2013 UnitedHealthcare® Medicare Solutions
Logo and Brand Usage Guidelines for Agency/Agent Web Sites

BACKGROUND

The following guidelines provide some rules, tips, and tools for the Field Marketing Organizations (FMOs), agencies, and agents (in this document collectively referred to as "agent") to use to promote their affiliation with UnitedHealthcare® Medicare Solutions. These guidelines apply to public agent-facing and public consumer-facing web sites.

- "Agent-facing" means that the agent uses the web site solely for communicating to current and potential contracted agencies and agents.
- "Consumer-facing" means the agent uses the site to communicate and promote their services to potential and existing consumers.

Some elements in these guidelines apply only to "agent-facing" web sites while all other elements apply to both "agent-facing" and "consumer-facing" web sites. These guidelines do not apply to non-public password-protected sections of agent web sites. Any questions regarding password-protected agent-facing web sites should be directed to an agent's Regional Sales Director (for FMOs) or Sales Market Leader (for ICAs and ISRs).

GUIDELINE SCOPE

These guidelines are specific to the usage of UnitedHealthcare Medicare Solutions brand and logo. In addition to the guidance regarding brands and logos contained in this document, agents are expected to remain compliant with all state and federal regulations and guidelines pertaining to the marketing of Medicare products.

Additionally, it is recommended that any web site content that is intended for consumer education about Medicare or other similar information also cite information sources and publication dates of source material.

HOW TO USE THESE GUIDELINES

The rules, tips and tools spelled out in this document are intended to make it easier for an agent to promote their affiliation with the UnitedHealthcare Medicare Solutions organization and portfolio of products while complying with all existing UnitedHealthcare Medicare Solutions brand, logo, and trademark policies.

If an agent web site adheres to the guidelines below beginning with the section entitled, "Logo Usage," then the agent may follow a streamlined submission and publish process.

As part of this streamlined approach, an agent does not need to wait for a review from UnitedHealthcare to publish the specific pages of the web site.
However, prior to publishing the specific web pages, an agent must submit the required information and list all of the specific individual web pages (URLs) that contain any mention of the UnitedHealthcare Medicare Solutions brand or logo to the designated submission email box agent_marketing_requests@uhc.com. The specific information an agent needs to include for the submission are listed on page 8 of this document under section entitled, "Submission & Publish Process." The agent's Regional Sales Director or Sales Manager should also be copied on all email submissions for tracking purposes.

After the initial submission, if there are any changes to the existing URLs or any additional URLs that an agent wants to publish, those URLs must also be submitted through the same process, prior to being published.

Submission of web site URLs through this streamlined submission and publish process does not mean that an agent web site is "approved". Even though an agent does not need to wait for review of their web site through this process, all agent web sites are subject to internal review by UnitedHealthcare Medicare Solutions Distribution Compliance to ensure they are consistent with all business and operational policies including the logo and brand usage guidelines in this document.

All requests must be submitted via the Agent Marketing Exception Request form which can be found in the "Support" section in the Agent Toolkit on the Agent Portal. Any questions regarding the exception request process should be directed to an agent's designated Regional Sales Director (for FMOs) or Sales Market Leader (for ICAs and ISRs).

The following sections on Logo Usage, Specific Product Names and Plan Benefits and Brand Names and Plan Types include information on how to maintain compliance within both CMS guidelines and UnitedHealthcare brand standards.

<u>**LOGO USAGE**</u>

For both consumer-facing and agent-facing web sites, only the UnitedHealthcare Medicare Solutions logo (shown on page 3) may be used. *

*The exception to this rule applies to Agents who are Level 2 Authorized to Offer AARP Medicare Plans. They may have access to Authorized to Offer web banners located in the Agent Toolkit (www.uhcagenttoolkit.com). Banners can be displayed on Agent

consumer-facing web sites. See additional guidelines on the Agent Toolkit. No other use of the AARP plan name or logo is permitted on agent web sites.

NOTE: AARP logos, brands and product names are not included in these guidelines and may not be used on any agent web site without written consent from UnitedHealthcare Medicare Solutions.
An agent may only use the logo for products they are certified to sell and that are appropriate for the applicable service areas they represent.
The following logo may be used, as long as it is used within the guidelines described in this document:

Note: The UnitedHealthcare Medicare Solutions logo is slightly modified from previous versions to be consistent with other UnitedHealthcare brands – please use the current version shown here.

This logo is a registered trademark with the United States Patent and Trademark Office. To preserve this status, it cannot be redrawn or changed in any way. Altering any aspect of the logo will dilute its impact and undermine the consistent presentation.

Clear Space: An agent must allow for surrounding clear space around the logo. No graphic element, photodetail, type or background texture should violate the logo clear space. Clear space is defined as an area equal to the capital letter height of the logotype in all directions.

Size and Shape: Although sizes of any graphics can vary with web sites depending on the size and resolution settings for any individual viewing the site, the logos shape and proportions may not be altered or distorted in any way such as stretching them or squeezing them to fit in a certain space. The logo may be increased or decreased in size as needed as long as the proportion ratio remains the same.

Examples of **correct** logo proportional sizes:

OR

Examples of **incorrect** logo shapes:

OR

Logo Files: An agent should not copy and paste the logos from UnitedHealthcare Medicare Solutions web sites or other marketing materials. In order to receive the web site ready graphic files for these logos, an agent should send a request for the desired web site ready logo files to agent_marketing_requests@uhc.com.

Hyperlinks: Agents may place hyperlinks from any of the plan logos listed in these guidelines for which they are certified to sell. The links must be directed to the home page of web sites that are published by UnitedHealthcare Medicare Solutions such as www.UHCMedicareSolutions.com. Agents should not place hyperlinks to specific areas within the UnitedHealthcare Medicare Solutions sites as these URLs are subject to change at any time. Agents may NOT place a hyperlink to www.aarpmedicareplans.com on the website except as it applies to AARP web banners.

SPECIFIC PRODUCT NAMES AND PLAN BENEFITS

Per UnitedHealthcare's policy and the Centers for Medicare & Medicaid Services (CMS) regulations and guidance, contracted agents **may** publicly present or display specific Medicare plan names (e.g. UnitedHealthcare MedicareComplete®) without submission to CMS. Examples include logos and language such as *"I am affiliated with the following insurance companies: <Plan Sponsor Names>"* or *"Authorized to offer these products: <Product / Brand Names>"*. Agents may NOT list AARP-branded plans (e.g. *AARP MedicareComplete*®) with the exception of the Authorized to Offer web banner for Level 2 agents. (See exception listed under Logo Usage.)

Please note that this rule does NOT apply to social media platforms such as Facebook and Twitter. The use of specific Medicare plan names in these media types would constitute them being considered plan marketing tools and therefore require them to

be filed with CMS prior to use. Currently UnitedHealthcare Medicare and Retirement does not file materials to CMS on behalf of agents.

Contracted agents may not discuss plan benefits in any way or steer consumers into specific plans. It is the organization's policy that agents should use previously approved Agent Toolkit materials to market our plans and/or benefits.

BRAND NAMES AND PLAN TYPES

Per CMS regulations and guidance, agents are permitted to indicate the product types (for example Medicare Advantage, HMO, PPO, PFFS or Part D) that the agent or organization is selling for a given health insurance carrier. This limited flexibility is intended to allow those who sell Medicare Advantage or Medicare Prescription Drug Plans the ability to convey to consumers the plan types that they are licensed to sell without the need for the health insurance carrier to submit each piece to CMS for review. Anything beyond listing of the plan names, approved plan logos, and product types is considered marketing and would require an exception request and subsequent submission to CMS.

NOTE: For Medicare Supplemental Insurance plans which are regulated at the State level only the product name can be used. The logo cannot be used.

Listed below are some examples of how an agent web site may represent UnitedHealthcare Medicare Solutions brands and product types. Because there is not a standard way that agent sites are designed there may be variations of these examples to fit within a specific web site. As long as an agent limits the content to plan names, approved logos, carrier/brand names, and product types**,** an agent will not need to file an exception request. However, an agent must still submit their information to their designated Regional Sales Director, Regional Sales Manager or Sales Manager as described in the section at end of this document under section entitled, "Submission & Publish Process." Here is an example of how an agent may list brand names and plan types on their consumer-facing web site:

> ### Example
>
> ABC Brokerage offers several types of Medicare plans from the following insurance carriers:
>
> - **UnitedHealthcare Medicare Solutions**
>   o Medicare Supplement Plans
>   o Medicare Advantage HMO, PPO and PFFS plans
>   o Medicare Advantage Special Needs Plans
>   o Part D prescription drug plans

BRAND NAMES AND PLAN TYPES (For Agent-Facing Web Sites ONLY)

If an agent wants to include more than the logos, carrier names, and product types, an agent may do so only for agent-facing web sites and the text must be limited to the boilerplate language provided below. Boilerplate language means that the following high-level company and product descriptions may be used but cannot be modified in any way. This boilerplate language allows an agent to describe in more detail which of the products from the UnitedHealthcare Medicare Solutions brand are offered through their FMO or agency for their down line agents. This boilerplate copy may only be used on agent-facing web sites with the appropriate disclaimers. This copy is not approved for use on consumer-facing web sites as it would be considered marketing per CMS and State regulatory agencies.

Although this boilerplate copy is preapproved, all agent web sites whether consumer-facing or agent-facing, are subject to internal review by UnitedHealthcare Medicare Solutions Distribution Compliance.

Any agent-facing site that utilizes this language must include the following disclaimer somewhere on the web site to re-enforce that the site is directed to agents only:

 "The information on this web site is for agent use only. Not intended for use by the general public."

Each paragraph of text below may be used by itself or with any other combination of the paragraphs that is desired, as long as the agent is certified to sell that type of product from UnitedHealthcare Medicare Solutions. The copy within any of the paragraphs may not be modified in any way. The exception to this rule is that the [bracketed] section may be removed if using multiple paragraphs to reduce redundancy. If there are any other desired modifications to the copy, an agent must submit an Agent Marketing Exception Request form.

- **UnitedHealthcare® Medicare Solutions** is a portfolio of Medicare products and part of UnitedHealth Group which delivers innovative products and services to over 70 million Americans. As a leader in Medicare-focused health care for over 20 years, the Medicare Solutions from UnitedHealthcare serve one out of every five people eligible for Medicare through a variety of products including Medicare Advantage, Medicare Supplement, and Medicare Part D prescription drug plans.

- **Medicare Advantage** plans [offered through UnitedHealthcare Medicare Solutions] offer all of the benefits covered under Original Medicare and more. Many plans also include Medicare Part D prescription drug coverage. Depending on residency, there may be several Medicare Advantage plans to choose from including HMO, POS, PPO and PFFS plans.

- **MedicareComplete®** plans are coordinated care Medicare Advantage plans also known as Health Maintenance Organization (HMO) plans. HMO plans have a network of local doctors and hospitals.

- **MedicareComplete® Plus** plans are Health Maintenance Organization plans that offer a Point-of-Service (POS) option. POS plans give members the flexibility to go out of the network to receive some health care services.

- **MedicareComplete Choice®** plans are Preferred Provider Organization (PPO) plans. PPO plans provide access to a network of local doctors and hospitals but also allow the flexibility to use physicians or hospitals outside the network. For most of these plans a referral is not needed for specialty care.

- **MedicareDirect^{TM}** plans are Private Fee-for-Service (PFFS) plans. PFFS plans give the freedom to receive care from any Medicare-approved provider who agrees to accept the plan's terms and conditions of payment. Referrals are not needed for specialty care.

- **Medicare Advantage Special Needs Plans** [offered through UnitedHealthcare Medicare Solutions] provide health care coverage for people with a chronic disease or illness, who live in an institution or who qualify for both Medicare and Medicaid (also referred to as "dual eligible").

- **Medicare Supplement** plans are offered to those enrolled in Medicare Part A and B. These plans typically provide more freedom to choose doctors and hospitals, and see specialists without referrals. Medicare Supplement plans also offer national coverage.

- **Medicare Part D** plans [offered through UnitedHealthcare Medicare Solutions] account for one of the nation's largest Part D business and are available in all 50 states and territories. These plans provide a way to add drug coverage to Original Medicare or Medicare Supplement coverage.

Any additional content related to UnitedHealthcare information, such as but not limited to, agent contracting processes, commission schedules or product training must be kept on a secured site without public access. For more information regarding content on password-protected agent-facing web sites an agent should contact their Regional Sales Director (for FMOs) or Sales Market Leader (for ICAs and ISRs).

BRAND NAME TRADEMARKS

The first time that a UnitedHealthcare brand is mentioned on any individual web page, it needs to be followed by the appropriate registered trademark symbol such as ®, TM, or SM as listed below. Any subsequent mention of the brand names does not need to include the mark.

- UnitedHealthcare®
- MedicareDirect™
- MedicareComplete®

Note: Please pay attention and follow the spacing and capitalization as listed above and follow it exactly. For example, there is no space between the words "United" and "Healthcare" – it should always read "UnitedHealthcare" with no space in the middle.

SUBMISSION & PUBLISH PROCESS

By adhering to these guidelines, an agent may follow a streamlined submission and publish process. As part of this approach, an agent must submit all specific web site URLs (e.g. www.ABCbrokerage.com/carriers, www.ABCbrokerage.com/plans) that contain any mention of UnitedHealthcare Medicare Solutions brands or logos. After submission, an agent does not need to wait for a review from UnitedHealthcare Medicare Solutions to publish the specific pages of the web site.

Along with the specific web site URLs, an agent must submit their agent information using the Agent Marketing Exception form to the official agent submission email agent_marketing_requests@uhc.com prior to publishing their web pages. The agent's Regional Sales Director (for FMOs) or Sales Market Leader (for ICAs and ISRs) should also be copied on all email submissions for tracking purposes.

For these submissions, an agent must include the following information:

- Agent Name
- Agent Writing Number
- Agency Name
- FMO Name
- FMO Writing Number
- FMO Principal Name
- Name of Regional Sales Director or Sales Manager
- Phone Number
- Email Address
- Agent or FMO web site home page URL
- Agent-Facing or Consumer-Facing web site? (select one)

- All URLs that include UnitedHealthcare Medicare Solutions brands or logos

Remember, submission of web site URLs through this streamlined submission and publish process does not mean that an agent web site is "approved". All agent web sites are subject to internal review by UnitedHealthcare Medicare Solutions Distribution Compliance to ensure they are consistent with all business and operational policies including the logo and brand usage guidelines in this document.

The Agent Marketing Exception Request form can be found in the "Support" section of the Agent Toolkit located on the Agent Portal. Any questions regarding the exception request process should be directed to an agent's designated Regional Sales Director (for FMOs) or Sales Market Leader (for ICAs and ISRs).

Please see the attached checklist on pages 11and 12 for web sites targeting Medicare Advantage or Medicare Supplement consumers.

Example: Proper logo and copy usage for <u>consumer-facing</u> web site.

ABC Insurance Company   1-800-456-7890

Home	About Us	Medicare	Annuities	Contact Us

At ABC Insurance Company, we are proud to offer Medicare plans from some of the leading insurance carriers across the county.

Here are some of the companies and plans that we represent:

UnitedHealthcare®
Medicare Solutions

- Medicare Supplement Plans
- Medicare Advantage Plans
- Medicare Advantage Special Needs Plans
- Part D Prescription Drug Plans

XYZ Health

- Medicare Supplement Plans
- Part D Prescription Drug Plans

ABC Medicare

- Medicare Supplement Plans
- Medicare Advantage Plans

Example: Proper logo and copy usage for <u>agent-facing</u> web site.

123 Marketing Insurance, Inc. 1-800-123-4567

Home	About Us	Medicare	Annuities	Contact Us

At 123 Insurance Marketing Inc., our goal is to support our agents business with valuable resource, tools, and products from some of the leading insurance carriers including:

UnitedHealthcare Medicare Solutions is a portfolio of Medicare products and part of UnitedHealth Group which delivers innovative products and services to over 70 million Americans. As a leader in Medicare-focused health care for over 20 years, the Medicare Solutions from UnitedHealthcare serve one out of every five people eligible for Medicare through a variety of products including Medicare Advantage, Medicare Supplement, and Medicare Part D prescription drug plans.

Medicare Advantage plans offer all the benefits covered under Original Medicare and more. Many plans also include Medicare Part D prescription drug coverage. Depending on residency, there may be several Medicare Advantage plans to choose from including HMO, POS, PPO and PFFS plans.

Medicare Supplement plans account for one of the nation's largest Medicare Supplement business. These plans typically provide more freedom to choose doctors and hospitals, and see specialists without referrals. Medicare Supplement plans also offer National coverage.

Medicare Part D plans account for one of the nation's largest Part D business and are available in all 50 states and territories. These plans provide a way to add drug coverage to original Medicare or Medicare Supplement coverage.

Medicare Advantage Special Needs Plans provide health care coverage for people with a chronic disease or illness; who live in an institution; or who qualify for both Medicare and Medicaid (also referred to as "dual eligible").

The information on this web site is for agent use only.
Not intended for use by the general public.

This checklist was developed to help agents and agencies to avoid some of the common compliance pitfalls in creating websites targeting the Medicare eligible population. This checklist is does not address all aspects of compliant website development. If you have questions about items on this list or about anything not addressed on this list please send your questions to: compliance_questions@uhc.com

WEBSITES TARGETING MEDICARE ADVANTAGE OR MEDICARE SUPPLEMENT CONSUMERS:

UnitedHealthcare Brands and Logos
- ☐ Website is registered with UnitedHealthcare
- ☐ Use of appropriate TM symbols
- ☐ Appropriate capitalization and spelling of UnitedHealthcare™ and product names
- ☐ Logos used without distortion or changes
- ☐ Prior permission received to use the AARP name or Logos

Please refer to the "**Logo and Brand Usage Guidelines for Agency/Agent Web Sites**" located on the UnitedHealthProducers portal for additional information

General Requirements
- ☐ All Font coded as 12pt New Times Roman or equivalent
- ☐ Appropriate agent titles utilized
- ☐ Agent/Agency telephone numbers tagged with the disclaimer that calling the number will put them into contact with a licensed sales agent
- ☐ Requests for contact information have the appropriate Permission to Contact (PTC) language displayed
- ☐ PTC Language placed immediately above or below the request for contact information
- ☐ Information provided is up to date and accurate
- ☐ No misleading statements about plans, Medicare, or agent relationship to plans

Product Promotion
- ☐ List of plan affiliations has the following disclaimer: "*This is not a complete listing of plans available in your service area. For a complete listing please contact 1-800-MEDICARE or consult www.medicare.gov.*"
- ☐ No specifics about plan benefits, cost sharing or premiums without prior approval from UnitedHealthcare
- ☐ No plan comparisons without prior approval from UnitedHealthcare
- ☐ Any advertisements for meetings have the appropriate meeting disclaimers
- ☐ No posting of enrollment materials

WEBSITES USED TO COMMUNICATE WITH AGENTS:

UnitedHealthcare Brands and Logos
- ☐ Registered with UnitedHealthcare
- ☐ Use of appropriate TM symbols
- ☐ Appropriate capitalization and spelling of UnitedHealthcare™ and product names
- ☐ Logos used without distortion or changes
- ☐ Prior permission received to use the AARP name or Logos
- ☐ Information about UnitedHealthcare is the pre-approved "boilerplate" language

Please refer to the "**Logo and Brand Usage Guidelines for Agency/Agent Web Sites**" located on the UnitedHealthProducers portal for additional information

UnitedHealthcare Proprietary Materials
- ☐ All UnitedHealthcare proprietary materials are not available to the general public
- ☐ Prior permission received for materials posted (each piece)
- ☐ Links provided to sources of informaion, such as UnitedHealthProducers.com