

**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 - URC8189  
**Project Name/Number:** Medicare Supplement Advertising /URC8189

## Filing at a Glance

Company: United of Omaha Life Insurance Company  
Product Name: Medicare Supplement Advertising - URC8189  
State: Arkansas  
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
Sub-TOI: MS08I.001 Plan A 2010  
Filing Type: Advertisement  
Date Submitted: 08/20/2012  
SERFF Tr Num: MUTM-128648701  
SERFF Status: Closed-Filed-Closed  
State Tr Num:  
State Status: Filed-Closed  
Co Tr Num: KELLY KRUMWIED

Implementation  
Date Requested:  
Author(s): Melanie Worth, Kelly Krumwied  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 08/20/2012  
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  
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**Project Name/Number:** Medicare Supplement Advertising /URC8189

## General Information

Project Name: Medicare Supplement Advertising  
 Project Number: URC8189  
 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: 08/20/2012  
 State Status Changed: 08/20/2012  
 Created By: Kelly Krumwied  
 Corresponding Filing Tracking Number:

Deemer Date:  
 Submitted By: Kelly Krumwied

Filing Description:

NAIC #: 261-69868  
 FEIN #: 47-0322111  
 United of Omaha Life Insurance Company  
 Direct Response Mail Advertising  
 Medicare Supplement Advertising  
 Newspaper Ad Insert: URC8189

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)

kk

## Company and Contact

### Filing Contact Information

Melanie Worth, Product & Advertising Compliance Analyst	<a href="mailto:melanie.worth@mutualofomaha.com">melanie.worth@mutualofomaha.com</a>
Mutual of Omaha	402-351-4260 [Phone]
Mutual of Omaha Plaza	402-351-5298 [FAX]
Omaha, NE 68175	

**State:** Arkansas **Filing Company:** United of Omaha Life Insurance Company  
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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: \$100.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

Company	Amount	Date Processed	Transaction #
United of Omaha Life Insurance Company	\$100.00	08/20/2012	61807821

SERFF Tracking #:

MUTM-128648701

State Tracking #:

Company Tracking #:

KELLY KRUMWIED

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

Product Name:

Medicare Supplement Advertising - URC8189

Project Name/Number:

Medicare Supplement Advertising /URC8189

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/20/2012	08/20/2012

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Cover Letter	Kelly Krumwied	08/20/2012	08/20/2012

SERFF Tracking #:

MUTM-128648701

State Tracking #:

Company Tracking #:

KELLY KRUMWIED

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## Disposition

Disposition Date: 08/20/2012

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
Supporting Document	Cover Letter	Filed-Closed	Yes
Form	Newspaper Ad Insert, Reply Card	Filed-Closed	Yes

SERFF Tracking #:

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State Tracking #:

Company Tracking #:

KELLY KRUMWIED

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## Amendment Letter

Submitted Date:

08/20/2012

Comments:

Please see revised cover letter.

Changed Items:

### Supporting Document Schedule Item Changes:

User Added -Name: Cover Letter

Comment:

AR Letter.pdf

**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: UR8189

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Filed-Closed 08/20/2012	URC8189, URC8189-1	ADV	Newspaper Ad Insert, Reply Card	Initial:	0.000	URC8189_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

# ATTENTION: Medicare Enrollees

What does VALUE mean to you?  
In Medicare supplement insurance, you may  
want to consider both PRICE and SERVICE.

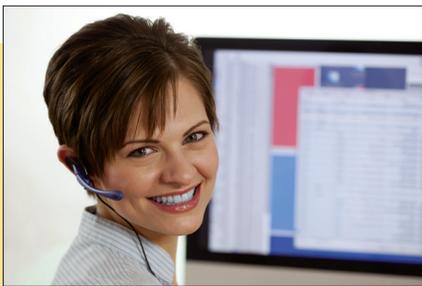
Fortunately, combining competitive rates with friendly customer service is something United of Omaha Life Insurance Company does very well.

After all, a low price is only half the story when you're deciding on a Medicare supplement insurance policy. You should be sure your insurance carrier offers top customer service, too!

Whenever you have QUESTIONS or CLAIMS, the service a company provides can make a real difference. Especially when it comes to something as important as your Medicare supplement insurance policy.

With automated claims processing and a tremendous customer service department, choosing us for your Medicare supplement needs may be the easiest insurance decision you'll ever make!

Please take the next step and contact us by mail, phone or online. We'll send you easy-to-understand coverage information! [Have a question? Getting answers is easy, too! Just call us at [800-000-0000].]



[Call to ask questions about how to  
get the best value from a Medicare  
supplement insurance policy!]

**[800-000-0000]**

**[www.MedSupAd.com]**



**UNITED OF OMAHA LIFE  
INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

## Get FREE Helpful Information



**YES.** Please send me the FREE  
Information Kit by mail.

First Name (please print)

Last Name

Street Address

City

State

Zip

( )

Phone

Email Address

Male

Female

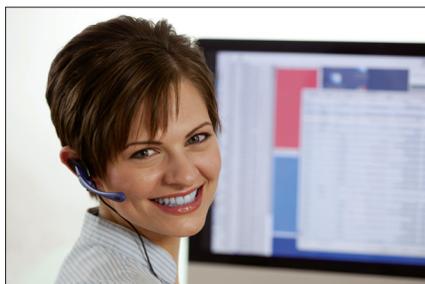
Age:

\_\_\_\_\_



**This is a solicitation of insurance and a licensed agent (in WA: producer) may contact you by telephone to provide additional information.** Medicare Supplement Insurance underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175.

# ATTENTION: Medicare Enrollees



[Call now to ask questions about how to get the best value from a Medicare supplement insurance policy!]

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

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 (in WA: producer) 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.

This is a solicitation of insurance and a licensed agent (in WA: producer) may contact you by telephone to provide additional information.

Or, get **FREE** no-obligation info by mail.



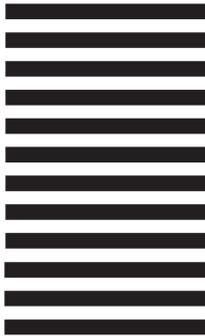
NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

ATTN: Kristi

**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. 189 OMAHA NE

POSTAGE WILL BE PAID BY ADDRESSEE

UNITED OF OMAHA LIFE  
INSURANCE COMPANY  
MUTUAL OF OMAHA PROCESSING DEPT  
3316 FARNAM STREET  
OMAHA NE 68172-7618



This easy-to-read guide to Medicare supplement insurance is now available by mail for **FREE!**



This handy, all-in-one booklet includes:

- Your guide to understanding Medicare supplement insurance
- Outline of available coverage, including rates!
- Definitions of common Medicare terms so you can “speak the language”
- An application so you can apply via the mail

*There’s no obligation to buy, so request your guide for reference today!*



URC8189

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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Memorandum of Variability	Filed-Closed	08/20/2012
Comments:			
Attachment(s):			
URC8189 MOV.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Filed-Closed	08/20/2012
Comments:			
Attachment(s):			
AR Letter.pdf			

**VARIABLE MATERIAL FOR  
ADVERTISING FORM: URC8189**

*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 the best 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 the woman with the headset on:</b>	Web address is variable. Only an approved website will be used to direct traffic to
<b>4) Last paragraph of copy on the front page</b>	One of the following statements will appear: <ol style="list-style-type: none"> <li>1. Have a question? Getting answers is easy, too. Just call us at [1-800-000-0000]</li> <li>2. Ready to apply? Give us a call at [1-800-000-0000]</li> </ol>
<b>5) Copy on the backside</b>	One of the following statements will appear: <ol style="list-style-type: none"> <li>1. Call now to ask questions about how to get the best value from a Medicare supplement insurance policy!</li> <li>2. Ready to apply? Give us a call at:</li> </ol>
<b>6) Phone number under copy on backside</b>	Phone number is variable
<b>7) Web address under copy on backside</b>	Web address is variable. Only an approved website will be used to direct traffic to

# UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175, 402-342-7600



NAIC #: 261-69868  
FEIN #: 47-0322111  
United of Omaha Life Insurance Company  
Direct Response Mail Advertising  
Medicare Supplement Advertising  
Newspaper Ad Insert: URC8189  
Reply Card: URC8189-1

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kk