

# **Advertising and Web Site Guidelines for Brokers and Agents**



## INTRODUCTION

Regence BlueShield welcomes brokers and agents to use our logo and benefit information in communications — in print, in electronic media, and on the Internet — to clients, prospects and the marketplace at large. We believe it is a practice that works for both of us.

It is no secret to you that we are part of a highly regulated industry. As such, Regence BlueShield is held to strict standards governing the content of advertising and public communications. Plus, the national Blue Cross and Blue Shield Association has specific requirements governing the use of the Blue Shield name and symbol. These regulations apply to everything with our name on it, whether we publish it or not.

Which brings us to your use of our name: We must ask you to carefully follow guidelines for the use of our logo and plan information, and to follow processes we require for review of this material. We will continue external use of our name as long as materials remain in compliance.

We value our relationship with you in serving our current members and in promoting our products and services to prospective members. We are striving to change health care, and we take our commitment to the community very seriously. The part you play in getting our name and products in front of the public's eye is invaluable. These guidelines have been developed to help you *and* to make it as easy as possible for you to use our name.

## A QUICK GUIDE

We've developed this guide to help you navigate through our guidelines and regulations without having to be an expert on them. You'll have the best results by knowing the following basic information:

1. Regence BlueShield requires that brokers and agents submit for review the following items if they include our name, logo, or information relating to Regence BlueShield or any of its subsidiaries:
  - Print advertising, including yellow page advertisements
  - Broadcast media advertising — radio and television
  - Direct mail flyers
  - Business cards
  - Signs
  - Web sites
  - Solicitation letters (except for the template we provide on our site for your limited customization and use)

Logos for **online** use are available at [www.wa.regence.com/broker/reference/logo/](http://www.wa.regence.com/broker/reference/logo/). E-mail Stephanie Watson, Marketing Communications project manager for Regence BlueShield, at [sewatso@regence.com](mailto:sewatso@regence.com) to request high-resolution logos for **print** use. But first check with your print vendor about which electronic format (i.e., eps, tif, jpg) they require. Don't take logos apart, substitute fonts, change colors or remove the "Independent Licensee of the Blue Cross and Blue Shield Association" tagline. All logos must be in either black or blue only. As we stated above, our colors cannot be changed.

2. If you have any questions about **printed** materials, call Stephanie Watson, Marketing Communications, at (503) 225-5102. It may save you some false starts, production time and expense.
3. If you're working on **Web** materials, call Regence BlueShield's Web department at (206) 389-6735 to check all Web site development that involves Regence BlueShield information before you begin. We have standards that may affect all aspects of your site, including its name. Save yourself time and money by making us one of your first stops when putting our information online.
4. You need to submit materials for review to: Stephanie Watson, Marketing Communications, P.O. Box 1271, M/S E7C, Portland, OR 97207-1271. Her e-mail address is: [sewatso@regence.com](mailto:sewatso@regence.com).
5. Allow two weeks for review.
6. Do not send final printed versions for review – mock-ups and PDFs are fine.

## HOW TO USE OUR LOGO



The following are some sample guidelines governing the display of our logos in both advertising and on Web sites:

1. **Color** – The logo must be black or blue. It cannot be any other color.
2. **Tagline** – The logo must include the following tagline: Regence BlueShield is an Independent Licensee of the Blue Cross and Blue Shield Association
3. **In text**– The proper spelling and upper and lower case placement is as follows: **Regence BlueShield**. Note that "BlueShield" runs together with no space in between "Blue" and "Shield." Please do not place these names all in upper case, such as: REGENCE BLUESHIELD.
4. **Placement**: The Regence BlueShield logo must not be the prominent logo on a layout. It must be smaller than the sponsoring entity's name or logo and NOT be placed at the top. The reason: The ad must **not** appear to be from Regence BlueShield.

### Correct logo usage:



The image shows a correct advertisement layout. On the left, there are two boxes: the top one is titled "Employers • Groups 2 or More Employees" and lists services like Medical, Dental, and Retirement Plans; the bottom one is titled "Individuals - Families Self Employed" and lists services like Long Term Care and Medicare Supplements. To the right of these boxes is the text "INSURANCE BROKERS UNLIMITED" in large, bold letters, followed by a paragraph describing the company as independent brokers with 50 years of experience. Below this text are the Regence logo (a shield with a caduceus) and the Acme Healthcare logo. At the bottom right, there is contact information: "Call for a free quote (425) 555-1234 or 1-800-555-1234".

### Incorrect logo usage:



The image shows an incorrect advertisement layout. It features the Regence logo (a shield with a caduceus) at the top, followed by the word "Regence" in a large, bold font. Below this, it says "and most major carriers" in a smaller font. Then, it lists "Medical Insurance" and "LOW RATES!" in bold. Below that, it says "Acme Insurance" in a bold, italicized font. At the bottom, it provides contact information: "Call for a free quote (206) 555-5678 or 1-800-555-5678".

## ADVERTISING

The Washington Administrative Code Sections 284-50-010 through 230 provide specific guidelines and requirements for health plan advertising. When you use our name, you are responsible for compliance with these requirements.

Here are a few basic guidelines for content:

1. You must include the full legal name of Regence BlueShield. Please do not abbreviate to "Regence" or "RBS."
2. Advertising must not include disparaging comparisons to other carriers. If you are comparing information from two carriers, it must be accurate and complete.
3. If you are summarizing benefit information or including rates, the following tagline must be included: *"This is a brief summary of benefits; it is not a certificate of coverage. For full coverage provisions, including a description of waiting periods and limitations and exclusions, refer to a benefits brochure and contract."*
4. If including rates, you must specify what the rates apply to—plan, subscriber or spouse, etc.—and their effective date. All rate information must be current.
5. If including references to statistics, source material from which the statistics were pulled must be referenced in the document.
6. Information must not be exaggerated or misleading; all information must be accurate.

7. Medicare Supplement advertising must be filed with the Office of the Insurance Commissioner a minimum of 30 days prior to use.
8. You may not include information regarding our subsidiary Asuris Northwest Health in materials that also mention Regence BlueShield. We are not permitted to use the name of or information relating to a “non-branded,” or non-Blue Shield product or subsidiary, along with information related to Regence BlueShield.
9. Regence BlueShield is not an insurance company and must not be referred to as such. Regence BlueShield is a health care services contractor. We can be referred to as a health plan.
10. Regence BlueShield runs regular advertising campaigns, which often include print ads. While we certainly appreciate the interest in our ads, it is not possible to customize our existing print ads with your company name/logo. Brokers and agents must create their own ads.
11. Our suggestion: If you plan on using Regence BlueShield benefit or rate information, please copy information as it appears in our current benefit literature.

## **WEB SITES**

### **General guidelines and restrictions**

Brokers and agents may choose to use Web technology to sell medical and dental plans. You may promote Regence BlueShield plans on the Internet in one of two ways:

1. Through your own Web site.
2. Through a third-party vendor.

Rules that apply to print and advertising also apply to Web advertising and promotion. When creating a Web site, brokers and agents must abide by the established regulatory guidelines and rules for:

1. Logo usage
2. Advertising content
3. Advertising layout guidelines

In addition to the rules and guidelines previously mentioned, the following special requirements for Web development apply:

### **Service areas**

Because Web sites may be accessed from anywhere in the world, brokers are responsible for clearly defining the service areas for each product or plan. For instance, never imply that Regence BlueShield covers all of Washington state. You will always find current service area information available on Regence BlueShield’s Web site.

## **Accuracy of benefits, rates and plan information**

Brokers and agents are responsible for the accuracy of all Web-based content on their Web sites and for content authorized by the broker or agent and placed on a third-party Web site. If a broker or agent fails to represent a product, plan benefits or rates accurately, the broker will be responsible for all costs associated with the inaccurate information. Current information must be provided on all Web sites.

## **Benefit summaries, requests for information, applications**

Broker Web sites that supply benefit information and invite members to apply online or request applications or benefit packets must meet special Web advertising requirements.

### **Online applications**

1. Brokers and agents are responsible for providing a secure environment for transmitting data between themselves and members or potential members. If brokers and agents are soliciting confidential information from potential members, a minimum level of security is recommended (such as Secured Socket Layers-SSL) or similar format. If a member or potential member's confidential information is compromised by insufficient security on the broker's or agent's Web site, the broker or agent will be responsible for damages sustained by the member.
2. When broker and agent Web sites supply an online application form, brokers and agents must make the following clear:
  - Filling out an online application form does not guarantee coverage. The potential member will still be required to fill out and sign the company's application.
  - Proof of Washington residency is required before coverage can begin.
3. When broker and agent Web sites supply a form to download and fill out, these forms must be approved by Regence BlueShield. Forms that can be downloaded will be available in Microsoft Word and in a PDF format for inclusion on broker and agent Web sites. Again, the Web site must clearly detail points 1 and 2 stated above.
4. When brokers and agents make an "invitation to purchase" products or plans, the broker or agent is required to supply the following items to the potential members:
  - Plan limits and exclusions
  - Disclaimers
  - Eligibility requirements
  - Copays and deductibles
  - An accurate summary of benefits

This information must be provided via the broker's or agent's Web site or provided in a follow-up mailing prior to the potential member signing up for a medical or dental plan.

## Referring to Asuris Northwest Health information

The Blue Cross and Blue Shield Association has very specific guidelines about displaying information about to our subsidiary Asuris Northwest Health in relation to Regence BlueShield.

1. When promoting both “Blue” and “non-Blue” (i.e., Asuris Northwest Health) products on a Web site, it is best to keep the products on separate pages. Use the Blue Shield symbol and name on the “Blue” pages; you cannot use the symbol or name, or the name of the Blue Cross and Blue Shield Association, on a page featuring plans or products that do not carry the Shield. It is best to use a “buffer page” between “Blue” and “non-Blue” products whenever possible.
2. If it is not possible to have “Blue” and “non-Blue” products on separate pages, Blue Shield products must take priority and be listed first on the page, with the Blue Shield product and/or logo taking a larger share of the page.
3. You may not use the Blue Shield symbol or name, or refer to the Blue Cross and Blue Shield Association in any way, with products that do not carry the Blue Shield symbol or name.

## Linking to Regence BlueShield Web sites

We encourage brokers to link to our Web sites. The locations are as follows:

- Regence BlueShield: <http://www.wa.regence.com/>
- Asuris Northwest Health: <http://www.asuris.com/>

Please link to these Web sites' provider directories rather than attempting to download directory information to your Web site.

**BCBSA Web site:** If you sell plans that include membership outside the Regence BlueShield service area, be sure to include links to the Blue Cross and Blue Shield Association (BCBSA) Web site. This Web site contains a convenient national “Provider Finder” that will help your clients who are eligible to participate in the BlueCard® Program find a provider in their area.

The BCBSA Web site is located at <http://www.bluecares.com/>

## REVIEW PROCESSES

### For advertising and printed materials:

#### Who to contact:

Stephanie Watson  
Marketing Communications  
P.O. Box 1271, M/S E7C  
Portland, OR 97207-1271

(503) 225-5102  
[sewatso@regence.com](mailto:sewatso@regence.com)

#### Time to allow:

Please allow two weeks for review.

#### What to send:

- A mock-up of how a print piece will look, including rough sizes and placement of graphics and artwork. Final art, photos, etc., are not necessary.
- What you intend to say – text is fine. We don't need it formatted for your layout.

#### What we'll do:

We will review your material and return copies with specific requested changes marked. Feel free to call us with questions about the noted changes.

#### Final steps:

We will request a final copy of your material prior to production.

### For Web sites:

#### Who to contact:

Linda Noble, Web Designer  
1800 Ninth Avenue, M/S S224  
Seattle, WA 98101

(206) 389-6735  
[lnoble@regence.com](mailto:lnoble@regence.com)

We strongly suggest you talk to us prior to beginning development of Web sites that include our information or prior to adding information to your Web site.

#### Time to allow:

Please allow Regence BlueShield two weeks to review your Web site. In certain cases, we may need more time to allow for our legal review. You will be notified in the event we need extra time within a couple days receipt of the Web site.

#### What to send:

We will accept hard-copy versions of your site or we are happy to visit your test site.

**What we'll do:**

We'll specifically note changes marked on hard copy and return them to you.

**Final steps:**

We will ask you to notify us once changes have been made so that we may check your site for compliance. You may then post the information.

**Periodic review:**

Web site material must be kept up-to-date on Regence BlueShield plan or policy changes. We will perform random reviews of approved Web sites to make sure appropriate changes have been made.