UNITED OF OMAHA LIFE INSURANCE COMPANY

A Mutual of Omaha Company

OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE

BENEFIT PLANS A, F AND G

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. See Outlines of Coverage sections for details about ALL plans.

Basic Benefits for Plans A through L:

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

	A	B	C	D	E	**F**	F*	**G**	H	I	J	J*	K**	L**
Basic Benefits	**X**	X	X	X	X	**X**		**X**	X	X	X		X	X
Skilled Nursing Facility Coinsurance			X	X	X	**X**		**X**	X	X	X		50%	75%
Part A Deductible		X	X	X	X	**X**		**X**	X	X	X		50%	75%
Part B Deductible			X			**X**					X			
Part B Excess						**100%**		**80%**		100%	100%			
Foreign Travel Emergency			X	X	X	**X**		**X**	X	X	X			
At-Home Recovery				X				**X**		X	X			
Preventive Care NOT Covered By Medicare					X						X			
Out-of-Pocket Annual Limit													$4,440***	$2,220***

* 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 Plan 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 exceed $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 plan's separate foreign travel emergency deductible.

** 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.

UNITED OF OMAHA LIFE INSURANCE COMPANY

MONTHLY RATES*
ZIP CODES: 290-293, 296 AND 297
NON-TOBACCO

FEMALE				MALE		
Plan A UM1	**Plan F UM4**	**Plan G UM5**	**Attained Age**	**Plan A UM1**	**Plan F UM4**	**Plan G UM5**
$59.93	$86.86	$71.22	**65**	$63.08	$91.43	$74.97
59.93	86.86	71.22	**66**	63.08	91.43	74.97
62.27	90.25	74.00	**67**	66.25	96.01	78.73
64.71	93.78	76.90	**68**	69.58	100.84	82.69
67.24	97.44	79.90	**69**	73.08	105.92	86.85
69.73	101.06	82.87	**70**	76.63	111.06	91.07
72.19	104.62	85.79	**71**	80.20	116.24	95.32
74.69	108.24	88.75	**72**	83.91	121.62	99.72
77.19	111.86	91.73	**73**	87.71	127.12	104.23
79.68	115.48	94.70	**74**	91.59	132.74	108.85
82.02	118.87	97.47	**75**	95.37	138.22	113.34
84.01	121.75	99.84	**76**	98.83	143.24	117.46
85.47	123.87	101.58	**77**	100.56	145.73	119.50
86.93	125.98	103.31	**78**	102.27	148.21	121.53
88.51	128.27	105.19	**79**	104.13	150.91	123.75
90.03	130.49	107.00	**80**	105.92	153.51	125.88
92.01	133.35	109.35	**81**	107.00	155.07	127.15
93.94	136.14	111.63	**82**	107.97	156.47	128.31
95.78	138.82	113.83	**83**	108.84	157.75	129.35
97.57	141.41	115.96	**84**	109.63	158.89	130.29
99.28	143.88	117.98	**85**	110.31	159.87	131.09
100.91	146.25	119.92	**86**	110.89	160.72	131.79
102.47	148.50	121.77	**87**	111.37	161.41	132.36
103.93	150.62	123.51	**88**	111.75	161.96	132.80
105.29	152.60	125.13	**89**	112.01	162.34	133.12
106.54	154.40	126.61	**90 and Over**	112.14	162.53	133.27

*See PREMIUM INFORMATION regarding Risk Class and Two-Person Household rating.
To obtain annual, semiannual or quarterly premiums, multiply the Monthly Premium Amount by 12, 6 and 3 respectively.

UNITED OF OMAHA LIFE INSURANCE COMPANY

MONTHLY RATES*
ZIP CODES: 290-293, 296 AND 297
TOBACCO

FEMALE				MALE		
Plan A UM1	**Plan F UM4**	**Plan G UM5**	**Attained Age**	**Plan A UM1**	**Plan F UM4**	**Plan G UM5**
$68.89	$99.84	$81.86	**65**	$72.51	$105.09	$86.18
68.89	99.84	81.86	**66**	72.51	105.09	86.18
71.58	103.73	85.06	**67**	76.15	110.35	90.49
74.38	107.80	88.39	**68**	79.98	115.91	95.05
77.29	112.00	91.84	**69**	84.00	121.75	99.83
80.15	116.17	95.26	**70**	88.09	127.66	104.68
82.97	120.25	98.60	**71**	92.19	133.61	109.56
85.85	124.41	102.02	**72**	96.45	139.79	114.62
88.72	128.58	105.44	**73**	100.81	146.11	119.81
91.59	132.74	108.85	**74**	105.28	152.58	125.11
94.27	136.63	112.03	**75**	109.62	158.87	130.27
96.57	139.95	114.75	**76**	113.60	164.64	135.01
98.24	142.38	116.76	**77**	115.58	167.51	137.35
99.91	144.81	118.74	**78**	117.55	170.36	139.69
101.74	147.44	120.90	**79**	119.69	173.46	142.24
103.49	149.98	122.98	**80**	121.75	176.45	144.69
105.76	153.28	125.69	**81**	122.98	178.24	146.15
107.97	156.48	128.31	**82**	124.10	179.86	147.49
110.10	159.56	130.84	**83**	125.11	181.32	148.68
112.15	162.54	133.29	**84**	126.01	182.63	149.75
114.11	165.38	135.61	**85**	126.79	183.76	150.68
115.99	168.11	137.84	**86**	127.46	184.73	151.48
117.78	170.69	139.97	**87**	128.02	185.53	152.14
119.46	173.12	141.96	**88**	128.45	186.16	152.65
121.03	175.40	143.83	**89**	128.75	186.60	153.01
122.46	177.47	145.53	**90 and Over**	128.90	186.81	153.19

*See PREMIUM INFORMATION regarding Risk Class and Two-Person Household rating.
To obtain annual, semiannual or quarterly premiums, multiply the Monthly Premium Amount by 12, 6 and 3 respectively.

UNITED OF OMAHA LIFE INSURANCE COMPANY

MONTHLY RATES*
ZIP CODES: 294, 295, 298 AND 299
NON-TOBACCO

FEMALE				MALE		
Plan A UM1	**Plan F UM4**	**Plan G UM5**	**Attained Age**	**Plan A UM1**	**Plan F UM4**	**Plan G UM5**
$65.76	$95.30	$78.15	**65**	$69.22	$100.32	$82.26
65.76	95.30	78.15	**66**	69.22	100.32	82.26
68.33	99.02	81.20	**67**	72.69	105.34	86.38
71.01	102.90	84.38	**68**	76.35	110.65	90.73
73.77	106.92	87.67	**69**	80.19	116.22	95.29
76.51	110.89	90.93	**70**	84.08	121.86	99.93
79.21	114.79	94.13	**71**	88.00	127.54	104.59
81.95	118.76	97.38	**72**	92.07	133.44	109.42
84.69	122.74	100.65	**73**	96.24	139.47	114.37
87.43	126.71	103.91	**74**	100.50	145.65	119.43
89.99	130.42	106.94	**75**	104.64	151.65	124.35
92.18	133.59	109.54	**76**	108.44	157.17	128.88
93.78	135.91	111.45	**77**	110.33	159.90	131.12
95.38	138.23	113.35	**78**	112.21	162.62	133.35
97.12	140.75	115.41	**79**	114.25	165.58	135.78
98.79	143.17	117.40	**80**	116.22	168.44	138.12
100.96	146.32	119.98	**81**	117.40	170.14	139.52
103.07	149.37	122.48	**82**	118.46	171.69	140.79
105.10	152.31	124.90	**83**	119.43	173.08	141.93
107.06	155.16	127.23	**84**	120.29	174.33	142.95
108.93	157.87	129.45	**85**	121.03	175.41	143.84
110.72	160.47	131.58	**86**	121.67	176.34	144.60
112.43	162.94	133.61	**87**	122.20	177.10	145.23
114.03	165.26	135.52	**88**	122.61	177.70	145.71
115.53	167.43	137.30	**89**	122.90	178.12	146.06
116.90	169.41	138.92	**90 and Over**	123.05	178.33	146.23

*See PREMIUM INFORMATION regarding Risk Class and Two-Person Household rating.
To obtain annual, semiannual or quarterly premiums, multiply the Monthly Premium Amount by 12, 6 and 3 respectively.

UNITED OF OMAHA LIFE INSURANCE COMPANY

MONTHLY RATES*
ZIP CODES: 294, 295, 298 AND 299
TOBACCO

FEMALE				MALE		
Plan A UM1	**Plan F UM4**	**Plan G UM5**	**Attained Age**	**Plan A UM1**	**Plan F UM4**	**Plan G UM5**
$75.59	$109.54	$89.82	**65**	$79.56	$115.31	$94.56
75.59	109.54	89.82	**66**	79.56	115.31	94.56
78.53	113.82	93.33	**67**	83.55	121.08	99.29
81.62	118.28	96.99	**68**	87.75	127.18	104.29
84.80	122.89	100.77	**69**	92.17	133.58	109.53
87.94	127.46	104.52	**70**	96.65	140.07	114.86
91.04	131.94	108.19	**71**	101.15	146.60	120.21
94.19	136.50	111.94	**72**	105.83	153.38	125.77
97.34	141.08	115.69	**73**	110.62	160.32	131.46
100.50	145.64	119.43	**74**	115.51	167.41	137.28
103.44	149.91	122.92	**75**	120.28	174.31	142.94
105.96	153.55	125.91	**76**	124.65	180.65	148.13
107.80	156.22	128.11	**77**	126.82	183.79	150.71
109.63	158.89	130.29	**78**	128.98	186.92	153.28
111.63	161.78	132.66	**79**	131.32	190.33	156.06
113.55	164.57	134.94	**80**	133.59	193.61	158.76
116.04	168.18	137.91	**81**	134.94	195.56	160.36
118.47	171.69	140.79	**82**	136.16	197.34	161.82
120.80	175.07	143.56	**83**	137.27	198.95	163.14
123.06	178.34	146.25	**84**	138.27	200.38	164.31
125.21	181.46	148.80	**85**	139.12	201.62	165.33
127.27	184.45	151.25	**86**	139.85	202.69	166.21
129.23	187.29	153.58	**87**	140.46	203.57	166.93
131.07	189.96	155.76	**88**	140.94	204.25	167.49
132.79	192.45	157.81	**89**	141.27	204.74	167.88
134.36	194.73	159.68	**90 and Over**	141.43	204.97	168.08

*See PREMIUM INFORMATION regarding Risk Class and Two-Person Household rating.
To obtain annual, semiannual or quarterly premiums, multiply the Monthly Premium Amount by 12, 6 and 3 respectively.

DISCLOSURES

Use this outline to compare benefits and premiums among policies.

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. Until you are age 90, 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.

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.

Two-Person Household Premium Discount: If you have resided with another adult for at least one year, or you are married, and the other adult 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 discounted premium. The discounted premium will be priced 7% lower than the rates illustrated. This two-person household premium discount will be removed if you cease to reside with the other adult or spouse, or if that person's coverage with us terminated for any reason.

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 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, 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 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.

PLAN A

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	Medicare Pays	Plan A Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,024	$0	$1,024 (Part A Deductible)
61st through 90th day	All but $256 a day	$256 a day	$0
91st day and after: ● While using 60 lifetime reserve days	All but $512 a day	$512 a day	$0
● Once lifetime reserve days are used: ● Additional 365 days	$0	100% of Medicare Eligible Expenses	$0**
● Beyond the additional 365 days	$0	$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
21st through 100th day	All but $128 a day	$0	Up to $128 a day
101st day and after	$0	$0	All costs
BLOOD First 3 pints	$0	3 pints	$0
Additional amounts	100%	$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

**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.

PLAN A

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

*Once you have been billed $135 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	Medicare Pays	Plan A 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 of Medicare Approved Amounts*	$0	$0	$135 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare Approved Amounts)	$0	$0	All costs
BLOOD First 3 pints	$0	All costs	$0
Next $135 of Medicare Approved Amounts*	$0	$0	$135 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

HOME HEALTH CARE—MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable medical equipment • First $135 of Medicare Approved Amounts*	$0	$0	$135 (Part B Deductible)
• Remainder of Medicare Approved Amounts	80%	20%	$0

PLANS F and G

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	Medicare Pays	Plan F Pays	You Pay	Plan G Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days	All but $1,024	$1,024 (Part A Deductible)	$0	$1,024 (Part A Deductible)	$0
61st through 90th day	All but $256 a day	$256 a day	$0	$256 a day	$0
91st day and after: •While using 60 lifetime reserve days	All but $512 a day	$512 a day	$0	$512 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 a day	Up to $128 a day	$0	Up to $128 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 F AND G

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

*Once you have been billed $135 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	Medicare Pays	Plan F Pays	You Pay	Plan G 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 of Medicare Approved Amounts*	$0	$135 (Part B Deductible)	$0	$0	$135 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	$0	Generally 20%	$0
Part B Excess Charges (above Medicare Approved Amounts)	$0	100%	$0	80%	20%
BLOOD First 3 pints	$0	All costs	$0	All costs	$0
Next $135 of Medicare Approved Amounts*	$0	$135 (Part B Deductible)	$0	$0	$135 (Part B Deductible)
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 of Medicare Approved Amounts*	$0	$135 (Part B Deductible)	$0	$0	$135 (Part B Deductible)
• Remainder of Medicare Approved Amounts	80%	20%	$0	20%	$0

PLANS F and G

PARTS A and B (continued)

Services	Medicare Pays	Plan F Pays	You Pay	Plan G 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	N/A	All costs	Actual charges to $40 a visit	Balance
● Number of visits covered (must be received within 8 weeks of last Medicare approved visit)	$0	N/A	All costs	Up to the number of Medicare approved visits, not to exceed 7 each week	Balance
● Calendar year maximum	$0	N/A	All costs	$1,600	Balance

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 each calendar year	$0	$0	$250	$0	$250
Remainder of charges	$0	80% to a lifetime Maximum Benefit of $50,000	20% and amounts over the $50,000 lifetime Maximum Benefit	80% to a lifetime Maximum Benefit of $50,000	20% and amounts over the $50,000 lifetime Maximum Benefit