

SERFF Tracking Number: MUTM-127989343 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number:
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 - AFN40102-412
Project Name/Number: Medicare Supplement Advertising/AFN40102-412

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement Advertising - AFN40102-412 SERFF Tr Num: MUTM-127989343 State: Arkansas

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

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: 02/09/2012

Date Submitted: 01/16/2012 Disposition Status: Filed-Closed

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Advertising

Project Number: AFN40102-412

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: 02/09/2012

State Status Changed: 02/09/2012

Created By: Jamie Lucy

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jamie Lucy

Filing Description:

NAIC #: 261-69868

FEIN #: 47-0322111

United of Omaha Life Insurance Company

Medicare Supplement Advertising

Website Page: AFN40102-412

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.

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

Thank you for your 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

jl

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-127989343 State: Arkansas
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Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	01/16/2012	55401859

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	02/09/2012	02/09/2012

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Disposition

Disposition Date: 02/09/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: AFN40102-412

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 02/09/2012	AFN40102-412	Advertising	Website page	Initial		0.000	AFN40102-412.pdf



Medicare Supplement 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](#)

Get a Quote from United of Omaha Life Insurance Company

Print E-mail Share

Get help with what Medicare doesn't cover.

Medicare Supplement Information in 3 Easy Steps:

1 Personalize Quote

2 View Plans & Rates

3 Request Booklet

Create an Online Quote

Simply enter your information and receive a list of plans with quotes based on your qualifications.

Current Age

Gender

Male Female

Tobacco Use

No Yes

ZIP

State

E-mail (Optional)

[View Plans & Rates](#)

Many factors determine rates. Depending on your circumstances – for example, whether you use tobacco or your employer pays all or a portion of your premium, etc. – your actual rate may be higher or lower than what's shown. Call (800) 931-8908 for your specific information.

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

Medicare supplement insurance policy forms UM20, UM21, UM22, UM23, UM24, UM30 or state equivalent (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 are underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in NY. This insurance has exclusions and limitations. Your Medicare supplement insurance policy will not pay for any expense incurred before your policy date, hospital or skilled nursing facility confinement incurred during a Medicare Part A benefit period that begins while this policy is not in force; services for which no charge is made when there is no insurance; services for non-Medicare eligible expenses, or any expense paid for by Medicare or under any other Medicare supplement insurance policy. In some states, if you receive Medicare benefits because of a disability, you may apply for a Medicare supplement insurance policy (all Plans in ME) regardless of your age. In NC, premiums are based on attained age, which means they will increase each year until age 90. Premiums may also change based on your class.



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Quote for:

[customer information] Edit

[Top [#] Recommended Plans out of [#] Available]

Continue to Step 3

(Available Plans: [Plan Names])

Compare Other Plans

Plan [Name] \$[Rate*] per month
Plan [Name] \$[Rate*] per month
Plan [Name] \$[Rate*] per month

[+] Basic Benefits
• Medicare Part A hospital, coinsurance plus coverage for 365 additional days after Medicare benefits end
• First three pints of blood each year
• Medicare Part B coinsurance (generally 20% of Medicare approved expenses)
• Medicare Part A hospice care coinsurance



[+] Skilled Nursing Facility Coinsurance
• Coinsurance for days 21-100



[+] Medicare Part A Deductible (Hospital Insurance)
• Pays the inpatient deductible for qualifying hospital stays.
• Plan M pays 50% of the inpatient deductible for qualifying hospital stays



[+] Medicare Part B Deductible (Medical Insurance)
• Pays deductible for Part B medical insurance, which covers some services and products not covered by Part A, generally on an outpatient basis



[+] Medicare Part B Excess Charges
• Pays for 100% of the charges exceeding the normal Part B limits



[+] Foreign Travel Emergency
• After the calendar-year deductible, pays 80% of eligible expenses for care beginning during the first 60 days of each trip up to \$50,000 lifetime max



*Sample rates, rates are subject to change and may vary by ZIP code.

Many factors determine rates. Depending on your circumstances – for example, whether you use tobacco or your employer pays all or a portion of your premium, etc. – your actual rate may be higher or lower than what's shown. Call (800) 931-8908 for your specific information.



Request your free copy of A Guide to Health Insurance for People with Medicare by the Centers for Medicare and Medicaid Services and the National Association of Insurance Commissioners.

Request Booklet

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

Medicare supplement insurance policy forms UM20, UM21, UM22, UM23, UM24, UM30 or state equivalent (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 are underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in NY. This insurance has exclusions and limitations. Your Medicare supplement insurance policy will not pay for any expense incurred before your policy date, hospital or skilled nursing facility confinement incurred during a Medicare Part A benefit period that begins while this policy is not in force; services for which no charge is made when there is no insurance; services for non-Medicare eligible expenses; or any expense paid for by Medicare or under any other Medicare supplement insurance policy. In some states, if you receive Medicare benefits because of a disability, you may apply for a Medicare supplement insurance policy (all Plans in ME) regardless of your age. In NC, premiums are based on attained age, which means they will increase each year until age 90. Premiums may also change based on your class.



Medicare Supplement Insurance

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or

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- Medicare Supplement Basics
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Plan

- The Benefits of Owning a Policy
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Get a Quote from United of Omaha Life Insurance Company

Print E-mail Share

Get help with what Medicare doesn't cover.

Medicare Supplement Information in 3 Easy Steps:

1 Personalize Quote

2 View Plans & Rates

3 Request Booklet

Information Request



Request your free copy of **A Guide to Health Insurance for People with Medicare** by the Centers for Medicare and Medicaid Services and the National Association of Insurance Commissioners.

* First Name

* Last Name

* Address

* E-mail

* Phone Number - -

Current customer?
 Yes No

Media Code

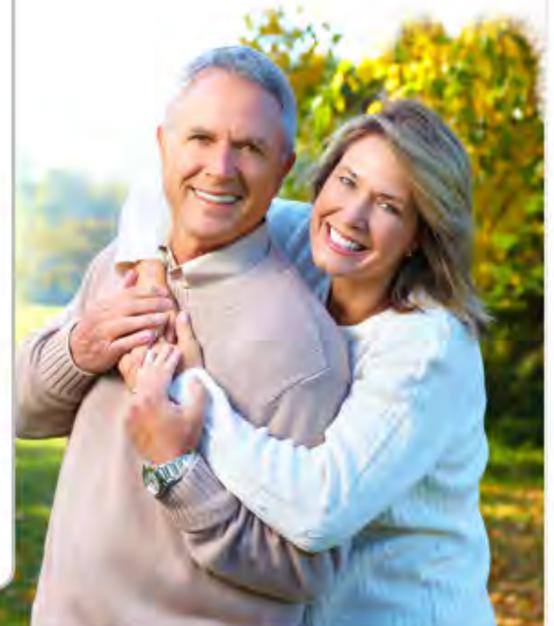
Comments or Questions

This is a secure site. We do not sell/rent information.

Questions? Call (800) 931-8908

Our Agents Can Help

- > Determine your insurance needs.
- > Establish the appropriate amounts and types of coverage to cover your needs.
- > Adapt your existing coverage to your evolving needs.
- > Discover if you qualify for any additional discounts.



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Medicare Supplement Insurance

State

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- [Glossary](#)

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- [Selecting a Policy](#)
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- [Get a Quote](#)

Get a Quote from United of Omaha Life Insurance Company

[Print](#)
[E-mail](#)
[Share](#)

Get help with what Medicare doesn't cover. **Medicare Supplement Information in 3 Easy Steps:**

- 1 Personalize Quote
- 2 View Plans & Rates
- 3 **Request Booklet**

Thank You



Thank you for your request.

Thank you for requesting your free no-obligation booklet:
A Guide to Health Insurance for People with Medicare.

We appreciate your interest and look forward to talking with you soon.

Our Agents Can Help

- > Determine your insurance needs.
- > Establish the appropriate amounts and types of coverage to cover your needs.
- > Adapt your existing coverage to your evolving needs.
- > Discover if you qualify for any additional discounts.



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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Memorandum of Variability	Filed-Closed	Date: 02/09/2012
Comments:		
Attachment:		
AFN40102-412 (MoV).pdf		

VARIABLE MATERIAL FOR ADVERTISING FORM

AFN40102-412

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

Section	Explanation
<p>[STATE]</p> <p><i>to the right of Medicare Supplement Insurance in the header (blue bar) on all pages and next to the ZIP field in the “Create an Online Quote” customer entry area on page 1.</i></p>	<p>Appropriate state will display based on ZIP Code entered by the potential client.</p>
<p>[Connect with us] button</p> <p><i>to the far right of the Medicare Supplement Insurance header (blue bar) on pages 1, 2 & 3.</i></p>	<p>One of the following will be used:</p> <ol style="list-style-type: none"> 1. Connect with an Agent 2. Take the next step 3. Ready to get started? 4. Ask about insurance today 5. Request more info 6. Contact Us 7. Send Questions or Comments 8. Start Now 9. Get Started Now 10. Connect with Us 11. Removed completely to test not having this call-to-action on this page
<p>[Get help with what Medicare...]</p> <p><i>First sentence below “Get a Quote from...” Headline on each page.</i></p> <p><i>The option that is selected will remain the same for each page.</i></p>	<p>One of the following options will be used:</p> <ol style="list-style-type: none"> 1. Help protect yourself from the expenses Medicare may not pay 2. Turning 65 soon? Help secure your retirement. 3. Keep the doctors you know and trust. 4. Learn more about your Medicare supplement options. 5. Affordable Medicare supplement coverage available for [state] residents. 6. Get help with what Medicare doesn’t cover.
<p>[Request Booklet] variable field on <u>Tab 3</u> for step 3</p> <p><i>Located next to the number 3 on the third Tab on each page.</i></p> <p><i>The option that is selected will remain the same for each page.</i></p>	<p>One of the following options, in Group A, will be used to direct consumers to request a free guide (page 3):</p> <ol style="list-style-type: none"> 1. Request Booklet 2. Request your free Medicare guide 3. Request more information 4. Request a free Medicare supplement guide <p><u>Or</u> one of these options, in Group B, may be used where the consumer provides their information to be contacted by an agent/producer.</p> <ol style="list-style-type: none"> 1. Talk to an agent about coverage 2. Schedule an appointment with an agent 3. Talk to a licensed agent 4. Why wait? Talk to a licensed agent 5. Learn how to start your coverage
<p>“Many factors determine...”</p> <p><i>Located toward bottom of page above disclaimer section on page 1 and below benefit table on 2nd page.</i></p>	<p>This portion of the disclosure will not be used in CO.</p>

“Quote for: [customer info]...”
Located directly below the three steps colored tabs on 2nd page.

This field will be populated with the information the potential client entered on the 1st page.

Please note: All the fields will display, but some fields may not affect rate quote. Individual state’s rate guidelines will be used to determine rate quote.

[Top [#] ...Plans out of [#] Available]
Located below the “Quote for: ...” section on 2nd page.

This entire line will only show up the initial time the consumer clicks on the “View Plans & Rates” button from the 1st page. This line will not show if the consumer selects other plans to compare by clicking the “Compare Other Plans” button.

The first [#] within the sentence allows the opportunity to compare different numbers of top plans. This number and the amount of plans displayed will correspond.

The second [#] within this sentence will be the total number of Medicare Supplement Plans available in the selected state.

The state is determined by the zip code provided by the customer.

(Available Plans: [Plan names])
Located below the “Top [#]...Plans...” section on 2nd page.

This will display all the Medicare Supplement Plan names/letters available in the selected state. The state is determined by the zip code provided by the customer.

Plan [Name]
Located at top of benefits chart above rates.

The Plan name/letter will head the benefit table. The rates and benefit features will coincide with this plan name/letter. The number of plans displayed may vary.

The initial display, from the information entered on page one, will be the most popular plans based on national sales results.

The potential client can view other plans to compare by clicking the button labeled “Compare Other Plans”.

\$ [RATE]
Located below each Plan’s name/letter

Corresponding rates for the plans displayed will be shown, based on the consumer’s answers on the previous page and the state’s rate guidelines.

<p>Basic Benefits</p> <ul style="list-style-type: none"> • Medicare Part A hospital deductible (\$1,024 in 2008), coinsurance plus coverage for 365 additional days after Medicare benefits end • First three pints of blood each year • Medicare Part B coinsurance (generally 20% of Medicare approved expenses) 	✓	✓	✓
<p>Skilled Nursing Facility Coinsurance</p> <ul style="list-style-type: none"> • Coinsurance for days 21-100 	✓	✓	✓
<p>Medicare Part A Deductible (Hospital Insurance)</p> <ul style="list-style-type: none"> • Pays the inpatient deductible for qualifying hospital stays • Plan A pays 50% of the inpatient deductible for qualifying hospital stays 	✓	✓	✓
<p>Medicare Part B Deductible (Medical Insurance)</p> <ul style="list-style-type: none"> • Pays deductible for Part B medical insurance, which covers some services and products not covered by Part A, generally on an outpatient basis 		✓	
<p>Medicare Part B Excess Charges</p> <ul style="list-style-type: none"> • Pays for 100% of the charges exceeding the normal Part B limits 		✓	✓
<p>Foreign Travel Emergency</p> <ul style="list-style-type: none"> • After the calendar-year deductible, pays 80% of eligible expenses for care beginning during the first 90 days of each trip up to \$50,000 lifetime max 	✓	✓	✓

All of the **benefit features** will be listed out with corresponding check marks that apply to each of the plans being compared.

When the potential client clicks the “+” or “-” symbol in front of each benefit feature, the description for that feature will either expand to display the details or collapse respectively.

<p>[Image] of the “A Guide to Health Insurance for People with Medicare” guide</p> <p><i>Located bottom right of page 2, at the top of the “Information Request” box of page 3 and in the “Thank You” box of page 4.</i></p>	<p>This image will be updated when the guide is updated.</p>
<p>[Request your free copy...] language</p> <p><i>Located directly to the right of the guide image in the lower right of page on page 2 and in the top portion of the “Information Request” box of page 3.</i></p>	<p>If any of the options are selected from Group A in the 3rd Tab variable field, from page 2, one of the following will be used:</p> <ol style="list-style-type: none"> 1. Request your free copy of A Guide to Health Insurance for People with Medicare by the Centers for Medicare and Medicaid Services and the National Association of Insurance Commissioners. 2. Receive a free no-obligation Medicare supplement information guide. 3. Receive a free no-obligation Medicare guide. 4. Request your free Medicare Supplement information today. 5. Request your free guide to help you with your Medicare Supplement decision. <p><u>Or</u> if an option from Group B in the 3rd Tab variable field is used, one of the following will be placed in front of the selected option listed above:</p> <ol style="list-style-type: none"> 1. Talk to an agent¹ about coverage and 2. Schedule an appointment with an agent¹ and 3. Talk to a licensed agent¹ and 4. Why wait? Talk to a licensed agent¹ and 5. Learn how to start your coverage and
<p>[Currently a customer]</p> <p><i>Located toward bottom within customer fill in box on Page 3.</i></p>	<p>This variable field will either be:</p> <ol style="list-style-type: none"> 1. Left in to test response of this question with the default on “No”, or 2. Will not show if not testing this response
<p>[Media Code]</p> <p><i>Located toward bottom within customer fill in box, above “Comments” section on Page 3.</i></p>	<p>This internal tracking mechanism will either be:</p> <ol style="list-style-type: none"> 1. Left in if this page is brought up by the website listed on a Direct Mail marketing campaign ad, or 2. Will not appear if this page is brought up during a consumer web search
<p>[Request Booklet] button</p> <p><i>Located at bottom of customer fill in box on Page 3.</i></p>	<p>This button will read one of the following:</p> <ol style="list-style-type: none"> 1. Request Booklet 2. Submit Request 3. Take the next step 4. Request more info 5. Contact Us 6. Start Now 7. Get Started Now 8. Connect with Us