

SERFF Tracking Number: MUTM-127355612 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 49516  
Company Tracking Number: ASHLEY WILLIAMS  
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010  
Standard Plans 2010  
Product Name: Medicare Supplement Advertising - AFN40102-418  
Project Name/Number: Medicare Supplement Advertising/AFN40102-418

## Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement Advertising - AFN40102-418 SERFF Tr Num: MUTM-127355612 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 49516

Sub-TOI: MS08I.001 Plan A 2010 Co Tr Num: ASHLEY WILLIAMS State Status: Filed-Closed  
Filing Type: Advertisement Reviewer(s): Stephanie Fowler  
Author: Ashley Williams Disposition Date: 08/31/2011  
Date Submitted: 08/10/2011 Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Medicare Supplement Advertising  
Project Number: AFN40102-418  
Requested Filing Mode:  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:

Status of Filing in Domicile:  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 08/31/2011  
State Status Changed: 08/31/2011  
Created By: Ashley Williams  
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Ashley Williams

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Medicare Supplement Advertising

Webpage: AFN40102-418

Testimonial Video: AFN43840

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.

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

Sincerely,

Carly Cole  
Product and Advertising Compliance Consultant  
Corporate Compliance and Ethics  
Phone: 402-351-2476  
Fax: 402-351-5298  
E-mail: carly.cole@mutualofomaha.com

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## 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

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## Filing Fees

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

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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	08/10/2011	50514561
United of Omaha Life Insurance Company	\$50.00	08/25/2011	50967515

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/31/2011	08/31/2011

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	08/25/2011	08/25/2011	Ashley Williams	08/25/2011	08/25/2011

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## **Disposition**

Disposition Date: 08/31/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.



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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 08/25/2011  
Submitted Date 08/25/2011  
Respond By Date 09/26/2011

Dear Carly Cole,

This will acknowledge receipt of the captioned filing. The filing fees submitted are incorrect; the new rates under Rule 57 were effective January 1, 2010. Please submit \$50 for each rate and each form.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 08/25/2011  
Submitted Date 08/25/2011

Dear Stephanie Fowler,

### Comments:

### Response 1

Comments: additional fees have been sent

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Ashley Williams

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## Form Schedule

### Lead Form Number: AFN40102-418

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 08/31/2011	AFN40102-418	Advertising	Webpage	Initial		0.000	afn40102-418.pdf
Filed-Closed 08/31/2011	AFN43840	Advertising	Testimonial Video	Initial		0.000	AFN43840 -- Patricia O'Shields Transcript.pdf



# Medicare Supplemental Insurance

[STATE] [(800) 931-8908] or

[Connect with an Agent](#)

## Learn

- Medicare Basics
- Medicare Supplement Basics
- Glossary

## Plan

- The Benefits of Owning a Policy
- Selecting a Policy
- Why Choose Us?
- Get a Quote

Print E-mail Share

## One Customer's Story



**"... everything was automatic. And it's something I never, never had to worry about."**

**Patricia O'Shields**  
Husband had Cancer

[Watch Patricia's Story](#)

After her husband's cancer diagnosis, Mrs. O'Shields was relieved that he had a Medicare supplement insurance policy to help pay for his covered medical expenses. Her priority was his comfort.

If you have questions and would like to schedule an appointment, call toll free **[(800) 931-8908]** or [Connect with an Agent](#)

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

Mutual of Omaha Insurance Company, United World Life Insurance Company and United of Omaha Life Insurance Company and their Medicare supplement insurance policies are not connected with or endorsed by the U.S. government or the federal Medicare program.

Medicare supplement insurance is underwritten by Mutual of Omaha Insurance Company, licensed nationwide; United World Life Insurance Company, licensed nationwide except in CT and NY; and United of Omaha Life Insurance Company, licensed nationwide except in NY. Home office: Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-228-7104. Each company is responsible for its own financial and contractual obligations.

Policy forms MM20, MM21, MM22, MM23, MM24, MM25, MM30, WM20, WM21, WM22, WM23, WM24, WM25, WM30, UM20, UM21, UM22, UM23, UM24, UM30 or state equivalent; in WA, MM20-21681, MM22-21682, MM23-22409, MM24-21683, MM25-21684 and MM30-22505; in MN, WM26, WM27, WM32; in PA, WM20-21836, WM21-21837, WM22-21838, WM23-21839, WM24-21840, WM25-21841, WM30-22535; in ID, UM20-21698, UM23-21699, UM24-21700, UM30-22551; in NC, UM20-21719NC, UM23-21720NC, UM24-21721NC, UM30-22567NC; in OK, UM20-21746, UM23-21747, UM24-21748, UM30-22579; in OR, UM20-21610, UM23-21613, UM24-21614, UM30-22543; in WI, UM25. All Plans not available in all states. In NC, premiums are based on attained age, which means they will increase each year until age 90. In some states, Medicare supplement policies are available to those eligible for Medicare due to a disability, regardless of age (in ME: all plans are available).

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. THIS IS A LIMITED BENEFIT POLICY DESIGNED TO COVER ONLY THOSE EXPESNES WHICH MEDICARE DOES NOT COVER.

**AFN43840**

**Patricia O'Shields Transcript – Medicare Supplement Insurance**

**PAT:** He was the love of my life. And, it's still hard to talk about him. He started having a little dull headache. And that was so unusual for him. So that was on a Monday morning on the 18<sup>th</sup> of December ... and that Friday, we were in the doctor's office.

**ANDY:** The O'Shields originally purchased Medicare Supplements for both of them when Mr. O'Shields was turning 65 and then once Mrs. O'Shields turned 65, she purchased a Medicare Supplement as well.

**ANDY:** Tom got sick I guess about 16 months after purchasing the Medicare Supplements. I actually got a call telling me that hey, Tom had been diagnosed with cancer and wanting to know how the policy was going to pay and were they going to have any worries.

**PAT:** I didn't have to do anything because once the papers were filed with Medicare, everything was automatic. And it's something I never, never had to worry about.

**PAT:** After almost three years, we lost him last August the 10<sup>th</sup> of 2009.

**ANDY:** Financially, things would have been different for the O'Shields in a lot of ways. Because, he went through, I want to say, it was several hundred thousand dollars worth of doctors bills and chemo over the years.

**PAT:** We never had a second thought it sort of like, you know you do it and you never look back because you knew it was the right thing to do. And, as it turned out, it was the right thing to do.

**ANDY:** When I showed up at the funeral and she just looked at me and said, Andy. And she started crying and she come up to me and she's like I just want to thank you for what you've done and how you've supported Tom and myself through this difficult time.

**PAT:** I'm glad that he's at peace now ... yeah.

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## Supporting Document Schedules

	Item Status:	Status
<b>Satisfied - Item:</b> Memorandum of Variability	Filed-Closed	08/31/2011
<b>Comments:</b>		
<b>Attachment:</b>		
AFN40102-418 (MoV).pdf		

# VARIABLE MATERIAL FOR ADVERTISING FORM AFN40102-418

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

## Section

**“Connect with an Agent\*”** button:  
located in upper and lower banners

## Explanation

This button either will be:

1. Left in for consumers to complete a form to request that an agent contact them, or
2. Removed completely to test not having this call-to-action on this page