



The Real Advantage: A Medicare Supplement Plan

With all the choices you have for your health care coverage, it's important to understand how each one works, its benefits and your share of the costs. Enclosed is a brochure that briefly explains the differences.

You may discover that a Medicare supplement insurance policy from Mutual of Omaha Insurance Company is your best choice.

Already have a Medicare Advantage (MA) plan? You may apply for a guarantee-issue Medicare supplement policy if you:

- Joined an MA plan when you first enrolled in Medicare and leave the plan within the first 12 months of joining
- Terminated a Medicare supplement policy to enroll in an MA plan for the first time, then leave the plan within 12 months of enrolling; for example:
March ['07]: choose Medicare and Medicare supplement
April ['08]: cancel Medicare supplement and join an MA plan for the first time
April ['08] – April ['09]: can leave MA plan and have a guarantee-issue Medicare supplement
- Are enrolled in an MA plan leaving the service area or Medicare program altogether

Be sure you have all the facts. For a no-cost consultation and a Medicare supplement competitive rate quote – Plan [plan letter] is as low as [\$rate*] in [state] – please contact me anytime.

Sincerely,

[Agent Name]

[Address]

[Phone Number and/or E-Mail Address]

*[Insert appropriate rate disclosure for the state being mailed.]

Neither Mutual of Omaha Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program. Medicare supplement insurance policies M181, M182, M183, M243, M278 and M374 or state equivalent are underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. These policies have exceptions, limitations and reductions.

This is a solicitation of insurance and an agent will contact you by telephone.