

**State:** Arkansas **Filing Company:** United of Omaha Life Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.001 Plan A 2010  
**Product Name:** Medicare Supplement Advertising - UC8178  
**Project Name/Number:** Medicare Supplement Advertising/UC8178

## Filing at a Glance

Company: United of Omaha Life Insurance Company  
Product Name: Medicare Supplement Advertising - UC8178  
State: Arkansas  
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
Sub-TOI: MS08I.001 Plan A 2010  
Filing Type: Advertisement  
Date Submitted: 07/26/2012  
SERFF Tr Num: MUTM-128599914  
SERFF Status: Closed-Filed-Closed  
State Tr Num:  
State Status: Filed-Closed  
Co Tr Num: JAMIE LUCY

Implementation  
Date Requested:  
Author(s): Melanie Worth, Jamie Lucy  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 07/27/2012  
Disposition Status: Filed-Closed  
Implementation Date:

State Filing Description:

**State:** Arkansas **Filing Company:** United of Omaha Life Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.001 Plan A 2010  
**Product Name:** Medicare Supplement Advertising - UC8178  
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## General Information

Project Name: Medicare Supplement Advertising  
 Project Number: UC8178  
 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: 07/27/2012  
 State Status Changed: 07/27/2012  
 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  
 Direct Response Mail Advertising  
 Medicare Supplement Advertising  
 UC8178 - Newspaper Ad

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 Melanie Worth  
 Phone: 402-351-4260; Fax: 402-351-5298  
 E-mail: [advfilings@mutualofomaha.com](mailto:advfilings@mutualofomaha.com)

jl

## Company and Contact

### Filing Contact Information

Melanie Worth, Product & Advertising Compliance Analyst [melanie.worth@mutualofomaha.com](mailto:melanie.worth@mutualofomaha.com)  
 Mutual of Omaha 402-351-4260 [Phone]  
 Mutual of Omaha Plaza 402-351-5298 [FAX]  
 Omaha, NE 68175

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**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**

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	07/26/2012	61205908

SERFF Tracking #:

MUTM-128599914

State Tracking #:

Company Tracking #:

JAMIE LUCY

State:

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/27/2012	07/27/2012

SERFF Tracking #:

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## Disposition

Disposition Date: 07/27/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memorandum of Variability	Filed-Closed	Yes
Form	Newspaper Ad	Filed-Closed	Yes

**State:** Arkansas **Filing Company:** United of Omaha Life Insurance Company  
**TOI/Sub-TOI:** MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.001 Plan A 2010  
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## Form Schedule

Lead Form Number: UC8178

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
1	Filed-Closed 07/27/2012	UC8178	ADV	Newspaper Ad	Initial:	0.000	UC8178_FINAL.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

# TOLL-FREE MEDICARE SUPPLEMENT INSURANCE HELPLINE NOW AVAILABLE

## Friendly insurance agents\* are standing by to take your call.



**[Call me to ask any questions about how to get the best value from a Medicare supplement insurance policy!]  
[800-000-0000]**

For many people, Medicare supplement insurance may be one of the most important items in their monthly budget.

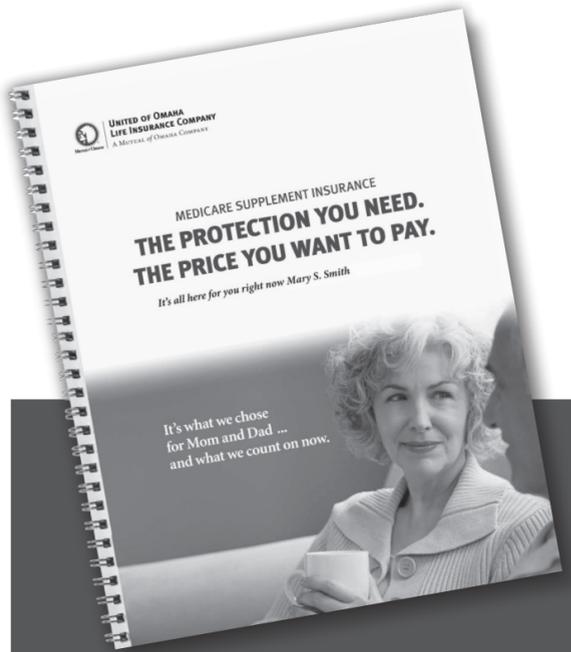
But how can you be sure you're getting the best value for the premium you're paying? How can you find out if your current Medicare supplement insurance policy is the best one for your situation and age range?

Now there's a **simple toll-free Helpline** where you can get answers to these questions ... and get a free, no-obligation quote.

**SERVICE: Many Customers' #1 Priority**

Price is often a factor in a Medicare supplement insurance policy purchase. But some individuals – especially those who have experienced complicated claims and long phone waits – put friendly, responsive service as a priority.

If, like those individuals, you're interested in getting great service along with some of the industry's most competitive rates, **call today to inquire about our friendly, helpful approach to Medicare supplement insurance and how you can benefit.**



**Request your FREE, easy-to-read Medicare supplement information kit. This kit may just help answer some of your questions.**



**UNITED OF OMAHA LIFE INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

[\[www.MedSupAd.com\]](http://www.MedSupAd.com)

### [REMINDER]

**[FREE Medicare Supplement Insurance Information TOLL-FREE HELPLINE]**



**[800-000-0000]  
[www.MedSupAd.com]**

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

### [REMINDER]

**[FREE Medicare Supplement Insurance Information TOLL-FREE HELPLINE]**



**[800-000-0000]  
[www.MedSupAd.com]**

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

### [REMINDER]

**[FREE Medicare Supplement Insurance Information TOLL-FREE HELPLINE]**



**[800-000-0000]  
[www.MedSupAd.com]**

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

## Answers available for common questions

When it comes to choosing a first or replacement Medicare supplement insurance policy, many consumers have similar questions. Here are two common questions:

**Q: Why would I want to make a change in my Medicare supplement insurance?**

A: Individuals may find that the Medicare supplement insurance policy they originally selected simply doesn't fit their needs as time goes by.

Some people find that rate increases have turned what was originally an economical policy into one they no longer feel comfortable with.

Others discover that their needs have changed over time and they now want to change the number or kind of benefits their policy pays.

No matter what the reason, it just makes sense to periodically review your options and see if there might be a better Medicare supplement insurance policy for you. Now there's a simple way to do that. Simply ask for a no-obligation information kit when you call the Helpline at [800-000-0000]. You can also request the kit online by visiting [www.MedSupAd.com].

**Q: What will my rates be?**

A: Rates for Medicare supplement insurance are typically influenced by two factors: 1) the plan you choose and, 2) your resident state. Depending on where you live, your age may also make a difference in how rates are set.

While you can't change your age, and moving may not be an option, you may want to consider a different policy. Luckily there's a simple way to learn about your options.

You can request a no-obligation information kit by calling the United of Omaha Medicare supplement Helpline at [800-000-0000].

## Medicare-required legal information

Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. **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 and is solely responsible for its financial and contractual obligations. Policy forms: UM20, UM21, UM22, UM23, UM24 and UM30 or state equivalent. 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 WA: UM20R-24091, UM23R-24092, UM24R-24093; in WI: UM25. Not all policy forms may be available in every state. For costs and further details of the coverage, including exclusions and 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 Policy 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.

\*WA residents: The term "agent" is considered "producer" in your state.

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

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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Memorandum of Variability	Filed-Closed	07/27/2012
Comments:			
Attachment(s):			
UC8178 MOV.pdf			

**VARIABLE MATERIAL FOR  
ADVERTISING FORM: UC8178**

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

SECTION/LOCATION	EXPLANATION
<b>1) Text under woman with headset on:</b> On the left side of the page	One of the following statements will appear: <ol style="list-style-type: none"> <li>1. Call me to ask any questions about how to get excellent value from a Medicare supplement insurance policy</li> <li>2. Call now to apply!</li> </ol>
<b>2) Phone number under the woman with the headset on:</b> On the left side of the page	Phone number is variable
<b>3) Web address under logo treatment</b>	Web address is variable. Only an approved website will be used to direct traffic to
<b>4) "Coupons" on bottom of ad = Headline</b>	One of the following statements will appear: <ol style="list-style-type: none"> <li>1. Reminder</li> <li>2. Call to Apply</li> </ol>
<b>5) "Coupons" on bottom of ad = Sub-head</b>	One of the following statements will appear: <ol style="list-style-type: none"> <li>1. FREE Medicare Supplement Insurance Information TOLL-FREE HELPLINE</li> <li>2. We're here to help you apply. CALL TOLL-FREE</li> </ol>
<b>6) Phone number in coupon</b>	Phone number is variable
<b>7) Web address in coupon</b>	Web address is variable. Only an approved website will be used to direct traffic to