



## **2011 UnitedHealthcare® Medicare Solutions Logo and Brand Usage Guidelines for Agency/Agent Web Sites**

### **BACKGROUND**

The following guidelines provide some rules, tips, and tools for 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.

- “Public” means that anyone can access the site through the internet without passwords or any secure firewall.
- “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 brands and logos and not other Medicare related content. 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 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 family 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 an expedited submission and publish process.

As part of this expedited approach, an agent does not need to wait for a review from UnitedHealthcare Medicare Solutions to publish the specific pages of the web site.

However, prior to publishing the specific web pages, an agent must submit their agent information and list all of the specific individual web pages (URLs) that contain any mention of, or logos for, UnitedHealthcare Medicare Solutions brands to the designated submission email box [agent\\_marketing\\_requests@uhc.com](mailto:agent_marketing_requests@uhc.com). 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. The specific information an agent needs to include for the submission are listed at the end of this document under section entitled, "Expedited Submission & Publish Process."

**Submission of web site URLs through this expedited 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.**

If an agent would like their web site to contain any other UnitedHealthcare Medicare Solutions brands, logos, trademarks or product information, that are not spelled out in these guidelines, an agent must follow the exception request and approval process already established within existing operational business practices. The Agent Marketing Exception Request form 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).

## **LOGO USAGE**

For both consumer-facing and agent-facing web sites, the logos listed below may be used, as long as they are used within the guidelines described in this document.

**NOTE: These are the only logos that may be used in association with UnitedHealthcare Medicare Solutions products. The Evercare and 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 logos for products they are certified to sell and that are appropriate for the applicable service areas they represent. The following logos may be used, as long as they are 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.*

These logos are registered trademarks with the United States Patent and Trademark Office. To preserve this status, they 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:



Examples of **incorrect** logo shapes:



**Logo Files:** An agent should not copy and paste these 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](mailto:agent_marketing_requests@uhc.com).

### **SPECIFIC PRODUCT NAMES AND PLAN BENEFITS**

Per The Centers for Medicare and Medicaid Services (CMS) regulations and guidance, contracted agents may **not** publicly present or display specific Medicare plan names (e.g. SecureHorizons MedicareDirect Rx) or specific benefits (e.g. \$0 co-pay for annual physicals) on any web sites unless the web sites are submitted to CMS, via a contracted plan sponsor, for CMS review and approval.

If an agent wants to include specific plan names or plan benefits on their web site, they must follow the exception request process. The Agent Marketing Exception Request form can be found in the Support section of the Agent Toolkit located on the Agent Portal.

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.SecureHorizons.com](http://www.SecureHorizons.com) or [www.UHCMedicareSolutions.com](http://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.

### **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 plans 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 product types and the carrier name is considered marketing and would require an exception request and subsequent submission to CMS. The same rules apply to Medicare Supplement plans which are regulated at the State level.

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 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, "Expedited 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**
  - Medicare Supplement Plans
  - Medicare Advantage HMO, PPO and PFFS plans
  - Medicare Advantage Special Needs Plans
  - 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 brands 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.
- **SecureHorizons® Medicare Advantage** health plans [offered through UnitedHealthcare Medicare Solutions] provide 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 SecureHorizons® 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.
  - **SecureHorizons® MedicareDirect™** 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 [offered through UnitedHealthcare Medicare Solutions] account for 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 [offered through UnitedHealthcare Medicare Solutions] account for 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®
- SecureHorizons®
- 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.

## **EXPEDITED SUBMISSION & PUBLISH PROCESS**

By adhering to these guidelines, an agent may follow an expedited submission and publish process. As part of this expedited approach, an agent must submit all specific web site URLs (e.g. [www.ABCbrokerage.com/carriers](http://www.ABCbrokerage.com/carriers), [www.ABCbrokerage.com/plans](http://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 to the official agent submission email [agent\\_marketing\\_requests@uhc.com](mailto: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 expedited 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.**

If an agent wants to include any additional information on their web site that is not included in these guidelines, such as specific plan names, plan benefits, or consumer education about Medicare related products they must follow the exception request and approval process already established. 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).



Example: Proper logo and copy usage for consumer-facing web site

Home	About Us	Medicare	Annuities	Long Term Care	Contact Us
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At ABC Insurance Company we are proud to offer Medicare Plans from some of the leading insurance carriers across the country.

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



- Medicare Supplement Plans
- Medicare Advantage HMO, PPO and PFFS plans
- Medicare Advantage Special Needs Plans
- Part D prescription drug plans



- Medicare Supplement Plans
- Medicare Advantage HMO, PPO and PFFS plans
- Part D prescription drug plans



- Medicare Supplement Plans
- Medicare Advantage HMO, PPO and PFFS plans
- Part D prescription drug plans



- Medicare Supplement Plans

*Example: Proper logo and copy usage for agent-facing web site*

**123 Insurance Marketing, Inc.**

**1-800-555-1234**

Home

About Us

**Medicare**

Annuities

Long Term Care

Contact Us

At 123 Insurance Marketing, Inc. our goal is to support our agents' businesses with valuable resources, 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 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.

**Medicare Supplement** plans account for 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 the nation's largest Part D business and are available in all 50 states and territories. These plans provide a way 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.***