MUTUAL OF OMAHA INSURANCE COMPANY
OUTLINE OF MEDICARE SUPPLEMENT COVERAGE - COVER PAGE 1
BENEFIT PLANS A, C, D AND F

These charts show the benefits included in each of the standard Medicare supplement plans. Every company must make available Plan "A." Some plans may not be available in your state.

BASIC BENEFITS: Included in Plans A through J.
Hospitalization: Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
Medical Expenses: Part B coinsurance (generally 20% of Medicare approved expenses) or copayments for hospital outpatient services.
Blood: First 3 pints of blood each year.

Policy Form M181		Policy Form M182	Policy Form M278		Policy Form M183						
A	B	**C**	**D**	E	**F**	F*	G	H	I	J	J*
Basic Benefits	Basic Benefits	**Basic Benefits**	**Basic Benefits**	Basic Benefits	**Basic Benefits**		Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	
		Skilled Nursing Facility Coinsurance	**Skilled Nursing Facility Coinsurance**	Skilled Nursing Facility Coinsurance	**Skilled Nursing Facility Coinsurance**		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	
	Part A Deductible	**Part A Deductible**	**Part A Deductible**	Part A Deductible	**Part A Deductible**		Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	
		Part B Deductible			**Part B Deductible**					Part B Deductible	
					Part B Excess (100%)		Part B Excess (80%)		Part B Excess (100%)	Part B Excess (100%)	
		Foreign Travel Emergency	**Foreign Travel Emergency**	Foreign Travel Emergency	**Foreign Travel Emergency**		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	
			At-home Recovery				At-home Recovery		At-home Recovery	At-home Recovery	
				Preventive Care NOT Covered by Medicare						Preventive Care NOT Covered by Medicare	

*Plans F and J also have an option called a high deductible Plan F and a high deductible Plan J. These high deductible plans pay the same benefits as Plans F and J after one has paid a calendar year *$1,900* deductible. Benefits from high deductible Plans F and J will not begin until out-of-pocket expenses are *$1,900*. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plans separate foreign travel emergency deductible.

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OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE 2

BASIC BENEFITS: Basic Benefits for Plans K and L include similar services as Plans A through J, but cost sharing for the basic benefits is at different levels.

	K**	L**
Basic Benefits	100% of Part A Hospitalization Coinsurance plus coverage for 365 days after Medicare Benefits end 50% Hospice cost-sharing 50% of Medicare eligible expenses for the first three pints of Blood 50% Part B Coinsurance, except 100% Coinsurance for Part B Preventive Services	100% of Part A Hospitalization Coinsurance plus coverage for 365 days after Medicare Benefits end 75% Hospice cost-sharing 75% of Medicare eligible expenses for the first three pints of Blood 75% Part B Coinsurance, except 100% Coinsurance for Part B Preventive Services
Skilled Nursing Facility Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance
Part A Deductible	50% Part A Deductible	75% Part A Deductible
Part B Deductible		
Part B Excess (100%)		
Foreign Travel Emergency		
At-Home Recovery		
Preventive Care NOT Covered by Medicare		
	$4,440 Out of Pocket Annual Limit ***	$2,220 Out of Pocket Annual Limit ***

**Plans K and L provide for different cost-sharing for items and services than Plans A through J. Once you reach the annual limit, the plan pays 100% of the Medicare copayments, coinsurance, and deductibles for the rest of the calendar year. The out-of-pocket annual limit does NOT include charges from your provider that exceed Medicare-approved amounts, called “Excess Charges”. You will be responsible for paying excess charges.

***The out-of-pocket annual limit will increase each year for inflation.

MUTUAL OF OMAHA INSURANCE COMPANY, OMAHA, NEBRASKA PREMIUM INFORMATION

We, Mutual 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. Until you are age 80, your premium may change each year. This change will only be made on the first renewal date that coincides with or follows each anniversary of the Policy Date. Schedules of rates may vary depending upon your Policy Date.

NON-TOBACCO MONTHLY RATES

FEMALE					MALE			
M181 (Plan A)	M182 (Plan C)	M278 (Plan D)	M183 (Plan F)	Attained Age	M181 (Plan A)	M182 (Plan C)	M278 (Plan D)	M183 (Plan F)
$98.65	$121.87	$111.40	$124.03	**65**	$113.39	$140.08	$128.05	$142.57
102.40	126.50	115.64	128.75	**66**	117.70	145.40	132.92	147.98
106.09	131.06	119.80	133.38	**67**	121.94	150.64	137.70	153.32
109.79	135.64	124.00	138.05	**68**	126.19	155.91	142.53	158.68
113.43	140.12	128.07	142.61	**69**	130.37	161.06	147.21	163.92
117.05	144.60	132.19	147.18	**70**	134.54	166.21	151.94	169.17
120.80	149.23	136.41	151.88	**71**	138.85	171.53	156.79	174.58
124.54	153.86	140.64	156.59	**72**	143.15	176.85	161.65	179.99
128.27	158.47	144.87	161.29	**73**	147.44	182.15	166.51	185.39
131.86	162.91	148.93	165.81	**74**	151.56	187.25	171.18	190.59
135.29	167.14	152.79	170.12	**75**	155.51	192.12	175.62	195.53
138.41	170.99	156.30	174.03	**76**	159.09	196.54	179.66	200.04
141.18	174.41	159.42	177.51	**77**	162.27	200.47	183.24	204.04
143.58	177.37	162.13	180.52	**78**	165.04	203.87	186.36	207.50
145.88	180.22	164.73	183.42	**79**	167.67	207.15	189.35	210.83
148.06	182.91	167.22	186.17	**80**	170.18	210.24	192.21	213.99
150.13	185.47	169.55	188.77	**81**	172.57	213.18	194.89	216.98
152.08	187.88	171.76	191.22	**82**	174.81	215.95	197.42	219.79
153.91	190.15	173.81	193.52	**83**	176.91	218.56	199.79	222.43
155.59	192.23	175.72	195.65	**84**	178.84	220.95	201.98	224.89
157.16	194.16	177.48	197.60	**85**	180.64	223.17	204.01	227.13
158.74	196.09	179.25	199.57	**86**	182.46	225.39	206.03	229.39
160.31	198.05	181.05	201.57	**87**	184.26	227.65	208.10	231.69
161.92	200.04	182.86	203.59	**88**	186.12	229.93	210.18	234.02
163.55	202.04	184.68	205.63	**89**	187.98	232.23	212.27	236.35
165.18	204.06	186.53	207.68	**90**	189.86	234.55	214.40	238.71
166.83	206.09	188.40	209.76	**91**	191.76	236.88	216.55	241.10
168.50	208.15	190.29	211.87	**92**	193.68	239.25	218.73	243.52
170.18	210.24	192.19	213.97	**93**	195.60	241.65	220.90	245.95
171.87	212.34	194.11	216.12	**94**	197.55	244.07	223.12	248.41
173.60	214.46	196.06	218.29	**95**	199.54	246.51	225.35	250.91
175.34	216.61	198.01	220.45	**96**	201.53	248.98	227.59	253.39
177.09	218.78	199.98	222.66	**97**	203.55	251.47	229.86	255.93
178.87	220.97	201.99	224.90	**98**	205.59	253.98	232.17	258.50
180.66	223.17	204.01	227.14	**99**	207.65	256.52	234.49	261.08

To obtain quarterly, semiannual, or annual premiums, multiply the Monthly Premium Amount by 3, 6, and 12, respectively.

MUTUAL OF OMAHA INSURANCE COMPANY, OMAHA, NEBRASKA PREMIUM INFORMATION

We, Mutual 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. Until you are age 80, your premium may change each year. This change will only be made on the first renewal date that coincides with or follows each anniversary of the Policy Date. Schedules of rates may vary depending upon your Policy Date.

TOBACCO MONTHLY RATES

FEMALE					MALE			
M181 (Plan A)	M182 (Plan C)	M278 (Plan D)	M183 (Plan F)	Attained Age	M181 (Plan A)	M182 (Plan C)	M278 (Plan D)	M183 (Plan F)
$113.39	$140.08	$128.05	$142.57	**65**	$130.34	$161.01	$147.18	$163.87
117.70	145.40	132.92	147.98	**66**	135.29	167.13	152.78	170.10
121.94	150.64	137.70	153.32	**67**	140.16	173.15	158.27	176.22
126.19	155.91	142.53	158.68	**68**	145.05	179.21	163.82	182.39
130.38	161.06	147.21	163.92	**69**	149.86	185.13	169.21	188.41
134.54	166.21	151.94	169.17	**70**	154.64	191.05	174.64	194.45
138.85	171.53	156.79	174.58	**71**	159.59	197.16	180.22	200.66
143.15	176.85	161.65	179.99	**72**	164.54	203.28	185.81	206.89
147.44	182.15	166.51	185.39	**73**	169.47	209.37	191.39	213.10
151.56	187.25	171.18	190.59	**74**	174.21	215.23	196.76	219.06
155.51	192.12	175.62	195.53	**75**	178.74	220.82	201.86	224.75
159.09	196.54	179.66	200.04	**76**	182.86	225.90	206.50	229.93
162.27	200.47	183.24	204.04	**77**	186.52	230.42	210.62	234.53
165.04	203.87	186.36	207.50	**78**	189.70	234.34	214.21	238.50
167.67	207.15	189.35	210.83	**79**	192.73	238.10	217.64	242.34
170.18	210.24	192.21	213.99	**80**	195.61	241.66	220.93	245.96
172.57	213.18	194.89	216.98	**81**	198.35	245.03	224.01	249.40
174.81	215.95	197.42	219.79	**82**	200.93	248.22	226.92	252.63
176.91	218.56	199.79	222.44	**83**	203.34	251.22	229.64	255.67
178.84	220.95	201.98	224.89	**84**	205.57	253.97	232.16	258.49
180.64	223.17	204.01	227.13	**85**	207.63	256.52	234.49	261.06
182.46	225.39	206.03	229.40	**86**	209.72	259.06	236.82	263.67
184.26	227.65	208.10	231.69	**87**	211.79	261.66	239.19	266.31
186.12	229.93	210.18	234.02	**88**	213.93	264.29	241.58	268.98
187.98	232.23	212.27	236.36	**89**	216.07	266.93	243.99	271.67
189.86	234.55	214.40	238.71	**90**	218.23	269.60	246.44	274.38
191.76	236.88	216.55	241.10	**91**	220.41	272.28	248.90	277.13
193.68	239.25	218.73	243.52	**92**	222.62	275.00	251.41	279.91
195.60	241.65	220.90	245.95	**93**	224.83	277.76	253.91	282.70
197.55	244.07	223.12	248.41	**94**	227.07	280.54	256.46	285.53
199.54	246.51	225.35	250.91	**95**	229.36	283.34	259.02	288.40
201.53	248.98	227.59	253.39	**96**	231.65	286.18	261.60	291.26
203.55	251.47	229.86	255.93	**97**	233.97	289.05	264.21	294.18
205.59	253.98	232.17	258.50	**98**	236.31	291.94	266.86	297.13
207.65	256.52	234.49	261.08	**99**	238.68	294.85	269.53	300.10

To obtain quarterly, semiannual, or annual premiums, multiply the Monthly Premium Amount by 3, 6, and 12, respectively.

DISCLOSURES

Use this outline to compare benefits and premiums among policies.

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 Mutual of Omaha, 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, 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 Mutual 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. This paragraph does not apply under the following conditions:

a) you are 65 or older and within 6 months of enrolling in Part B Medicare;
b) you are 65, have been enrolled in Medicare by reason of disability prior to age 65 and are applying for coverage within 6 months of your 65th birthday.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

PLANS A AND C
MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	In 2008 Medicare Pays	Plan A Pays	You Pay	Plan C Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days	All but $1,024.00	$0	$1,024.00 (Part A Deductible)	$1,024.00 (Part A Deductible)	$0
61st through 90th day	All but $256.00 a day	$256.00 a day	$0	$256.00 a day	$0
91st day and after: ● While using 60 lifetime reserve days	All but $512.00 a day	$512.00 a day	$0	$512.00 a day	$0
● Once lifetime reserve days are used: ● Additional 365 days	$0	100% of Medicare Eligible Expenses	$0**	100% of Medicare Eligible Expenses	$0**
● Beyond the additional 365 days	$0	$0	All costs	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital First 20 days	All approved amounts	$0	$0	$0	$0
21st through 100th day	All but $128.00 a day	$0	Up to $128.00 a day	Up to $128.00 a day	$0
101st day and after	$0	$0	All costs	$0	All costs
BLOOD First 3 pints	$0	3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0	$0	$0
HOSPICE CARE Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited coinsurance for outpatient drugs and inpatient respite care	$0	Balance	$0	Balance

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLANS A AND C
MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

Once you have been billed $135.00 of Medicare Approved Amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	In 2008 Medicare Pays	Plan A Pays	You Pay	Plan C Pays	You Pay
MEDICAL EXPENSES—IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First $135.00 of Medicare Approved Amounts*	$0	$0	$135.00(Part B Deductible)	$135.00(Part B Deductible)	$0
Remainder of Medicare Approved Amounts	80%	20%	$0	20%	$0
Part B Excess Charges (above Medicare Approved Amounts)	$0	$0	All costs	$0	All costs
BLOOD First 3 pints	$0	All costs	$0	All costs	$0
Next $135.00 of Medicare Approved Amounts*	$0	$0	$135.00(Part B Deductible)	$135.00(Part B Deductible)	$0
Remainder of Medicare Approved Amounts	80%	20%	$0	20%	$0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0	$0	$0

PARTS A AND B

HOME HEALTH CARE—MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0	$0	$0
Durable medical equipment • First $135.00 of Medicare Approved Amounts*	$0	$0	$135.00(Part B Deductible)	$135.00(Part B Deductible)	$0
• Remainder of Medicare Approved Amounts	80%	20%	$0	20%	$0

OTHER BENEFITS - NOT COVERED BY MEDICARE

FOREIGN TRAVEL NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250.00 each calendar year	$0	$0	$250.00	$0	$250.00
Remainder of charges	$0	$0	All costs	80% to a lifetime maximum benefit of $50,000.00	20% and amounts over the $50,,000.00 lifetime maximum

PLANS D AND F
MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	In 2008 Medicare Pays	Plan D Pays	You Pay	Plan F Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days	All but $1,024.00	$1,024.00 (Part A Deductible)	$0	$1,024.00 (Part A Deductible)	$0
61st through 90th day	All but $256.00 a day	$256.00 a day	$0	$256.00 a day	$0
91st day and after: •While using 60 lifetime reserve days	All but $512.00 a day	$512.00 a day	$0	$512.00 a day	$0
•Once lifetime reserve days are used: • Additional 365 days	$0	100% of Medicare Eligible Expenses	$0**	100% of Medicare Eligible Expenses	$0**
• Beyond the additional 365 days	$0	$0	All costs	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital First 20 days	All approved amounts	$0	$0	$0	$0
21st through 100th day	All but $128.00 a day	Up to $128.00 a day	$0	Up to $128.00 a day	$0
101st day and after	$0	$0	All costs	$0	All costs
BLOOD First 3 pints	$0	3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0	$0	$0
HOSPICE CARE Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited coinsurance for outpatient drugs and inpatient respite care	$0	Balance	$0	Balance

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLANS D AND F
MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

Once you have been billed $135.00 of Medicare Approved Amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	In 2008 Medicare Pays	Plan D Pays	You Pay	Plan F Pays	You Pay
MEDICAL EXPENSES—IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First $135.00 of Medicare Approved Amounts*	$0	$0	$135.00 (Part B Deductible)	$135.00 (Part B Deductible)	$0
Remainder of Medicare Approved Amounts	80%	20%	$0	20%	$0
Part B Excess Charges (above Medicare Approved Amounts)	$0	$0	All costs	100%	$0
BLOOD First 3 pints	$0	All costs	$0	All costs	$0
Next $135.00 of Medicare Approved Amounts*	$0	$0	$135.00 (Part B Deductible)	$135.00 (Part B Deductible)	$0
Remainder of Medicare Approved Amounts	80%	20%	$0	20%	$0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0	$0	$0

PARTS A AND B

HOME HEALTH CARE—MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0	$0	$0
Durable medical equipment • First $135.00 of Medicare Approved Amounts*	$0	$0	$135.00 (Part B Deductible)	$135.00 (Part B Deductible)	$0
• Remainder of Medicare Approved Amounts	80%	20%	$0	20%	$0

Services	In 2008 Medicare Pays	Plan D Pays	You Pay	Plan F Pays	You Pay
HOME HEALTH CARE–AT HOME RECOVERY SERVICES NOT COVERED BY MEDICARE Home care certified by your doctor for personal care during recovery from an injury or sickness for which Medicare approved a Home Care Treatment Plan ● Benefit for each visit	$0	Actual charges to $40.00 a visit	Balance	$0	All costs
● Number of visits covered (must be received within 8 weeks of last Medicare approved visit)	$0	Up to the number of Medicare approved visits, not to exceed 7 each week	Balance	$0	All costs
● Calendar year maximum	$0	$1,600.00	Balance	$0	All costs

OTHER BENEFITS – NOT COVERED BY MEDICARE

FOREIGN TRAVEL-NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250.00 each calendar year	$0	$0	$250.00	$0	$250.00
Remainder of charges	$0	80% to a lifetime Maximum Benefit of $50,000.00	20% and amounts over the $50,000.00 lifetime Maximum Benefit	80% to a lifetime Maximum Benefit of $50,000.00	20% and amounts over the $50,000.00 lifetime Maximum Benefit