

COMPLIANCE BULLETIN

GUIDANCE FOR UNITED HEALTHCARE AGENTS

USE OF GENERIC MARKETING MATERIAL AND

FORMAL/INFORMAL EVENT PARTICIPATION

CB0012-14
March 11, 2014

EFFECTIVE DATE: JANUARY 24, 2014

General Marketing Material

Advertising materials include print materials, websites, and social media. All generic marketing materials **must** be submitted to Compliance@NSGAccommunications.com for a compliance review prior to use. Agents' existing generic marketing materials must also be submitted to ensure those materials are compliant. This is a requirement directly from the carrier. Currently, United Healthcare (UHC) and Network Insurance are reviewing websites for CMS compliance and to ensure all websites are registered with UHC.

Formal and Informal Event Participation

All United Healthcare (UHC) agents certified to participate in events and representing UHC:

Remember: Network Insurance must be copied on all UHC event(s) scheduling and/or cancellation(s). Please send your information to: Compliance@NSGAccommunications.com.

Event Scheduling

Carriers must notify CMS of all formal and informal marketing/sales events via Health Plan Management System (HPMS) prior to advertising the event or seven (7) calendar days prior to the event's scheduled date, whichever is earlier. Changes to marketing/sales events, (e.g., cancellations and room changes), should be updated in HPMS at least forty-eight (48) hours prior to the scheduled event. If UHC has stricter event guidelines, the carrier rules supersede the above-described guidelines and agents must comply with this guidance.

Cancellations

- Notification of cancelled sales events should be made at least forty-eight (48) hours prior to the originally scheduled date and time of the event.
- **If you are unable to attend a scheduled event, it is up to the agent/upline to find a suitable replacement, per the carrier's guidelines.**

Event Marketing Material

For events, as you know, you must only use CMS and UHC-approved marketing material; there are **no** exceptions to this rule.

Corrective action for non-adherence to guidelines:

The general discipline for non-adherence with these guidelines is set forth below. Steps may be added or removed at the discretion of the Company or carrier.

- a) First offense (Coaching) – as dictated by the carrier's disciplinary guidelines and additional corrective action, if any, as deemed by the Company's Compliance Department and/or the Company's leadership.
- b) Second offense (Corrective Action Plan (CAP)) – as dictated by the carrier's disciplinary guidelines and additional corrective action, if any, as deemed by the Company's Compliance Department and the Company's leadership.

Note: An agent "No Show" at a scheduled event automatically warrants a CAP.

- c) Third offense – Disciplinary action up to and including possible termination of agent's capability to participate in future events.

If we can help you in any way, please send an e-mail to Compliance@NSGAccommunications.com.