



Sales Policy Job Aid

Generic Materials Guidelines

Generic Materials Guidelines Job Aid

What are Marketing Materials?

UnitedHealthcare defines marketing materials as materials targeted to Medicare consumers that:

- Promote UnitedHealthcare or any Medicare Advantage or Prescription Drug plan offered by UnitedHealthcare.
- Inform Medicare consumers that they may enroll in or remain enrolled in a Medicare Advantage or Prescription Drug plan offered by UnitedHealthcare.
- Explain benefits of enrollment in a Medicare Advantage or Prescription Drug plan or applicable plan rules.
- Explain how services will be covered under a Medicare Advantage or Prescription Drug plan or condition of such coverage.

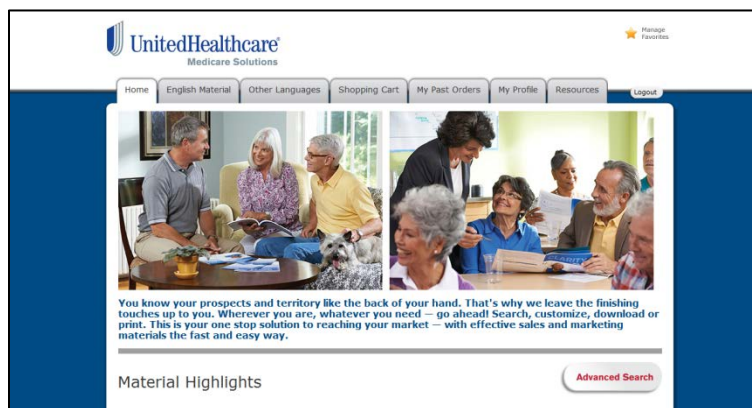
Most marketing materials (e.g., flyers, business reply cards; print, outdoor, direct mail, radio, or television advertising; and presentation slides/charts) require UnitedHealthcare and potentially the Centers for Medicare and Medicaid Services (CMS) approval prior to use.

AARP Medicare supplement insurance plan marketing materials are filed with and approved by ASI, Inc. and the individual state.

Approval to use the AARP logo, brands, and product names will not be considered (exception: Qualified Level 2 Authorized to Offer (A2O)).

Branded Materials

UnitedHealthcare provides preapproved materials and templates via the Agent Toolkit (accessible via the Distribution Portal). All marketing and promotional materials, advertisements, circulars, brochures, or similar materials provided by UnitedHealthcare are copyrighted and remain proprietary to UnitedHealthcare.



Generic Materials

Materials that are free from plan specific information, such as plan names, benefits, and premiums, are considered generic and do not require CMS approval.

It is UnitedHealthcare policy that you may create generic materials that mention MA and/or PDP products in a general way, but that do not specifically mention UnitedHealthcare MA and/or PDP plan names nor describe benefits, costs, or promote or provide information about UnitedHealthcare plans.

UnitedHealthcare approval is not required for generic materials. Additionally, UnitedHealthcare does not offer approval on generic materials. Generic materials must not contain any UnitedHealthcare brand, trademark, service mark, logo, and/or domain name, must be comply with any applicable CMS Medicare Marketing Guidelines (MMG), and must include any appropriate disclaimers. Ultimately, you are responsible for ensuring that the generic materials are compliant.

Generic materials are not required to be submitted for prior approval, but may be reviewed retrospectively. If a compliance issue or concern is identified in a retrospective review, you and/or your agency must resolve the issue or concern and must cease the use of any such materials until it is resolved.

In order for material to be considered generic, it must not contain:

- UnitedHealthcare logos or brands (e.g., UnitedHealthcare, AARP®)
- Plan specific names (e.g., Plan A)
- Product specific names (e.g., Medicare Complete)
- Benefit information

If you are unsure whether a material is generic, you may submit the document for review to Compliance_Questions@uhc.com.

Generic materials may list product types (e.g., Medicare Advantage Plans, Prescription Drug Plans) without approval but not specific product or plan names (e.g., Medicare Complete or Plan A). Inclusion of benefit information requires exception approval (specific copayments, premiums) even when not mentioned with a specific plan.

Agent created generic materials cannot mimic or resemble a CMS or government agency design. Use of symbols (e.g., a flag or eagle), emblems, or names (including acronyms), and color schemes in reference to Medicare, the Social Security Administration, or any other regulatory entity is strictly prohibited.

Note: Certain use of the UnitedHealthcare name and/or logo to announce your affiliation with UnitedHealthcare Medicare Solutions on an agent website is acceptable as specifically defined in the “Agent Website Guidelines Job Aid” document.

If you include a website URL on a generic material, the featured website must be compliant. The website must abide by the guidelines in the “Agent Website Guidelines Job Aid” and the website must be registered with UnitedHealthcare.

Generic Material Fonts

It is a CMS requirement that all text in generic materials be in at least a 12 point Times New Roman or an equivalent font, including disclaimers and footnotes.

Generic Material Prohibited Statements

Prohibited statements include, but are not limited to, absolute superlatives. You are prohibited from using absolute superlatives (e.g., “the best,” “highest ranked,” “rated number 1”) and/or qualified superlatives (e.g., “one of the best,” “among the highest rank”) unless they are substantiated with supporting data provided to CMS as part of the marketing review process or they are used in logos/taglines. The superlatives used and the data provided must be in context and may not mislead consumers.

Generic Material Telephone Number

Materials that include an agent or agency telephone number, email, or contact information must clearly identify the agent or agency name.

If you include a telephone number on a generic material, it must clearly indicate that contacting the telephone number will direct individuals to a licensed insurance agent.

It is recommended that you include the national TTY 711 number when posting your contact information in order to assist disabled consumers in their attempt to contact you.

Agent Titles

CMS prohibits the use of titles that imply you are in any way affiliated with CMS, the Social Security Administration, or any other entity. In addition, the use of the word Medicare and/or any language in a title that implies additional knowledge, skill, or certification above licensing requirements that cannot be verified is prohibited.

Agent titles apply to business cards, communications (including email signatures), and any form of advertisement or marketing materials.

You must accurately state your relationship to UnitedHealthcare and provide an accurate title that reflects the intent of the contact with the consumer.

Examples of Prohibited Agent Titles

- Medicare Sales Agent
- Senior Advisor
- UnitedHealth Advisor

Approved Agent Titles

Internal Sales Representatives (ISR) Titles

- Licensed Sales Agent
- Licensed Sales Representative
- Sales Agent
- Sales Representative
- UnitedHealthcare Medicare Solutions Sales Representative

Independent Career Agent (ICA) Titles

- Independent Sales Agent
- Independent Sales Representative
- Licensed Sales Agent
- Licensed Sales Representative
- Sales Agent
- Sales Representative

External Distribution Channel (EDC) Titles

- Independent Sales Agent
- Independent Sales Representative
- Licensed Agent
- Licensed Sales Agent
- Licensed Sales Representative
- Sales Agent
- Sales Representative
- EDC agents may include their National Marketing Alliance (NMA)/Field Marketing Organization (FMO) name if desired

Business Cards

Business cards are not approved for use as an advertisement because they are exempt from certain rules that pertain to marketing material – for example font size and disclaimers.

Generic Business Cards

You may create generic business cards. Agent-created generic business cards do not require approval for use. However, generic business cards must comply with generic materials guidelines.

Generic business cards must not:

- Contain UnitedHealthcare logos or brands (e.g., UnitedHealthcare, AARP®)
- Contain plan specific names (e.g., Plan A)
- Contain product specific names (e.g., Medicare Complete)
- Contain benefit information
- Contain non-compliant agent titles (e.g., Advisor, Specialist)
- Mimic or resemble any CMS or government agency design.
- Use symbols (e.g., flag or eagle), emblems, or names (including acronyms) in reference to Medicare, the Social Security Administration (SSA), or any other regulatory entity.

Letterheads, Labels, Envelopes, and Email Signatures

ISR agents may use approved UnitedHealthcare branded letterhead, labels, and envelopes, and may use UnitedHealthcare Medicare Solutions in their email signatures.

ICA or EDC agents must not use or add UnitedHealthcare brand name or logo to letterheads, labels, envelopes, or to their title in an email signature because they are not employed by UnitedHealthcare and must not give the impression they are an employee, partner, in a joint venture, or other associate of UnitedHealthcare.

ICA and EDC agents must not incorporate in an email address the name or abbreviation of any UnitedHealth Group brand or affiliate.

ICA and EDC agents may use unbranded generic letterheads, envelopes, and email signatures. Agents may also use on envelopes generic address labels, return address labels, and/or “This is an advertisement” disclaimer label or stamp. As a reminder, labels and/or stamps must not obscure any content and must not be used on branded marketing materials.

The AARP Authorized to Offer logo must not be used in an email signature. In addition, the AARP logo and Authorized to Offer logo must not be used on stationary, such as letterheads and postcards.

Generic Business Reply Cards (BRCs) and Lead Generation Materials

Unless otherwise noted, CMS regulations and guidelines apply to materials that are used to gather leads, including Business Reply Cards (BRC), even if the material is generic in nature (e.g., no logo, product name, plan benefit or cost references included).

BRC or Lead Card Must:

- Identify from whom the material is coming and include an agent or agency name
- Identify the scope of product, which limits any discussion to the scope of products (e.g. MA, MA-PD, or PDP) indicated on BRC
- Use 12 point Times New Roman or equivalent font
- Explicitly state the method of contact you may use to contact the consumer
 - Stating “contact” is not specific enough
- Have a mechanism to positively affirm Permission to Contact (PTC) and/or permission to email if the intent is to call and/or email the consumer
 - A statement is required on the BRC that explicitly states that you may telephone, email, or postal mail the consumer
 - Note: stating “send me information” or similar implies mail and would not secure PTC
- Make consumer contact information fields optional
 - If the consumer returns the BRC with an incomplete phone number, a non-working phone number, or an incorrect phone number, valid PTC has not been obtained. You must not contact the consumer by phone. In addition, you must not attempt to complete or obtain the phone number through other means (e.g., internet search). You may only contact the consumer via postal mail.

BRC or Lead Card May:

- Include an additional line within the content to allow for a spouse’s signature. Consent is only provided for each individual who signs the BRC or lead card.
- Utilize the following statement or a similar statement to meet the PTC and explicit statement that you will call the consumer: “By returning this card, you agree that an authorized representative or licensed insurance agent may contact you by phone, email or mail to answer your questions and provide additional information about Medicare Advantage or Part D.”

BRC or Lead Card Must Not:

- Contain the statement “required”, “needed to ensure delivery”, or similar statement
- Contain high-pressure statements such as “do not delay,” “reply immediately,” “response time is limited,” or similar statements

- Ask for information required for contact – you must not request date of birth (DOB), medical history, current medications, etc.,
 - Note: Materials may ask if a consumer is Medicare eligible

Introduction Letter

Generic Introduction Letter

All generic materials guidelines apply for an agent created generic introduction letter. Generic introduction letters must meet all generic requirements, cannot request referrals from the consumer, and cannot pressure consumers into providing PTC.

In order to contact the consumer via a telephone call, you must have previously secured PTC. If the consumer calls you as a result of the introduction letter, you may at that time request and document PTC for future contacts. Refer to the “Lead Generation and Permission to Contact Job Aid” for additional information.

Written or Verbal Requests for Referral

You must not **accept or request** consumer contact information from other consumers or members. However, you may request a consumer or member share your information with friends or families.

Best Practice

You must not directly contact (e.g., telephone, text, email, or in-person) a consumer where another consumer or member provided the referral’s contact information, as CMS considers it unsolicited contact. However, when sending a mailing, such as an introduction letter or thank you letter, a phrase could be included to the effect of “if you have family or friends looking for similar solutions, please have them contact me.” You may also include business cards in the mailing so the consumer can give them to interested friends and family members.

Birthday Cards, Thank You Cards, Holiday Cards, Postcards, etc.

You may send cards to consumers as long as they are generic in nature. You may sign your name and include a generic business card in a generic birthday card. All generic guidelines apply.

Material Monitoring

Oversight and Self-Monitoring

UnitedHealthcare expects that agents/agencies and their up-lines monitor generic materials for compliance on a routine basis. Compliance issues must be corrected promptly. Sales leaders and management, including National Marketing Alliances (NMA) and Field Marketing Organizations (FMO), are responsible for the actions of their contracted or employed agents.

UnitedHealthcare Monitoring

Agent created materials may be subject to routine monitoring by UnitedHealthcare. You and/or your sales manager or up-line will be notified of compliance issues identified during routine monitoring.

Corrective Action

If you are notified by UnitedHealthcare of a compliance issue, you must resolve the issue and cease use of any identified material until it is revised. If the issue is not corrected, you will be subject to corrective action.

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

Business Card Quick Reference Grid

Agent Business Cards and Agent Titles			
Business cards are not approved for use as an advertisement because business cards are exempt from certain rules that pertain to marketing material – for example font size and disclaimers.			
Branding/Logos	ISR Agents	ICA Agents	EDC Agents
	May use the UnitedHealthcare Medicare Solutions branded business card from the Agent Toolkit	May use the UnitedHealthcare Medicare Solutions branded business card from the Agent Toolkit	Must not use the UnitedHealthcare brand and/or logo on business cards
	Please note: ICA or EDC agent must not use or add a UnitedHealthcare brand name or logo to letterheads, labels, envelopes, or to their title in an email signature. ICA and EDC agents are not employed by UnitedHealthcare and must not give the impression they are an employee, partner, in a joint venture, or other associate of UnitedHealthcare.		
Note: Authorized to Offer Level 2 agents may have additional options – see program for details.			
Titles	CMS prohibits the use of the word Medicare and/or any language in a title that implies additional knowledge, skill, or certification above licensing requirements. Please note that the guidelines on approved titles apply not just to business cards but to all communications (email signatures, letters, advertisements, newsletters, introductions at marketing/sales events). Approved titles are listed below:		
	ISR Agents	ICA Agents	EDC Agents
	<ul style="list-style-type: none"> • Licensed Sales Agent • Licensed Sales Representative • Sales Agent • Sales Representative • UnitedHealthcare Medicare Solutions Sales Representative 	<ul style="list-style-type: none"> • Independent Sales Agent • Independent Sales Representative • Licensed Sales Agent • Licensed Sales Representative • Sales Agent • Sales Representative 	<ul style="list-style-type: none"> • Independent Sales Agent • Independent Sales Representative • Licensed Agent • Licensed Sales Agent • Licensed Sales Representative • Sales Agent • Sales Representative • EDC Agents may add their National Marketing Alliance (NMA)/Field Marketing Organization (FMO) name if desired
It is acceptable to add professional and educational credentials (e.g., CLU, ChFC, CFP, PhD). However, you must be able to provide documentation to substantiate credentials upon request. Certifications must be current and removed from business card upon expiration (when applicable).			
References to Products/Plans	Product types the agent is certified to offer may be listed on business cards (e.g., Medicare Advantage Plans, Prescription Drug Plans) but not specific product or plan names (e.g., Medicare Complete or Plan A). Any use of specific product names would mean the business card was no longer generic and require CMS review and approval.		
Other Prohibited References	Consumer facing materials cannot mimic or resemble a CMS or government agency design. Use of symbols (e.g., a flag or eagle), emblems, or names (including acronyms) in reference to Medicare, the Social Security Administration, or any other regulatory entity is strictly prohibited.		

Materials Quick Reference Grid

Definitions	<p>Marketing Materials Requires UnitedHealthcare and/or CMS approval</p>	<p>Generic Materials Does not require approval</p>
	<p>UnitedHealthcare defines marketing materials as materials targeted to Medicare consumers that:</p> <ul style="list-style-type: none"> • Promote UnitedHealthcare or any Medicare Advantage or Prescription Drug plan offered by UnitedHealthcare. • Inform Medicare consumers that they may enroll in or remain enrolled in a Medicare Advantage or Prescription Drug plan offered by UnitedHealthcare. • Explain benefits of enrollment in a Medicare Advantage or Prescription Drug plan or applicable plan rules. • Explain how services will be covered under a Medicare Advantage or Prescription Drug plan or condition of such coverage. 	<p>It is UnitedHealthcare policy that you may create generic materials that mention MA and/or PDP products in a general way, but that do not specifically mention UnitedHealthcare MA and/or PDP plans nor describe benefits, costs, or promote or provide information about UnitedHealthcare plans.</p> <p>Although generic materials do not require UnitedHealthcare and/or CMS approval, they must be compliant with any CMS guidelines. Generic materials are not required to be submitted for prior approval, but may be reviewed retrospectively.</p> <p>In order for material to be considered generic, it must not contain:</p> <ul style="list-style-type: none"> • UnitedHealthcare logos or brands (e.g., UnitedHealthcare, AARP®) • Plan specific names (e.g., Plan A) • Product specific names (e.g., Medicare Complete) • Benefit information <p>If you are unsure whether a material is generic, you may submit the document for review to Compliance_Questions@uhc.com.</p> <p>Note: Certain use of the UnitedHealthcare name and/or logo to announce your affiliation with UnitedHealthcare on an agent website is acceptable as specifically defined in the “Agent Website Guidelines Job Aid” document.</p>
	<p>Materials that contain specific plan/product names or benefits require approval prior to use.</p>	<p>Generic materials may list product types (e.g., Medicare Advantage Plans, Prescription Drug Plans) without approval but not specific product or plan names (e.g., Medicare Complete or Plan A). Inclusion of benefit information requires exception approval (specific copayments, premiums) even when not mentioned with a specific plan.</p>

Generic Materials Frequently Asked Questions

Generic Materials Scenarios	
Scenario	Guidelines
May I place a business card in the same envelope as a marketing material?	Yes, you may include a compliant business card and a compliant note in the same envelope as a marketing material from the Agent Toolkit.
May I use my business card as an advertisement?	No, business cards are not approved for use as an advertisement because business cards are exempt from certain rules that do pertain to marketing material – for example font size and disclaimer.
May I attach my business card to marketing materials?	<p>Yes, you may attach a compliant business card to an approved marketing piece *with a single piece of tape or single staple. The business card must not cover any CMS required language or information.</p> <p>However, you must not attach a sticker, label, or sticky note to approved marketing materials. Attaching a sticker, label, or sticky note is considered altering an approved material, which is prohibited.</p> <p>*Business cards must not be attached to any approved Medicare Supplement Insurance plan marketing materials.</p>
Do I have to use a branded envelope?	No, you may utilize unbranded envelopes to mail advertisements. The “This is an advertisement” statement must appear on the outside of any mailer.

Generic Materials Frequently Asked Questions

Generic Materials Scenarios	
Scenario	Guidelines
<p>May I display outdoor signage?</p>	<p>Yes, you may utilize outdoor advertising. However, the sign must be generic or an approved outdoor advertising piece available on the Agent Toolkit. As a reminder, generic materials cannot contain UnitedHealthcare logos or brands (e.g., UnitedHealthcare, AARP[®]), plan specific names (e.g., Plan A), product specific names (e.g., Medicare Complete), or benefit information.</p> <p>Additionally, you must have permission from the location on whose property you plan on placing the signs.</p>
<p>May I reference my LinkedIn[®], Facebook[®], and/or social media account in my email signature?</p>	<p>Yes, if your email signature is generic, you may reference your social media accounts.</p> <p>You must not include any UnitedHealthcare logos or brands, plan specific names, product specific names, or benefit information. You must only use approved business titles and your email signature must comply with all generic guidelines.</p>
<p>May I resize an approved advertisement from the Agent Toolkit?</p>	<p>No, approved materials must only be used in the sizes available for the purposes designated. Modifying any of the approved materials in any way (beyond the personalization or customization options available on the Agent Toolkit), including the item's size or approved purpose, is prohibited. In addition, due to font size requirements approved materials must not be re-sized smaller.</p> <p>Alternatively, you may create a generic material to fit your need.</p>