

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 832-838

NON-TOBACCO				Issue Age	TOBACCO			
Plan A UM20	Plan F UM23	Plan G UM24	Plan M UM30		Plan A UM20	Plan F UM23	Plan G UM24	Plan M UM30
83.72	121.33	99.45	94.73	65	96.23	139.46	114.31	108.89
86.80	125.79	103.10	98.21	66	99.76	144.59	118.51	112.89
89.88	130.26	106.76	101.70	67	103.31	149.72	122.72	116.90
92.93	134.69	110.40	105.17	68	106.82	154.82	126.90	120.88
95.94	139.04	113.96	108.57	69	110.28	159.82	130.99	124.79
98.85	143.26	117.42	111.86	70	113.62	164.67	134.97	128.58
101.67	147.34	120.77	115.04	71	116.86	169.35	138.81	132.23
104.34	151.22	123.95	118.07	72	119.93	173.81	142.47	135.72
106.84	154.84	126.92	120.90	73	122.81	177.98	145.88	138.96
109.12	158.13	129.61	123.47	74	125.42	181.76	148.97	141.92
111.12	161.05	132.01	125.75	75	127.73	185.12	151.73	144.54
112.88	163.59	134.08	127.73	76	129.75	188.03	154.12	146.82
114.46	165.89	135.97	129.53	77	131.57	190.68	156.29	148.88
116.00	168.12	137.80	131.27	78	133.34	193.24	158.39	150.89
117.47	170.25	139.54	132.93	79	135.02	195.69	160.39	152.79
118.84	172.23	141.17	134.47	80	136.60	197.96	162.26	154.57
120.10	174.05	142.66	135.90	81	138.04	200.06	163.98	156.21
121.25	175.73	144.03	137.21	82	139.36	201.99	165.56	157.71
122.28	177.23	145.27	138.38	83	140.55	203.71	166.97	159.05
123.21	178.55	146.35	139.42	84	141.62	205.23	168.22	160.25
123.99	179.70	147.29	140.31	85	142.52	206.56	169.30	161.28
124.66	180.66	148.08	141.06	86	143.28	207.66	170.21	162.14
125.18	181.43	148.71	141.66	87	143.89	208.54	170.93	162.83
125.57	181.99	149.16	142.09	88	144.33	209.18	171.45	163.32
125.81	182.34	149.45	142.37	89	144.61	209.58	171.78	163.64
125.90	182.46	149.55	142.46	90+	144.71	209.72	171.90	163.75

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

Disclosures

Use this outline to compare benefits and premiums among policies.

This outline shows benefits and premiums of policies sold for effective dates on or after June 1, 2010. Policies sold for effective dates prior to June 1, 2010, have different benefits and premiums. Plans E, H, I, and J are no longer available for sale.

Premium Information

We, United of Omaha, can only raise your premium if we raise the premium for all the policies like yours in the same geographic area of the state where you live.

Risk Class Rating

If, according to our underwriting standards, you are overweight or underweight for your height, you will be considered to be a greater insurable risk. In such a case, your premium will be priced either as Class I - 10% or Class II - 20% higher than the premiums illustrated, based on your Body Mass Index (BMI) reading. Risk class rating will not be applicable when you apply for coverage during an open enrollment or guaranteed issue period.

Household Premium Discount

If you resided with at least one, but no more than three, other Medicare eligible adults for the past year, or you are married, and at least one of these other adults or your spouse also owns or is issued a Medicare Supplement policy underwritten by United of Omaha or its affiliates, you will be eligible for a household premium discount. The discounted premium will be priced 7% lower than the premiums illustrated. Your policy's household premium discount will be removed if your spouse or the other Medicare Supplement policyholder chooses to terminate their Medicare Supplement policy or he or she no longer resides with you (other than in the case of their death).

Read Your Policy Very Carefully

This is only an outline describing your policy's most

important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and The United of Omaha Insurance Company.

Right to Return Policy

If you find that you are not satisfied with your policy, you may return it to United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

Policy Replacement

If you are replacing another health insurance policy or other health insurance coverage, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

Exceptions and Limitations

We will not pay for:

- (a) services for which a charge is normally not made when there is no insurance;
- (b) expense incurred before the policy date; or
- (c) expense incurred which is paid for by Medicare.

Refund of Unearned Premium

In the event of cancellation or death, we will promptly return the unearned portion of any premium paid. Termination of coverage will not affect any claim originating while this policy is in force.

Notice

The policy may not fully cover all of your medical costs. Neither United of Omaha nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

Complete Answers Are Very Important

When you fill out the application for the new policy, be sure to answer truthfully and completely all questions about your medical and health history. The Company may cancel your policy and refuse to pay any claims if you leave out or falsify important medical information. Review the application carefully before you sign it. Be certain that all information has been properly recorded.