



MUTUAL of OMAHA INSURANCE COMPANY  
Mutual of Omaha Plaza  
Omaha, NE 68175  
402 342 7600  
mutualofomaha.com

(LETTER DATE)

«Name»  
«ADDR1»  
«ADDR2»  
«CITY» «STATE» «ZIP»

COVERAGE ID: «POLICY»

The purpose of this letter is to inform you that rate adjustments have been submitted for filing to the State of New York on <<Date>>. Due to the rising cost of healthcare and impact of claims experience, rate changes have impacted Medicare supplement policies in your state.

The new rates represent an increase of «PERCENT» percent. Please note, the new rates will not go into effect before your coverage anniversary date on or after June 01, 2013.

Once approved, we will provide you with a minimum of 60 days advanced notice prior to this change impacting your renewal premium. Our notification will include the new renewal premium amount, percentage change and the effective date of the premium change.

We have prepared a narrative summary that provides a more detailed, plain English explanation of the reason or reasons why we are seeking a premium rate adjustment and that such summary will be posted on the Department's website. You may submit written comments or request additional information on the proposed rates within 30 days of the rates being submitted. This 30 day period ends on <<Date>>. Written comments submitted to the Department will be posted to the Department's website with personal identifying information removed. Include the name of your insurer in the written comments. Comments may be sent to the New York Department of Insurance at the following address:

Health Bureau – Premium Rate Adjustments  
New York State Department of Financial Services  
One Commerce Plaza  
Albany NY 12257  
<http://www.dfs.ny.gov>

Or if you prefer to email, [PremiumRateIncreases@dfs.ny.gov](mailto:PremiumRateIncreases@dfs.ny.gov)

You may also write to us at the above noted address, or email us at [CustomerService@mutualofomaha.com](mailto:CustomerService@mutualofomaha.com).

We'd like to thank you for your continued business. While your premium may change, the benefits of your coverage will continue. We know you have choices for your insurance needs, and we appreciate your trust in us. With our financial strength and commitment to quality customer service, you can be confident we will be there when you need us.

Sincerely,

Rachelle Bruning  
Vice President, Policyowner Service

**QUESTIONS?**

Call toll free 1-800-775-6000

We'll be glad to help you Monday - Thursday, 7:00 a.m. - 5:30 p.m.

Friday, 7:00 a.m. - 5:00 p.m. Central Time



MUTUAL of OMAHA INSURANCE COMPANY  
 Mutual of Omaha Plaza  
 Omaha, NE 68175  
 402 342 7600  
 mutualofomaha.com

MARCH 2012

For office use only:

D3IRNNNN	1290	B
[REDACTED]	9300/A	30
M374R	03/20/12	

95

[REDACTED]

Dear [REDACTED]

This letter is to notify you that your Medicare supplement insurance premium is changing due to the rising cost of healthcare. Please be assured that you are not being singled out for this increase; the premiums for all customers with coverage like yours are being adjusted.

COVERAGE IDENTIFICATION	CURRENT QUARTERLY PREMIUM	NEW QUARTERLY PREMIUM	INCREASE AMOUNT	INCREASE PERCENT	EFFECTIVE DATE
[REDACTED]	\$935.15	\$1,047.37	\$112.22	12.0%	06/05/12

Please keep this notification of the change in premium for coverage ID [REDACTED] with your other important insurance documents. Send no money now as a new premium notice will be sent to you prior to the effective date shown above.

While your premium is changing, the benefits of your Medicare supplement coverage continue, including low out-of-pocket costs, prompt claims service and guaranteed renewable coverage. We know you have choices for your Medicare supplement insurance, and we appreciate your trust in us.

Thank you for being our valued customer. We appreciate your confidence in us and hope you will continue to count on us to provide this valuable coverage.

Sincerely,

Stephen Abels  
 SVP DTC Marketing

Form 1290 B

Medicare supplements are not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

**QUESTIONS?**

Call toll free 1-800-228-9999. We will be glad to help you.  
 Monday - Thursday, 7:00 a.m. - 8:00 p.m., Friday, 7:00 a.m. - 7:00 p.m.  
 and Saturday 7:30 a.m. - 4:00 p.m. Central Time