

SERFF Tracking Number: MUTM-127348391 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 49453
Company Tracking Number: KELLY KRUMWIED
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Medicare Supplement Advertising - AFN40102-372
Project Name/Number: Medicare Supplement Advertising /AFN40102-372

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement Advertising - AFN40102-372 SERFF Tr Num: MUTM-127348391 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 49453

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

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Author: Kelly Krumwied Disposition Date: 08/24/2011

Date Submitted: 08/02/2011 Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Advertising

Project Number: AFN40102-372

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Filing Status Changed: 08/24/2011

State Status Changed: 08/24/2011

Created By: Kelly Krumwied

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Overall Rate Impact:

Deemer Date:

Submitted By: Kelly Krumwied

NAIC# 261-69868

FEIN# 47-0322111

United of Omaha Life Insurance Company

Direct Response Advertising

Medicare Supplement Advertising

Website Page: AFN40102-372

Website Page: AFN40102-373

SERFF Tracking Number: MUTM-127348391 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 49453
Company Tracking Number: KELLY KRUMWIED
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Medicare Supplement Advertising - AFN40102-372
Project Name/Number: Medicare Supplement Advertising /AFN40102-372

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.

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

Thank you for the review of this filing.

Sincerely,

Corporate Compliance and Ethics Division
For Questions, please contact Carly Cole
Phone: 402-351-2476; Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

kk

Company and Contact

Filing Contact Information

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

Mutual of Omaha 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) 351-6910 ext. [Phone]

FEIN Number: 47-0322111

Filing Fees

SERFF Tracking Number: MUTM-127348391 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 49453
Company Tracking Number: KELLY KRUMWIED
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Medicare Supplement Advertising - AFN40102-372
Project Name/Number: Medicare Supplement Advertising /AFN40102-372

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	08/02/2011	50283823

SERFF Tracking Number: MUTM-127348391 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 49453
Company Tracking Number: KELLY KRUMWIED
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Medicare Supplement Advertising - AFN40102-372
Project Name/Number: Medicare Supplement Advertising /AFN40102-372

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/24/2011	08/24/2011

SERFF Tracking Number: MUTM-127348391 *State:* Arkansas
Filing Company: United of Omaha Life Insurance Company *State Tracking Number:* 49453
Company Tracking Number: KELLY KRUMWIED
TOI: MS08I Individual Medicare Supplement - *Sub-TOI:* MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Medicare Supplement Advertising - AFN40102-372
Project Name/Number: Medicare Supplement Advertising /AFN40102-372

Disposition

Disposition Date: 08/24/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MUTM-127348391 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 49453
 Company Tracking Number: KELLY KRUMWIED
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Advertising - AFN40102-372
 Project Name/Number: Medicare Supplement Advertising /AFN40102-372

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memorandum of Variability	Filed-Closed	No
Supporting Document	Memorandum of Variability	Filed-Closed	No
Form	Website Page	Filed-Closed	No
Form	Website Page	Filed-Closed	No

SERFF Tracking Number: MUTM-127348391 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 49453
 Company Tracking Number: KELLY KRUMWIED
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Advertising - AFN40102-372
 Project Name/Number: Medicare Supplement Advertising /AFN40102-372

Form Schedule

Lead Form Number: AFN40102-372

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 08/24/2011	AFN40102-372	Advertising Website Page	Advertising Website Page	Initial		0.000	AFN40102-372_FINAL.pdf
Filed-Closed 08/24/2011	AFN40102-373	Advertising Website Page	Advertising Website Page	Initial		0.000	AFN40102-373_FINAL.pdf



Shopping for Medicare Supplement insurance?

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

First Name

Last Name

Address

City

State

Zip Code

Phone - -

E-mail

Age



Send Request



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

Affordable plans, superior ratings, expert advice.

Fill out the form or call toll-free **1-888-828-2875** for your free, no-obligation Medicare supplement information kit.

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

Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175.

United of Omaha Life Insurance Company, its Medicare supplement insurance policies and its licensed insurance agents are not connected with, endorsed by, affiliated with or sponsored by the federal or state government, the Social Security Administration, the Centers for Medicare and Medicaid Services, the Department of Health and Human Services or the federal Medicare program. United World Life Insurance Company, its Medicare supplement insurance policies and its licensed insurance agents are not 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 and UM30 or state equivalent. In ID: UM20-21698, UM23-21699, UM24-21700 and UM30-22551; in NC: UM20-21719NC, UM23-21720NC, UM24-21721NC and UM30-22567NC; in OK: UM20-21746, UM23-21747, UM24-21748 and UM30-22579; in OR: UM20R-21749, UM23R-21750, UM24R-21751 and UM30R-22581; in TX: UM20-21760, UM23-21761, UM24-21762 and UM30-22587; in WI: UM25. Not all policy forms may be available in every state. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. An outline of coverage is available upon request. 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.

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.

GA residents: THIS IS A LIMITED POLICY DESIGNED TO COVER ONLY THOSE EXPENSES WHICH MEDICARE DOES NOT COVER.

OH residents: Licensed insurance agents are authorized to sell this Medicare supplement insurance policy on behalf of United of Omaha. This information may be verified by contacting the Ohio Department of Insurance at 50 W Town St., 3rd Fl, Suite 300, Columbus, OH 43215 or call 1-800-688-1526.

This is a solicitation of insurance and a licensed agent may contact you by telephone to provide additional information.

MUTUAL of OMAHA



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

1-888-828-2875.



Copyright © 2011 Mutual of Omaha Insurance Company. All rights reserved.

[Privacy Policy](#) | [Terms of Use](#)

Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175.

United of Omaha Life Insurance Company, its Medicare supplement insurance policies and its licensed insurance agents are not connected with, endorsed by, affiliated with or sponsored by the federal or state government, the Social Security Administration, the Centers for Medicare and Medicaid Services, the Department of Health and Human Services or the federal Medicare program. United World Life Insurance Company, its Medicare supplement insurance policies and its licensed insurance agents are not 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 and UM30 or state equivalent. In ID: UM20-21698, UM23-21699, UM24-21700 and UM30-22551; in NC: UM20-21719NC, UM23-21720NC, UM24-21721NC and UM30-22567NC; in OK: UM20-21746, UM23-21747, UM24-21748 and UM30-22579; in OR: UM20R-21749, UM23R-21750, UM24R-21751 and UM30R-22581; in TX: UM20-21760, UM23-21761, UM24-21762 and UM30-22587; in WI: UM25. Not all policy forms may be available in every state. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. An outline of coverage is available upon request. 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.

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.

GA residents: THIS IS A LIMITED POLICY DESIGNED TO COVER ONLY THOSE EXPENSES WHICH MEDICARE DOES NOT COVER.

OH residents: Licensed insurance agents are authorized to sell this Medicare supplement insurance policy on behalf of United of Omaha. This information may be verified by contacting the Ohio Department of Insurance at 50 W Town St., 3rd Fl, Suite 300, Columbus, OH 43215 or call 1-800-688-1526.

This is a solicitation of insurance and a licensed agent may contact you by telephone to provide additional information.

AFN40102-373

SERFF Tracking Number: MUTM-127348391 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 49453
Company Tracking Number: KELLY KRUMWIED
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Medicare Supplement Advertising - AFN40102-372
Project Name/Number: Medicare Supplement Advertising /AFN40102-372

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Memorandum of Variability Comments: Attachment: AFN40102-372 MOV.pdf	Filed-Closed	08/24/2011

	Item Status:	Status Date:
Satisfied - Item: Memorandum of Variability Comments: Attachment: AFN40102-373 MOV.pdf	Filed-Closed	08/24/2011

Variable Material for Advertising Form

AFN40102-372

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

Location of Variability on Ad	Variable Description
Upper Left Corner – Text box Above Request Form	<p>One of the following variables will be used:</p> <ul style="list-style-type: none"> • Request a free information kit and learn more about Medicare supplement insurance from United of Omaha Life Insurance Company • Request your free, no-obligation Medicare supplement information kit from United of Omaha Life Insurance Company • To request free information on Medicare supplement from United of Omaha Life Insurance Company, please complete the form below
Headline – Right side of ad	<p>One of the following variables will be used:</p> <ul style="list-style-type: none"> • Shopping for Medicare Supplement Insurance? • Looking for Medicare Supplement Insurance? • Why Choose Medicare Supplement Insurance? • Why Choose Medicare Supplement Insurance from United of Omaha Life Insurance Company
Sub-Headline – Right side of ad	<p>One of the following variables will be used:</p> <ul style="list-style-type: none"> • Medicare doesn't cover all of your medical expenses – a Medicare supplement insurance policy can help • Help protect yourself from the expenses Medicare may not pay • We offer competitive rates and the service you deserve • Get the experience and service you deserve from a company you know and can trust • We offer competitive rates from coast-to-coast
Statement Under Sub-Headline	<p>Statement will be in or out:</p> <ul style="list-style-type: none"> • With a Medicare supplement insurance policy
Bullets – Under Sub-Headline	<p>A combination of the following bullets will be used:</p> <ul style="list-style-type: none"> • 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 • Choose the health care providers that best meet your needs – no networks or referrals needed • Know you'll be covered any where you travel in the United States • See specialists without referrals • Pick the Medicare supplement plan that best meets your needs • Enjoy guaranteed coverage for life* <ul style="list-style-type: none"> • If this bullet is used, will also include as a footnote: “* as long as your premiums are paid on time and the information is correct on your application”
Bottom of Ad	Picture of information kit – will either be in our out
Bottom of Ad	<p>One of the following variables will be used:</p> <ul style="list-style-type: none"> • Fill out the form or call toll-free [1-800-228-7104] for your free, no obligation Medicare supplement information kit. • Fill out this form for your free, no obligation Medicare supplement information kit or call toll-free [1-800-228-7104] • Learn more about Medicare supplement insurance. Request your free information kit by filling out the form or call toll-free [1-800-228-7104] • Request your free, no-obligation Medicare supplement information kit. Call toll-free [1-800-228-7104] or complete the form • To request free information on Medicare supplement, please complete the form or call toll-free [1-800-228-7104]
Bottom of Ad	Phone number is variable: [1-800-228-7104]

Variable Material for Advertising Form

AFN40102-373

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

Location of Variability on Ad	Variable Description
Middle of Ad	Phone number is variable: [1-800-228-7104]