

State: Arkansas **Filing Company:** United of Omaha Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Medicare Supplement - 0NF6H
Project Name/Number: 2012 UMS Household Premium Discount Amendment Rider/0NF6H

Filing at a Glance

Company: United of Omaha Life Insurance Company
 Product Name: Medicare Supplement - 0NF6H
 State: Arkansas
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
 Sub-TOI: MS08I.012 Multi-Plan 2010
 Filing Type: Form
 Date Submitted: 09/12/2012
 SERFF Tr Num: MUTM-128677031
 SERFF Status: Closed-Approved-Closed
 State Tr Num:
 State Status: Approved-Closed
 Co Tr Num: ROBYN GONZALES

 Implementation: On Approval
 Date Requested:
 Author(s): Sofia Kuehn, Jan Serafini, Kurt Vangreen, Gilbert Burket, Krysia Gannon, Robyn Gonzales, Joanne Najdzin, Luther Mardock
 Reviewer(s): Stephanie Fowler (primary)
 Disposition Date: 09/20/2012
 Disposition Status: Approved-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.012 Multi-Plan 2010
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General Information

Project Name: 2012 UMS Household Premium Discount Amendment Rider
 Project Number: ONF6H
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Deemer Date:
 Submitted By: Krysia Gannon

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Individual Market Type:
 Filing Status Changed: 09/20/2012
 State Status Changed: 09/20/2012
 Created By: Krysia Gannon
 Corresponding Filing Tracking Number:

Filing Description:
 NAIC # 261-69868

Individual Medicare Supplement Insurance
 Household Premium Discount Amendment Rider ONF6H

We are filing rider ONF6H for approval with your department. This rider will be attached to Medicare supplement policies UM20-21689, UM23-21690, and UM24-21691, which were approved by your department on August 18, 2009 and UM30-22545, and UM31-22546, approved on January 27, 2010, under SERFF tracking # MUTM-126233274 and MUTM-126422940.

Rider ONF6H replaces the Household Premium Discount provision in the policies. This rider clarifies that the insured must reside with his or her spouse to receive the discount.

This rider has no impact on the rates for the affected policies; therefore, we have not included an actuarial memorandum or rate schedule.

Thank you for your consideration of this filing. If I may be of assistance as you complete your review, please do not hesitate to contact me.

Sincerely,

Robyn Gonzales
 Senior Product and Advertising Compliance Analyst
 Corporate Compliance and Ethics Division

Phone: 402-351-6748
 Fax: 402-351-5298
 Email: Robyn.Gonzales@mutualofomaha.com

Company and Contact

Filing Contact Information

Robyn Gonzales, Product & Advertising Compliance Analyst
 robyn.gonzales@mutualofomaha.com

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Mutual of Omaha 402-351-6748 [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

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	09/12/2012	62608721

SERFF Tracking #:

MUTM-128677031

State Tracking #:

Company Tracking #:

ROBYN GONZALES

State:

Arkansas

Filing Company:

United of Omaha Life Insurance Company

TOI/Sub-TOI:

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	09/20/2012	09/20/2012

SERFF Tracking #:

MUTM-128677031

State Tracking #:

Company Tracking #:

ROBYN GONZALES

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Disposition

Disposition Date: 09/20/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Accepted for Informational Purposes	Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Form	Household Premium Discount Amendment Rider	Approved-Closed	Yes

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Form Schedule

Lead Form Number: 0NF6H

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
1	Approved-Closed 09/20/2012	0NF6H	POLA	Household Premium Discount Amendment Rider	Initial:	43.000	0NF6H Household Premium Discount Amendment Rider.pdf

Form Type Legend:

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

UNITED OF OMAHA LIFE INSURANCE COMPANY

MUTUAL OF OMAHA PLAZA, OMAHA, NE 68175

HOUSEHOLD PREMIUM DISCOUNT AMENDMENT RIDER

This rider is made a part of the policy to which it is attached. It is subject to all parts of your policy not in conflict with this rider. In the event of a conflict between this rider and any other provision of your policy, this rider will control.

Rider Date (same as the *policy date* if no date is shown)

Rider Premium (included in the policy premium if no amount is shown)

HOUSEHOLD PREMIUM DISCOUNT AMENDMENT

The household premium discount provision in your policy is removed and replaced with the following:

You are eligible for a household premium discount if for the past year you have resided with at least one, but no more than three, other *Medicare*-eligible adults who own or are issued a *Medicare* supplement policy underwritten by us or our affiliates. If you live with another adult who is your legal spouse, we will waive the one-year requirement. For the purposes of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence. We may request additional documentation to determine eligibility.

Your premium will be reduced by the percentage shown on the policy schedule.

Your policy's household premium discount will be removed if the other *Medicare* supplement policyholder chooses to terminate his or her *Medicare* supplement policy or he or she no longer resides with you (other than in the case of his or her death).

United of Omaha Life Insurance Company


Corporate Secretary

SERFF Tracking #:

MUTM-128677031

State Tracking #:

Company Tracking #:

ROBYN GONZALES

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Accepted for Informational Purposes	09/20/2012
Comments:			
Attachment(s):			
AR Certif of Compliance with Rule 19 rev 06.24.2010.pdf			
AR Read Cert.pdf			

Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: United of Omaha Life Insurance Company

Form Number(s): ONF6H

I hereby certify, to the best of my knowledge and belief, that the filing above meets the requirements of Arkansas Rule and Regulation 19, Unfair Sex Discrimination In The Sale of Insurance.



Signature of Company Officer

Daniel J. Kennelly

Name

Vice President, Chief Compliance and Ethics Officer

Title

September 12, 2012

Date

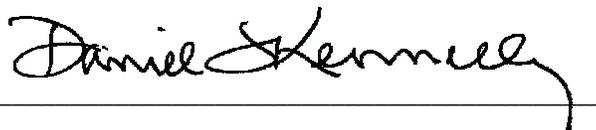
CERTIFICATION

This is to certify that the attached form(s) has/have achieved the following Flesch Reading Ease Score(s) and complies/comply with the requirements of Ark. Stat. §§66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

<u>Form</u>	<u>Description</u>	<u>Score</u>
0NF6H	Household Premium Discount Amendment Rider	43*

* This score was achieved by removing language or terminology entitled to be excepted by your state's readability regulation.

Date: September 12, 2012



Daniel J. Kennelly
Vice President , Chief Compliance and Ethics Officer