



# Sales Policy Job Aid

## Agent Created and UHC Agent Toolkit Materials Guidelines

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## INTRODUCTION

This job aid applies to UnitedHealthcare sales agents (contracted and employed) who market UnitedHealthcare's Medicare Advantage (MA) plans, stand-alone Prescription Drug Plans (PDP), or Medicare Supplement Insurance Plans and addresses UnitedHealthcare policy and Centers for Medicare & Medicaid Services (CMS) requirements related to materials used to market these plans **regardless of whether the material directly references UnitedHealthcare or AARP branded Medicare plans**. Additional guidance for websites and social media is provided in a separate job aid.

The guidance provided in this job aid is broadly applicable to marketing materials created and or used by third-party marketing organizations (TPMO), which includes multi-carrier agencies (MCA), that could lead to an enrollment in a UnitedHealthcare MA plan or PDP. Marketing materials created by those entities are prospectively reviewed and approved by UnitedHealthcare prior to HPMS submission, generally by the highest contracted entity in their hierarchy as described in the *Third-Party Marketing Organization Medicare Advantage and Prescription Drug Plan Marketing Material Guidelines*. Downline agents and agencies (except for Telephonic Addendum and eAlliance multi-carrier call center agencies) are not permitted to directly submit marketing materials to UnitedHealthcare and should work with the appropriate agency in their hierarchy to submit materials on their behalf.

***UnitedHealthcare provides pre-approved materials through the UHC Agent Toolkit and Sales Materials Portal. We strongly encourage agents to use these resources as their first option for obtaining compliant materials.***

Refer to Jarvis (UnitedHealthcare's agent portal), Learning Lab (accessed via Jarvis), or contact the Producer Help Desk (PHD) at 1-888-381-8581 (for Spanish, 1-866-235-5990) Monday - Friday 7am - 9pm CT for technical resources and guidance on accessing and using Jarvis, the Sales Materials Portal, or the *UHC Agent Toolkit*. Direct questions not answered by this job aid regarding UnitedHealthcare policy or CMS requirements to [compliance\\_questions@UHC.com](mailto:compliance_questions@UHC.com) and/or your agent upline management.

### Basic Rules

All branded materials (use of UnitedHealthcare's logo) must be approved before agents are permitted to use the materials.

All Marketing materials and designated Communication materials must be submitted to CMS through HPMS by individuals who have been granted access to the UnitedHealthcare MA/PDP contracts in HPMS.

TPMO and MCA Marketing materials\* must be submitted to UnitedHealthcare for prospective review and approved prior to filing in HPMS. For material review and HPMS submission details, refer to the *Third Party Marketing Organization Medicare Advantage and Prescription Drug Plan Marketing Materials Guidelines*.

*\*Per UnitedHealthcare policy, downline agents/agencies (with the exception of Telephonic Addendum call centers) must not own or operate websites that meet the CMS definition of marketing material.*

All materials used to conduct business related to Medicare plans, whether marketing or communication (as defined by CMS) are subject to the guidance provided in this job aid and any subsequent guidance provided by UnitedHealthcare or any regulatory entity.

## Material and Logo Usage Monitoring

UnitedHealthcare sales leaders and external agency management are responsible for monitoring and ensuring the appropriate use of UnitedHealthcare brands, logos, and other material assets by their downlines. UnitedHealthcare conducts random reviews of brand and logo usage, the use of materials provided at marketing/sales events, and on agent/agency websites and social media platforms. Agents/Agencies notified of a UnitedHealthcare compliance issue will be given a limited time period to correct the issue; however, CMS reserves the right to request immediate action. If identified issues result in a corrective action, failure to comply with corrective action may subject an agent or agency to progressive disciplinary action, up to and including termination.

## UHC AGENT TOOLKIT MATERIALS

UnitedHealthcare provides preapproved materials and templates to help ensure consistency of branding and messaging, legal and regulatory compliance, and, when applicable, third-party approval. All materials made available and/or provided by UnitedHealthcare are copyrighted and shall remain property of UnitedHealthcare.

Unaltered materials from the *UHC Agent Toolkit* may be used without requiring additional approval. Please note the following provisions:

- Content changes, beyond customization options available in the *UHC Agent Toolkit*, are not permitted. However, pre-printed mailing labels containing the recipient's name and mailing address may be added to envelopes ordered through the *UHC Agent Toolkit*.
- Only distribute or use materials for the purpose and in the format described in the *UHC Agent Toolkit*. For example, a newspaper ad must not be used as a flyer, and a brochure must not be used as a poster; nor may a print ad be converted over to a digital format for posting on the internet.
- Once *UHC Agent Toolkit* materials are produced (in print or digital media), they may not be altered (including using stick-on notes) prior to distribution. You may encourage the consumer/member to make notes on the materials. You may add handwritten notes, mark, underline, or highlight information on a pre-approved marketing material but only in the presence of the consumer, with the consumer's consent, and where it is for the benefit of the consumer's/member's understanding.

Email [compliance\\_questions@uhc.com](mailto:compliance_questions@uhc.com) if you have questions about the formats permitted for a *UHC Agent Toolkit* material.

## Accessing the UHC Agent Toolkit

You must be contracted, appointed (as required by the state), and certified to access and order pre-approved materials through the *UHC Agent Toolkit*. Access is limited to the products/plans that you are licensed and certified to sell.

Sharing login credentials or providing materials to an agent who is not appropriately contracted, licensed, appointed, and certified is prohibited.

## NON-CARRIER BRANDED VS BRANDED MATERIALS

Agents may create and use non-carrier branded Communication materials to promote their business and ability to sell Medicare plans without receiving prior approval from UnitedHealthcare or filing in HPMS (unless CMS requires that the Communication material be reviewed by CMS). However, non-carrier branded marketing materials that are created to market UnitedHealthcare plans\* must be prospectively reviewed and approved by UnitedHealthcare prior to filing in HPMS as required.

*\*Per UnitedHealthcare policy, downline agents/agencies (with the exception of Telephonic Addendum call centers) must not own or operate websites that meet the CMS definition of marketing material.*

**To be considered “non-carrier branded,” materials cannot** reference any UnitedHealthcare or affiliate’s (e.g., AARP) brand, logo, plan name or intellectual property, such as graphics or language developed for use in UnitedHealthcare’s or an affiliate’s created materials (e.g., verbiage content from UnitedHealthcare’s Medicare Made Clear material). To fulfil CMS’s requirement to identify an MA organization or Part D sponsor being advertised, marketing materials that include “UnitedHealthcare®” (without use of the UnitedHealthcare logo or other UnitedHealthcare branding) when advertising any products, plans, benefits or costs is considered “non-carrier branded.”

**Without exception, UnitedHealthcare branded materials** must be approved by UnitedHealthcare. Additional information about UnitedHealthcare branded materials is found in the section later in this job aid, “*Requests for UnitedHealthcare’s Logo or Other Branded Materials.*”

## **CMS’S MARKETING VS COMMUNICATION DEFINITION**

CMS groups Medicare Advantage plan and Part D plan materials and activities into “Communication” and “Marketing” categories. Communication materials and activities convey information to members and consumers. Marketing materials (as defined by CMS) are a subset of communication materials.

**CMS considers materials that meet both intent and content as “Marketing”:**

Intent	Content
<p>To draw a consumer or member’s attention to a plan or group of plans, or to influence a consumer’s decision when:</p> <ul style="list-style-type: none"><li>• Selecting and enrolling in a plan; or</li><li>• Deciding to stay in a plan (retention-based marketing).</li></ul>	<p>Includes or <i>addresses</i> information about any of the following:</p> <ul style="list-style-type: none"><li>• Benefits or benefit structure;</li><li>• Premiums or cost sharing;</li><li>• Rankings or measurements in comparison to other Plan(s)/Part D sponsor(s) (e.g., Star Ratings or plan comparisons); or</li><li>• Rewards and Incentives.</li></ul>

In evaluating the intent of any activity or material, CMS will consider objective information including, but not limited to the audience, timing, and context of the activity or material, and other information communicated by the activity or material.

**NOTE:** *CMS’s evaluation of materials is not limited to the stated intent by the material’s creator.*

**All materials that meet CMS’s definition of “Marketing” must be prospectively reviewed and approved by UnitedHealthcare and submitted in HPMS by UnitedHealthcare or individuals who have been granted access to the UnitedHealthcare MA/PDP contracts in HPMS (e.g., the agent’s top tier entity in the agent’s hierarchy), as applicable.** TPMO and MCA marketing materials submitted through HPMS will be either “opted-in” or “opted-out” by UnitedHealthcare; any material that is opted out by UnitedHealthcare will not be compliant for marketing UnitedHealthcare plans.

***UnitedHealthcare policy prohibits downline agents/agencies (except Telephonic Addendum call centers) from owning/operating a website that meets the CMS definition of marketing material.***

## Disclaimers Required on Marketing Materials

Materials must include all required disclaimers and statements. Disclaimers must be displayed in a font, color, and style that is reasonably readable by the average consumer in the intended audience. The minimum standard for disclaimer font is 12-point Times New Roman (or equivalent).

In addition to the guidance throughout this job aid, the following disclaimers are required for most agent created marketing materials:

- *Plans are insured or covered by a Medicare Advantage (HMO, PPO and PFFS) organization with a Medicare contract and/or a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.*
- *Not affiliated with or endorsed by any government agency.*

When mentioning benefits:

- *Not all plans offer all of these benefits. Benefits may vary by carrier and location. Limitations and exclusions may apply.*

When mentioning the Part B premium reduction benefit and no dollar amount is listed:

- *Part B Premium reduction is not available with all plans. Availability varies by carrier and location. Actual Part B premium reduction could be lower.*

When mentioning the Part B premium reduction benefit and a specific dollar amount is listed:

- *The standard Part B premium for <year> is <\$amount>. Monthly reduction on Medicare part B premium varies and may be subject to processing delays and may not be immediate. Not available with all plans. Availability varies by carrier and location.*

**NOTE:** *Disclaimer requirements vary for radio, television, banner-like ads and emails. Work with the top tier entity of your hierarchy if you have questions regarding marketing material development.*

For additional disclaimers for TPMOs and MCAs, refer to the *Third Party Marketing Organization Medicare Advantage and Prescription Drug Plan Marketing Materials Guidelines*.

### Communication materials that do not meet the CMS definition of "Marketing":

May	Must Not
<ul style="list-style-type: none"><li>• Generically reference "Medicare Advantage," "Medicare Supplement Insurance," or similar.</li><li>• May include an agency name or logo that fulfills the requirements in this job aid.</li><li>• Include the URL for an agent's "myUHCagent.com" page either directly spelled out or by using an image that is not specific to UnitedHealthcare or AARP as a link or button on a website.</li></ul>	<ul style="list-style-type: none"><li>• Include premiums, cost sharing or mention benefits.</li></ul>

Any material in this category submitted to UnitedHealthcare will only be reviewed to determine whether it:

- Is non-carrier branded; and
- Does not meet CMS's definition of marketing.

UnitedHealthcare does not review or approve agent-created Communication materials (unless CMS requires that the Communication material be reviewed by CMS) and will only provide confirmation of the above points; confirmation is not “approval.” Agents must apply guidance given in this job aid and other relevant resources.

### THIRD-PARTY DEVELOPERS AND AD CAMPAIGN MANAGEMENT

All materials not directly provided to agents or consumers by UnitedHealthcare are considered third party created materials. Just as you are responsible for ensuring any materials you create meet the requirements in the Agent Guide, this job aid, the *Third-Party Marketing Organization Medicare Advantage and Prescription Drug Plan Marketing Material Guidelines*, and other applicable guidance provided, any arrangements you make with other entities to create materials or ad campaigns must also meet the same requirements, and you are responsible for providing the oversight and compliance of any activities carried out on your behalf. This is particularly important when engaging with lead generating entities. Further, TPMOs are required to disclose to UnitedHealthcare any subcontracted relationships used for lead generation, marketing, and or enrollment activities. Therefore, if an agent uses a third party to generate leads, they must disclose that entity. Materials used to obtain consumer data that will be transferred to another TPMO must contain a clear and conspicuous disclosure that lists each TPMO receiving the data and allows the consumer to consent or reject to the sharing of their data with each individual TPMO.

### GENERAL GUIDANCE FOR MATERIAL CREATION AND USE

**Accuracy, Compliance, Prohibited Statements and Scare Tactics:** Materials must be compliant and used in a compliant manner. Any content you create must not provide information that is inaccurate, misleading, confusing, or could misrepresent UnitedHealthcare. Materials must not contain disparaging comments, urgency statements, or scare tactics.

Inappropriate Statement	What Makes it Inappropriate	Possible alternatives
“Medicare Advantage plans are like Medicare Supplement Insurance but with managed care.”	Medicare Advantage plans must not be described as the same as, or like Medicare Supplement Insurance, nor may they be described as replacing Medicare.	“Medicare Advantage plans are an alternative way to receive your Medicare benefits through a private company that provides managed care.”
“We work for you, not the insurance company.” (without revealing commission-based compensation from insurance companies for enrollments)	This is misleading as it makes it appear that you are acting without a financial incentive for sales.	“We can help you with finding a plan to suit your needs and our services are free to you.”
“You won’t be able to figure out Medicare unless you use a qualified agent.”	This is a scare tactic to undermine the consumer’s confidence, which presumes that consumers are helpless and alternative information resources are not useful.	“If you need help choosing a Medicare Plan, a qualified agent can provide you with assistance.”

Inappropriate Statement	What Makes it Inappropriate	Possible alternatives
“Do not delay!” “Reply immediately!” “Response time is limited!” “Required,” or “Needed to ensure delivery”	These statements are meant to place pressure on consumers by creating anxiety. Adding factual context would be appropriate.	“The Medicare Annual Enrollment Period Ends December 7 <sup>th</sup> . Don’t Delay!”

**Agent titles:** Agent must provide an accurate title that reflects the intent of the contact with the consumer. UnitedHealthcare has approved the following agent titles based on the agent’s sales channel for proper representation to consumers/members but is not an exhaustive list of all potentially compliant agent titles. Agent titles that imply the agent has additional knowledge, skill, or certification above licensing requirements that cannot be verified are prohibited. Agent titles must not mislead or misrepresent that the agent is connected to, approved, endorsed, or authorized by Medicare (e.g., Medicare Specialist, Medicare Expert).

All channels	Independent Career Agent (ICA)*	External Distribution Channel (EDC)*	eAlliance
<ul style="list-style-type: none"> <li>• Licensed Sales Agent</li> <li>• Licensed Sales Representative</li> <li>• Sales Agent</li> <li>• Sales Representative</li> </ul>	<ul style="list-style-type: none"> <li>• Independent Sales Agent</li> <li>• Independent Sales Representative</li> </ul>	<ul style="list-style-type: none"> <li>• Independent Sales Agent</li> <li>• Independent Sales Representative</li> </ul> <p><b>NOTE:</b> NMA/FMO name may be added</p>	<ul style="list-style-type: none"> <li>• Licensed Insurance Representative</li> </ul>

\*EDC and ICA Premier Producer agents may include “Premier Producer” with their agent title.

**NOTE:** If an agent title is not listed, agents may submit the proposed agent title for consideration to [compliance\\_questions@uhc.com](mailto:compliance_questions@uhc.com).

**Avoid discrimination.** Discrimination against consumers under age 65 may occur if an agent states or implies that MA/MAPD/PDP plans are only available to “seniors,” rather than to all Medicare eligible consumers.

**Cross-Selling Prohibition:** Cross selling combines Medicare plan marketing with marketing a non-health related product (such as life insurance, home insurance, or financial planning services). This activity is prohibited at individual appointments, marketing/sales events or when providing Medicare plan enrollment materials (such as the “Enrollment Guide”) to consumers.

If you are simply promoting the services, you or your agency provide, you may refer to health and non-health products generally, (e.g., “We can assist you with your life, home, and health (including Medicare plan) needs!”).

**Do not advertise benefits not available in a service area.** Marketing materials must not advertise benefits that are not available to consumers in the service area(s) where the marketing appears, unless the advertisement is in local media that serves the service area(s) where the benefits are available and reaching consumers who reside in other service areas is unavoidable.

**Do not market “savings” not realized.** Materials must not include information about savings available to consumers that are based on a comparison of typical expenses borne by uninsured individuals, unpaid costs of

dually eligible consumers, or other unrealized costs of a Medicare consumer. Prohibited concepts include advertising savings based on the usual and customary price someone without prescription drug insurance would pay or advertising D-SNP savings based on expenses already covered by Medicare or Medicaid.

**Do not use unsubstantiated superlatives or disparaging comments.** Substantiate superlative statements, including those in logos or taglines, and cite source on the material. Such supportive documentation must reflect data, reports, studies, or other documentation that applies to the current or prior contract year. Including data older than the prior contract year is permitted provided the current and prior contract year data are specifically identified.

**Do not use the term “free”** to describe a zero-dollar premium, premium reductions (including Part B buy-down), deductibles or cost sharing reductions, or low-income subsidy (LIS), and cost sharing for individuals with dual eligibility.

**Educational content.** You may provide educational content, which may be found in the current “Medicare & You” or Medicare.gov website. Information must be current and accurate. When quoting other publications, you should cite sources, including publication dates. Update educational Medicare information as new or annual changes are announced by Medicare. As a best practice, we advise you to direct consumers to official resources such as the current “Medicare & You” publication or CMS’s Medicare.gov website.

**NOTE:** *Copyrighted materials, color schemes, graphics etc., should not be reused without permission from the copyright holder. Copyright violation or plagiarism may lead to legal action against you by the material owner.*

#### **Marketing During Specific Enrollment Periods:**

- **Annual Enrollment Period (AEP) (October 15-December 7)** Plans effective January 1 of the upcoming plan year may not be marketed before October 1 of the current contract year. Communications about the upcoming AEP are permitted. **NOTE:** *Agents may advertise events taking place after October 1 prior to that date but must not include any marketing content.*
- **Medicare Advantage Open Enrollment Period (MA OEP) (January 1 – March 31)** Agents must not advertise the MA OEP to target consumers eligible to utilize this enrollment period. Agents may describe the MA OEP as part of broader educational content. **NOTE:** *Agents must not engage in or promote activities that intend to target the MA OEP as an opportunity to further sales.*

**Slogans, eye-catching statements, or taglines.** Do not use “Ask Me About Medicare” or similar messages without added context to make it clear that you are a licensed sales agent.

**Transparency:** Consumers must be able to reasonably understand that what they are receiving or viewing has been issued by an agent or agency selling Medicare plans. Identify yourself or your agency name. Avoid “bait and switch” tactics such as offering “free retirement planning” without making it clear that you are an insurance agent, and your intent is to communicate about Medicare plans.

**Use of the Medicare card image is only permitted with CMS authorization.** The email containing CMS’s approval to use the Medicare card image in the identified material must accompany the material filed in HPMS.

**Use of the Medicare or other federal agency name, logo, imagery, color scheme and products or information issued by the federal government:** It is a violation of CMS requirements if any reference (including graphics, verbal, or written language) could be reasonably interpreted to indicate that your insurance agent activities are connected to, recommended, approved, endorsed or authorized by Medicare, CMS, Social

Security Administration, Department of Health and Human Service, Medicaid, or any other government entity.

You should seek independent legal advice regarding the potential risks of using “Medicare” or a similar term in your business name and/or logo, website URLs or email addresses. If asked, UnitedHealthcare will not provide approval, but only advise from a risk perspective based on guidance and previous CMS interpretations.

**Use of “UnitedHealthcare®” in marketing materials:** The UnitedHealthcare name may only be listed on a marketing material when a UnitedHealthcare plan is available in the geographic area where the marketing material is distributed (e.g., zip code or county). UnitedHealthcare must have a plan available that includes the benefit mentioned, and any cost mentioned must be applicable for the benefit or plan UnitedHealthcare offers.

- UnitedHealthcare must be identified as “UnitedHealthcare®” – one word, capital U and H, registration mark, black font.
- “UnitedHealthcare®” must be in 12-point font in print and may not be in the form of a disclaimer or in fine print.
- For television, online, or social media, “UnitedHealthcare®” must be either read at the same pace as the phone number or must be displayed throughout the entire advertisement in a font size equivalent to the advertised phone number, contact information or benefits.
- For radio or other voice-based advertisements, “UnitedHealthcare” must be read at the same pace as phone numbers or contact information.

## **ADDITIONAL GUIDANCE FOR SPECIFIC MATERIAL TYPES OR CONTENT**

**Educational and Marketing/Sales Event Advertisements:** In addition to general event details (e.g., date, time, and location), materials advertising or inviting consumers to attend an educational or marketing/sales event must include the following:

- *“For accommodations of persons with special needs at meetings call <insert phone number and TTY number>.”*

The 711 national telecommunication relay service number allows any consumer who may choose to use the telephone system via a text telephone, teletypewriter (TTY), or other device to call a person using the relay system. Refer to UnitedHealthcare’s Agent Guide on Jarvis for further information on event reporting requirements and aiding consumers with impairments.

When promoting or advertising an educational event, the event must be advertised or promoted as educational or in a manner that would lead consumers to believe that it is explicitly for educational purposes.

Marketing/sales events may not be promoted as an “educational” event, although the event may have an educational component.

**NOTE:** *Marketing events are prohibited from taking place within 12 hours of an educational event, in the same location. The same location is defined as the entire building or adjacent buildings.*

**Nominal gift promotions** require a “no obligation to enroll” type disclaimer, for example:

- *“Eligible for free drawing, gift, or prizes with no obligation to enroll” or*
- *“Free gift without obligation to enroll.”*

See *UnitedHealthcare’s Agent Guide* on Jarvis for additional requirements regarding items given as prizes.

**Business Cards:** UnitedHealthcare offers pre-approved agent business cards on the *UHC Agent Toolkit*. You may create and/or use your own business cards without the UnitedHealthcare or AARP brand. **NOTE:** *Here and in other media types, agents may create and use non-branded Communication materials that do not require CMS review. Any material that meets the CMS definition of marketing must follow the established process for carrier approval and HPMS filing.*

Attaching a compliant business card to Medicare Advantage (MA) plan or Part D Plan (PDP) materials is permitted, but **not** to AARP Medicare Supplement Insurance materials. On UnitedHealthcare MA plan or PDP materials, you may use a single staple or piece of tape that 1) does not cover CMS required language or information and 2) enables the consumer to easily lift and see what is beneath the card. Agents must not use stamps or stickers to put their contact information on materials unless specifically permitted in the *UHC Agent Toolkit* materials instructions.

**Business Reply Cards (BRCs):** UnitedHealthcare provides pre-approved Business Reply Cards (BRC) and other lead generation materials on the *UHC Agent Toolkit*. The use of BRCs is further addressed in the *Permission to Contact and Lead Generation Job Aid*. Creating a BRC on social media is addressed in the *Agent Websites and Social Media Guidelines*.

BRC, eBRC, or contact forms (print or electronic) must only collect information for one individual (e.g., the mechanism must not provide fields for both spouses, such as two signature fields) and may:

- Ask if a consumer is Medicare eligible.
- Require a phone number and/or email address.

**NOTE:** *Permission to contact (PTC) cannot be granted by a spouse or one person for another without being a legal authorized representative for the person for whom they are granting PTC.*

Except for contact information explicitly provided by the consumer for Medicare Supplement Insurance plan quotes, contact requests may not include a request for a date of birth, gender, or tobacco use. **NOTE:** *Zip codes may be requested if required for routing purposes but must not be used to discriminate against consumers living in a particular geographic location.*

Contact information requests must never include requests about health conditions, medications taken or other health information.

**REMINDER:** *PTC and Scope of Appointment (SOA) are not the same and are not interchangeable. See the job aids on Jarvis related to those topics for more information.*

A **Permission to Contact (PTC) Statement** must be included on all BRCs or requests for contact information. The PTC statement must lead a consumer to reasonably understand:

- Who will be contacting them (e.g., a licensed sales agent or other approved title)
- What the agent will discuss with them. This may be “Medicare insurance plan options” collectively, or the exact products selected by the consumer such as “Medicare Advantage plans,” “Medicare Part D Plans,” and/or “Medicare Supplement Insurance.” **NOTE:** *Permission given by the consumer for a specific product type (e.g., Medicare Advantage Plans) may not be converted to PTC for any other product*
- How the agent may contact them (such as email, phone, or direct mail). The PTC statement elements (e.g., product types or contact methods) must match any information requested from the consumer. For example, if fields are provided for phone and email, the PTC statement must indicate that the agent may contact them by phone or email if provided by the consumer.

When generating leads for Medicare Supplement Insurance plans, the PTC language must also include the statement, “*This is a solicitation for insurance.*”

**Advertising on Websites:** Posting non-carrier branded advertisements for your services or sales events on websites, message boards, forums, etc. is permitted. However, except for materials specially designated for this use in the *UHC Agent Toolkit*, the content must not reference UnitedHealthcare or AARP in any way. (See the *Agent Websites and Social Media Guidelines Job Aid* for more information.) *Monitor these materials to ensure they are removed once obsolete or if your contract with UnitedHealthcare ends.*

**Email Addresses and Signatures:** UnitedHealthcare employees must follow corporate policy. Contracted agents must not use the UnitedHealthcare name, logos or any derivative thereof (e.g., UHC) in their email address or email signature.

- Agent titles are previously stated in this document.
- Agents may reference their agent business website and/or business social media account (e.g., Facebook® or LinkedIn®)
- Agents having a myUHCagent.com personalized agent webpage may feature that webpage’s URL in their email signature.

**Outdoor advertisements, signs, or banners:** Agents may display non-carrier branded outdoor advertising or pre-approved *UHC Agent Toolkit* material. Obtain property owner approval prior to displaying materials.

**Television, Radio or Similar Media and Interviews in Print, Audio or Visual Format:** Agents may create non-carrier branded media advertisements, including interviews in which the agent responds to questions regarding educational aspects of the Medicare program, Medicare plans, how they work, and the agent’s ability to enroll consumers in Medicare plans.

## **REQUESTS FOR UNITEDHEALTHCARE’S LOGO OR OTHER BRANDED MATERIALS**

UnitedHealthcare may provide its logo as a file or allow its name to be used for the following purposes:

- Agent business websites (See the *UnitedHealthcare Agent Website and Social Media Guidelines Job Aid* for more information on requesting the UnitedHealthcare logo for websites.)
- Co-sponsored event materials

Except for provisions made in the *Agent Websites and Social Media Guidelines Job Aid*, agents representing UnitedHealthcare must not create and use materials that contain the UnitedHealthcare name, logo, brand elements, proprietary information, or plan information, or those of its affiliates, without first receiving written approval from UnitedHealthcare. Approval for custom branded material(s) is limited to rare and exceptional circumstances.

The provisions in this section apply, but are not limited to the following material types:

- Presentation Decks
- Advertisement material (including outdoor advertisement such as signs, banners, and billboards)
- Business Cards and stationery (including emails), also see “Agent Titles” section.
- Consumer educational materials
- Agent recruitment materials

The following will not be approved:

- Use of AARP's name, logo, or intellectual property
- Taglines such as "Authorized agent for AARP"

### Exception Process

The *UHC Agent Toolkit* offers a wide variety of materials, many of which can be customized and personalized to meet the needs of the agent. Every effort should be made to find an appropriate piece in the *UHC Agent Toolkit* prior to requesting an exception for custom material.

- **External Distribution Channel (EDC)** should submit their request to the highest upline entity in their hierarchy (generally the NMA). If approved by the upline, the upline must submit the request to their UnitedHealthcare Sales Leader for evaluation. If the Sales Leader agrees that no suitable preapproved material or template exists, the Sales Leader will submit the request to their contact within the UnitedHealthcare Field Marketing Team for consideration.
- **Independent Career Agents (ICA)/ Independent Marketing Organization (IMO)** must submit their marketing exception request to their UnitedHealthcare Sales Leader. If approved by the UnitedHealthcare Sales Leader, the Sales Leader will submit the request to their contact within the UnitedHealthcare Field Marketing Team for consideration.
- **eAlliance and Telephonic Addendum Agencies and entities must submit to [sales\\_oversight@uhc.com](mailto:sales_oversight@uhc.com)** any exception request to use a UnitedHealthcare brand element on a Communication or Marketing material.

Requests for custom UnitedHealthcare branded materials will only be considered if the proposed material meets **all** the following requirements:

- Strong evidence of business need;
- No materials or templates currently exist to fulfill the need;
- A substantial business impact for UnitedHealthcare (i.e., lead generation, conversion, or new business);
- Multiple agents/agencies may use the proposed material (e.g., not a for a single entity's use);
- Use and content will be compliant with CMS and any other applicable regulatory guidance;
- Use will be consistent with established practices for UnitedHealthcare brands; and
- No risk of damage is posed to UnitedHealth Group, UnitedHealthcare or any of its brands.

If the criteria above are met, the UnitedHealthcare Field Marketing team will coordinate all requests with Compliance, Legal, and other internal reviewers as required. Requests will be returned with a decision of Approved, Denied, or Changes/Resubmission. The requestor will be notified if additional time is needed and/or if state or CMS filing is required. The requestor will be notified if the piece is approved for distribution. Meeting all criteria does not guarantee the request will be approved. Approval for the use of UnitedHealthcare brand elements will be granted only for the marketing material submitted and may not be taken generally as blanket approvals. Approval may also be limited to one time use. Approved materials must not be altered (beyond permitted customization) or used in another manner than originally approved, without approval from UnitedHealthcare. Once the material becomes obsolete or approval expires, the user is obligated to discontinue its use.

Prior to use, the requestor will need to abide by the usage guidelines provided by UnitedHealthcare Field Marketing, which is based on the compliance, legal, and internal review requirements. Both the requesting and the approving parties must keep a written record of all approvals granted. **NOTE: Requests submitted to [compliance\\_questions@uhc.com](mailto:compliance_questions@uhc.com) will not be accepted, reviewed, or approved.**

## RESOURCES

**Agent Guide:** Available on Jarvis and provides guidance on CMS guidelines and regulations and UnitedHealthcare rules, policies, and procedures.

**Sales Policy Job Aids** (available on Jarvis)

- *Agent Website and Social Media Guidelines Job Aid*
- *Permission to Contact and Lead Generation Job Aid*
- *Scope of Appointment Job Aid*

**Compliance Questions:** Submit compliance-related questions to [compliance\\_questions@uhc.com](mailto:compliance_questions@uhc.com).

**Jarvis:** [www.uhcjarvis.com](http://www.uhcjarvis.com).

**Producer Help Desk (PHD):** Call 1-888-381-8581 (for Spanish, 1-866-235-5990) Monday - Friday 7am - 9pm CT or via the Jarvis chat function for assistance accessing or using the Jarvis website or the *UHC Agent Toolkit*.