Shelly Kaipust Disposition Date: 06/11/2010
 Date Submitted: 06/11/2010 Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Advertising

Project Number: UL5209

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/11/2010

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: 06/11/2010

Created By: Shelly Kaipust

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Shelly Kaipust

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Medicare Supplement Advertising

UL5209

UL5226

It will be used with appropriate approved forms in Enclosed for review by your Department is a copy of the above-

SERFF Tracking Number: MUTM-126671221 State: Arkansas
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Company Tracking Number: SHELLY KAIPUST
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Standard Plans 2010
Product Name: Medicare Supplement Advertising - UL5209
Project Name/Number: Medicare Supplement Advertising/UL5209

captioned advertising. The form is new and is not intended to replace any previously approved form. your state.

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,

Product and Advertising Compliance
Regulatory Affairs
For questions, please contact Carly Cole
Phone: 402-351-2476; Fax: 402-351-5298
Email: advfilings@mutualofomaha.com

Company and Contact

Filing Contact Information

Michelle Kaipust, Senior Policy Drafting and Regulatory Assistant
shelly.kaipust@mutualofomaha.com
Regulatory Affairs 402-351-8391 [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: \$100.00
Retaliatory? No
Fee Explanation:

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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$100.00	06/11/2010	37159946

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/11/2010	06/11/2010

SERFF Tracking Number: MUTM-126671221 *State:* Arkansas
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Disposition

Disposition Date: 06/11/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: UL5209

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 06/11/2010	UL5209	Advertising Letter		Initial			UL5209.pdf
Filed-Closed 06/11/2010	UL5226	Advertising Letter		Initial			UL5226.pdf

[Your Licensed Company Name Required]

[Agent Name]

[Agent Address]

[Agent City, State, ZIP]

[Agent Phone Number]

[Agent E-mail]

Medicare supplement Plans M and N

[New in 2010,] Medicare supplement insurance Plans M and N are generally lower-priced than other plans for a simple reason: You help pay more of the out-of-pocket costs Medicare doesn't cover.

Both plans pay Medicare supplement basic benefits. Depending on the plan you choose, you might pay all or part of Medicare's deductibles or coinsurance for office and emergency room visits. Sharing the costs lowers your annual Plan M or N premium. For example:

United of Omaha Medicare Supplement Monthly Premium*

[State, ZIP Codes or ZIP Codes Beginning with ###]	Age	Plan [Name]	Plan [Name]
	[Age]	[Rate]	[Rate]
	[Age]	[Rate]	[Rate]
	[Age]	[Rate]	[Rate]

*Sample base rates; [sex specific rate disclosure]; [appropriate state rate disclosure].

Plus, if you're not in your Medicare open enrollment period when you apply for Plan N, you might answer only a few questions about your health.

To get all the facts about United of Omaha's Medicare supplement insurance plans – and a personalized premium quote – please contact me. Of course, there's no cost or obligation. I look forward to assisting you.

Sincerely,

[Agent Name or Signature]

An Independent Licensed Agent

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

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. Medicare supplement insurance policy forms UM30, UM31 or state equivalent (in ID, UM30-22551, UM31-22552; in NC, UM30-22567NC, UM31-22568NC; in OK, UM30-22579, UM31-22580; in OR, UM30-22543, UM31-22544) are underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. This insurance has exclusions, limitations and reductions. Your United of Omaha Medicare supplement insurance policy will not pay for: any expense incurred before your policy date; services for which no charge is made when there is no insurance; or expense paid for by Medicare. United of Omaha Life Insurance Company is licensed nationwide except in NY.



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



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United of Omaha Medicare Supplement Monthly Premium*

	Age	Plan [Name]	Plan [Name]
[State, ZIP Codes or ZIP Codes Beginning with ####]	[Age]	[Rate]	[Rate]
	[Age]	[Rate]	[Rate]
	[Age]	[Rate]	[Rate]

*Sample base rates; [sex specific rate disclosure]; [appropriate state rate disclosure].

Plus, if you're not in your Medicare open enrollment period when you apply for Plan N, you might answer only a few questions about your health.

To get all the facts about our Medicare supplement insurance plans – and a personalized premium quote – please contact me. Of course, there's no cost or obligation. I look forward to assisting you.

Sincerely,

[Agent Name]
[Address]
[City, State, ZIP]
[Phone Number]

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

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. Medicare supplement insurance policy forms UM30, UM31 or state equivalent (in ID, UM30-22551, UM31-22552; in NC, UM30-22567NC, UM31-22568NC; in OK, UM30-22579, UM31-22580; in OR, UM30-22543, UM31-22544) are underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. This insurance has exclusions, limitations and reductions. Your United of Omaha Medicare supplement insurance policy will not pay for: any expense incurred before your policy date; services for which no charge is made when there is no insurance; or expense paid for by Medicare. United of Omaha Life Insurance Company is licensed nationwide except in NY.

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Supporting Document Schedules

		Item Status:	Status
Satisfied - Item:	Memo of Variable Material - UL5209	Filed-Closed	Date: 06/11/2010

Comments:
Attachment:
 UL5209 (MoV).pdf

		Item Status:	Status
Satisfied - Item:	Memo of Variable Material - UL5226	Filed-Closed	Date: 06/11/2010

Comments:
Attachment:
 UL5226 (MoV).pdf

VARIABLE MATERIAL FOR ADVERTISING FORM UL5209

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

Section	Explanation
<p>[New in 2010,] <i>1st paragraph</i></p>	<p>This statement will be removed after 2010.</p>
<p>[State, ZIP Codes or ZIP Codes Beginning With ###] <i>1st column of the rate chart</i></p>	<p>The State, ZIP code or ZIP codes being marketed will be shown.</p>
<p>[Age] <i>2nd column of the rate chart</i></p>	<p>Up to 3 ages, between <65 to 90> may be shown. <i>(The "Age" column will be removed from states that are not age rated.)</i></p>
<p>Plan [Name] <i>Header of the 3rd and 4th columns of the rate chart</i></p>	<p>Up to 2 of our approved Medicare Supplement plans will be shown.</p>
<p>[Rate] <i>3rd column, second, third and fourth row of the rate chart</i></p>	<p>Up to 3 of the currently approved rate(s) for the plan(s), age(s) and ZIP code(s) will be shown.</p>
<p>[sex specific rate disclosure] <i>directly below the rate chart</i></p>	<p>If female rates are used, the disclosure will read "Female rates (male rates may be higher)." If male rates are used, the disclosure will read "Male rates (female rates generally lower)." <i>(Neither option will be printed on states that are not gender rated.)</i></p>
<p>[appropriate state rate disclosure] <i>directly below the rate chart</i></p>	<p>AR – nontobacco-user rates (tobacco-user rates may be higher); rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible. CT – Rates are subject to change. ID – nontobacco-user rates (tobacco-user rates may be higher); rates are subject to change. Lower rates may apply, if eligible. AZ, TN, WV – nontobacco-user rates (tobacco-user rates may be higher); rates are subject to change. Lower rates may apply, if eligible. GA, IA, IL, IN, KY, MI, MS, NV, OH, OK, OR, SC, VA – nontobacco-user rates (tobacco-user rates may be higher); rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible. NC – nontobacco-user rates (tobacco-user rates may be higher); rates are subject to change and vary by ZIP code. Premiums are based on attained age, which means they will increase each year until age 90. Premiums may also change based on your class.</p>

PLEASE NOTE: The variable sections of this form are set-up by the Home Office to assure that correct information and current rates and disclosures are used.

VARIABLE MATERIAL FOR ADVERTISING FORM UL5226

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

Section	Explanation
<p>[New in 2010,] <i>1st paragraph</i></p>	<p>This statement will be removed after 2010.</p>
<p>[State, ZIP Codes or ZIP Codes Beginning With ###] <i>1st column of the rate chart</i></p>	<p>The State, ZIP code or ZIP codes being marketed will be shown.</p>
<p>[Age] <i>2nd column of the rate chart</i></p>	<p>Up to 3 ages, between <65 to 90> may be shown. (The "Age" column will be removed from states that are not age rated.)</p>
<p>Plan [Name] <i>Header of the 3rd and 4th columns of the rate chart</i></p>	<p>Up to 2 of our approved Medicare Supplement plans will be shown.</p>
<p>[Rate] <i>3rd column, second, third and fourth row of the rate chart</i></p>	<p>Up to 3 of the currently approved rate(s) for the plan(s), age(s) and ZIP code(s) will be shown.</p>
<p>[sex specific rate disclosure] <i>directly below the rate chart</i></p>	<p>If female rates are used, the disclosure will read "Female rates (male rates may be higher)." If male rates are used, the disclosure will read "Male rates (female rates generally lower)." (Neither option will be printed on states that are not gender rated.)</p>
<p>[appropriate state rate disclosure] <i>directly below the rate chart</i></p>	<p>AR – nontobacco-user rates (tobacco-user rates may be higher); rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible. CT – Rates are subject to change. ID – nontobacco-user rates (tobacco-user rates may be higher); rates are subject to change. Lower rates may apply, if eligible. AZ, TN, WV – nontobacco-user rates (tobacco-user rates may be higher); rates are subject to change. Lower rates may apply, if eligible. GA, IA, IL, IN, KY, MI, MS, NV, OH, OK, OR, SC, VA – nontobacco-user rates (tobacco-user rates may be higher); rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible. NC – nontobacco-user rates (tobacco-user rates may be higher); rates are subject to change and vary by ZIP code. Premiums are based on attained age, which means they will increase each year until age 90. Premiums may also change based on your class.</p>

PLEASE NOTE: The variable sections of this form are set-up by the Home Office to assure that correct information and current rates and disclosures are used.