

Agent Guidelines
For Advertising and Marketing



putting better health at the center of all we do



How to Contact the Advertising and Marketing Communications Department

You may submit advertising and marketing materials for approval, requests for logos, requests for information on the Marketing Assistance Program and requests regarding linking to bcbst.com by mail, fax, or e-mail to the following contact in the Advertising & Marketing Communications Department:

Ginger Pettway
Principal Communications Consultant
Advertising Brand Strategy and New Media
BlueCross BlueShield of Tennessee
1 Cameron Hill Circle, CH 1.2, D73
Chattanooga, TN 37402
Phone: (423) 535-3384
Fax: (423) 591-9275
e-mail: ginger_pettway@bcbst.com

Please allow 5 business days for your request to be processed. Every effort is made to process requests as quickly as possible. However, requests that are product specific may require approval from the BlueCross BlueShield of Tennessee Legal Department.

Agent Guidelines for Advertising and Marketing

The BlueCross BlueShield logo is one of the most widely recognized symbols in the world. BCBST strives to maintain a high level of brand awareness through the proper use, placement and position of the company's name and logo.

To maintain brand positioning, BCBST requires responsible use of the company logo and name by its own employees and carefully evaluates each request for the use of the brand by people or organizations outside the company.

Agents, who have a signed agent agreement with BCBST, may use the company's name and logo in advertising and marketing materials. Please remember that we can only quote business in Tennessee. Logos for use in advertising and marketing materials are available upon request from the Marketing Communications Department.

Any materials that include the BCBST name or logo, must follow the specified guidelines below and must be approved prior to use by the Marketing Communications Department of BCBST. **BCBST will use all legal remedies to enforce compliance. Unapproved use of the BCBST name or logo by an agent can result in the immediate termination of the agent's agreement.**

General Restrictions for Advertising and Marketing Materials

1. You may not represent yourself or your agency as an employee or office of BCBST in any advertising and marketing materials. All materials produced by agents must be worded and designed so that the reader understands that the material is coming from the agent or agency and not BCBST.
2. You must use the phrase "an authorized agent (or agency) for" or "offering" before the name or the logo at least one time in the materials.
3. You must use the full name or full logo in your materials. The logo may be used only as provided. The logo cannot be distorted or used in a way not explicitly approved by BCBST or described in the brand regulations from the BlueCross BlueShield Association. See examples below for the correct name and logo:

Correct Name:

BlueCross® BlueShield® of Tennessee

Correct Logos:



4. If you use the name only, you must include a register mark after BlueCross and a register mark after BlueShield on the first or most prominent use of the name. Example: BlueCross® BlueShield® of Tennessee
5. All materials using the logo must contain the following legal disclaimer somewhere. It can be in very small print (6 or 8 point type).
BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association
® Registered marks of the BlueCross BlueShield Association, an Association of Independent BlueCross BlueShield Plans
6. The BCBST name or logo may not be used on your business cards.
7. Approval to use the BCBST name or logo on one particular type of material does not imply approval for any other use. Additional uses of the name or logo must also be submitted for approval.
8. BCBST will not allow its name or logo to be used on endorsements of any kind.
9. You may not use the logo in connection with any local sponsorships in which you choose to participate.
10. When used in conjunction with other insurance carriers, the BCBST logo must be displayed in a size no greater than that of any other carrier.
11. By using the BCBST logo, you are committed to channeling any prospective customer that BCBST cannot service to the BlueCross BlueShield Association.
12. All materials are subject to the approval of the BCBST Legal Division and must comply with BlueCross BlueShield Association brand regulations contained in these guidelines.

13. Use caution when listing other lines of non-BCBST products, such as life or auto insurance. You must not give the appearance that these products are also offered by BCBST.
14. Agents are not allowed to include Guaranteed Issue products in any advertising or sales solicitation materials.

Print Advertising

For pre-approved print ads, please see the Marketing Assistance Program section in this booklet. You can tag your own newspaper or magazine ads with the BCBST logo. Requirements for approval:

1. Submit a draft copy or proof of your ad to the Marketing Communications Department via fax, mail or e-mail. If you submit draft copy, the final layout will still have to be submitted for approval.
2. If your ad is two color, the cross and shield symbols may not appear in any colors except blue or black. The words “BlueCross BlueShield of Tennessee” should always be in black.
3. If changes are requested, you will be required to submit a corrected proof before approval will be given. Please allow time for this process.
4. All General Restrictions apply.
5. You are responsible for all production and placement costs.

6. You must provide a list of publications the ad will appear in and the number of times the ad will run in each publication to the Marketing Communications Department.
7. Approvals are good for one year, and must be submitted for approval again each year.

An example of the correct usage of the logo in a print ad is shown below.

Yellow Page Advertising

BlueCross BlueShield of Tennessee now allows agents to list its name and logo in yellow page advertising. Requirements for approval:

1. Yellow and white page listings must be under your agency’s name, not BCBST’s name.
2. If your ad includes the name or logo of other insurance carriers, the BCBST name or logo may not be larger than the name or logo of any other carrier.
3. Submit a draft copy or proof of your ad to the Marketing Communications Department via fax, mail or e-mail. If you submit draft copy, the final layout will still have to be submitted for approval.
4. If your ad is two color, the cross and shield symbols may not appear in any colors except blue or black. The words “BlueCross BlueShield of Tennessee” should always be in black.
5. If changes are requested, you will be required to submit a corrected proof before approval will be given. Please allow time for this process.

XYZ
Insurance
Agency

Offering

- **Group Health Insurance**
- **Individual Health Insurance**
- **Medicare Supplements**

For more information
call xxx-xxxx.

An Authorized Agent
BlueCross BlueShield
of Tennessee

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association
® Registered marks of the BlueCross BlueShield Association, an Association of Independent BlueCross BlueShield Plans

XYZ Insurance Agency
Offering



BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association
® Registered marks of the BlueCross BlueShield Association, an Association of Independent BlueCross BlueShield Plans

ABC
Carrier

DEF
Carrier

000-0000
123 Any Street, Thistown

XYZ INSURANCE AGENCY

Offering:

- **BlueCross® BlueShield® of Tennessee**
- **ABC Carrier**
- **DEF Carrier**

“Serving Thistown Since 1945”

123 Any Street
Thistown -----
000-0000

6. All General Restrictions apply.
7. Please provide the name of the book the ad will appear in.
8. You are responsible for all production and placement costs.
9. Approvals are good for one year, and must be submitted for approval again each year.

Examples of the correct usage of the logo or name in a yellow page ad:

Outdoor Advertising

You can use the BCBST logo on outdoor advertising for your agency. Requirements for approval:

1. If your ad includes the name or logo of other insurance carriers, the BCBST name or logo may not be larger than the name or logo of any other carrier.
2. Submit a layout of your outdoor board to the Marketing Communications Department via fax,

mail or e-mail. If you submit draft copy, the final layout will still have to be submitted for approval.

3. The cross and shield symbols may not appear in any colors except blue (PMS 300) or black. The words “BlueCross BlueShield of Tennessee” should always be in black.
4. If changes are requested, you will be required to submit a corrected proof before approval will be given. Please allow time for this process.
5. All General Restrictions apply.
6. Please provide the location, size of the board and the length of the contract.
7. You are responsible for all production and placement costs, as well as maintenance of all outdoor advertising.
8. Approvals are good for one year, and must be submitted for approval again each year.

Examples of the correct usage of the logo on an outdoor advertising board:

This image shows a black rectangular board with white text. The top half contains the text "XYZ Insurance Agency" in a large, bold, sans-serif font, with "Offering" centered below it in a smaller, bold font. The bottom half is white and features the BlueCross BlueShield of Tennessee logo (a cross with a shield) to the left of the text "BlueCross BlueShield of Tennessee". At the very bottom, in small print, it reads: "BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association ® Registered marks of the BlueCross BlueShield Association, an Association of Independent BlueCross BlueShield Plans".

or

This image shows a black rectangular board with white text. The top half contains the text "XYZ Insurance Agency" in a large, bold, sans-serif font, with "Offering" centered below it in a smaller, bold font. The bottom half is white and features the BlueCross BlueShield of Tennessee logo (a cross with a shield) to the left of the text "Authorized Agent BlueCross BlueShield of Tennessee". To the right of the logo, there are two black rectangular boxes with white text: "ABC Carrier" and "DEF Carrier". At the very bottom, in small print, it reads: "An Independent Licensee of the BlueCross BlueShield Association".

Direct Mail

You can mention BCBST in direct mail campaigns, such as letters to prospective customers. Requirements for approval:

1. Submit a draft copy of your letter or direct mail piece to the Marketing Communications Department via fax, mail or e-mail.
2. All letters are subject to approval by the BCBST Legal Division.
3. Letters should be on your agency's letterhead. Do not create a letterhead look with the BCBST logo.

If your direct mail piece is two color, the cross and shield symbols may not appear in any colors except blue (PMS 300) or black. The words "BlueCross BlueShield of Tennessee" should always be in black.

4. If changes are requested, you will be required to submit a corrected proof before approval will be given. Please allow time for this process.
5. All General Restrictions apply.
6. Please provide to what areas you plan to mail and identify your audience. (You can only mail to residents of Tennessee.)
7. You are responsible for all production and mailing costs.
8. Approvals are good for one year, and must be submitted for approval again each year.

Radio Advertising

Radio advertising using the BCBST name is permitted. Requirements for approval:

1. The radio advertising must be worded to come from your agency, not BCBST.
2. You must identify yourself or your agency as "an authorized agent (or agency) for BlueCross BlueShield of Tennessee."
3. Submit a draft copy to the Marketing Communications Department via fax, mail or e-mail for approval.
4. If changes are requested you will be required to submit corrected copy before approval will be given. Please allow time for this process.
5. All General Restrictions apply.
6. Please provide a list of stations and the dates the commercial will air.
7. You are responsible for all production and placement costs.

8. Approvals are good for one year, and must be submitted for approval again each year.

Television Advertising

You may use the BCBST logo in your television advertising. Requirements for approval:

1. The television advertising must be worded to come from your agency, not BCBST.
2. You must identify yourself or your agency as "an authorized agent (or agency) for BlueCross BlueShield of Tennessee" either visually on screen or in the voiceover.
3. Because of the expense involved in television production, please submit a draft copy to the Marketing Communications Department via fax, mail or e-mail for approval. This copy should indicate how the logo is to be used in the commercial.
4. The cross and shield symbols should be in blue and the "BlueCross BlueShield of Tennessee" should be in black.
5. The disclosures indicated in General Restriction No. 5 must appear on screen during the commercial.
6. Once production is complete, a VHS or DVD copy of the commercial must be submitted before airing for approval. Please be advised that if the General Restrictions are not followed, you will be required to correct the spot before airing and submit another copy for approval.
7. All General Restrictions apply.
8. Please provide a list of stations and the dates the commercial will air.
9. You are responsible for all production and placement costs.
10. Approvals are good for one year, and all materials must be submitted for approval again each year.

Agency Office Signage

You may include the BCBST logo on signage for your agency at your own expense. Requirements for approval:

1. Use the language "An Authorized Agent (or Agency) for" with the logo.
2. Submit your design to the Marketing Communications Department via fax, mail or e-mail for approval.
3. All General Restrictions apply.
4. Signage that includes the BCBST logo must be maintained in good condition.

Other Uses of the Logo or Name

Please contact BCBST's Marketing Communications Department for approval and guidance on any other uses of the name or logo not covered in this guide.

Marketing Assistance Program

BCBST offers agents pre-approved advertising materials, which can be purchased via our Marketing Assistance Program (MAP) in the broker section of bcbst.com using your Master Card or Visa. Materials offered include:

- Newspaper Ads
- Yellow Page Ads
- Direct Mail Brochures/Postcards

Materials are segmented by business line (individual, group, Medicare supplement and generic/all products). All materials will be customized for your agency. You can see a proof online and complete your transaction by entering your credit card information.

Direct mail services are also available for the postcard and direct mail brochures. You have the opportunity to order a one-time mailing list for businesses or consumers. **BCBST commercial customers are suppressed from any mailing lists you purchase.** You select your list criteria online based on age, geographic area, gender, income, etc. MAP will take care of the list rental, customizing the materials and your outbound postage for one inclusive price. Minimum order quantity is 500 on all pieces. Once you order a list, no other agent can purchase the exact same list of names for 30 days through this program.

Pricing for all products is available on the MAP Web site. You must be a registered user of the BlueAccess secure area of bcbst.com.

Newspaper and yellow page ads are usually provided electronically to you within 2-3 business days. Printed pieces are usually delivered to you (or the post office if you are using the direct mail services) in 7 to 10 business days.

Resizing of ads or special printing requests are available for an additional charge. If you have special requests you should contact the Marketing Communications Department before you place your order.

To get started with MAP:

1. Log on to BlueAccess from the home page of bcbst.com.
2. Click on the Marketing Assistance Program.
3. First time visitors will be asked to fill out a profile. Your profile will be used to pre-populate some items on your order form.

4. Click on the Order Print Materials button.
5. Select the item you wish to purchase from the main menu.
6. Follow the instructions for completing your customization information.
7. If you are using the direct mail services, please follow the instructions to order your mailing list before you complete the customization portion of the form.
8. Review your proof carefully. If you need to make changes, select the back button at the bottom of the screen (don't use your browser's back button).
9. Once you are satisfied with your proof, enter your credit card information to complete your transaction.

If you need assistance at any time with MAP, please call the Marketing Communications Department. If you experience technical problems with the MAP Web site, call the help line at 1-888-411-3111.

Internet Advertising

All of the General Restrictions apply to Internet advertising. You may not use the BCBST logo or name or any variation or abbreviation of the name as a link or a Web address in an Internet ad. Ads should represent your agency and only target Tennessee residents or businesses.

You may list that you are "an authorized agent for BlueCross BlueShield of Tennessee" or that you "offer BlueCross BlueShield of Tennessee" in descriptive copy in an Internet ad.

Linking to bcbst.com

You can use the BCBST logo on your agency Web site, provided you follow these guidelines and receive approval from the Marketing Communications Department. Requirements for approval:

1. Your Web site must represent your agency, not BCBST.
2. If your Web site includes the logos of other carriers you represent, the BCBST logo cannot be larger than the other logos.
3. All Internet Advertising restrictions apply.
4. If you decide to include a link to the BCBST Web site, you must provide a description of how the link is to be used on your site and sign a Linking Agreement that will be provided by Marketing Communications. Upon receipt of this agreement, instructions for linking to bcbst.com will be provided to you.

5. You must submit a link to your proposed site so that it may be viewed and approved by the Marketing Communications Department and the Legal Department prior to the site going live.
6. You are not allowed to generate and send SPAM e-mail using the BCBST name or logo nor can you include a link from any SPAM e-mail that directs recipients to your Web site featuring the BCBST name or logo.
7. Your Web site must have a privacy policy posted that includes the requirements listed later in this guide.

Your Web site will be monitored by BCBST to ensure compliance with the general guidelines and linking agreement. If your site is not in compliance, your linking relationship will be terminated.

Restrictions for Use of BCBST Logo on Agency Web Sites and Linking to bcbst.com

1. Your Web site must represent your agency, not BCBST or the BlueCross BlueShield Association.
2. You may only link directly to the BCBST home page. Special permission must be granted to link to other parts of the Web site.
3. You must use the phrase “an authorized agent (or agency) for” or “offering” with any use of the logo on the Web site.
4. The BCBST pages cannot be framed within your agency’s site or otherwise implied to be a part of your Web site. A new browser window should open when the user goes to the BCBST Web site to help make a distinction between the two Web sites. This approach will also keep your Web site accessible to the user in the previous browser window.
5. You must use the full name and full logo on your Web site. The logo may be used only as provided. The logo cannot be distorted or used in a way not explicitly approved by BCBST or described in the Brand Regulations from the BlueCross BlueShield Association. See examples below for the correct name and logo:

Correct Name:

BlueCross® BlueShield® of Tennessee

Correct Logos:



6. If your Web site includes our logo, you must include the following legal disclaimer somewhere in close proximity to the logo. It can be in very small print (6 or 8 point type).

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association.

7. Approval to use the BCBST name or logo on your Web site does not imply approval for any other use. Additional uses of the name or logo must also be submitted for approval.
8. BCBST will not allow its name or logo to be used on endorsements of any kind.
9. You may not use the logo in connection with any local sponsorships in which you choose to participate.
10. When used in conjunction with other insurance carriers, the BCBST logo must be displayed in a size no greater than that of any other carrier.
11. By using the BCBST logo, you are committed to channeling any prospective customer that BCBST cannot service to the BlueCross BlueShield Association.
12. All Web sites are subject to the approval of the BCBST Legal Division and must comply with BlueCross BlueShield Association brand regulations contained in this booklet.
13. Your Web site must have a privacy policy posted that meets the content requirement below.

Required Web Site Privacy Policy Content

1. Must contain a brief description of your organization and the activities that can be performed on your site. Describe public sections of your site and the information that your site may retain from each visitor (i.e. domain, date & time stamp, IP address, etc).
2. Identify secure sections that require login and password, if applicable. If you have a secure section, describe the activities that will be conducted on the secure section. Identify the information that is required to access the secure site for registration purposes. How will access be granted (i.e. immediately, mailed pin, etc).
3. Address child users under the age of 13 and what activities that they may perform on your site without parental consent. Also cover your secure sections, if applicable.
4. Address how e-mails forwarded to you from the site will be addressed, including how the e-mail address may be used in the future. Also include directions on how someone can remove their e-mail address from your database.
5. Address questionnaires or surveys if used by your site.
6. Disclosure of non-public personal information (GLB requirement). Address how your site protects non-public personal information. Include an opt-out statement if the information may be used for purposes outside the Web site.
7. A section that identifies how long the information collected on your site will be retained before it is destroyed. Also include a way to correct personal information that is available on your site.
8. If your site uses cookies, you must describe how cookies will be used.
9. Add a section about linking to other sites. Include a statement about reviewing those privacy policies since they may be different from your site.
10. Include a section describing the security of your Web site and how the information that is collected from your site will be protected from intrusion.
11. Include a reservation of rights in your policy that will allow you to change your policy without notice and advise visitors to review the policy frequently for any changes.
12. The contents of this site, such as text, graphics, images, and other material are for informational purposes only. The content is not intended to be a substitute for professional advice.

How to Contact the Marketing Communications Department

You may submit advertising and marketing materials for approval, requests for logos, requests for information on the Marketing Assistance Program and requests regarding linking to bcbst.com by mail, fax, or e-mail to the following contact in the Marketing Communications Department:

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plans for better health. plans for a better life.™

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bcbst.com