



AUTHORIZED TO OFFER (A20)

AARP Medicare Plans Agent Program Guidelines



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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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Authorized to Offer Levels

The A20 program is split into two status levels that are defined by the underlying requirements.

A20 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 (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 and come in a variety of formats such as ads, flyers, letters, mailers, name badges and table runners.

A20 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 A20 status.

Agents who achieve A20 Elite status receive access to additional, exclusive marketing materials and other benefits.

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 current A20 level. To check A20 status level, please go to www.uhcjarvis.com. Agents also receive monthly production e-mail statements for AARP Medicare Supplement Plans. For Solicitors and Solicitor Agencies: UnitedHealthcare will notify Solicitor Agencies when a Solicitor Agent(s) becomes an A20 Elite agent and send the Solicitor Agency monthly production e-mail statements thereafter.

Note: Use Jarvis and LEAN anytime, anywhere by downloading the apps.



*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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A20h! Rewards

Elite agents can earn cash rewards and a trip 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. (This excludes under age 65 applications in all states except Montana, riders, and plan changes.)

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 reward amounts when they reach 25, 75 and 100 eligible applications for the year. In addition, Elite agents receive a cash reward bonus when 25 and 75 eligible applications are reached. See chart on page 7 for cash reward amounts.

Cash rewards will automatically be paid out to the writing agents once each year in February, following the end of the program measurement period. Elite agents receive monthly e-mail statements summarizing their sales count and cash rewards to date.

Trip Reward

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 are eligible for a higher value trip in the Emerald category. Agents who sell 200+ eligible applications within the qualifying period are eligible for the highest value trip in the Diamond category.

Agents who earn a trip reward will be notified via email in February following the annual program measurement period.

Agents may choose:

One trip from the category they earned,
OR

Cash award for the estimated value of the earned trip

Agents will be required to confirm their choice within a designated period of time. Once a choice is made, the decision is final and cannot change. If no option is chosen, the reward (trip and cash option) will be forfeited.

Agents who choose a trip will receive instructions on how to redeem their trip. Agents must redeem their trip within the designated time frame, at the end of March.

Agents may also choose a trip from a lower-tiered trip category, but will forfeit the difference of estimated value of their earned trip.

Agents who choose the cash award in lieu of a trip will see the payment in late April, 30 days after the end of the designated decision time frame.

Cash and Trip Payout¹

Cash and Trip rewards, including a cash award in lieu of a trip, 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 us, 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 and the cash award in lieu of a trip.

Exclusions

Applications for members residing in Minnesota, North Dakota and Washington are not eligible for cash or trip rewards. Starting with the 2024 program measurement period, applications for members residing in Connecticut and New York will not be eligible for cash or trip rewards. Also, applications for any individuals who are accepted for guaranteed issue coverage outside of their open enrollment period² as of the plan effective date will not count towards cash or trip rewards in all states except Colorado, Florida, Idaho, Indiana, Massachusetts, Montana, Oregon, South Carolina, Tennessee, Vermont, and Wisconsin. Starting with the 2024 program measurement period, guaranteed issue applications for members residing in Missouri will not count towards cash or trip rewards.

¹ Cash and trip rewards, including cash award in lieu of a trip, are subject to applicable taxes. UnitedHealthcare Insurance Company has an obligation to report the cash rewards and the fair market value of the trip (Diamond - \$11,000, Emerald - \$5,000, Sapphire - \$2,500) 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.

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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 - 24**	\$10	Base	\$10	\$240
25 - 74	\$25	Silver and \$250 bonus	\$515	\$1,740
75 - 99	\$50	Gold and \$500 bonus	\$2,290	\$3,490
100+	\$75	Platinum and Trip Rewards	\$3,565	\$7,500

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

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

All cash and trip rewards, including a cash award in lieu of a trip, are provided in accordance with applicable state rules and are subject to applicable taxes. UnitedHealthcare Insurance Company has an obligation to report the fair market value of any trip and cash reward on each agent's (or successor or assignee, if one is in place) 1099 form. Trips are nontransferable. NMA, IMO and ICA writing agents are eligible for this program. Solicitors, ISRs, eAlliances and telesales agents are not eligible for rewards.

UnitedHealthcare reserves the right to revise the A20h! 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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Non-Resident State Appointments

A20 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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myUHCagent.com

A20 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, A20 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.

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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. Agents are encouraged to check their email for the latest information.



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 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). 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

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the Toolkit. The only exception is with agent recruitment efforts. See approved material on Jarvis and 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.



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 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 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 falls to A20, web banners will be taken down by the web service.

Window Clings Guidelines

The A20 window cling can be displayed in an agent's storefront window. The window cling helps customers recognize an agent's status as authorized to offer AARP Medicare Plans.

Window clings are mailed to **Elite 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.



AARP Services, Inc. Agent Visits

To maintain the A20 distinction, 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 UnitedHealthcare contractual obligations related to participation in the A20 program for the AARP-branded products.

Each quarter, ASI Distribution staff will contact agents to schedule meetings at a convenient time. The meeting 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.

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 UnitedHealthcare resources to address specific issues, as appropriate.

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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