

1. **Agent Phone Number (Section 30.3)** – Materials that include an agent/broker's phone number should clearly indicate that calling the agent/broker number will direct an individual to a licensed insurance agent/broker. Business cards are excluded from this requirement.
****This does not apply to generic marketing materials.**
2. **Ancillary benefit riders (dental/fitness)** – Enrolling agents must clearly explain that these riders are an additional benefit and include an additional premium.
3. **Communication** - Enrolling agents are responsible for ensuring that the consumer receives all the information required to make a plan decision. Previous discussions with other agents don't count.
4. **Font Size Rule (Section 40.2)** – All text included on materials, including footnotes, must be printed with a font size equivalent to or larger than Times New Roman 12 point (applies to both height and width of font). **Exception(s):** *Television Ads, ID cards, internal tracking numbers, logos w/taglines and the Public Notices section of a Newspaper*
5. **Requesting prescription drug coverage through exception process** – Enrolling agents must not guarantee that a prescription drug exception will be granted if an exception is requested. The plan grants exceptions only if a formulary medication will not meet the member's requirements.
6. **Plan availability** – when offering plans to a consumer, agents need to be clear that the plans offered are the only UnitedHealthcare plans offered, not all plans offered in the area by other carriers.
7. **Predicting future expenses** – When reviewing prescription drug costs, agents should only advise on what the coverage gap is and not predict if the consumer will meet the coverage gap.
8. **Prohibited Terminology/Statements (Section 40.4)** – Agents **may NOT** do the following:
 - Use absolute superlatives such as "the best," "highest ranked," "rated number 1" or **qualified superlatives such as "one of the best," "among the highest rank,"** unless they are substantiated with supporting data provided to CMS as a part of the review processes, or they are used in logos/taglines.
 - Compare to another organization/plan by name unless they have written concurrence from all plan sponsors being compared.
9. **Reference to Studies or Statistical Data (Section 40.3)** – When referencing results of studies or statistical data in relation to quality, cost, or customer service, study detail must be included in the material (either in the text or as a footnote) along with the source and date. **This information must be submitted to CMS prior to use.** Footnotes should appear either at end of the document or the bottom of each page and in the same place throughout the document.
10. **Sales Meeting Disclaimer and Scope of Product (Section 50.10)** – The following statement must be included on materials that invite consumers to attend a group session with the possibility of enrolling: *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>.*