

# UNITED OF OMAHA LIFE INSURANCE COMPANY

A Mutual of Omaha Company

## OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE

### BENEFIT PLANS A, C, D, F, HIGH DEDUCTIBLE F, G, HIGH DEDUCTIBLE G AND N

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan A available. Some plans may not be available in your state.

In Colorado, it is a requirement that all plans offered by United of Omaha Life Insurance Company are available to under age 65 Medicare qualified individuals.

Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F and High Deductible F.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants								Medicare first eligible before 2020 only	
	PLAN A	PLAN B	PLAN D	PLAN G <sup>1</sup>	PLAN K	PLAN L	PLAN M	PLAN N	PLAN C	PLAN F <sup>1</sup>
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓	50%	75%	✓	✓ copays apply <sup>3</sup>	✓	✓
Blood (first three pints each year)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out-of-pocket limit in 2020 <sup>2</sup>					\$5,880 <sup>2</sup>	\$2,940 <sup>2</sup>				

<sup>1</sup>Plans F and G also have a high deductible option which require first paying a plan deductible \$2,340 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

<sup>2</sup>Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

<sup>3</sup>Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.

MONTHLY NON-TOBACCO PREMIUMS\*

ZIP CODES: 803, 80420-424, 80426-428, 80430, 80432, 80434-436, 80438, 80440, 80442-444, 80446-449, 80451-452, 80455-456, 80459, 80461, 80463, 80466-469, 80471, 80473-483, 80487-488, 80497-498, 805, 80610-612, 80615, 80620-624, 80631-634, 80638-639, 80642-646, 80648-654, 807-816

Attained Age	FEMALE							
	Plan A UM20	Plan C UM21	Plan D UM22	Plan F UM23	Plan High F UM34	Plan G UM24	Plan High G UM36	Plan N UM35
Thru 64	179.36	248.34	206.96	229.95	87.20	182.97	64.50	155.53
65	119.57	165.57	137.97	153.30	43.20	121.98	43.00	103.69
66	119.57	165.57	137.97	153.30	43.20	121.98	43.00	103.69
67	119.57	165.57	137.97	153.30	43.20	121.98	43.95	103.69
68	122.21	169.21	141.00	156.67	44.15	124.42	44.91	105.76
69	124.83	172.85	144.04	160.05	45.10	126.86	45.86	107.83
70	127.47	176.49	147.08	163.42	46.05	129.30	46.81	109.91
71	130.10	180.14	150.12	166.80	47.01	131.74	47.76	111.98
72	132.73	183.78	153.15	170.17	47.96	134.18	49.00	114.06
73	136.18	188.55	157.13	174.59	49.20	137.40	50.25	116.79
74	139.63	193.34	161.11	179.01	50.45	140.62	51.50	119.53
75	143.07	198.11	165.09	183.43	51.70	143.85	52.75	122.27
76	146.54	202.89	169.08	187.86	52.94	147.06	53.99	125.01
77	149.99	207.66	173.06	192.29	54.19	150.28	56.05	127.74
78	155.68	215.56	179.63	199.60	56.24	156.00	58.10	132.59
79	161.38	223.45	186.21	206.90	58.30	161.70	60.17	137.45
80	167.09	231.35	192.79	214.21	60.37	167.42	62.23	142.30
81	172.79	239.24	199.37	221.52	62.42	173.12	64.29	147.16
82	178.48	247.13	205.94	228.82	64.48	178.84	65.58	152.01
83	182.05	252.07	210.06	233.40	65.77	183.48	66.87	155.97
84	185.61	257.01	214.17	237.97	67.06	188.13	68.15	159.92
85	189.19	261.95	218.30	242.55	68.35	192.79	69.44	163.87
86	192.76	266.90	222.42	247.13	69.64	197.43	70.73	167.81
87	196.33	271.84	226.53	251.70	70.92	202.09	72.15	171.77
88	200.25	277.27	231.06	256.73	72.35	206.13	73.60	175.20
89	204.26	282.82	235.69	261.87	73.80	210.25	75.08	178.71
90	208.35	288.48	240.40	267.11	75.27	214.45	76.58	182.28
91	212.51	294.24	245.21	272.45	76.78	218.74	78.12	185.94
92	216.77	300.14	250.11	277.90	78.31	223.12	79.68	189.65
93	221.10	306.13	255.11	283.46	79.87	227.58	81.28	193.44
94	225.52	312.26	260.22	289.13	81.47	232.13	82.92	197.32
95	230.04	318.51	265.42	294.91	83.10	236.77	84.57	201.26
96	234.63	324.88	270.73	300.81	84.76	241.51	86.27	205.28
97	239.33	331.38	276.14	306.83	86.46	246.33	87.99	209.39
98	244.11	338.00	281.67	312.96	88.19	251.26	89.75	213.57
99+	248.98	344.75	287.29	319.21	89.95	256.29	89.75	217.84

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

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

**MONTHLY NON-TOBACCO PREMIUMS\***

ZIP CODES: 803, 80420-424, 80426-428, 80430, 80432, 80434-436, 80438, 80440, 80442-444, 80446-449, 80451-452, 80455-456, 80459, 80461, 80463, 80466-469, 80471, 80473-483, 80487-488, 80497-498, 805, 80610-612, 80615, 80620-624, 80631-634, 80638-639, 80642-646, 80648-654, 807-816

Attained Age	MALE							
	Plan A UM20	Plan C UM21	Plan D UM22	Plan F UM23	Plan High F UM34	Plan G UM24	Plan High G UM36	Plan N UM35
Thru 64	202.68	280.64	233.86	259.85	116.25	206.76	72.93	175.74
65	135.12	187.09	155.91	173.23	48.82	137.84	48.62	117.16
66	135.12	187.09	155.91	173.23	48.82	137.84	48.62	117.16
67	135.12	187.09	155.91	173.23	48.82	137.84	49.69	117.16
68	138.09	191.20	159.34	177.04	49.88	140.60	50.77	119.50
69	141.07	195.32	162.76	180.85	50.97	143.36	51.84	121.85
70	144.04	199.44	166.20	184.67	52.03	146.11	52.92	124.19
71	147.01	203.56	169.63	188.48	53.11	148.87	53.99	126.54
72	149.99	207.66	173.06	192.29	54.19	151.62	55.40	128.88
73	153.88	213.07	177.55	197.29	55.59	155.27	56.81	131.98
74	157.79	218.47	182.06	202.29	57.01	158.90	58.22	135.07
75	161.67	223.86	186.56	207.28	58.41	162.54	59.63	138.16
76	165.58	229.27	191.05	212.28	59.83	166.18	61.03	141.26
77	169.49	234.67	195.56	217.29	61.23	169.82	63.36	144.34
78	175.92	243.58	202.98	225.53	63.56	176.28	65.69	149.83
79	182.37	252.50	210.42	233.79	65.88	182.73	68.02	155.32
80	188.80	261.42	217.85	242.06	68.21	189.18	70.34	160.80
81	195.25	270.33	225.27	250.31	70.53	195.63	72.67	166.28
82	201.68	279.26	232.71	258.57	72.86	202.09	74.13	171.77
83	205.71	284.84	237.37	263.74	74.32	207.34	75.58	176.23
84	209.75	290.42	242.02	268.91	75.78	212.59	77.04	180.70
85	213.78	296.00	246.67	274.08	77.24	217.84	78.50	185.17
86	217.82	301.59	251.34	279.26	78.69	223.10	79.96	189.64
87	221.85	307.18	255.98	284.42	80.15	228.36	81.56	194.11
88	226.28	313.32	261.10	290.11	81.75	232.92	83.20	197.99
89	230.82	319.58	266.32	295.92	83.39	237.58	84.86	201.94
90	235.43	325.97	271.65	301.83	85.05	242.33	86.56	205.99
91	240.14	332.50	277.08	307.86	86.75	247.18	88.29	210.10
92	244.94	339.15	282.62	314.03	88.49	252.12	90.07	214.30
93	249.84	345.94	288.28	320.31	90.26	257.16	91.88	218.59
94	254.83	352.85	294.04	326.71	92.07	262.31	93.71	222.96
95	259.94	359.91	299.93	333.25	93.90	267.55	95.59	227.42
96	265.13	367.11	305.92	339.91	95.79	272.91	97.50	231.97
97	270.44	374.45	312.04	346.71	97.70	278.36	99.46	236.60
98	275.84	381.93	318.28	353.64	99.65	283.93	101.45	241.34
99+	281.36	389.57	324.65	360.72	101.65	289.61	101.45	246.17

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

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

**MONTHLY TOBACCO PREMIUMS\***

ZIP CODES: 803, 80420-424, 80426-428, 80430, 80432, 80434-436, 80438, 80440, 80442-444, 80446-449, 80451-452, 80455-456, 80459, 80461, 80463, 80466-469, 80471, 80473-483, 80487-488, 80497-498, 805, 80610-612, 80615, 80620-624, 80631-634, 80638-639, 80642-646, 80648-654, 807-816

Attained Age	FEMALE							
	Plan A UM20	Plan C UM21	Plan D UM22	Plan F UM23	Plan High F UM34	Plan G UM24	Plan High G UM36	Plan N UM35
Thru 64	193.90	268.48	223.74	248.59	94.27	197.81	69.73	168.14
65	129.27	178.99	149.16	165.73	46.70	131.87	46.49	112.09
66	129.27	178.99	149.16	165.73	46.70	131.87	46.49	112.09
67	129.27	178.99	149.16	165.73	46.70	131.87	47.52	112.09
68	132.12	182.93	152.44	169.38	47.73	134.51	48.55	114.34
69	134.96	186.87	155.72	173.03	48.76	137.15	49.58	116.57
70	137.80	190.80	159.00	176.67	49.79	139.78	50.61	118.82
71	140.65	194.74	162.29	180.32	50.82	142.42	51.64	121.06
72	143.49	198.68	165.57	183.96	51.85	145.06	52.98	123.30
73	147.22	203.84	169.87	188.74	53.19	148.54	54.33	126.26
74	150.95	209.02	174.17	193.53	54.54	152.02	55.68	129.22
75	154.67	214.17	178.48	198.31	55.89	155.51	57.03	132.19
76	158.42	219.34	182.79	203.10	57.24	158.99	58.37	135.14
77	162.15	224.50	187.09	207.88	58.58	162.47	60.59	138.10
78	168.30	233.04	194.20	215.78	60.80	168.64	62.81	143.34
79	174.46	241.57	201.31	223.67	63.02	174.81	65.05	148.59
80	180.63	250.11	208.42	231.58	65.26	180.99	67.28	153.84
81	186.79	258.63	215.53	239.48	67.49	187.16	69.50	159.09
82	192.95	267.17	222.64	247.37	69.71	193.34	70.89	164.34
83	196.81	272.51	227.09	252.32	71.11	198.36	72.29	168.61
84	200.66	277.84	231.54	257.27	72.50	203.39	73.68	172.89
85	204.52	283.19	236.00	262.21	73.89	208.42	75.08	177.16
86	208.39	288.54	240.45	267.17	75.29	213.44	76.46	181.42
87	212.25	293.88	244.90	272.11	76.67	218.47	78.00	185.70
88	216.49	299.75	249.80	277.55	78.21	222.84	79.57	189.41
89	220.82	305.75	254.80	283.10	79.78	227.30	81.17	193.20
90	225.24	311.87	259.89	288.77	81.38	231.84	82.79	197.06
91	229.74	318.10	265.09	294.54	83.00	236.48	84.45	201.01
92	234.34	324.47	270.39	300.43	84.66	241.21	86.14	205.03
93	239.02	330.95	275.79	306.44	86.35	246.04	87.87	209.13
94	243.81	337.58	281.32	312.57	88.08	250.95	89.64	213.31
95	248.69	344.33	286.94	318.83	89.84	255.97	91.42	217.57
96	253.66	351.22	292.68	325.20	91.63	261.09	93.27	221.93
97	258.73	358.25	298.53	331.70	93.48	266.31	95.13	226.36
98	263.90	365.41	304.50	338.33	95.34	271.64	97.03	230.89
99+	269.17	372.71	310.59	345.10	97.24	277.07	97.03	235.51

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

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

**MONTHLY TOBACCO PREMIUMS\***

ZIP CODES: 803, 80420-424, 80426-428, 80430, 80432, 80434-436, 80438, 80440, 80442-444, 80446-449, 80451-452, 80455-456, 80459, 80461, 80463, 80466-469, 80471, 80473-483, 80487-488, 80497-498, 805, 80610-612, 80615, 80620-624, 80631-634, 80638-639, 80642-646, 80648-654, 807-816

Attained Age	MALE							
	Plan A UM20	Plan C UM21	Plan D UM22	Plan F UM23	Plan High F UM34	Plan G UM24	Plan High G UM36	Plan N UM35
Thru 64	219.11	303.39	252.82	280.92	125.67	223.53	78.84	189.99
65	146.08	202.26	168.55	187.28	52.78	149.01	52.56	126.66
66	146.08	202.26	168.55	187.28	52.78	149.01	52.56	126.66
67	146.08	202.26	168.55	187.28	52.78	149.01	53.72	126.66
68	149.28	206.71	172.26	191.40	53.93	152.00	54.89	129.19
69	152.51	211.15	175.96	195.52	55.10	154.98	56.04	131.73
70	155.72	215.62	179.67	199.64	56.25	157.96	57.21	134.26
71	158.93	220.06	183.39	203.76	57.42	160.94	58.37	136.80
72	162.15	224.50	187.09	207.88	58.58	163.92	59.89	139.33
73	166.36	230.35	191.95	213.28	60.10	167.86	61.42	142.68
74	170.58	236.18	196.82	218.69	61.63	171.78	62.94	146.02
75	174.78	242.01	201.69	224.09	63.15	175.72	64.46	149.36
76	179.00	247.86	206.54	229.49	64.68	179.66	65.98	152.71
77	183.23	253.70	211.41	234.91	66.19	183.59	68.50	156.05
78	190.18	263.33	219.44	243.82	68.71	190.57	71.01	161.98
79	197.15	272.98	227.48	252.75	71.22	197.54	73.53	167.91
80	204.11	282.62	235.51	261.68	73.74	204.52	76.04	173.84
81	211.08	292.25	243.54	270.61	76.25	211.50	78.56	179.77
82	218.03	301.90	251.58	279.54	78.77	218.47	80.14	185.70
83	222.39	307.94	256.61	285.12	80.35	224.15	81.71	190.52
84	226.76	313.97	261.64	290.71	81.92	229.83	83.29	195.35
85	231.11	320.00	266.67	296.30	83.50	235.51	84.86	200.19
86	235.48	326.05	271.71	301.90	85.08	241.19	86.44	205.02
87	239.83	332.09	276.74	307.48	86.65	246.87	88.17	209.84
88	244.63	338.72	282.27	313.63	88.38	251.81	89.94	214.04
89	249.53	345.49	287.91	319.91	90.15	256.84	91.74	218.31
90	254.51	352.40	293.67	326.31	91.95	261.98	93.58	222.69
91	259.61	359.46	299.55	332.83	93.79	267.22	95.45	227.14
92	264.80	366.65	305.53	339.49	95.66	272.56	97.37	231.68
93	270.10	373.99	311.66	346.28	97.58	278.02	99.33	236.31
94	275.50	381.46	317.88	353.20	99.54	283.58	101.31	241.04
95	281.01	389.10	324.25	360.27	101.52	289.25	103.34	245.86
96	286.63	396.87	330.73	367.47	103.55	295.04	105.41	250.78
97	292.37	404.81	337.34	374.82	105.62	300.93	107.52	255.79
98	298.21	412.90	344.09	382.32	107.73	306.95	109.68	260.90
99+	304.17	421.16	350.97	389.97	109.89	313.09	109.68	266.13

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

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

**MONTHLY NON-TOBACCO PREMIUMS\***

ZIP CODES: 800-802, 80401-403, 80419, 80425, 80433, 80437, 80439, 80453-454, 80457, 80465, 80470, 80601-603, 80614, 80640

Attained Age	FEMALE							
	Plan A UM20	Plan C UM21	Plan D UM22	Plan F UM23	Plan High F UM34	Plan G UM24	Plan High G UM36	Plan N UM35
Thru 64	200.05	277.00	230.83	256.48	97.26	204.08	71.95	173.47
65	133.37	184.67	153.89	170.99	48.18	136.05	47.96	115.65
66	133.37	184.67	153.89	170.99	48.18	136.05	47.96	115.65
67	133.37	184.67	153.89	170.99	48.18	136.05	49.03	115.65
68	136.31	188.74	157.27	174.75	49.24	138.78	50.09	117.97
69	139.24	192.79	160.66	178.52	50.31	141.50	51.15	120.27
70	142.18	196.86	164.05	182.28	51.37	144.22	52.21	122.59
71	145.11	200.92	167.44	186.04	52.43	146.94	53.28	124.90
72	148.04	204.99	170.82	189.80	53.49	149.67	54.66	127.22
73	151.89	210.31	175.26	194.73	54.88	153.26	56.05	130.27
74	155.74	215.65	179.70	199.67	56.27	156.85	57.44	133.32
75	159.58	220.97	184.14	204.60	57.66	160.44	58.84	136.38
76	163.44	226.30	188.59	209.54	59.05	164.03	60.22	139.43
77	167.29	231.62	193.03	214.47	60.44	167.62	62.51	142.48
78	173.64	240.44	200.36	222.63	62.73	174.00	64.81	147.89
79	180.00	249.23	207.70	230.77	65.02	180.36	67.12	153.31
80	186.36	258.04	215.03	238.93	67.33	186.73	69.41	158.72
81	192.72	266.84	222.37	247.07	69.63	193.10	71.70	164.14
82	199.07	275.64	229.70	255.22	71.92	199.47	73.14	169.55
83	203.05	281.16	234.30	260.33	73.36	204.66	74.58	173.96
84	207.03	286.66	238.88	265.43	74.80	209.84	76.02	178.37
85	211.01	292.17	243.49	270.53	76.23	215.03	77.46	182.78
86	215.00	297.69	248.08	275.64	77.67	220.21	78.89	187.18
87	218.98	303.21	252.67	280.75	79.11	225.40	80.48	191.59
88	223.36	309.27	257.72	286.35	80.69	229.91	82.09	195.42
89	227.82	315.45	262.88	292.08	82.31	234.51	83.74	199.33
90	232.39	321.76	268.13	297.94	83.96	239.20	85.42	203.31
91	237.03	328.19	273.50	303.88	85.63	243.98	87.13	207.39
92	241.78	334.77	278.97	309.97	87.35	248.86	88.87	211.54
93	246.61	341.46	284.54	316.16	89.09	253.84	90.66	215.76
94	251.54	348.29	290.25	322.49	90.87	258.91	92.48	220.08
95	256.58	355.26	296.04	328.94	92.69	264.09	94.32	224.48
96	261.71	362.36	301.97	335.52	94.54	269.37	96.22	228.97
97	266.94	369.61	308.00	342.23	96.44	274.76	98.15	233.55
98	272.27	377.00	314.17	349.07	98.36	280.25	100.11	238.21
99+	277.71	384.53	320.44	356.05	100.33	285.86	100.11	242.98

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

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

**MONTHLY NON-TOBACCO PREMIUMS\***

ZIP CODES: 800-802, 80401-403, 80419, 80425, 80433, 80437, 80439, 80453-454, 80457, 80465, 80470, 80601-603, 80614, 80640

Attained Age	MALE							
	Plan A UM20	Plan C UM21	Plan D UM22	Plan F UM23	Plan High F UM34	Plan G UM24	Plan High G UM36	Plan N UM35
<b>Thru 64</b>	226.06	313.02	260.84	289.83	129.66	230.62	81.34	196.02
65	150.71	208.68	173.90	193.22	54.45	153.74	54.23	130.68
66	150.71	208.68	173.90	193.22	54.45	153.74	54.23	130.68
67	150.71	208.68	173.90	193.22	54.45	153.74	55.42	130.68
68	154.02	213.27	177.72	197.47	55.64	156.82	56.63	133.29
69	157.35	217.85	181.54	201.72	56.85	159.90	57.82	135.91
70	160.66	222.46	185.37	205.98	58.04	162.97	59.02	138.52
71	163.97	227.04	189.21	210.23	59.24	166.04	60.22	141.14
72	167.29	231.62	193.03	214.47	60.44	169.12	61.79	143.75
73	171.64	237.66	198.04	220.05	62.01	173.18	63.37	147.20
74	175.99	243.68	203.06	225.63	63.58	177.23	64.94	150.65
75	180.33	249.69	208.08	231.20	65.15	181.29	66.50	154.10
76	184.68	255.73	213.10	236.77	66.73	185.36	68.07	157.55
77	189.04	261.75	218.12	242.36	68.29	189.41	70.67	161.00
78	196.21	271.68	226.40	251.56	70.89	196.62	73.27	167.12
79	203.41	281.64	234.70	260.77	73.48	203.81	75.86	173.24
80	210.59	291.59	242.99	269.99	76.08	211.01	78.46	179.35
81	217.77	301.52	251.27	279.19	78.67	218.21	81.06	185.47
82	224.95	311.48	259.56	288.41	81.27	225.40	82.68	191.59
83	229.45	317.71	264.76	294.17	82.90	231.26	84.31	196.57
84	233.96	323.93	269.95	299.94	84.52	237.12	85.93	201.55
85	238.45	330.16	275.13	305.70	86.15	242.98	87.56	206.54
86	242.95	336.39	280.33	311.48	87.77	248.85	89.18	211.52
87	247.44	342.62	285.52	317.24	89.40	254.70	90.97	216.50
88	252.39	349.47	291.22	323.58	91.19	259.80	92.80	220.83
89	257.45	356.46	297.05	330.06	93.01	264.99	94.65	225.24
90	262.59	363.59	302.99	336.66	94.86	270.29	96.55	229.76
91	267.85	370.86	309.06	343.39	96.76	275.70	98.48	234.34
92	273.21	378.28	315.23	350.26	98.69	281.21	100.46	239.03
93	278.67	385.85	321.55	357.27	100.67	286.84	102.48	243.81
94	284.24	393.56	327.97	364.41	102.69	292.58	104.52	248.68
95	289.93	401.44	334.54	371.70	104.74	298.43	106.62	253.67
96	295.72	409.47	341.22	379.13	106.84	304.40	108.75	258.74
97	301.65	417.66	348.05	386.72	108.97	310.48	110.93	263.90
98	307.67	426.00	355.01	394.45	111.15	316.69	113.16	269.18
99+	313.82	434.53	362.11	402.34	113.37	323.03	113.16	274.57

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

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

**MONTHLY TOBACCO PREMIUMS\***

ZIP CODES: 800-802, 80401-403, 80419, 80425, 80433, 80437, 80439, 80453-454, 80457, 80465, 80470, 80601-603, 80614, 80640

Attained Age	FEMALE							
	Plan A UM20	Plan C UM21	Plan D UM22	Plan F UM23	Plan High F UM34	Plan G UM24	Plan High G UM36	Plan N UM35
Thru 64	216.27	299.45	249.55	277.28	105.15	220.63	77.78	187.54
65	144.19	199.65	166.37	184.86	52.09	147.08	51.85	125.03
66	144.19	199.65	166.37	184.86	52.09	147.08	51.85	125.03
67	144.19	199.65	166.37	184.86	52.09	147.08	53.00	125.03
68	147.36	204.04	170.02	188.92	53.24	150.03	54.15	127.53
69	150.53	208.43	173.69	192.99	54.38	152.97	55.30	130.02
70	153.70	212.82	177.35	197.06	55.53	155.91	56.45	132.53
71	156.88	217.21	181.01	201.13	56.68	158.85	57.59	135.02
72	160.05	221.61	184.68	205.19	57.83	161.80	59.09	137.53
73	164.20	227.36	189.47	210.52	59.33	165.68	60.60	140.83
74	168.36	233.13	194.27	215.86	60.83	169.56	62.10	144.13
75	172.52	238.89	199.07	221.19	62.34	173.45	63.61	147.44
76	176.70	244.65	203.88	226.53	63.84	177.33	65.10	150.74
77	180.86	250.40	208.68	231.86	65.34	181.21	67.58	154.03
78	187.72	259.93	216.60	240.68	67.82	188.10	70.06	159.88
79	194.59	269.44	224.54	249.48	70.30	194.98	72.56	165.74
80	201.48	278.97	232.46	258.30	72.79	201.88	75.04	171.59
81	208.35	288.48	240.40	267.11	75.27	208.76	77.52	177.45
82	215.21	297.99	248.32	275.91	77.75	215.65	79.07	183.30
83	219.52	303.95	253.29	281.44	79.31	221.25	80.63	188.07
84	223.82	309.90	258.25	286.95	80.87	226.85	82.18	192.84
85	228.12	315.86	263.23	292.47	82.42	232.46	83.74	197.60
86	232.43	321.83	268.20	297.99	83.97	238.07	85.29	202.35
87	236.74	327.79	273.15	303.51	85.52	243.68	87.00	207.12
88	241.47	334.34	278.62	309.57	87.24	248.55	88.75	211.26
89	246.30	341.03	284.19	315.77	88.98	253.53	90.53	215.49
90	251.23	347.85	289.88	322.09	90.77	258.59	92.34	219.80
91	256.25	354.80	295.68	328.52	92.58	263.77	94.20	224.21
92	261.38	361.91	301.59	335.10	94.43	269.04	96.07	228.69
93	266.60	369.14	307.62	341.80	96.31	274.42	98.01	233.26
94	271.94	376.53	313.78	348.64	98.24	279.91	99.98	237.93
95	277.38	384.06	320.05	355.61	100.21	285.51	101.97	242.68
96	282.92	391.74	326.45	362.72	102.21	291.22	104.03	247.53
97	288.59	399.58	332.98	369.98	104.26	297.04	106.11	252.48
98	294.35	407.57	339.64	377.37	106.34	302.98	108.23	257.53
99+	300.23	415.71	346.43	384.91	108.46	309.04	108.23	262.68

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

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



**MONTHLY TOBACCO PREMIUMS\***

ZIP CODES: 800-802, 80401-403, 80419, 80425, 80433, 80437, 80439, 80453-454, 80457, 80465, 80470, 80601-603, 80614, 80640

Attained Age	MALE							
	Plan A UM20	Plan C UM21	Plan D UM22	Plan F UM23	Plan High F UM34	Plan G UM24	Plan High G UM36	Plan N UM35
<b>Thru 64</b>	244.39	338.40	281.99	313.33	140.17	249.32	87.94	211.92
65	162.93	225.60	188.00	208.89	58.86	166.21	58.63	141.28
66	162.93	225.60	188.00	208.89	58.86	166.21	58.63	141.28
67	162.93	225.60	188.00	208.89	58.86	166.21	59.92	141.28
68	166.51	230.56	192.13	213.48	60.15	169.54	61.22	144.10
69	170.10	235.52	196.26	218.07	61.46	172.86	62.51	146.93
70	173.69	240.49	200.40	222.68	62.74	176.18	63.81	149.75
71	177.26	245.45	204.55	227.27	64.04	179.51	65.10	152.58
72	180.86	250.40	208.68	231.86	65.34	182.83	66.80	155.41
73	185.55	256.93	214.10	237.89	67.03	187.22	68.50	159.14
74	190.26	263.44	219.53	243.92	68.74	191.60	70.20	162.86
75	194.95	269.94	224.96	249.94	70.44	195.99	71.90	166.60
76	199.66	276.46	230.38	255.97	72.14	200.39	73.59	170.33
77	204.37	282.97	235.81	262.01	73.83	204.77	76.40	174.05
78	212.12	293.71	244.76	271.95	76.64	212.56	79.21	180.67
79	219.90	304.47	253.73	281.92	79.44	220.34	82.02	187.29
80	227.66	315.23	262.69	291.88	82.25	228.11	84.82	193.90
81	235.43	325.97	271.64	301.83	85.05	235.90	87.63	200.51
82	243.19	336.73	280.61	311.79	87.86	243.68	89.38	207.12
83	248.05	343.47	286.22	318.02	89.62	250.01	91.14	212.51
84	252.93	350.19	291.83	324.26	91.38	256.35	92.90	217.89
85	257.78	356.93	297.44	330.49	93.13	262.68	94.66	223.29
86	262.65	363.67	303.06	336.73	94.89	269.02	96.41	228.67
87	267.51	370.40	308.67	342.96	96.65	275.36	98.35	234.06
88	272.86	377.81	314.84	349.82	98.58	280.86	100.32	238.74
89	278.32	385.36	321.13	356.82	100.56	286.47	102.32	243.50
90	283.88	393.07	327.56	363.96	102.56	292.21	104.37	248.39
91	289.56	400.93	334.12	371.23	104.61	298.05	106.46	253.34
92	295.36	408.95	340.79	378.66	106.70	304.01	108.60	258.41
93	301.26	417.14	347.62	386.24	108.84	310.09	110.79	263.58
94	307.28	425.47	354.56	393.95	111.02	316.30	113.00	268.85
95	313.44	433.99	361.66	401.84	113.23	322.62	115.27	274.23
96	319.70	442.67	368.89	409.87	115.50	329.08	117.57	279.71
97	326.10	451.52	376.27	418.07	117.81	335.66	119.93	285.30
98	332.62	460.54	383.79	426.43	120.16	342.36	122.33	291.01
99+	339.27	469.76	391.47	434.97	122.57	349.22	122.33	296.84

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

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

### **Premium Information**

We, United of Omaha Life Insurance Company, can only raise your premium if we raise the premium for all policies like yours in this State. The premium for your policy will change. Because the premium rate is based on your attained age, the premium will increase each year as you age. This annual premium change will occur on the first policy renewal date which coincides with or follows the policy anniversary date.

### **Disclosure**

Use this outline to compare benefits and premiums among policies.

### **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 rates 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**

You are eligible for a household premium discount if: (a) you reside with your spouse (including civil union/domestic partner) of any age or (b) for the past year you have resided with at least one, but not more than three, other adults who are age 60 or older. The discounted premium will be priced 12% lower than the rates illustrated. The policy's household premium discount will be removed if the other adult or spouse no longer resides with you (other than in the case of his or her 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 your insurance company.

### **Right to Return Policy**

If you find that you are not satisfied with your policy, you may return it to 3300 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 your payments.

### **Policy Replacement**

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

### **Notice**

The policy may not fully cover all of your medical costs. Neither United of Omaha Life Insurance Company 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.