



Sales Policy Job Aid

Agent Website Guidelines

Agent Website Guidelines

The Centers for Medicare & Medicaid Services (CMS) and UnitedHealthcare have expectations regarding agent and agency websites and the content within those websites.

Website Guideline Scope

The guidelines, rules, tips and tools in this document are intended to make it easier for you to promote your affiliation with the UnitedHealthcare Medicare Solutions organization while complying with all existing UnitedHealthcare Medicare Solutions brand, logo, brand imagery and trademark policies. The guidelines apply to all agents (employee and non-employee) and External Distribution Channel (EDC) agencies (in this document agencies and agents are collectively referred to as “agent”).

Elements in these guidelines apply to public facing websites. Some apply only to agent facing websites while all other elements apply to both agent facing and consumer facing websites. These guidelines do not apply to password protected, non-public sections of agent facing websites. Direct any questions regarding password-protected agent facing websites to your Regional Sales Director or Agent Manager.

These guidelines are specific to the usage of UnitedHealthcare Medicare Solutions’ brands and/or logos and do not include comprehensive guidance on other Medicare related content. However, you must remain compliant with all state and federal regulations and guidelines pertaining to the marketing of Medicare products.

UnitedHealthcare rules, policies, and procedures apply to all UnitedHealthcare Medicare Solutions products, including Medicare Supplement Insurance plans. UnitedHealthcare will not review and/or approve any content on Medicare Supplement Insurance beyond the content included in this job aid.

Consumer Facing Websites

Consumer facing websites are directed to any consumer, are often used to market your services, and may contain general educational content about Medicare. Websites that include market specific information including plan benefits must be approved by CMS.

The same sales and marketing rules set by CMS for presentations and materials apply to websites. In addition, any educational content must cite information sources, including publication dates.

Plan Sponsor and Product Affiliation – Consumer Facing Websites

You Must:

- Be licensed and contracted, appointed (if applicable), and certified with UnitedHealthcare in order to announce your affiliation, display the UnitedHealthcare Medicare Solutions brand and/or logo, or hyperlink to a UnitedHealthcare website.
- Submit all required information described in the “Submission & Publish Process” section to your Regional Sales Director or Agent Manager prior to going live. EDC agents or agencies may be required to submit their registration to their individual up-line. EDC agents should consult with their Agent Manager or up-line lead for additional required processes.

You May:

- Feature or display specific plan sponsor names (e.g., UnitedHealthcare[®] Medicare Solutions) on a consumer facing website without submission to CMS.
- Post the product type you are authorized to offer. For example:
 - Medicare Advantage
 - Medicare Advantage Special Needs Plans
 - Part D Prescription Drug Plans
 - Medicare Supplement Insurance Plan
- Post the product types (e.g., Medicare Advantage, Part D, Medicare Supplement Insurance) you are authorized to offer on behalf of UnitedHealthcare. For example:

ABC Brokerage offers several types of Medicare options from the following insurance carriers.

UnitedHealthcare[®] Medicare Solutions

Medicare Supplement Insurance plans

Medicare Advantage plans

Medicare Advantage Special Needs Plans

Part D prescription drug plans

You Must Not:

- Display plan benefits in any way or steer consumers into specific plans
- Publish specific plan names, such as UnitedHealthcare Medicare Complete Choice, or plan family names, such as, UnitedHealthcare Medicare Complete.
- List AARP- branded plans (e.g., AARP MedicareComplete[®]) with the exception of the Authorized to Offer Web banner for Level 2 agents. (See exception under Logo Usage.)

Note: For Medicare Supplement Insurance plans, which are regulated at the state level, only the Medicare product name can be used. A logo or brand name cannot be used. Medicare Supplement Insurance plans must be clearly identified as “Medicare Supplement Insurance” the first time introduced on a document or a website.


Compliant Consumer Facing Website Example

ABC Insurance Company 1-800-456-7890

Home	About Us	Medicare	Annuities	Contact Us
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At ABC Insurance Company, we are proud to offer Medicare plans from insurance carriers across the country.

Here are some of the companies and plans we represent:



- Medicare Supplement Insurance plans
- Medicare Advantage plans
- Medicare Advantage Special Needs plans
- Part D prescription drug plans

XYZ Health

- Medicare Supplement Insurance plans
- Part D prescription drug plans

ABC Insurance Company

- Medicare Supplement Insurance plans
- Medicare Advantage plans

Agent Facing Websites

Agent facing websites are directed to agents for agent recruitment activities, education and communication. Agent facing websites are often password protected and not open to the public. Agent facing websites must contain the disclaimer, **“The information on this website is for agent use only and not intended for the general public.”**

Any UnitedHealthcare related content beyond what is approved in this job aid, must be kept on a secured site without public access. For more information about content and/or content restrictions on password-protected agent facing websites, contact your Regional Sales Director or Agent Manager.

Plan Sponsor Names and Product Affiliation - Agent Facing Website

You Must:

- Be licensed and contracted, appointed (if applicable), and certified with UnitedHealthcare in order to announce your affiliation, display the UnitedHealthcare Medicare Solutions brand and/or logo, or hyperlink to a UnitedHealthcare website.
- Submit all required information described in the “Submission & Publish Process” section to your Regional Sales Director or Agent Manager prior to going live. EDC agents or agencies may be required to submit their registration to their individual up-line. EDC agents should consult with their Agent Manager or up-line lead for additional required processes.

You Must Not:

- Publish UnitedHealthcare proprietary or confidential information, including UnitedHealthcare agent contracts, commission statements, newsletters, or appointment forms.
- Publish specific plan names, such as UnitedHealthcare MedicareComplete Choice, or plan family names, such as, UnitedHealthcare MedicareComplete.
- List AARP- branded plans (e.g., AARP MedicareComplete®) with the exception of the Authorized to Offer Web banner for Level 2 agents. (See exception under Logo Usage.)

You May:

- Feature or display specific plan sponsor names (e.g., UnitedHealthcare® Medicare Solutions) on an agent facing website without submission to CMS.
- Post the product type you are authorized to offer. For example.
 - Medicare Advantage
 - Medicare Advantage Special Needs Plans
 - Medicare Supplement Insurance Plan
 - Part D Prescription Drug Plans

- Post the product types (e.g., Medicare Advantage, Part D, Medicare Supplement Insurance) you are authorized to offer on behalf of UnitedHealthcare. For example:

ABC Brokerage offers several types of Medicare options from the following insurance carriers.

UnitedHealthcare® Medicare Solutions

Medicare Supplement Insurance plans
Medicare Advantage plans
Medicare Advantage Special Needs Plans
Part D prescription drug plans

- Use pre-approved boilerplate verbiage to describe in greater detail the UnitedHealthcare Medicare Solutions plans your agency offers. This verbiage must be used verbatim and must not be used on consumer facing websites, as it would be considered marketing material by CMS and state regulatory agencies. Each paragraph of verbiage below may be used by itself or with any combination of other paragraphs, as long as you are contracted, licensed, certified, and appointed (if applicable) to sell the described plans from UnitedHealthcare Medicare Solutions. The verbiage must not be modified in any way. However, the [bracketed] section may be removed if multiple paragraphs are used.

Approved Boilerplate Language Section Starts Here:

- **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. A Medicare-focused health care insurance carrier for over 30 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 Insurance plans, and Medicare Part D prescription drug plans. **Reminder – this copy must not be used on consumer facing websites, only on agent facing websites.**
- **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.
 - **Health Maintenance Organization (HMO)** plans enable members to receive care through a network of contracted local doctors and hospitals that coordinate their care. Out-of-pocket costs are typically lower for these plans than for other plans. Some plans do not require referrals for specialty care.
 - **Point-of-Service (POS)** plans include all of the features of HMO plans plus the

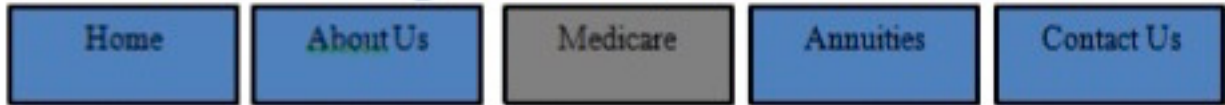
ability to go outside the contracted network for certain health care services, typically at a higher cost. Some POS plans offer open access to providers with no referrals needed.

- **Preferred Provider Organization (PPO)** plans give members access to a network of contracted local doctors and hospitals, but also allow them the flexibility to seek covered services from physicians or hospitals outside of the contracted network, usually at a higher cost. Members do not need a referral for specialty care.
 - **Private Fee-for-Service (PFFS)** plans give members 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.
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- **Medicare Advantage Special Needs Plans** [offered through UnitedHealthcare Medicare Solutions] provide health care coverage for people with a chronic condition, those who reside in a nursing home or those who live in the community but require an institutional level of care, or who qualify for both Medicare and Medicaid (also referred to as "dual eligible").
 - **Medicare Supplement Insurance** plans are offered to those enrolled in Medicare Parts A and B. These plans typically provide more freedom to choose doctors and hospitals, and see specialists without referrals. Medicare supplement insurance plans also offer nationwide coverage.
 - **Medicare Part D** plans [offered through UnitedHealthcare Medicare Solutions] are available in all 50 states and the five U.S. territories. These plans provide a way to add drug coverage to Original Medicare or Medicare supplement insurance coverage.

End Approved Boilerplate Verbiage Section

Compliant Agent Facing Website Example

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



At 123 Insurance Marketing Inc., our goal is to support our agent's business with valuable resources, tools and products from insurance carriers, including:



UnitedHealthcare® Medicare Solutions is a portfolio of Medicare products and part of UnitedHealthcare Group, which delivers innovative products and services to over 70 million Americans. A Medicare-focused health care insurance carrier for over 30 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 insurance plans, 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 Insurance plans are offered to those enrolled in Medicare Parts A and B. These plans typically provide more freedom to choose doctors and hospitals, and see specialists without referrals. Medicare supplement plans also offer nationwide coverage.

Medicare Part D plans are available in all 50 states and the five U.S. territories. These plans provide a way to add drug coverage to Original Medicare or Medicare supplement coverage.

Medicare Advantage Special Needs Plans [offered through UnitedHealthcare Medicare Solutions] provide health care coverage for people with a chronic condition, those who reside in a nursing home or those who live in the community but require an institutional level of care, or who qualify for both Medicare and Medicaid (also referred to as “dual eligible”).

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

Agent Created Social Media Platforms (E.g., Facebook, Twitter, LinkedIn)

You Must:

- Be licensed, contracted, appointed (if applicable), and certified in order to feature or display generic product types on a social media platform. You must be certified and authorized to offer the product on behalf of UnitedHealthcare Medicare Solutions prior to displaying the generic product type on a social media platform.
- Engage your Agent Manager or NMA/FMO up-line prior to posting or publishing on a social media platform. Your Agent Manager or up-line must provide a preliminary review of the content. If your Agent Manager or up-line deems the content appropriate, your Agent Manager or up-line must send an email with the details provided below to compliance_questions@uhc.com. To register your social media platform, you must provide the following information:
 - Agent Name
 - Agent Identification/Writing Number
 - Agent Channel
 - Agent Manager or NMA/FMO up-line Name
 - Desired platform to be used (e.g., Facebook, Twitter)
 - Content Language
 - Section of platform where content will be located
 - Type of agent engagement with consumer/member through platform type

You Must Not:

- Post or publish on a social media platform until you have registered the social media platform for use.
- Use social media platforms' interactive functionality as a means to communicate with consumers and/or members.
- Display the UnitedHealthcare brand and/or logo on a social media platform.
- Post any plan or benefit information.
- Display plan sponsor names, plan names, branded marketing materials, or materials that are private and/or proprietary to UnitedHealthcare on a social media platform.
 - Using specific plan sponsor names or plan names in these platforms would classify the content as marketing tools and would require the marketing tools to be filed with CMS prior to use. Currently, UnitedHealthcare does not file materials to CMS on behalf of agents.

You May:

- Display generic materials on a social media platform. Generic materials must not contain UnitedHealthcare brand and/or logos, plan specific names (e.g. Plan A), product specific names (e.g., MedicareComplete), or benefit information. For example:
 - Medicare Advantage
 - Medicare Advantage Special Needs Plans
 - Medicare Supplement Insurance Plans
 - Part D prescription drug plans
- Display generic event details, such as the date, time, and location about an upcoming marketing/sales or educational event on a social media platform. However, the details must be generic and you must not use the platform's interactive functionality to communicate the details (e.g., writing on a consumer's Facebook wall).

Note: Any reference to a marketing/sales event on a social media platform must be accompanied by the two following disclaimers:

- “A sales person will be present with information and applications.”
- “For accommodation of persons with special needs at sales meetings call <insert phone and TTY number>”

Logo and Branding Website Guidelines

The only brand and logo approved for use on agent websites is the UnitedHealthcare Medicare Solutions brand and logo featured in this job aid. Authorized to Offer (A2O) Level 2 agents are permitted to access and use the AARP Web banner located in the Agent Toolkit in the Level 2 Authorized to Offer folder. The AARP Web banner can be displayed on consumer facing agent websites. No other use of the AARP plan name or logo is allowed on agent websites.

Sales leaders and management, including National Marketing Alliances (NMA) and Field Marketing Organizations (FMO), are responsible for the appropriate use of brands and logos used by their agents.

You are prohibited from altering in any way authorized brand names, product names, logos, or plans descriptions, including the Authorized to Offer Web banner for Level 2 agents. Retired and/or incorrect logos and/or brands must be updated or removed.

If you use a brand or logo inappropriately and/or without prior written permission, you will be ordered to cease use immediately. In addition, you may be referred to the Disciplinary Action Committee (DAC) and subject to progressive disciplinary actions up to and including termination.

Requests to use any logos, brands, plans and product names such as AARP, UnitedHealthcare MedicareComplete and Care Improvement Plus, beyond the UnitedHealthcare Medicare Solutions logo and brands featured in this guideline, will not be considered for use on any public website including consumer facing or agent facing website. There will be no exceptions made.

Logo Usage

The following UnitedHealthcare Medicare Solutions logo is the only logo approved for use on a public agent website:



Note: The UnitedHealthcare Medicare Solutions logo was updated June 1, 2015. If you were provided a website-ready graphic file of the logo prior to 05/31/2015, contact agent_marketing_requests@uhc.com to receive an updated version.

The UnitedHealthcare Medicare Solutions logo is a registered trademark with the United States Patent and Trademark Office. To maintain this status, it cannot be redrawn or changed in any way.

Logo Graphics: You **must not** copy and paste logos from UnitedHealthcare Medicare Solutions websites or other marketing materials. To request a website-ready graphic file of the approve logo, email agent_marketing_requests@uhc.com. Include all required information outlined in the Website Registration Process section.

Clear space: You must allow for clear space around the logo. No graphic element, photo detail, type or background texture should violate the logo clear space. The preferred clear zone around the logo is equal to the height of the “e” in the UnitedHealthcare logotype. The minimum clear zone is equal to the width of the solid inner band in the U mark.

Preferred



Minimum



Size and shape: Although the size of graphics can vary within websites depending on the size and resolution settings of the screen being used to view the site, the logo's shape and proportions must not be altered or distorted in any way, such as stretched or squeezed to fit in a certain space. The logo can vary in size as long as the proportions remain the same. Note: The logo must never be smaller than a size that allows for an 18 px (or 0.25") total height of the U mark. The logo must be readable and has presence to convey strength. Logos must never be tilted, rotated, bordered or altered in color.

Examples of **correct** logo proportions:



OR



Examples of **incorrect** logo proportions:



OR



Hyperlinks

You **may** place the hyperlink www.UHCMedicareSolutions.com on your agent website if you are certified to sell UnitedHealthcare Medicare Solutions products and/or AARP Medicare Plans. The link connects to the home page of the UnitedHealthcare Medicare Solutions website. You **must not** place hyperlinks to specific pages within the UnitedHealthcare Medicare Solutions website, as the URLs may change at any time. You **must not** place a hyperlink to www.AARPMedicarePlans.com, except as it applies to AARP Web banners.

For educational information, you may provide a link to the official website for Medicare and Medicaid www.medicare.gov.

Content of Public Facing Websites

Websites must:

- Comply with marketing regulations as being programmed with 12 pt Times New Roman font or equivalent, including disclaimers.
- Include applicable disclaimers for marketing/sales events.
- Identify educational events as 'educational'.
- Identify products with complete titles Medicare Advantage plans, Medicare Supplement Insurance Plans, Prescription Drug Plans.
- Avoid the terms: Free (as related to cost of benefits) Senior (as related to audience) Entitled (as related to benefits – only Part A is an entitled benefit).
- Post content that is current and compliant.

Electronic Lead Card

When an Electronic Business Reply Card (eBRC) is posted on a public website, the following disclaimer must appear:

“A sales agent may mail, call or e-mail as a result of completing the information to discuss Medicare Advantage, Prescription Drug Plans or Medicare Supplement Insurance.”

An eBRC must follow the same regulations as a paper BRC.

- You must not require the consumer to provide contact information beyond name and address.
- You must not request the consumer's date of birth due to Personally Identifiable Information (PII) protection.
- You must inform the consumer how they will be contacted and by whom, as shown in the disclaimer above.
- Scope of product to be discussed must be clearly documented (also shown in the above disclaimer).
- You must not request medical or pharmacy history or current usage.

Agent Website Monitoring

Oversight & Self-Monitoring

Agents/agencies and their up-lines must monitor agent websites for compliance with these guidelines on a routine basis, but not less than quarterly. Compliance issues must be corrected promptly. Sales leaders and management, including NMA and FMO, are responsible for the actions of their contracted or employed agents.

CMS Monitoring

CMS monitors any website that includes UnitedHealthcare information. CMS will notify UnitedHealthcare of any website violations pertaining to our Medicare products. UnitedHealthcare will notify the website owner and their Agent Manager or up-line of any CMS identified website violations.

UnitedHealthcare Monitoring

All websites are subject to routine monitoring by UnitedHealthcare. Each month random and targeted agent website searches and reviews are conducted.

The following resources are used to select and evaluate a website for compliance:

- SMRT Daily Onboarding to locate down-line agency names
- Agent Guides
- Agent Website Guidelines Sales Policy Job Aid
- Agent Toolkit
- Distribution Portal
- Internet search engines such as Google and Yahoo
- List of active NMAs and FMOs
- List of UnitedHealthcare brands, including AARP, and commonly used industry words and phrases, such as health insurance and Medicare
- List of URLs agencies have registered with Marketing per this policy
- List of URLs registered for the AARP Authorized to Offer Web Banner

At a minimum, websites are reviewed against the following criteria.

- Website URL has been registered and approved by Marketing
- Compliant and approved use of Company/affiliate logos (including AARP), brands, and product and company names
- CMS and UnitedHealthcare compliant language, disclaimers, and word usage

The website owner and their Agent Manager or up-line will be notified of compliance issues identified during routine monitoring.

Corrective Action

If you are notified of a UnitedHealthcare compliance issue, you will be given a limited period to correct the issue. If the issue is not corrected, you will be subject to corrective action. In addition, CMS reserves the right to request immediate action regarding website content.

Resources

- Agent Guides
- Distribution Portal
- Agent Toolkit

For Agent Toolkit questions, email customerservice@uhcagenttoolkit.com

For Agent Marketing Request questions, email agent_marketing_requests@uhc.com

For compliance questions, email compliance_questions@uhc.com

Website Guidelines Checklist

General

- You **must** register your website(s) with UnitedHealthcare regardless of content or intent.
- Websites **must** be kept up-to-date with accurate and current information.
- Website font size **must** be coded to be equivalent to or larger than 12 point Times New-Roman font.

Brand and Logo

- Only the UnitedHealthcare Medicare Solutions brand and logo featured in this job aid **may** be used on your website(s).
 - Logos **must not** be distorted or changed.
- You **must not** use an AARP brand and/or logo on website(s) (Exception, Medicare Web banners provided by AARP to qualified agents).
- Websites **must not** use the titles UnitedHealthcare or any affiliate name, including AARP within the internet domain name.
- Websites **must not** include the word “Medicare” or “CMS” in the internet domain name that may give the impression the website is affiliated with the federal Medicare program.
- Websites **must not** include symbols, colors, or color schemes that may give the perception that the website is affiliated with Medicare, CMS, state, or federal entities.
- You **must use** appropriate trademark symbols.
- You **must use** appropriate capitalization and spelling of UnitedHealthcare.

Materials and Content

- UnitedHealthcare plan materials, including product descriptions and benefits, **must not** be posted on any consumer facing agent website. Websites may link to the UnitedHealthcare Medicare Solutions home page. <http://www.UHC Medicare Solutions.com>
- You **must not** post plan benefits in any way or steer consumers into specific plans on an agent website or social media platform.
- For educational information regarding Medicare or Medicaid, you **may** provide a link to the official websites for Medicare and Medicaid. <http://www.medicare.gov>
- The same sales and marketing rules set by CMS for presentations and materials apply to websites. These include, but are not limited to:
 - Superlatives are prohibited (e.g., the most recognizable name in market).
 - Scare tactics are prohibited (e.g., You must enroll, Required to elect).
 - Logos and branding **must** be current.
 - Only approved agent titles **must** be used.
 - Misleading or adding disparaging statements regarding CMS, UnitedHealthcare, the Medicare program or any other governmental agency are prohibited.

- ❑ You **must not** compare or review a plan’s Star Ratings on a website. You **may** include a hyperlink to the CMS website regarding Star Ratings. If you include a link to the CMS website regarding Star Ratings, you must include all applicable disclaimers.
- ❑ Disclosure or citing your source of information is required when applicable.
- ❑ Terms not recommended for use:
 - Use of “free” to describe cost or benefit (e.g., free gym membership, free exam).
 - Use of “senior” to describe your consumer.
 - Use of “entitled”. CMS reserves this term only to be referenced to Medicare Part A. The recommendation would be to use “eligible.”
- ❑ UnitedHealthcare proprietary materials **must not** be made available to the general public.
- ❑ You must receive permission for materials posted (each piece).
- ❑ You **must not** link to sources of proprietary information and/or content meant for agent use only, such as the UnitedHealthcare Distribution Portal.

Events and Lead Generation

- ❑ Agent/agency telephone numbers must include the disclaimer that the number is for a licensed sales agent.
- ❑ Requests for contact information have the appropriate Permission to Contact (PTC) language immediately above or below the request copy.
- ❑ Any generic materials promoting a marketing/sales event, including advertisements or invitations (in any form of media), must include the following two disclaimers:
 - ❑ “A sales person will be present with information and applications.”
 - ❑ “For accommodation of persons with special needs at sales meetings call <insert phone and TTY number>”
- ❑ Educational events must explicitly state “educational.” Events that are not stated as “educational” will be considered marketing/sales events.
- ❑ Refer to the Agent Guide for complete event compliance details.

Agent Facing Websites Only

- ❑ Information about UnitedHealthcare plans/products must be the preapproved boilerplate copy.
- ❑ Agent facing websites **must not** contain UnitedHealthcare proprietary information or confidential information, including agent contracts, commission statements, newsletters or appointment forms from UnitedHealthcare.

Agent Website Registration, Submission, and Publishing Guidelines

All websites owned by **contracted** agents or agencies are subject to review by UnitedHealthcare and CMS and must be registered with UnitedHealthcare, regardless if the website carries a UnitedHealthcare logo, branding or materials, or if it is meant for consumers or agents. Websites must comply with state, federal, and UnitedHealthcare regulations.

If your website adheres to the guidelines outlined in this document, you may follow a streamlined submit and publish process. Agents must be licensed (in the specific state), contracted, appointed (if applicable), and certified (in any plan displayed) in order to register an agent website with UnitedHealthcare.

Before publishing the specific webpages, you must submit the required information and list all of the specific individual webpage URLs (e.g., www.ABCbrokerage.com/carriers, www.ABCbrokerage.com/plans) that contain any mention of the UnitedHealthcare Medicare Solutions brand or logo to agent_marketing_requests@uhc.com. You must copy your Regional Sales Director or Agent Manager on all email submissions for tracking purposes. You do not need to wait for a review and approval from UnitedHealthcare to publish the webpages of the website.

If you are notified by UnitedHealthcare of a compliance issue, you will be given a limited period to correct the issue. If the issue is not corrected, you will be requested to cease use immediately and may be subject to corrective action. In addition, CMS reserves the right to request immediate action regarding website content.

After the initial submission, if there are any changes to the existing URLs or any additional URLs that you want to publish, those URLs must also be submitted through the same process before being published. After submission, you do not need to wait for a review from UnitedHealthcare to publish the submitted webpages of the website.

Submission of website URLs through this process does not mean that an agent website is “approved.” There is no formal approval provided. All agent websites may be subject to review by Marketing, Sales, and Product Compliance to ensure they are consistent with all business and operational policies, including the logo and brand usage guidelines in this document.

Website Registration Process

Please use the subject line “Website Registration <Agent Name>” and include all specific website URLs. To register a website, you must submit the following information to agent_marketing_requests@uhc.com prior to publishing.

You must include the following information to register a website:

- Agent name
- Agent writing number
- Agency name (if applicable)
- Phone number
- Email address
- NMA or FMO name (if applicable)
- NMA or FMO writing number (if applicable)
- NMA or FMO principal name (if applicable)
- Name of Regional Sales Director or Agent Manager
- Agent facing or consumer facing website (select one)
- Website home page URL
- All URLs that include the UnitedHealthcare Medicare Solutions company name or logo
- Date the website will become active

Agent Website Frequently Asked Questions:

Agent Website Scenarios	
Scenario	Guidelines
<p>May a consumer facing agent website feature UnitedHealthcare Medicare Solutions plan materials?</p>	<p>No, plan materials, including product descriptions and benefits, must not be posted on any agent website. Websites may link to the UnitedHealthcare Medicare Solutions home page www.UHC Medicare Solutions.com.</p> <p>Agents may only feature generic product types (e.g., Medicare Advantage, Medicare Supplement Insurance Plans, Part D) on a consumer facing website.</p>
<p>May a consumer facing agent website link to specific plan information on the UnitedHealthcare Medicare Solutions website?</p>	<p>No, agents may not hyperlink directly to specific spots on the website. However, the agent may include a link to the www.UHC Medicare Solutions.com homepage.</p>
<p>May an agent website URL or website domain name contain the word “Medicare”?</p>	<p>Agents must avoid using the word “Medicare” in an agent website URL or website name. Federal law prohibits the use of words, images, or symbols that mimic or may mislead a consumer to think that the business is approved, authorized, or endorsed by Medicare or any other government agency.</p> <p>Please note that the guidance provided is solely from a risk perspective for UnitedHealthcare and does not intend, nor provide approval, for the company name. Agents are ultimately responsible for complying with the Centers for Medicare & Medicaid Services (CMS) rules and regulations. The guidance is based on CMS guidance and CMS’s interpretation of the guidance previously conveyed.</p>
<p>May an agent website contain the UnitedHealthcare brand and logo?</p>	<p>Yes, agents must only use the approved brand and/or logo featured in this job aid.</p>

Agent Website Frequently Asked Questions

Agent Website Scenarios	
Scenario	Guidelines
<p>May an agent website contain the AARP logo?</p>	<p>No, the UnitedHealthcare contract with AARP does not allow agents to use the AARP brand name/logo in any agent-created materials, including reference or tagline such as “authorized agent for AARP”. In addition, agents may not use the AARP brand name/logo in a URL.</p> <p>An exception applies for AARP Medicare Plans Level 2 Authorized to Offer (A2O) agents. Level 2 A2O agents may have access to AARP Web banners located in the Agent Toolkit in the Level 2 Authorized to offer folder. Web banners can be displayed on consumer facing agent websites. No other use of the AARP plan name or logo is allowed on agent websites.</p>
<p>May an agent post plan materials or communicate with consumers via social media platforms?</p>	<p>No, agents are prohibited from posting any plan or benefit information.</p> <p>Agents may feature approved generic business titles (see the Agent Guide for approved titles) and generic information on social media platforms. Generic materials must not contain UnitedHealthcare brand and/or logos, plan specific names, product specific names, or benefit information.</p>
<p>May an agent communicate with consumers via social media platforms?</p>	<p>No, agents must not use a social medium’s interactive functionality as a means to communicate with consumers and/or members.</p>

Agent Website Frequently Asked Questions

Agent Website Scenarios	
Scenario	Guidelines
<p>May agents post information about marketing/sales or educational events on a consumer facing website?</p>	<p>Yes, agents may display generic details promoting an event. Advertisements or invitations to marketing/sales events (in any form of media) must include the following two disclaimers:</p> <ul style="list-style-type: none"> ▪ “A sales person will be present with information and applications.” ▪ “For accommodation of persons with special needs at sales meetings call <insert phone and TTY number>” <p>Information must not contain any UnitedHealthcare brand and logo, plan specific name, product specific name, or benefit information.</p>
<p>May an agent feature a UnitedHealthcare branded marketing advertisement on a consumer facing website?</p>	<p>No, agents must not display UnitedHealthcare branded marketing materials on a consumer facing website.</p>
<p>Can an agent website connect to the UnitedHealthcare Medicare Solutions website to provide rates and quotes?</p>	<p>No, agent websites must not link to specific pages of the UnitedHealthcare Medicare Solutions website. In addition, an agent website cannot link or be fed data from the UnitedHealthcare Medicare Solutions website.</p> <p>An agent website may only provide the hyperlink to the home page of the UnitedHealthcare Medicare Solutions website.</p>