

Sales Support Alert

SSA Number: 2009-16

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Issued By: Matt Dixon, Director of National Distribution

Subject: CMS Mandatory Verbiage for Sales Presentations

UHC is committed to full compliance with Medicare guidelines for marketing, communication with members and the general conduct of agents. Adherence to the guidelines protects you as an agent, protects the Company and the beneficiaries from any question of fraud or abuse of the Medicare program. Listed below are the key components to marketing UHC's Medicare Advantage products. Listed below is important language that **MUST** be included in all sales/marketing presentations with Medicare beneficiaries. This language must be used in conjunction with the CMS approved 2010 Sales Presentations and does not replace any of the required disclaimers.

Introduction – (In-home Appointment)

My name is _____ and I am a licensed agent with the State of Florida as well as a full-time / contracted agent with Universal Health Care. Universal is a health plan with a Medicare contract that is reviewed and renewed on an annual basis.

We are currently in our Annual Enrollment Period that runs from November 15th through December 31. This is one of the periods in which you are allowed to make changes to your Medicare coverage.

I am going to do my very best to give you all the information you will need to enroll in our plan today. When you make the decision to enroll in the plan, I will be compensated.

Introduction – (Seminar) (Captive Agents ONLY)

Good morning/Afternoon ladies and gentlemen and welcome to Universal HealthCare's 2010 Medicare Advantage sales seminar. We are currently in our annual enrollment period that runs from November 15, 2009 to December 31, 2009. This is one of the periods in which you are allowed to make changes to your Medicare coverage. My name is _____ and I am a licensed agent with the state of Florida as well as a full time employee Universal Health Care. I have been certified to present to you our 2010 Medicare Advantage (HMO, PPO, PFFS, or POS) plan. I am going to do my very best to give you all the information you will need to enroll in our plan today. When you make the decision to enroll in the

plan, I will be compensated for that. Universal is a health plan with a Medicare contract that is reviewed and renewed on an annual basis.

Questions

1. By a show of hands, how many of you have Medicare parts A and B?
2. What is part A of Medicare?
3. What is part B of Medicare?
4. What is Part D of Medicare?
5. What is part C of Medicare?

So that we get a clear understanding of Part C, I'm going to read what it says in the book.

(Hold up the Medicare & You Book and ask who has received a 2010 Medicare & You Book)

On page 50 of the Medicare & You Book it explains what part C is. (Read page 50)

Summarize what you have read and begin presentation

Summary of Benefits Book

In order to meet the criterion for CMS, begin on page 3 and read:

- What Types of Drugs May be Covered Under Medicare Part B
- What are my Protections in this Plan? (pages 3 and 4)

Disenrollment

- You may disenroll only during a valid enrollment period
- All disenrollment requests to Universal Health Plans must be in writing

For questions on:

- General Agent Support, call us at 1.866.616.6396 or visit our website at www.univhc.com.
- Compliance, email us at compliance@univhc.com.
- Certification or appointment status, email us at Syberworks.uhc@univhc.com.