

# Sales Policy Job Aid

Agent Created and UnitedHealthcare Toolkit

Materials Guidelines



## Marketing Materials

Materials that are determined to be a marketing material, as defined by CMS, require UnitedHealthcare and CMS approval prior to use. Marketing materials are determined based on both intent and content of the material and include materials that:

- Promote UnitedHealthcare or intend to influence a consumer/member's enrollment or plan decision.
- Promote any Medicare Advantage (MA) plan or Prescription Drug Plan (PDP) offered by UnitedHealthcare.
- Inform Medicare consumers /members that they may enroll in or remain enrolled in a MA plan or PDP offered by UnitedHealthcare.
- Include any benefit or benefit structure information and/or premiums and cost sharing information on a MA plan or PDP.
- Include any plan comparisons, rankings, or measurements in reference to other Plan sponsors, or information on Star Ratings.

## Review and Approval

UnitedHealthcare must submit all MA plan and PDP marketing materials (e.g., flyers, print, outdoor, direct mail, radio, online/digital, social media, or television advertising, and presentation slides/charts) to CMS.

Medicare Supplement Insurance marketing materials that promote AARP® Medicare Supplement Insurance plans offered by UnitedHealthcare are reviewed by AARP Services, Inc. (ASI) and UnitedHealthcare, and filed with and approved by the individual state Department of Insurance (DOI).

## UnitedHealthcare Toolkit Materials

UnitedHealthcare provides pre-approved materials and templates to ensure consistency of branding and messaging, legal and regulatory compliance, and partner approval. All materials made available and/or provided by UnitedHealthcare are copyrighted and shall remain property of UnitedHealthcare.



You may use pre-approved materials from the UnitedHealthcare Toolkit without requiring additional approval. However, the materials must not be altered or modified (beyond the customization options available in the UnitedHealthcare Toolkit or being resized larger per the guidance below) and must be used in a manner consistent with all applicable regulations, UnitedHealthcare policy and the materials intended use. For example, a newspaper ad must not be used as a flyer and a brochure must not be used as a poster.

Contact [agent\\_marketing\\_requests@uhc.com](mailto:agent_marketing_requests@uhc.com) for questions if UnitedHealthcare Toolkit materials can be used in other media types.

Pre-approved materials may be sized larger provided the ratio of length to width is not modified. However, materials must not be re-sized smaller.

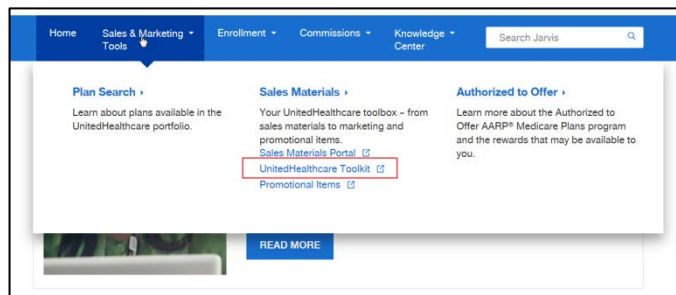
You must not alter pre-approved material **prior** to providing the material to the consumer, except as noted below\*. This includes writing handwritten notes, underlining, highlighting, adding information with a stamp, sticker, or post-it note. You may encourage the consumer/member to make notes on the materials.

\*In limited circumstances, where it is for the benefit of the consumer/member, it may be acceptable to alter pre-approved materials **during** an appointment with a consumer. You must be in the presence of the consumer and have the consent from the consumer to add handwritten notes or mark, underline, or highlight information on a pre-approved marketing material.

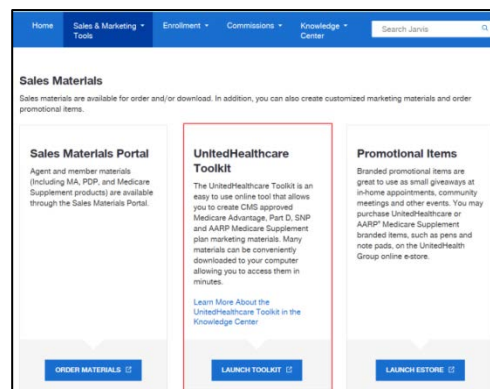
## Accessing the UnitedHealthcare Toolkit

You must be contracted, appointed (if applicable), and certified in order to access and order pre-approved materials through the UnitedHealthcare Toolkit. Access is limited to the products/plans that you are licensed and certified to sell.

- Access Jarvis > Sales & Marketing Tools > Sales Materials > UnitedHealthcare Toolkit > Launch Toolkit or
- Access Jarvis > Hover over Sales & Marketing Tools > Click the UnitedHealthcare Toolkit hyperlink
- Sharing login credentials or providing materials to an agent who is not appropriately contracted, licensed, appointed, and certified is prohibited.



Contact the Producers Help Desk (PHD) at [phd@uhc.com](mailto:phd@uhc.com) for questions or issues in using the Toolkit.



## Requests for Custom Materials

Every effort must be made to use preapproved materials and templates. All custom materials that references or uses a UnitedHealthcare brand, plan information or logo in any manner must be submitted for approval. **Requesting a custom piece should be limited to rare and exceptional circumstances.**

Use of agent created materials featuring a UnitedHealthcare brand, plan information or logo without prior written approval by UnitedHealthcare is prohibited. Agent/agency created marketing materials, as defined by CMS, cannot be used without prior UnitedHealthcare approval. Note: Agents/agencies may create materials that market or advertise their agency and/or services using generic content.

Requests for custom UnitedHealthcare branded materials will only be considered if **all** of the following requirements are met:

- There is strong evidence of business need,
- There is no existing materials or templates to fulfill the need,
- There is a substantial business impact (i.e. a significant increase in lead generation, conversion, and new business sales),
- The proposed material may be used by multiple agents,
- Use of the proposed material will be consistent with established practices for UnitedHealthcare brands, and
- The proposed material does not pose any risk of damage to UnitedHealth Group, UnitedHealthcare or any of its brands

To submit a request for approval of agent/agency created branded materials:

#### External Distribution Channel (EDC) Agent

- You must send a written marketing exception request along with the materials to your National Marketing Alliance (NMA) up-line. Upon review and approval, the NMA must email the request to their UnitedHealthcare Vice President Sales (formerly known as Regional Sales Director (RSD)) for evaluation.
- If the Vice President Sales agrees that no suitable preapproved material or template exists, **the Vice President Sales must email the marketing exception request and materials to [agent\\_marketing\\_requests@uhc.com](mailto:agent_marketing_requests@uhc.com)**. EDC agents **must not** submit requests directly to the agent marketing requests email.

#### Independent Career Agent (ICA) and Internal Sales Representative (ISR) Agent

- You may email your marketing exception request and materials directly to [agent\\_marketing\\_requests@uhc.com](mailto:agent_marketing_requests@uhc.com).

The request will be returned with a decision of Approved, Denied, or Changes/Resubmission.

The requestor will be notified if additional time is needed if state or CMS filing is required.

Approvals for logo use will be granted only for the material submitted; they may not be taken as blanket approvals. Approval may also be limited to one-time use.

Prior to use, the requesting agent must send a finalized version of the material to [agent\\_marketing\\_requests@uhc.com](mailto:agent_marketing_requests@uhc.com). The requesting party must keep a written record of all approvals granted.

**Note:** Requests for approval of agent/agency created materials using any AARP brand mark or branded product name in materials or agent recruitment activity will not be considered. Requests for custom AARP branded materials will be denied.

## Agent Created Materials

Agent created materials and content must be generic to be used without approval. Other than the materials and pre-approved templates (e.g., logo) provided by UnitedHealthcare, you have no authority to use any UnitedHealth Group or its affiliates or AARP brand names, brand derivatives, trademarks, service marks, logos, or domain names in any agent/agency created content or material, or on any websites and/or social media without the proposed use of such material submitted, reviewed, and approved prior to use. **You are not permitted to incorporate in an email address or register or operate internet domain names incorporating the name of any UnitedHealth Group or its affiliates or AARP brand name or brand derivatives.**

## Generic Materials

In order to be considered generic, the material:

- Must not contain any UnitedHealthcare and/or AARP brand, trademark, service mark, logo, and/or domain name or variant thereof (e.g., United, UHC)
- Must not include plan specific information, such as plan or product specific names or logos (e.g., AARP® MedicareComplete® Plan 1)
- Must not include benefit, cost, or premium information (e.g., \$0 premium)
- May mention MA and/or PDP in a general way
- Must comply with all applicable CMS Medicare Communications and Marketing Guidelines (MCMG)
- Must include any appropriate disclaimers

UnitedHealthcare and/or CMS approval is not required in order to create or use generic materials. UnitedHealthcare does not provide approval on agent created generic materials; ultimately, you are responsible for ensuring that the generic material you create and/or use is compliant.

Agent created generic materials may be submitted to [compliance\\_questions@uhc.com](mailto:compliance_questions@uhc.com) for assistance in determining whether the materials are considered generic. Providing confirmation that the material is generic **must not** be construed as approval or an indication that the piece is compliant with any CMS regulation or UnitedHealthcare rule, policy, or procedure.

**Additional Guidelines for Agent Created Generic Materials and Content** (e.g., brochures, direct mail, advertisements, flyers, business reply cards)

The guidelines throughout this job aid apply to agent created generic materials and content.

Agent created generic materials and content:

- Must not copy or plagiarize branded materials from the UnitedHealthcare Toolkit.
- Must identify from whom the material is coming and include an agent or agency name
- Must not contain any high-pressure or scare-tactic statements, such as “do not delay,” “reply immediately,” “response time is limited,” “required,” or “needed to ensure delivery”
- If applicable, may include your [www.myuhcagent.com](http://www.myuhcagent.com) personalized agent website URL.

**Educational and Marketing/Sales Event Advertising:** Agent created generic materials may include general details for reported events, such as date, time, and location. Any material advertising or inviting consumers to attend an educational or marketing/sales event must include the following statement:

- **“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 (TTY) or other device to call a person using the relay system.

**When promoting a nominal gift**, there must also be a disclaimer that there is no obligation to enroll, for example:

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

### **Cross-selling Prohibition**

Agent created materials that are marketing and/or advertising for a Medicare-related product or activity must not market non-health related products (e.g., annuities or life insurance). In general, you would be able to list the types of products or services you offer, but must not market non-health related products when marketing Medicare-related products.

**Educational Content:** Educational content, including general Medicare information, such as income limits, Part A and B coverage descriptions, election period dates and consumer eligibility, and other health-related content may be provided. When featuring quoted or verbatim published content, you must cite sources, including publication dates. The educational Medicare information must be updated as new annual changes are announced by Medicare.

### **Prohibited/Misleading Terminology**

You are prohibited from providing information that is inaccurate or misleading or engaging in activities that could mislead or confuse consumers/members or misrepresent

UnitedHealthcare. You must not:

- Claim you are recommended or endorsed by CMS, Medicare, or the Department of Health & Human Services (DHHS);
- Use unsubstantiated or absolute superlatives or disparaging comments.
- Use the term “free” to describe zero-dollar premium, reduction in premiums (including Part B buy-down), reduction in deductibles or cost sharing, Low Income Subsidy (LIS), cost sharing for individuals with dual eligibility.



You must not use symbols, emblems, images, color schemes, names (including acronyms), words, letters, or any other combination or variation in reference to Medicare, Social Security Administration (SSA), DHHS, Medicaid, or any other government entity on communication or marketing materials, electronic communications, websites or social media accounts, broadcasts or telecasts, or company name in a manner that is misleading or conveys or could be reasonably construed as conveying the false impression that you, your business, or content mentioned is affiliated with or approved, endorsed, or authorized by Medicare or any other government entity.

### Agent Titles

You must accurately state your relationship to UnitedHealthcare and 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.

Internal Sales Representative (ISR)	Independent Career Agent (ICA)	External Distribution Channel (EDC)
<ul style="list-style-type: none"> <li>• Licensed Sales Agent</li> <li>• Licensed Sales Representative</li> <li>• Sales Agent</li> <li>• Sales Representative</li> <li>• UnitedHealthcare Sales Representative</li> </ul>	<ul style="list-style-type: none"> <li>• Independent Sales Agent</li> <li>• Independent Sales Representative</li> <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> <li>• Licensed Agent</li> <li>• Licensed Sales Agent</li> <li>• Licensed Sales Representative</li> <li>• Sales Agent</li> <li>• Sales Representative</li> </ul> <p>Note: You may include the name of your NMA</p>

Agents are prohibited from using a title that has the potential to mislead or misrepresent their role as an insurance agent, such as a title that suggests you are affiliated with or approved, endorsed, or authorized by Medicare. Agent titles that imply you have additional knowledge, skill, or certification above licensing requirements that cannot be verified is prohibited.

**Examples of prohibited agent titles:** Medicare Specialist, Medicare Sales Agent, Senior Advisor, and UnitedHealth Advisor.

The UnitedHealthcare contract with AARP does not allow agents to use the AARP brand name/logo in any agent-created materials or content, including reference or tagline such as “authorized agent for AARP.”

### **Professional and Educational Credentials**

You may note professional and educational credentials (e.g., CLU, ChFC, CFP, PhD) provided they are current. Do not use a business card after a noted credential expires or is no longer applicable. Upon request, you must provide documentation to substantiate noted credentials.

## **Business Cards**

### **Pre-approved Business Cards**

UnitedHealthcare offers pre-approved agent business cards on the UnitedHealthcare Toolkit.

### **Agent Created Generic Business Cards**

You may create and/or use generic business cards. With the exception of the disclaimer requirement, all guidelines for agent created generic materials apply.

### **May I place a business card in the same envelope as marketing material?**

Yes, you may include a compliant agent created generic or branded business card from the UnitedHealthcare Toolkit in the same envelope as an agent created generic material or branded marketing material from the UnitedHealthcare Toolkit.

### **May I place a UnitedHealthcare or AARP branded business card or marketing material in the same envelope as an advertisement for a non-health related product?**

No, you must not include a UnitedHealthcare or AARP branded business card or marketing material in the same envelope as an advertisement for a non-health (e.g., annuities or life insurance) product. Combining the branded materials may cause a misperception that UnitedHealthcare is offering the non-health related product.

### **Attaching business cards**

A compliant business card may be attached to an approved MA or PDP marketing material or educational material with a single piece of tape or single staple. The business card must not cover any CMS required language or information. However, you cannot attach a sticker, label, or sticky note to approved marketing materials as it is considered altering an approved material.

**Note:** Business cards must not be attached to any UnitedHealthcare provided Medicare Supplement Insurance plan marketing or educational materials.

## **Business Reply Cards (BRCs)**

### **Pre-approved BRCs and Lead Materials**

UnitedHealthcare provides pre-approved Business Reply Cards (BRC) and other lead generation materials on the UnitedHealthcare Toolkit.

## Agent Created Generic BRC, eBRC, or Online Contact Form

You are permitted to create and use a generic BRC, eBRC, or online contact form. In addition to complying with all other rules related to agent created generic materials, permission to contact, and agent website and social media, agent created generic BRCs, eBRCs, or online contact forms:

- Must include statements or options that would lead a consumer to reasonably understand they will be contacted by a plan representative (e.g., licensed sales agent) to discuss Medicare insurance options or may include the exact individual product types to be discussed such as MA plans, PDP, and/or Medicare Supplement Insurance or may refer to options collectively (e.g., Medicare insurance options).
- Must explicitly indicate specific contact method(s) and must include a mechanism, such as a checkbox, so the consumer can indicate the method(s) by which the agent is permitted to contact the consumer
  - The BRC or lead card cannot simply state that by returning the card the agent is permitted to contact the consumer
  - A BRC or lead card may include a **“Send me Information”** option, but if a consumer selects it, the agent is prohibited from contacting the consumer by phone or email
- Must include the disclaimer, **“This is a solicitation for insurance”** when generating leads for Medicare Supplement plans.
- Must not contain any request for the consumer’s date of birth, medical conditions, current medications, etc.
  - Note: For Medicare Supplement insurance plans only, when requesting consumer information for a rate quote, the request may include a request for a date of birth, zip code, Part B effective date, Part A effective date, gender, and requested effective date. However, requesting the consumer information for a Medicare Supplement insurance rate quote must not be used as a tactic to convert the information into a lead for MA or PDP products.
- May ask if a consumer is Medicare eligible
- May indicate that a phone number and/or email address is required
- May include two signature lines, so each spouse can provide permission to contact

## Letterhead, Envelopes, and Other Stationery

### General Guidelines

- You may use generic or branded envelopes to postal mail materials.
- UnitedHealthcare provides pre-approved envelopes, thank you notes, and birthday cards on the UnitedHealthcare Toolkit. Materials from the UnitedHealthcare Toolkit must not be modified beyond the customization options available on the Toolkit. However, pre-printed mailing labels containing the recipient's name and mailing address may be added to envelopes ordered through the Toolkit.
- Envelopes that are not ordered through the UnitedHealthcare Toolkit must be generic, including any use of return address stamps or labels.
- You may include agent created generic materials in a pre-approved envelope from the UnitedHealthcare Toolkit. However, you must not include any material that contains another carrier's branding.
- You may combine agent created generic material and UnitedHealthcare Toolkit materials in the same envelope provided the generic material does not market non-health related products or services. However, you cannot fold together the agent created generic materials with UnitedHealthcare Toolkit materials.
- Agent created letterhead and other stationery used when corresponding with consumers must be generic.
- You must not use or incorporate the AARP brand/logo or Authorized to Offer brand/logo on agent created letterhead, stationary, labels, or envelopes.

### Email Signatures

Agent email signatures must be generic. Agents who are not employed by UnitedHealthcare must not give the impression they are an employee, partner, in a joint venture, or other associate of UnitedHealthcare.

- ICA/IMO and EDC agents must not incorporate the name or abbreviation of any UnitedHealth Group or UnitedHealthcare brand or affiliate, such as United, UnitedHealthcare, or UHC, in any email address or email signature.
- ISR agents may use UnitedHealthcare in their email signature, but must not use any brand derivative, such as United or UHC.
- Agents must not use or incorporate the AARP brand/logo or Authorized to Offer AARP designation on an agent email signature.
- Agents must use compliant agent titles in agent email signatures.

**May I reference my business website and/or business social media account (e.g., Facebook® or LinkedIn®) in my email signature?**

Yes, you may reference your business website and/or business social media accounts in your agent email signature. As a reminder, your business website or business social media account domain name or URL must not contain a UnitedHealth Group or affiliate or AARP brand name or brand derivative, such as United, UnitedHealthcare, UHC, or AARP.

- Agents that have a [www.myuhcagent.com](http://www.myuhcagent.com) personalized agent webpage are allowed to feature the myuhcagent.com webpage URL in their email signature.

**Other Guidelines for Agent Created and UnitedHealthcare Toolkit Materials**

You must not engage in unsolicited direct contact when distributing agent created or UnitedHealthcare Toolkit materials.

**Requests for the UnitedHealthcare brand name or logo on custom recruitment materials**

Agent created recruitment materials and digital content (with the exception of agent facing websites outlined in the Agent Website and Social Media Guidelines job aid) must be generic and cannot feature the UnitedHealthcare brand name or logo.

**Advertising on other websites**

You may feature generic advertisements on other websites. You may include your name, title, contact information, agency affiliation (if applicable), and the product types you are certified to offer (e.g., Medicare Advantage, Prescription Drug Plans, Medicare Supplement Insurance). However, the content must be generic and must not reference UnitedHealthcare or AARP.

You may feature a [www.myuhcagent.com](http://www.myuhcagent.com) webpage URL on another website.

**May I display outdoor advertisements, signs, or banners?**

Yes, you may display outdoor advertising that is agent created generic or pre-approved UnitedHealthcare Toolkit material. Property owner approval is recommended prior to displaying the material.

## **Greeting Cards**

You may send greeting cards (e.g., birthday, holiday, thank you) to members as long as the card and the message are generic in nature. You may sign your name and/or include a business card. As a reminder, you must not provide any gift (e.g., cash, gift card) to a consumer/member in exchange or as a thank you for an enrollment or referral. There are pre-approved greeting cards available on the UnitedHealthcare Toolkit.

## **Media Engagement**

You must receive permission from UnitedHealthcare Corporate Communications prior to participating in interviews with print (e.g., newspapers, magazines) or broadcast (e.g., radio, television) or web-based digital media. However, if you do not represent UnitedHealthcare or do not mention UnitedHealthcare plans (e.g., AARP-branded Medicare plans) by name during the interview, the permission to participate requirement does not apply. You must submit a request to your local agent manager or up-line and include the name of the media interview. Note: agents who are not employees of UnitedHealthcare are typically not permitted to represent the company during media engagements.

## **Ask Me Buttons or Apparel**

Agent created buttons or apparel must be generic and cannot feature a UnitedHealthcare or AARP brand name or logo. While you are allowed to create your own generic message, we recommend against using “Ask Me about Medicare”. The main compliance concern is the potential that the message could be misinterpreted or misleading that you or the business is approved, associated, or endorsed by Medicare or another government agency. It may be less of a risk to use “Ask Me about Medicare Advantage Options” or similar message.

## **Marketing Related to Upcoming Plan Year**

Agent created and UnitedHealthcare Toolkit materials related to an upcoming plan year must not be distributed prior to October 1 preceding the beginning of the contract year. For example, materials related to the 2020 plan year must not be distributed prior to October 1, 2019. Once marketing activities begin for the new contract year, current year marketing activities must cease except to consumers who are eligible for a valid enrollment (e.g., aging-ins, special enrollment period). However, prior year materials may be provided to consumers upon request, including enrollment applications (e.g., an agent markets and enrolls a consumer in a current year UnitedHealthcare MA plan or PDP with an effective date of November 1 or December 1 due to a Special Enrollment Period or a consumer “ages-in” to Medicare due to an Initial Coverage Election Period).

## **Material Monitoring/UnitedHealthcare Monitoring**

Agent created and UnitedHealthcare Toolkit materials are monitored to ensure UnitedHealthcare and AARP logos, brands, materials, and language are used by agents in an approved and compliant manner. Sales leaders and management, including NMAs, are responsible for the appropriate use of brands and logos by their contracted or employed agents. 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. If a compliance issue or concern is identified, the agent/agency is assigned corrective action and their applicable sales leader/up-line will be notified. Agents notified of a compliance issue or concern will be given a limited time period to correct the issue. Failure to use materials compliantly and/or remediate non-compliance is subject to progressive discipline including corrective and/or disciplinary action, up to and including termination.



## Resources

### Agent Guide

The Agent Guide provides guidance on CMS regulations and UnitedHealthcare rules, policies, and procedures. It is available on **Jarvis**.

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

Agent Created and UnitedHealthcare Toolkit Materials Guidelines Job Aid

Agent Events Job Aid

Agent Website and Social Media Guidelines Job Aid

Permission to Contact and Lead Generation Job Aid

Prescription Drug Coverage Reference Job Aid

Scope of Appointment Job Aid

### Compliance Questions

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

### Jarvis

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

For assistance accessing or using Jarvis, contact the Producer Help Desk (PHD) at [phd@uhc.com](mailto:phd@uhc.com) or 1-888-381-8581.