

AARP | Medicare Plans
from UnitedHealthcare

AUTHORIZED TO OFFER (A20)

AARP Medicare Plans
Agent Program Guidelines



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Table of Contents

1	Overview	3
	AARP Services, Inc. Agent Visits	3
2	Authorized to Offer Levels	4
3	A20h! Rewards	5
4	Lead Program	6
5	Marketing	7
	A20 Business Card Guidelines	8
	Web Banner Guidelines	8
	Window Clings Guidelines	8
	Email Signature and Letterhead	9
6	myAARPconnection.com	9
7	Complimentary Membership	10
	Gifted Membership Guidelines.....	10



1 Overview

The Authorized to Offer AARP Medicare Plans program (A20) recognizes agents who have met and continue to meet all certification standards, demonstrate competency on AARP Medicare Plans insured by UnitedHealthcare Insurance Company (UnitedHealthcare), and continue to serve AARP members' best interests. AARP Medicare Plans includes AARP® Medicare Supplement Plans, insured by UnitedHealthcare

Insurance Company, AARP® MedicareComplete®, insured by UnitedHealthcare, and AARP® MedicareRx Plans, insured by UnitedHealthcare.

The use of the AARP brand in marketing materials alongside an agent's name is a privilege that will raise the bar for "best in class" agents. The program is intended to differentiate A20 agents from the non-A20 agents in the marketplace.

AARP Services, Inc. Agent Visits

All UnitedHealthcare agents who are Authorized to Offer (also known as Level 1) or Authorized to Offer Elite (also known as Level 2) are subject to quality-control visits from staff members of AARP Services, Inc. (ASI) Distribution.

The purpose of these visits is to ensure that agents are meeting all code of ethics and other contractual obligations to UnitedHealthcare related to participation in the A20 program for the AARP-branded products.

Each quarter, ASI Distribution staff will contact agents to schedule face-to-face meetings at a

mutually convenient time and place. The visits will typically last about an hour, during which time the ASI staff person will explain their role, ask about the agent's background and solicit feedback about AARP and the AARP-branded products offered through UnitedHealthcare (UHC).

Agents are encouraged to be candid. Agents should also remember to adhere to all privacy and related rules concerning consumers. Should an agent have a concern regarding privacy or any related rules, they should contact their up-line or available UHC resources to address specific issues, as appropriate.



2 Authorized to Offer Levels

The A20 program is split into two status levels that are defined by the underlying requirements. Access to specific types of AARP-branded product marketing materials is determined by earning and retaining a status level annually.

Agents, who are licensed, appointed and contracted with UnitedHealthcare, and have completed UnitedHealthcare certification requirements, are **Authorized to Offer (A20)** (also known as Level 1) **AARP Medicare Plans**.

Agents who have an A20 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 on them and come in a variety of formats such as ads, flyers, letters, mailers, name badges and table runners.

The **Authorized to Offer Elite status** (also known as Level 2) for AARP Medicare Supplement Plans recognizes and rewards agents who have demonstrated loyalty and a high knowledge-base with production minimum.

To earn and retain status, Authorized to Offer Elite agents must meet the annual production minimum from January through December each year of **thirty (30) commission-eligible, accepted and paid sales* of AARP Medicare Supplement Plans and/or Medicare Select Plans** OR retain a book of business of 150 or more active AARP Medicare Supplement and/or Medicare Select Plan members. Agents will also reaffirm their adherence to all contractual provisions and requirements.

Once agents meet these requirements, they are invited to take a certification course called "Disrupt Aging" (formerly known as "Mature Markets"). Upon successful completion of the course, they will be granted Elite status.

Solicitor agents are not permitted to join Elite status.

If an Elite agent does not meet the annual sales or book of business requirements, the agent will be demoted to an A20 agent.

Status

Agents can view their Authorized to Offer (A20) status on Jarvis under Manage Your Account in the Personal Information section after they've searched for their name or agent ID. See the field "A20 Level" to view your current A20 level. To check your status, please go to www.uhcjarvis.com.

Note: *ISR agents may complete the Disrupt Aging certification course for Elite status once they have completed all product requirements.*

*Sale must be commission-eligible. Sales that are not paid a commission include AARP Medicare Supplement Insurance Plan members switching from one plan to another AARP Medicare Supplement Insurance Plan, riders and sales to consumers under age 65, where applicable. These sales will not count toward your quality production minimum. 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.



3

A20h! Rewards

Elite agents can earn cash rewards and trips from UnitedHealthcare on commission-eligible, accepted and paid sales of AARP Medicare Supplement Insurance Plans and/or Medicare Select Plans with plan effective dates during the program measurement period of January 1 through December 31. (This excludes under age 65 applications in all states except New York, riders, and plan changes.)

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

Agents will start to accumulate cash rewards if they are a current, active Elite agent or as soon as they have completed the Disrupt Aging course. The minimum of 30 applications for Elite status must be met in order to qualify for cash rewards.

Cash Rewards Bonus

Elite agents will receive increased cash reward amounts when they reach 30, 75 and 100 eligible applications for the year. In addition, you will receive a cash reward bonus when 30 and 75 eligible applications are reached. See chart on page 6 for cash reward amounts.

Trip Rewards

Agents qualify for a Sapphire category trip bonus, in addition to their cash rewards, when they sell 100 - 149 eligible applications within the qualifying period of January 1 through December 31. Agents who sell 150 - 199 eligible applications within the qualifying period will be eligible for a higher value trip in the Emerald category. Agents who sell 200+ eligible applications within the qualifying period will be eligible for the highest value trip in the Diamond category. Eligible agents may select a trip of lesser value if they choose.

Trips will be awarded annually in February. Agents must redeem for their trips within the calendar year of being awarded. Eligible agents will be contacted with instructions on how to redeem their trip. Agents can explore the A20h! Reward trip options at www.engagengo.com/unitedhealthcare54239.

Cash Rewards

Cash rewards will automatically be paid out to the writing agents once a year in January, following the end of the program measurement period. Elite agents will receive a monthly email statement that summarizes their sales count and cash rewards to date.

Travel expiration

Trips are valid as long as an agent is contracted, licensed, appointed and authorized to offer AARP Medicare Supplement Plans. Travel rewards expire if an agent no longer has active writing status during the program measurement period (voluntary or involuntary).

Exclusions

Applications for members residing in Minnesota, North Dakota, Washington, and West Virginia are not currently eligible for cash or trip rewards. Also, applications for any individuals who are accepted for guaranteed issue coverage outside of their open enrollment period* as of the plan effective date will not count towards cash or trip rewards in all states except Colorado, Connecticut, Florida, Indiana, Massachusetts, Missouri, Montana, New York, Oregon, South Carolina, Tennessee, Vermont, and Wisconsin.

*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.

Cash Rewards:*

Maximum cash rewards cap = \$7,500 (annually)

Application Count	Cash Rewards per application	Bonus and Rewards Category	Cumulative Cash Reward Amounts	
			Minimum Cumulative	Maximum Cumulative
1 - 29**	\$10	Base	\$10	\$290
30 - 74	\$25	Silver and \$250 bonus	\$565	\$1,665
75 - 99	\$50	Gold and \$500 bonus	\$2,215	\$3,415
100+	\$75	Platinum and Trip Rewards	\$3,490	\$7,500

*For Elite (Level 2) agents only. Not applicable for A20 (Level 1) agents.

**Once the production minimum of 30 applications has been met for Elite status.

All trips and cash rewards are subject to applicable taxes. UnitedHealthcare Insurance Company has an obligation to report the fair market value of the trip and the cash rewards on each agent's 1099 form. Trips are nontransferable and the trip value cannot be redeemed for cash.

NMA, IMO and ICA writing agents are eligible for this program. Solicitors, ISRs, eAlliances and telesales agents are not eligible. UnitedHealthcare reserves the right to revise the A20h! Rewards rules or terminate the program at any time without notice.



Lead Program

Additionally, A20 Elite agents are eligible to be invited to the A20 Elite Lead Program. This benefit allows qualified A20 Elite independent agents to opt-in to the program where they will receive AARP Medicare Supplement Insurance Plan leads for consumers who requested additional plan information.



5

Marketing



Agents who have an A20 Elite status have access to all A20 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, a letter of introduction, AARP product-branded thank you card, tent card, A20 AARP product-branded shirts, personalized promotional items and window cling/signage.

Note: Window clings are mailed to individual agents — they cannot be ordered from toolkit.

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. Check the newsletters for announcements.

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 (UHC) 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, you must only use sales and

marketing materials provided by UnitedHealthcare to promote AARP Medicare Plans. You must not create your 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 has been approved in the state(s) you would like to market in. If you do not see a state listed in the Toolkit or Sales Materials area of 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 A20 (Level 1) agents. The leads must be used for the Elite agent only.
- Altering the pieces is prohibited (excluding the editable fields). You must not remove, edit, move or add information to the pieces. You may not make pieces smaller because CMS and each state's Department of Insurance require a minimum font size.
- The pieces must not be used in an e-mail campaign. Exception: E-mail campaigns are permissible with agent recruitment efforts. See approved material on Jarvis and toolkit.
- You may not make cold calls as highlighted in the Branded Products Addendum (Exhibit B) in your contract. This includes any follow up calls to your mail recipients to see if they received your mailer or flyer.

Please note that you only have access to materials for products in which you 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.

A20 Business Card Guidelines

A20 business cards are available to **Elite agents**. The A20 business card notifies recipients that the agent listed on the card is an Authorized to Offer AARP Medicare Plans agent.

The following A20 business card titles are required by CMS and UnitedHealthcare:

- ISR agents may use either “Sales Agent” or “Sales Representative”
- ICA agents may use “Sales Agent” or “Independent Sales Agent”
- NMA agents may use “Sales Agent.” Refer to the Agent Guides for approved titles. Guides can be found on Jarvis > Knowledge Center.

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 A20 web banners are designed to support the marketing efforts of UnitedHealthcare and our **Elite (Level 2) 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 (UHC) 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 A20 web banner on their website.
- 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 becomes A20 (Level 1), then web banners will be taken down by the web service.

Window Clings Guidelines

The A20 window cling can be displayed in your storefront window. The window cling will help your customers recognize your status as an agent authorized to offer AARP Medicare Plans, insured by UnitedHealthcare. Window clings are mailed to **Elite (Level 2) agents**.

- Artwork was developed by AARP Services, Inc. (ASI) and cannot be re-created, manipulated or changed by the agent. The window cling is 9"x13". The window cling must be used exactly as provided, must be shown in its entirety and must adhere to the dimensions established by ASI.
- The window cling may only reside at Authorized to Offer Elite agent brick and mortar office locations where the agent conducts his/her primary business. It is never permitted to be placed or used on agent vehicles, homes or at non-affiliated third party locations.
- At a given location, at least 60% of agents must be Authorized to Offer Elite to remain eligible to display the window cling.



- The window cling may never be obstructed nor obstruct other non-affiliated third party offers. Please use best practices by refraining from overlapping or layering the cling with other external signage or communication tools.
- The condition of the window cling must be monitored and maintained. For example, if a window cling is scratched, written on, losing adhesiveness and/or color, it needs to be replaced. Replacement requests can be made through the UnitedHealthcare Producer Help Desk at phd@uhc.com or 1-888-381-8581.

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.



6

myAARPconnection.com

AARP Services, Inc. (ASI) has a website which can be accessed at myAARPconnection.com. This website is a valuable resource created for agents Authorized to Offer AARP Medicare Plans. The website contains enhanced tools and new features to help you log volunteer hours, find local events, and more.

- **ACES** – For agents involved with community service, this page invites you to share your stories of volunteerism and record service hours to earn exciting rewards.
- **AARP Membership** – Here you will have the opportunity to sign up or renew an AARP membership for consumers interested in

joining, view AARP membership benefits at a glance, and learn more about ASI.*

- **AARP Member Tools and Resources** – Check out resources that AARP members are using like the Retirement Calculator, Social Security Q&A Tool, and more.
- **AARP in Your Community** – With AARP in Your Community, you can find information on local events and volunteer opportunities.
- **AARP Connect** – Take advantage of all the great programs sponsored by AARP, like Driver Safety and Foundation Tax-Aide. It's easy to get involved!**

*Agents cannot purchase an AARP membership for consumers, nor should they accept money and send personal checks for membership on behalf of applicant.

**When attending an AARP event as an AARP member, agents may not engage in any marketing, sales or solicitation activities regarding commercial or Medicare products for UnitedHealthcare. This includes the distribution of business reply cards or insurance plan marketing materials before, during or after the event.

Note: AARP Services, Inc. developed the website resource of myAARPconnection.com, and also the ACES program. The website and program are for A20 agents and are not affiliated with UnitedHealthcare. Solicitor agents are not eligible for the website or program.

Program rules are subject to change.



7

Complimentary Membership

All Authorized to Offer agents can receive a complimentary 3-year AARP membership (a \$48 value!). Visit myAARPconnection.com and navigate to the AARP Membership page to sign up. Your complimentary AARP membership is an opportunity to discover the benefits of being part of the AARP community, allows you to see what your clients will receive with their AARP membership, and includes:

- Trusted information and resources like *AARP The Magazine*.
- Everyday discounts on vision and hearing care, dining out, travel and more.
- Tools to help with everything from finances to healthy living.
- Exclusive products and services, including dental, hearing, and cell phone plans.
- Volunteer opportunities in the community.
- Exclusive savings on FDA-approved prescription medications not covered by your primary insurance and on specialty drugs at more than 64,000 participating retail pharmacies and via mail order.
- Important information on health, Medicare and Social Security, and much more. Visit AARP.org to learn more!

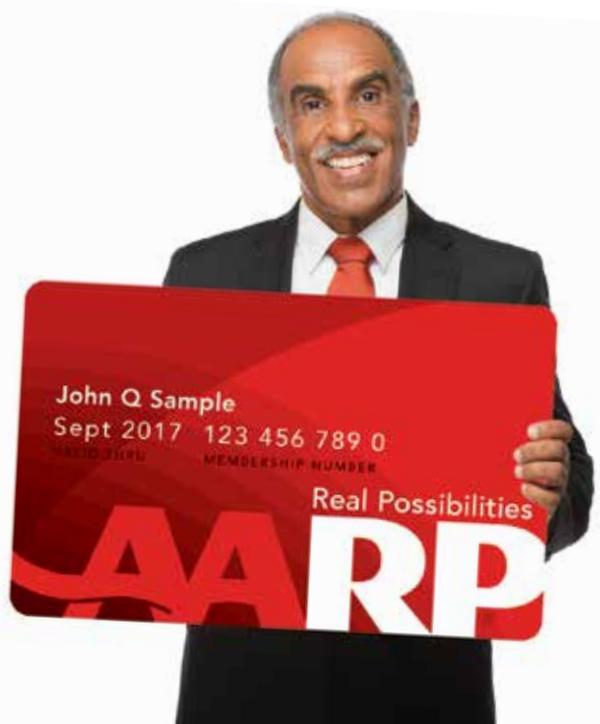
Note: For age-restricted products or services, such as the group life insurance products insured by New York Life and the group Medicare supplement insurance plans insured by UnitedHealthcare Insurance Company, you must meet the age requirements for those products.

Gifted Membership Guidelines

- The membership is for you only as an active Agent, contracted and appointed with UnitedHealthcare. This offer is non-transferable. However, your free membership allows you to include a spouse or partner so they can enjoy the benefits as well.
- This offer is valid for all Authorized to Offer Agents, **regardless of age**.
- If you are already a member or your membership has expired, this complimentary offer will allow you to renew your membership for an additional three (3) years.
- Please visit the following website to sign up/renew your free AARP Membership: myAARPconnection.com.

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