

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

FEMALE							MALE							
Plan A UM20	Plan C UM21	Plan D UM22	Plan F UM23	Plan High F UM34	Plan G UM24	Plan N UM35	Attained Age	Plan A UM20	Plan C UM21	Plan D UM22	Plan F UM23	Plan High F UM34	Plan G UM24	Plan N UM35
179.36	248.34	206.96	229.95	87.20	182.97	155.53	Thru 64	202.68	280.64	233.86	259.85	116.25	206.76	175.74
119.57	165.57	137.97	153.30	43.20	121.98	103.69	65	135.12	187.09	155.91	173.23	48.82	137.84	117.16
119.57	165.57	137.97	153.30	43.20	121.98	103.69	66	135.12	187.09	155.91	173.23	48.82	137.84	117.16
119.57	165.57	137.97	153.30	43.20	121.98	103.69	67	135.12	187.09	155.91	173.23	48.82	137.84	117.16
122.21	169.21	141.00	156.67	44.15	124.42	105.76	68	138.09	191.20	159.34	177.04	49.88	140.60	119.50
124.83	172.85	144.04	160.05	45.10	126.86	107.83	69	141.07	195.32	162.76	180.85	50.97	143.36	121.85
127.47	176.49	147.08	163.42	46.05	129.30	109.91	70	144.04	199.44	166.20	184.67	52.03	146.11	124.19
130.10	180.14	150.12	166.80	47.01	131.74	111.98	71	147.01	203.56	169.63	188.48	53.11	148.87	126.54
132.73	183.78	153.15	170.17	47.96	134.18	114.06	72	149.99	207.66	173.06	192.29	54.19	151.62	128.88
136.18	188.55	157.13	174.59	49.20	137.40	116.79	73	153.88	213.07	177.55	197.29	55.59	155.27	131.98
139.63	193.34	161.11	179.01	50.45	140.62	119.53	74	157.79	218.47	182.06	202.29	57.01	158.90	135.07
143.07	198.11	165.09	183.43	51.70	143.85	122.27	75	161.67	223.86	186.56	207.28	58.41	162.54	138.16
146.54	202.89	169.08	187.86	52.94	147.06	125.01	76	165.58	229.27	191.05	212.28	59.83	166.18	141.26
149.99	207.66	173.06	192.29	54.19	150.28	127.74	77	169.49	234.67	195.56	217.29	61.23	169.82	144.34
155.68	215.56	179.63	199.60	56.24	156.00	132.59	78	175.92	243.58	202.98	225.53	63.56	176.28	149.83
161.38	223.45	186.21	206.90	58.30	161.70	137.45	79	182.37	252.50	210.42	233.79	65.88	182.73	155.32
167.09	231.35	192.79	214.21	60.37	167.42	142.30	80	188.80	261.42	217.85	242.06	68.21	189.18	160.80
172.79	239.24	199.37	221.52	62.42	173.12	147.16	81	195.25	270.33	225.27	250.31	70.53	195.63	166.28
178.48	247.13	205.94	228.82	64.48	178.84	152.01	82	201.68	279.26	232.71	258.57	72.86	202.09	171.77
182.05	252.07	210.06	233.40	65.77	183.48	155.97	83	205.71	284.84	237.37	263.74	74.32	207.34	176.23
185.61	257.01	214.17	237.97	67.06	188.13	159.92	84	209.75	290.42	242.02	268.91	75.78	212.59	180.70
189.19	261.95	218.30	242.55	68.35	192.79	163.87	85	213.78	296.00	246.67	274.08	77.24	217.84	185.17
192.76	266.90	222.42	247.13	69.64	197.43	167.81	86	217.82	301.59	251.34	279.26	78.69	223.10	189.64
196.33	271.84	226.53	251.70	70.92	202.09	171.77	87	221.85	307.18	255.98	284.42	80.15	228.36	194.11
200.25	277.27	231.06	256.73	72.35	206.13	175.20	88	226.28	313.32	261.10	290.11	81.75	232.92	197.99
204.26	282.82	235.69	261.87	73.80	210.25	178.71	89	230.82	319.58	266.32	295.92	83.39	237.58	201.94
208.35	288.48	240.40	267.11	75.27	214.45	182.28	90	235.43	325.97	271.65	301.83	85.05	242.33	205.99
212.51	294.24	245.21	272.45	76.78	218.74	185.94	91	240.14	332.50	277.08	307.86	86.75	247.18	210.10
216.77	300.14	250.11	277.90	78.31	223.12	189.65	92	244.94	339.15	282.62	314.03	88.49	252.12	214.30
221.10	306.13	255.11	283.46	79.87	227.58	193.44	93	249.84	345.94	288.28	320.31	90.26	257.16	218.59
225.52	312.26	260.22	289.13	81.47	232.13	197.32	94	254.83	352.85	294.04	326.71	92.07	262.31	222.96
230.04	318.51	265.42	294.91	83.10	236.77	201.26	95	259.94	359.91	299.93	333.25	93.90	267.55	227.42
234.63	324.88	270.73	300.81	84.76	241.51	205.28	96	265.13	367.11	305.92	339.91	95.79	272.91	231.97
239.33	331.38	276.14	306.83	86.46	246.33	209.39	97	270.44	374.45	312.04	346.71	97.70	278.36	236.60
244.11	338.00	281.67	312.96	88.19	251.26	213.57	98	275.84	381.93	318.28	353.64	99.65	283.93	241.34
248.98	344.75	287.29	319.21	89.95	256.29	217.84	99+	281.36	389.57	324.65	360.72	101.65	289.61	246.17

*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.

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

FEMALE							MALE							
Plan A UM20	Plan C UM21	Plan D UM22	Plan F UM23	Plan High F UM34	Plan G UM24	Plan N UM35	Attained Age	Plan A UM20	Plan C UM21	Plan D UM22	Plan F UM23	Plan High F UM34	Plan G UM24	Plan N UM35
193.90	268.48	223.74	248.59	94.27	197.81	168.14	Thru 64	219.11	303.39	252.82	280.92	125.67	223.53	189.99
129.27	178.99	149.16	165.73	46.70	131.87	112.09	65	146.08	202.26	168.55	187.28	52.78	149.01	126.66
129.27	178.99	149.16	165.73	46.70	131.87	112.09	66	146.08	202.26	168.55	187.28	52.78	149.01	126.66
129.27	178.99	149.16	165.73	46.70	131.87	112.09	67	146.08	202.26	168.55	187.28	52.78	149.01	126.66
132.12	182.93	152.44	169.38	47.73	134.51	114.34	68	149.28	206.71	172.26	191.40	53.93	152.00	129.19
134.96	186.87	155.72	173.03	48.76	137.15	116.57	69	152.51	211.15	175.96	195.52	55.10	154.98	131.73
137.80	190.80	159.00	176.67	49.79	139.78	118.82	70	155.72	215.62	179.67	199.64	56.25	157.96	134.26
140.65	194.74	162.29	180.32	50.82	142.42	121.06	71	158.93	220.06	183.39	203.76	57.42	160.94	136.80
143.49	198.68	165.57	183.96	51.85	145.06	123.30	72	162.15	224.50	187.09	207.88	58.58	163.92	139.33
147.22	203.84	169.87	188.74	53.19	148.54	126.26	73	166.36	230.35	191.95	213.28	60.10	167.86	142.68
150.95	209.02	174.17	193.53	54.54	152.02	129.22	74	170.58	236.18	196.82	218.69	61.63	171.78	146.02
154.67	214.17	178.48	198.31	55.89	155.51	132.19	75	174.78	242.01	201.69	224.09	63.15	175.72	149.36
158.42	219.34	182.79	203.10	57.24	158.99	135.14	76	179.00	247.86	206.54	229.49	64.68	179.66	152.71
162.15	224.50	187.09	207.88	58.58	162.47	138.10	77	183.23	253.70	211.41	234.91	66.19	183.59	156.05
168.30	233.04	194.20	215.78	60.80	168.64	143.34	78	190.18	263.33	219.44	243.82	68.71	190.57	161.98
174.46	241.57	201.31	223.67	63.02	174.81	148.59	79	197.15	272.98	227.48	252.75	71.22	197.54	167.91
180.63	250.11	208.42	231.58	65.26	180.99	153.84	80	204.11	282.62	235.51	261.68	73.74	204.52	173.84
186.79	258.63	215.53	239.48	67.49	187.16	159.09	81	211.08	292.25	243.54	270.61	76.25	211.50	179.77
192.95	267.17	222.64	247.37	69.71	193.34	164.34	82	218.03	301.90	251.58	279.54	78.77	218.47	185.70
196.81	272.51	227.09	252.32	71.11	198.36	168.61	83	222.39	307.94	256.61	285.12	80.35	224.15	190.52
200.66	277.84	231.54	257.27	72.50	203.39	172.89	84	226.76	313.97	261.64	290.71	81.92	229.83	195.35
204.52	283.19	236.00	262.21	73.89	208.42	177.16	85	231.11	320.00	266.67	296.30	83.50	235.51	200.19
208.39	288.54	240.45	267.17	75.29	213.44	181.42	86	235.48	326.05	271.71	301.90	85.08	241.19	205.02
212.25	293.88	244.90	272.11	76.67	218.47	185.70	87	239.83	332.09	276.74	307.48	86.65	246.87	209.84
216.49	299.75	249.80	277.55	78.21	222.84	189.41	88	244.63	338.72	282.27	313.63	88.38	251.81	214.04
220.82	305.75	254.80	283.10	79.78	227.30	193.20	89	249.53	345.49	287.91	319.91	90.15	256.84	218.31
225.24	311.87	259.89	288.77	81.38	231.84	197.06	90	254.51	352.40	293.67	326.31	91.95	261.98	222.69
229.74	318.10	265.09	294.54	83.00	236.48	201.01	91	259.61	359.46	299.55	332.83	93.79	267.22	227.14
234.34	324.47	270.39	300.43	84.66	241.21	205.03	92	264.80	366.65	305.53	339.49	95.66	272.56	231.68
239.02	330.95	275.79	306.44	86.35	246.04	209.13	93	270.10	373.99	311.66	346.28	97.58	278.02	236.31
243.81	337.58	281.32	312.57	88.08	250.95	213.31	94	275.50	381.46	317.88	353.20	99.54	283.58	241.04
248.69	344.33	286.94	318.83	89.84	255.97	217.57	95	281.01	389.10	324.25	360.27	101.52	289.25	245.86
253.66	351.22	292.68	325.20	91.63	261.09	221.93	96	286.63	396.87	330.73	367.47	103.55	295.04	250.78
258.73	358.25	298.53	331.70	93.48	266.31	226.36	97	292.37	404.81	337.34	374.82	105.62	300.93	255.79
263.90	365.41	304.50	338.33	95.34	271.64	230.89	98	298.21	412.90	344.09	382.32	107.73	306.95	260.90
269.17	372.71	310.59	345.10	97.24	277.07	235.51	99+	304.17	421.16	350.97	389.97	109.89	313.09	266.13

*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.

MONTHLY NON-TOBACCO PREMIUMS*

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

FEMALE							MALE							
Plan A UM20	Plan C UM21	Plan D UM22	Plan F UM23	Plan High F UM34	Plan G UM24	Plan N UM35	Attained Age	Plan A UM20	Plan C UM21	Plan D UM22	Plan F UM23	Plan High F UM34	Plan G UM24	Plan N UM35
200.05	277.00	230.83	256.48	97.26	204.08	173.47	Thru 64	226.06	313.02	260.84	289.83	129.66	230.62	196.02
133.37	184.67	153.89	170.99	48.18	136.05	115.65	65	150.71	208.68	173.90	193.22	54.45	153.74	130.68
133.37	184.67	153.89	170.99	48.18	136.05	115.65	66	150.71	208.68	173.90	193.22	54.45	153.74	130.68
133.37	184.67	153.89	170.99	48.18	136.05	115.65	67	150.71	208.68	173.90	193.22	54.45	153.74	130.68
136.31	188.74	157.27	174.75	49.24	138.78	117.97	68	154.02	213.27	177.72	197.47	55.64	156.82	133.29
139.24	192.79	160.66	178.52	50.31	141.50	120.27	69	157.35	217.85	181.54	201.72	56.85	159.90	135.91
142.18	196.86	164.05	182.28	51.37	144.22	122.59	70	160.66	222.46	185.37	205.98	58.04	162.97	138.52
145.11	200.92	167.44	186.04	52.43	146.94	124.90	71	163.97	227.04	189.21	210.23	59.24	166.04	141.14
148.04	204.99	170.82	189.80	53.49	149.67	127.22	72	167.29	231.62	193.03	214.47	60.44	169.12	143.75
151.89	210.31	175.26	194.73	54.88	153.26	130.27	73	171.64	237.66	198.04	220.05	62.01	173.18	147.20
155.74	215.65	179.70	199.67	56.27	156.85	133.32	74	175.99	243.68	203.06	225.63	63.58	177.23	150.65
159.58	220.97	184.14	204.60	57.66	160.44	136.38	75	180.33	249.69	208.08	231.20	65.15	181.29	154.10
163.44	226.30	188.59	209.54	59.05	164.03	139.43	76	184.68	255.73	213.10	236.77	66.73	185.36	157.55
167.29	231.62	193.03	214.47	60.44	167.62	142.48	77	189.04	261.75	218.12	242.36	68.29	189.41	161.00
173.64	240.44	200.36	222.63	62.73	174.00	147.89	78	196.21	271.68	226.40	251.56	70.89	196.62	167.12
180.00	249.23	207.70	230.77	65.02	180.36	153.31	79	203.41	281.64	234.70	260.77	73.48	203.81	173.24
186.36	258.04	215.03	238.93	67.33	186.73	158.72	80	210.59	291.59	242.99	269.99	76.08	211.01	179.35
192.72	266.84	222.37	247.07	69.63	193.10	164.14	81	217.77	301.52	251.27	279.19	78.67	218.21	185.47
199.07	275.64	229.70	255.22	71.92	199.47	169.55	82	224.95	311.48	259.56	288.41	81.27	225.40	191.59
203.05	281.16	234.30	260.33	73.36	204.66	173.96	83	229.45	317.71	264.76	294.17	82.90	231.26	196.57
207.03	286.66	238.88	265.43	74.80	209.84	178.37	84	233.96	323.93	269.95	299.94	84.52	237.12	201.55
211.01	292.17	243.49	270.53	76.23	215.03	182.78	85	238.45	330.16	275.13	305.70	86.15	242.98	206.54
215.00	297.69	248.08	275.64	77.67	220.21	187.18	86	242.95	336.39	280.33	311.48	87.77	248.85	211.52
218.98	303.21	252.67	280.75	79.11	225.40	191.59	87	247.44	342.62	285.52	317.24	89.40	254.70	216.50
223.36	309.27	257.72	286.35	80.69	229.91	195.42	88	252.39	349.47	291.22	323.58	91.19	259.80	220.83
227.82	315.45	262.88	292.08	82.31	234.51	199.33	89	257.45	356.46	297.05	330.06	93.01	264.99	225.24
232.39	321.76	268.13	297.94	83.96	239.20	203.31	90	262.59	363.59	302.99	336.66	94.86	270.29	229.76
237.03	328.19	273.50	303.88	85.63	243.98	207.39	91	267.85	370.86	309.06	343.39	96.76	275.70	234.34
241.78	334.77	278.97	309.97	87.35	248.86	211.54	92	273.21	378.28	315.23	350.26	98.69	281.21	239.03
246.61	341.46	284.54	316.16	89.09	253.84	215.76	93	278.67	385.85	321.55	357.27	100.67	286.84	243.81
251.54	348.29	290.25	322.49	90.87	258.91	220.08	94	284.24	393.56	327.97	364.41	102.69	292.58	248.68
256.58	355.26	296.04	328.94	92.69	264.09	224.48	95	289.93	401.44	334.54	371.70	104.74	298.43	253.67
261.71	362.36	301.97	335.52	94.54	269.37	228.97	96	295.72	409.47	341.22	379.13	106.84	304.40	258.74
266.94	369.61	308.00	342.23	96.44	274.76	233.55	97	301.65	417.66	348.05	386.72	108.97	310.48	263.90
272.27	377.00	314.17	349.07	98.36	280.25	238.21	98	307.67	426.00	355.01	394.45	111.15	316.69	269.18
277.71	384.53	320.44	356.05	100.33	285.86	242.98	99+	313.82	434.53	362.11	402.34	113.37	323.03	274.57

*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.

MONTHLY TOBACCO PREMIUMS*

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

FEMALE							MALE							
Plan A UM20	Plan C UM21	Plan D UM22	Plan F UM23	Plan High F UM34	Plan G UM24	Plan N UM35	Attained Age	Plan A UM20	Plan C UM21	Plan D UM22	Plan F UM23	Plan High F UM34	Plan G UM24	Plan N UM35
216.27	299.45	249.55	277.28	105.15	220.63	187.54	Thru 64	244.39	338.40	281.99	313.33	140.17	249.32	211.92
144.19	199.65	166.37	184.86	52.09	147.08	125.03	65	162.93	225.60	188.00	208.89	58.86	166.21	141.28
144.19	199.65	166.37	184.86	52.09	147.08	125.03	66	162.93	225.60	188.00	208.89	58.86	166.21	141.28
144.19	199.65	166.37	184.86	52.09	147.08	125.03	67	162.93	225.60	188.00	208.89	58.86	166.21	141.28
147.36	204.04	170.02	188.92	53.24	150.03	127.53	68	166.51	230.56	192.13	213.48	60.15	169.54	144.10
150.53	208.43	173.69	192.99	54.38	152.97	130.02	69	170.10	235.52	196.26	218.07	61.46	172.86	146.93
153.70	212.82	177.35	197.06	55.53	155.91	132.53	70	173.69	240.49	200.40	222.68	62.74	176.18	149.75
156.88	217.21	181.01	201.13	56.68	158.85	135.02	71	177.26	245.45	204.55	227.27	64.04	179.51	152.58
160.05	221.61	184.68	205.19	57.83	161.80	137.53	72	180.86	250.40	208.68	231.86	65.34	182.83	155.41
164.20	227.36	189.47	210.52	59.33	165.68	140.83	73	185.55	256.93	214.10	237.89	67.03	187.22	159.14
168.36	233.13	194.27	215.86	60.83	169.56	144.13	74	190.26	263.44	219.53	243.92	68.74	191.60	162.86
172.52	238.89	199.07	221.19	62.34	173.45	147.44	75	194.95	269.94	224.96	249.94	70.44	195.99	166.60
176.70	244.65	203.88	226.53	63.84	177.33	150.74	76	199.66	276.46	230.38	255.97	72.14	200.39	170.33
180.86	250.40	208.68	231.86	65.34	181.21	154.03	77	204.37	282.97	235.81	262.01	73.83	204.77	174.05
187.72	259.93	216.60	240.68	67.82	188.10	159.88	78	212.12	293.71	244.76	271.95	76.64	212.56	180.67
194.59	269.44	224.54	249.48	70.30	194.98	165.74	79	219.90	304.47	253.73	281.92	79.44	220.34	187.29
201.48	278.97	232.46	258.30	72.79	201.88	171.59	80	227.66	315.23	262.69	291.88	82.25	228.11	193.90
208.35	288.48	240.40	267.11	75.27	208.76	177.45	81	235.43	325.97	271.64	301.83	85.05	235.90	200.51
215.21	297.99	248.32	275.91	77.75	215.65	183.30	82	243.19	336.73	280.61	311.79	87.86	243.68	207.12
219.52	303.95	253.29	281.44	79.31	221.25	188.07	83	248.05	343.47	286.22	318.02	89.62	250.01	212.51
223.82	309.90	258.25	286.95	80.87	226.85	192.84	84	252.93	350.19	291.83	324.26	91.38	256.35	217.89
228.12	315.86	263.23	292.47	82.42	232.46	197.60	85	257.78	356.93	297.44	330.49	93.13	262.68	223.29
232.43	321.83	268.20	297.99	83.97	238.07	202.35	86	262.65	363.67	303.06	336.73	94.89	269.02	228.67
236.74	327.79	273.15	303.51	85.52	243.68	207.12	87	267.51	370.40	308.67	342.96	96.65	275.36	234.06
241.47	334.34	278.62	309.57	87.24	248.55	211.26	88	272.86	377.81	314.84	349.82	98.58	280.86	238.74
246.30	341.03	284.19	315.77	88.98	253.53	215.49	89	278.32	385.36	321.13	356.82	100.56	286.47	243.50
251.23	347.85	289.88	322.09	90.77	258.59	219.80	90	283.88	393.07	327.56	363.96	102.56	292.21	248.39
256.25	354.80	295.68	328.52	92.58	263.77	224.21	91	289.56	400.93	334.12	371.23	104.61	298.05	253.34
261.38	361.91	301.59	335.10	94.43	269.04	228.69	92	295.36	408.95	340.79	378.66	106.70	304.01	258.41
266.60	369.14	307.62	341.80	96.31	274.42	233.26	93	301.26	417.14	347.62	386.24	108.84	310.09	263.58
271.94	376.53	313.78	348.64	98.24	279.91	237.93	94	307.28	425.47	354.56	393.95	111.02	316.30	268.85
277.38	384.06	320.05	355.61	100.21	285.51	242.68	95	313.44	433.99	361.66	401.84	113.23	322.62	274.23
282.92	391.74	326.45	362.72	102.21	291.22	247.53	96	319.70	442.67	368.89	409.87	115.50	329.08	279.71
288.59	399.58	332.98	369.98	104.26	297.04	252.48	97	326.10	451.52	376.27	418.07	117.81	335.66	285.30
294.35	407.57	339.64	377.37	106.34	302.98	257.53	98	332.62	460.54	383.79	426.43	120.16	342.36	291.01
300.23	415.71	346.43	384.91	108.46	309.04	262.68	99+	339.27	469.76	391.47	434.97	122.57	349.22	296.84

*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.

Premium Information

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.

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.

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 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 we nor our 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.

Exclusions

Exclusions apply to your coverage. Please be sure to review the exclusions in your policy. This policy does not cover Part A benefits for benefit periods that begin while this policy is not in force, and other exclusions apply.