

SERFF Tracking Number: MUTM-126792781 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 46646
Company Tracking Number: VERONICA BOOTH
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: U8316 - Medicare Supplement Advertising
Project Name/Number: U8316 / Medicare Supplement Advertising

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: U8316 - Medicare Supplement SERFF Tr Num: MUTM-126792781 State: Arkansas
Advertising

TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Filed State Tr Num: 46646
Standard Plans 2010

Sub-TOI: MS08I.001 Plan A 2010

Co Tr Num: VERONICA BOOTH

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Author: Veronica Booth

Disposition Date: 08/31/2010

Date Submitted: 08/30/2010

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: U8316

Project Number: Medicare Supplement Advertising

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/31/2010

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: 08/31/2010

Created By: Veronica Booth

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Veronica Booth

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Medicare Supplement Advertising

Presentation: U8316

Print Ad: UC7636

Post Card: UC7637

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

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

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

vb

Company and Contact

Filing Contact Information

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

Filing Company Information

United of Omaha Life Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175
CoCode: 69868
Group Code: 261
Group Name:
FEIN Number: 47-0322111
State of Domicile: Nebraska
Company Type: Life Insurance
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

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Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	08/30/2010	39106676
United of Omaha Life Insurance Company	\$100.00	08/30/2010	39108785

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	08/31/2010	08/31/2010

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Disposition

Disposition Date: 08/31/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memorandums of Variable Material	Filed	Yes
Form	Presentation	Filed	Yes
Form	Print Ad	Filed	Yes
Form	Post Card	Filed	Yes

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Form Schedule

Lead Form Number: U8317

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed 08/31/2010	U8316	Advertising Presentation	Initial		0.000	U8316.pdf
Filed 08/31/2010	UC7636	Advertising Print Ad	Initial		0.000	UC7636.pdf
Filed 08/31/2010	UC7637	Advertising Post Card	Initial		0.000	UC7637.pdf

UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL of OMAHA COMPANY

Medicare Supplement Insurance



Top Three Reasons to Own Medicare Supplement Insurance



1. You keep your doctors and health care providers; and see specialists without referrals
2. You enjoy coverage for life as long as you pay your premiums on time
3. Your coverage is guaranteed issued during your Medicare open enrollment period – no health questions asked

There are many reasons to own Medicare supplement insurance. The most important are that you can

1. Keep your doctors, hospitals and other health care providers; there are no provider networks
2. You have coverage as long as you pay your premiums on time; your coverage cannot be dropped otherwise, and
3. During your Medicare open enrollment period, you can't be denied coverage based on your health

All Medicare Supplement Plans are Alike



Plans are standardized among insurance companies; the differences are in each company's:

- Premiums
- Plan selection (plans may vary by state)
- Customer service
- Experience

Unlike major medical insurance policies, for example, where benefits can vary from company to company, there are 11 Medicare supplement plans that insurance companies can offer. The plans are the same among the companies, so the reasons to choose one company's plans over another come down to:

- Price – including premiums and any policy fees or discounts
- Plan selection; plans may vary by state
- Their service after the sale, and
- Experience offering and servicing Medicare supplements

The United of Omaha Difference May Help Save You Money



- No policy fee
- Competitive premiums
- Household discount for your eligible spouse or household resident (if applicable; amount varies by state)

United of Omaha Life Insurance Company is a Mutual of Omaha affiliate. A United of Omaha plan can help you save money.

You don't pay a policy fee with our plan, only a competitive premium.

Your spouse or household resident may be eligible for a household discount on his or her Medicare supplement. (Note: Discount is not applicable in CT. Sentence wouldn't be read in CT.)

The United of Omaha Difference May Save You Time



- Friendly knowledgeable service from our customer care team based in Omaha
- Virtually no claims to file

Your time is valuable. That's why United of Omaha has a knowledgeable service staff to efficiently answer your questions and help you. Plus you can save time avoiding paperwork hassles because you virtually never see a claim form.

UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL of OMAHA COMPANY

The United of Omaha Difference Gives You Choices



- Wide selection of plans to meet your specific needs and budget

United of Omaha offers a wide range of Medicare supplement plans to meet your health coverage needs and budget.

About United of Omaha



- A Mutual of Omaha company since 1926
- Owned by our policyholders
- Offers a diversified portfolio of life insurance, fixed annuities and other products, including Medicare supplement plans

Now a little more about United of Omaha. A Mutual of Omaha company since 1926, the company is owned by its policyholders and offers a diversified product portfolio, including Medicare supplement plans.

Questions?



This is a solicitation of insurance and an insurance agent may 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.

United of Omaha Life Insurance Company is licensed nationwide except in NY. For complete information on benefits, exceptions, limitations and reductions, please contact an agent. Medicare supplement insurance policies UM20, UM21, UM22, UM23, UM24, UM30, UM31 (in ID, UM20-21698, UM23-21699, UM24-21700; in LA, UM20-21707, UM23-21708, UM24-21709; in NC, UM20-21719NC, UM23-21720NC, UM24-21721NC; in OK, UM20-21746, UM23-21747, UM24-21748; in OR, UM20-21610, UM23-21613, UM24-21614; in WI, UM25) or state equivalent are underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175.

Your 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. Coverage may vary by state. In LA, MO, NH and WI, if you receive Medicare benefits because of a disability, you may apply for a Medicare supplement insurance policy regardless of your age. In NC, premiums are based on attained age, which means they will increase each year until age 90.

*You'd probably rather **Have Fun**
than be confused about **Medicare***

Learn about
your health
care coverage
options
associated
with Medicare
and clear up
any confusion.



*Get the facts and **Go Play!***

[Agent's Name or Agency Name]
*invites you to attend a **free educational**
seminar (sales presentation) on*

Your Medicare Choices

[Date • Time]

[Location]

Get the general facts on Medicare and Medicare supplements.

[Reserve your spot today!]

To [make a reservation or] ask a question, please

Call [Agent's Phone Number]

[E-mail Agent's E-mail Address]

[Refreshments served.]



Mutual of Omaha

**UNITED OF OMAHA LIFE
INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

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. • This is a solicitation of insurance and an insurance agent may contact you by telephone. • Medicare supplement insurance policies are underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175.

You'd probably rather

Have Fun

than be confused
about

Medicare



Mutual of Omaha

UNITED OF OMAHA LIFE
INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

[Agent's Agency Name]

[Agent's Name]

[Agent's Address]

[Agent's City, State, ZIP]

Seminar Can Help Put Medicare in Focus

Learn about your health care coverage options associated with Medicare and clear up any confusion.

[Agent's Name or Agency Name]

invites you to attend a *free educational seminar* (sales presentation) on

YOUR MEDICARE CHOICES

[Date • Time]

[Location]

Get the general facts on Medicare and Medicare supplements.

[Reserve your spot today!]

To [make a reservation or] ask a question, please

Call [Agent's Phone Number]

[E-mail Agent's E-mail Address]

[Refreshments served.]



Get the facts and
GO PLAY!



**UNITED OF OMAHA LIFE
INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

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. • This is a solicitation of insurance and an insurance agent may contact you by telephone. Medicare supplement insurance policies are underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Memorandums of Variable Material	Filed	08/31/2010
Comments:		
Attachments:		
UC7636 (MoV).pdf		
UC7637 (MoV).pdf		

**VARIABLE MATERIAL FOR ADVERTISING FORM
UC7636**

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

Section	Explanation
[Agent's Name or Agency Name]	Either the Agency Name or the Agent's Name will appear.
[Date] [Time] [Location]	Date, Time and Location of the seminar (sales presentation) will appear.
[Reserve your spot today!]	This statement will not be used if the Agent chooses not to require reservations.
[Agent's Phone Number]	Agent's Phone Number will appear.
[Agent's E-Mail Address]	Agent's E-Mail Address will appear.
[Refreshments served.]	This statement will not be used if the Agent chooses not to offer refreshments.

**VARIABLE MATERIAL FOR ADVERTISING FORM
UC7637**

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

Section	Explanation
[Agent's Name or Agency Name]	Either the Agency Name or the Agent's Name will appear.
[Date] [Time] [Location]	Date, Time and Location of the seminar (sales presentation) will appear.
[Reserve your spot today!]	This statement will not be used if the Agent chooses not to require reservations.
[Agent's Phone Number]	Agent's Phone Number will appear.
[Agent's E-Mail Address]	Agent's E-Mail Address will appear.
[Refreshments served.]	This statement will not be used if the Agent chooses not to offer refreshments.