



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>>. We are committed to ensure you receive the benefits your coverage provides when you need them. In order to do so, we are requesting a rate adjustment on Medicare Supplement policies in your state. The premium adjustment requested is to balance the amount of claims we pay and the premium we collect.

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 August 1, 2016.

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 <<Date3>>. 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

You may also write to us at the above noted address, or email us at MyCustomerServiceHealth@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,

Shannon Hite
Vice President, Corporate Operations

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