AARP | Medicare Plans from UnitedHealthcare

AUTHORIZED TO OFFER (A2O)

AARP Medicare Plans Agent Program Guidelines

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Authorized to Offer (A2O)

AARP Medicare Plans Agent Program Guidelines

Table of Contents

1 Welcome 3

2 Authorized to Offer Levels 4

3 A2Oh! Rewards 5

4 Non-Resident State Appointments 6

5 myUHCagent.com 7

6 Marketing 7

- A2O Business Card Guidelines 9
- Web Banner Guidelines 9
- E-mail Signature and Letterhead 10

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1 Welcome

The Authorized to Offer (A2O) AARP Medicare Plans Program recognizes agents who have met and continue to meet all certification standards, demonstrate competency on AARP Medicare Plans insured by UnitedHealthcare Insurance Company or an affiliate (collectively "UnitedHealthcare"), and continue to serve AARP members' best interests. AARP Medicare Plans includes AARP® Medicare Supplement Plans, AARP® MedicareComplete® and AARP® MedicareRx Plans.

The use of the AARP brand in marketing materials alongside an agent's name is a privilege representing "best in class" agents. As an A2O agent, you should be proud you stand apart from the non-A2O agents in the marketplace.

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2 Authorized to Offer Levels

The A2O program is split into two status levels that are defined by the underlying requirements.

A2O Agent (also known as Level 1)

Agents, who are licensed, appointed and contracted with UnitedHealthcare, and have completed UnitedHealthcare certification requirements, are **Authorized to Offer (A2O)** (also known as Level 1) **AARP Medicare Plans**.

Agents who have an A2O status have access to marketing and enrollment materials for the product(s) they are authorized to offer. Marketing materials may include the AARP-branded product logos and come in a variety of formats such as ads, flyers, letters, mailers, name badges and table runners.

A2O Elite Agent (also known as Level 2)

The **Authorized to Offer Elite status** (also known as Level 2) for AARP Medicare Supplement Plans recognizes and rewards agents who have met minimum production and/or book of business thresholds, demonstrating loyalty and competency related to these plans.

To Earn and Retain Status

- ☑ Authorized to Offer Elite agents must meet the annual production minimum from January through December each year of **twenty-five (25) commission-eligible, accepted and paid sales* of AARP Medicare Supplement Plans and/or Medicare Select Plans.**
- ☑ OR

  Maintain a book of business of 150 or more active AARP Medicare Supplement and/or Medicare Select Plan members.

  Agents need to adhere to all contractual provisions and requirements.

  If an Elite agent does not meet the requirements to maintain status, the agent will move back to A2O status.

Agents who achieve A2O Elite status receive access to additional, exclusive marketing materials and other benefits.

Status

Agents can view their Authorized to Offer (A2O) status on Jarvis at www.uhcjarvis.com, under Manage Your Account in the Personal Information section after they've searched for their name or agent ID. See the field "A2O Level" to view current A2O level. Authorized to Offer agents will receive production e-mail statements two times per year for AARP Medicare Supplement Plans. Elite agents will receive monthly e-mail statements summarizing their sales count and cash rewards to date. For Solicitors and Solicitor Agencies: UnitedHealthcare will notify Solicitor Agencies when a Solicitor Agent(s) becomes an A2O Elite agent and send the Solicitor Agency monthly production e-mail statements thereafter.

Note: *Use Jarvis and Jarvis Enroll anytime, anywhere by downloading the apps.* GET IT ON Google Play | Download on the App Store

*Sale must be commission-eligible. See your contract for details. Sale must also be paid with at least one month's full premium paid by the consumer. Note: First month's premium payment must be applied to the account by December 31 for the premium to be considered paid.

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3 A2Oh! Rewards

Elite agents can earn cash rewards from UnitedHealthcare on commission-eligible, accepted and paid sales of AARP Medicare Supplement Insurance Plans and/or Medicare Select Plans insured by UnitedHealthcare Insurance Company or an affiliate with plan effective dates during the program measurement period of January 1 through December 31. Refer to the Exclusions section for applications that are excluded from the program.

The program provides cash on application count milestones that are reached by Elite agents. Agents must be active, certified, contracted, licensed, appointed and authorized to offer AARP Medicare Supplement Plans in the state that the consumer resides for each application submitted.

Agents start to accumulate cash rewards once they are a current, active Elite agent. The minimum of 25 applications for Elite status must be met in order to qualify for cash rewards.

Cash Rewards Bonus

Elite agents receive increased cash rewards amounts and bonuses when they reach 25, 75, 100, 150 and 200 eligible applications for the year.

Cash Rewards:*

Maximum cash rewards cap = $20,000 (annually)

Elite Level	Application Count	Cash Rewards per application	Milestone Bonus	Cumulative Cash Reward Amounts	
				Minimum Amount	Maximum Amount
Base	1-24**	$10	$0	$10	$240
Opal	25-74	$25	$250	$515	$1,740
Ruby	75-99	$50	$500	$2,290	$3,490
Sapphire	100-149	$75	$750	$4,315	$7,990
Emerald	150-199	$100	$1,000	$9,090	$13,990
Diamond	200+	$125	$2,000	$16,115	$20,000

*For Elite (Level 2) agents only. Not applicable for A2O (Level 1) agents.

**Once the production minimum of 25 applications has been met for Elite status.

Sale must be commission-eligible. See your contract for details. Sale must also be paid with at least one month's full premium paid by the consumer. Note: First month's premium payment must be applied to the account by December 31 for the premium to be considered paid.

All cash rewards are provided in accordance with applicable state rules and are subject to applicable taxes. United-Healthcare Insurance Company has an obligation to report the cash reward on each agent's (or successor or assignee, if one is in place) 1099 form.

UnitedHealthcare reserves the right to revise the A2Oh! Rewards rules or terminate the program at any time without notice. UnitedHealthcare will determine eligibility for this incentive program, qualification of applications, and application counts for this incentive program. All decisions are final.

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Cash Reward Payout Timing

The final measurement date will be January 15 each year. Cash rewards will automatically be paid out to the writing agents once each year in February.

Cash Reward Eligibility[1]

NMA, IMO and ICA writing agents are eligible for this program. Solicitors, ISRs, eAlliances and telesales agents are not eligible for rewards.

Cash rewards are provided as long as agent is active, certified, contracted, licensed, appointed and authorized to offer AARP Medicare Supplement Plans at the time of the final measurement date. If an agent voluntarily terminates their contract with UnitedHealthcare, but has an approved successor in place, the successor agent will be provided any earned rewards. Rewards will not be provided to any agent who is in servicing or terminated status at the time of the final measurement date.

In cases of assignment of commission, the agent or agency assigned commission will receive cash rewards.

Cash Reward Exclusions

Applications for individuals residing in Connecticut, Minnesota, New York, North Dakota and Washington are not eligible. Applications for any individuals who are accepted for guaranteed issue coverage outside of their open enrollment period[2] are not eligible unless they reside in Colorado, Florida, Idaho, Indiana, Massachusetts, Montana, Oregon, South Carolina, Tennessee, Vermont, and Wisconsin. Applications for individuals under the age of 65 are not eligible unless they reside in Maine, Missouri, Montana, Oregon and Wisconsin. Plan changes and internal replacement applications are not eligible.

[1] Cash rewards are subject to applicable taxes. UnitedHealthcare Insurance Company has an obligation to report the cash rewards on each agent's 1099 (or successor or assignee, if one is in place) form.

[2] Medicare supplement Open Enrollment period that begins on the first day of the month an individual is age 65 or older AND enrolled in Medicare Part B. Individuals that reside in CA are within 60 days of their Birthday Open Enrollment period that begins the day of their birthday.

4 Non-Resident State Appointments

A2O Elite agents are eligible to have non-resident state appointment fees for UnitedHealthcare Insurance Company and UnitedHealthcare Insurance Company of America paid by UnitedHealthcare.

To qualify, an agent must be an active Elite agent at the time of the initial or renewal non-resident state appointment. No other action is needed!

ICA, IMO, ISR, eAlliance, solicitors and telesales agents are not eligible for this benefit.

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5 myUHCagent.com

A2O Elite agents will have access to be listed within the UnitedHealthcare Agent Directory called myUHCagent.com.

MyUHCagent.com, home to millions of visits each year, is a great resource for both consumers and insured members to find local licensed sales representatives to offer one-on-one attention and to help answer questions about Medicare. Once on the site, consumers and insured members can search for local agents either by zip code, or by name and state.

In addition to being listed on the site, A2O Elite agents have the opportunity to complete a personalized landing page. This customizable page provides contact information, office hours, community meeting information, and more. Plus, it allows Elite agents to promote their landing page on UnitedHealthcare Toolkit materials, email signature, and business cards.

eAlliance, solicitor and telesales agents are not eligible for this benefit.

6 Marketing

Agents who have an A2O Elite status have access to all A2O materials as well as exclusive Elite marketing materials. Elite marketing materials include a business card with the name or logo of the AARP-branded products on them, web banners, social media posts, a brochure, AARP product-branded thank you card, tent card, and personalized promotional items.

Elite status materials also include AARP Medicare Supplement marketing materials that promote the product, as well as the agent as the local go-to resource for the product. Additional exclusive materials are added on an ongoing basis. Agents are encouraged to check their email for the latest information.

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Agents are prohibited from creating new or altering existing marketing materials for AARP Medicare Plans. **Any material that states the product name or uses a logo for an AARP-branded product in any piece must be approved by UnitedHealthcare and AARP Services, Inc., AARP's wholly owned subsidiary and, in some cases, filed with each state and/or the Centers for Medicare and Medicaid Services (CMS) prior to use.** Therefore, agents must only use sales and marketing materials provided by UnitedHealthcare to promote AARP Medicare Plans. Agents must not create their own pieces with the AARP-branded product name or logo. The availability of sales and marketing materials may vary by state and/or county.

The following guidelines apply when using approved marketing pieces:

- For AARP Medicare Supplement pieces, verify that the piece is approved to use in the desired state(s). If a state is not listed in the UHC Agent Toolkit or Sales Materials Portal on Jarvis, the piece is not approved for use in that state. Check back frequently, as states are added when approvals are received.
- Agents may use the provided marketing materials for their own lead-generating purposes. Leads gathered using higher level marketing materials cannot be passed down to lower level agents. For example, an Elite (Level 2) agent may not send out Elite status mailers and pass along leads to A2O (Level 1) agents. The leads must be used for the Elite agent only.
- Altering the pieces is prohibited (excluding the editable fields). Agents must not remove, edit, move, add information to the pieces or alter their size.
- The pieces must not be used in an e-mail campaign unless otherwise indicated on the Toolkit. The only exception is with agent recruitment efforts. See approved materials on the Sales Materials Portal and UHC Agent Toolkit.
- Agents may not make cold calls as highlighted in the Branded Products Addendum (Exhibit D) of the contract and the Agent Guide. This includes any follow up calls to mail recipients to see if they received a mailer or flyer.

Please note that access to materials is limited to products on which agents are fully trained and authorized to offer. Distribution of materials to agents who are not authorized to offer is strictly prohibited. Agents who do not comply may face disciplinary action, including, but not limited to, termination of contract.

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A2O Business Card Guidelines

A2O business cards are available to **Elite agents.** The A2O business card notifies recipients that the agent listed on the card is an Authorized to Offer AARP Medicare Plans agent.

A2O business card titles are required by CMS and UnitedHealthcare for ISR, ICA and NMA agents. Please refer to the Agent Guides for approved titles. Guides can be found on Jarvis > Knowledge Center > Reference Guides > Agent Guides.

The following information is prohibited from the Authorized to Offer business card fields:

- Blog, Facebook, Twitter and other social media URLs
- Business slogans
- Listing/naming offered products
- Business logo (for NMA agents)

Web Banner Guidelines

The A2O web banners are designed to support the marketing efforts of UnitedHealthcare and our **Elite agents** who are Authorized to Offer AARP Medicare Plans. UnitedHealthcare has developed correlating guidelines to help agents appropriately communicate the offering to the public and leverage the power of the AARP brand to their best advantage. **Other than the provided web banner, the use of the product name or logo for an AARP-branded product on any website, social media or url is prohibited unless approved by UnitedHealthcare and AARP Services, Inc. (ASI) and in some cases, filed with each state and/or the Centers for Medicare and Medicaid Services (CMS) prior to use.**

In addition to adhering to these web-banner- specific guidelines, agents must continue to ensure that all marketing and brand guidelines are being followed.

- Web banners may be placed on the Elite agent's or agency's website that is registered with UnitedHealthcare (via the Toolkit). Placement of the web banners should be below the agent's masthead and navigation. We recommend placing the banners on the home page and the agent's products page. Three banner options, varying in size, are available to allow the agent to select the size that best fits their web page.
- Agencies must have at least 60% of agents who are Authorized to Offer Elite in order to remain eligible to display the A2O web banner on their website.

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- Web banners cannot be re-created, manipulated or changed by the agent. Web banners must be used exactly as provided. Provided link must not be broken and/or redirected.
- No other reference to AARP and the AARP-branded products may be listed or displayed other than those in the provided web banners. Rules for displaying and/or listing the UnitedHealthcare brand are available on Jarvis.
- Elite agents must maintain the sales minimums and certification requirements each year from January through December to be able to display the web banner on their website. If requirements are not met and an agent falls to A2O, web banners will be taken down by the web service.

E-mail Signature and Letterhead

All agents are prohibited from using the AARP logo and/or reference to the Authorized to Offer Program and/or their level/Elite Status in any stationery, which includes their letterhead, postcards, e-mail signature blocks, etc.

AARP endorses the AARP Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company or an affiliate (collectively "UnitedHealthcare"). UnitedHealthcare pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. AARP does not employ or endorse agents, brokers or producers.

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