Agent Guidelines
FOR ADVERTISING AND MARKETING

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

To maintain brand positioning, BlueCross 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 BlueCross may use the company’s name and logo in advertising and marketing materials. Please remember we can only quote business in Tennessee. Logos for use in advertising and marketing materials are available upon request from the Brand Strategy Department.

Any materials that include the BlueCross name or logo, must follow the following guidelines below and be approved before use.

BlueCross will use all legal remedies to enforce compliance. Unapproved use of the name or logo can result in the immediate termination of your agent agreement.

How to Contact the Advertising and Brand Strategy Department

You may submit advertising and marketing materials for approval, as well as request logos, advertising information and linking to bcbst.com. Send requests to Brand Strategy via:

1. Mail:
   Brand Strategy Department
c/o Broker Advertising Requests
   BlueCross BlueShield of Tennessee
   1 Cameron Hill Circle
   Chattanooga, TN 37402

2. Email:
   Broker_Advertising_Requests_GM@bcbst.com

NOTE:
Please allow five business days for your request to be processed. We make every effort to process requests as quickly as possible. However, product-specific requests may require approval from our Legal Department.
1. You may not represent yourself or your agency as an employee or office of BlueCross in any advertising and marketing materials. All materials produced must clearly show you are an independent company offering Blue products of BlueCross BlueShield of Tennessee.

2. You must use the phrase “an authorized agent (or agency) for” before the name or the logo on the most prominent reference.

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 BlueCross or described in the brand regulations from the BlueCross BlueShield Association. See examples at the right for the correct name and logo:

   **CORRECT NAME:**
   BlueCross BlueShield of Tennessee

   **CORRECT LOGO:**
   ![Authorized Agent Logo](image)

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 BlueCross brands or full name/full logo must contain the following legal disclaimer somewhere: It can be in very small print (six or eight point type): BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association.

6. If you want your own business cards with the BlueCross name or logo, you will need prior approval from us. Please send your design to Broker_Advertising_Requests_GM@bcbst.com for review.

7. Approval to use the BlueCross name or logo on one particular type of material does not imply approval for any other use. Other use of the name or logo must also be submitted for approval.

8. BlueCross does not allow our name or logo to be used on any kind of endorsement.

9. You may not use the logo in connection with any local sponsorships in which you participate.

10. When used in conjunction with other insurance carriers, the BlueCross logo must be displayed in a size no greater than that of any other carrier.

11. By using the BlueCross logo, you are committed to channeling any prospective customer that BlueCross BlueShield of Tennessee cannot serve to the BlueCross BlueShield Association.

12. All materials must be approved by our Legal Department and comply with BlueCross BlueShield Association brand regulations in these guidelines.

13. Use caution when listing other lines of non-BlueCross products, such as life or auto insurance. You must not give the appearance these products are also offered by BlueCross.

14. Agents are not allowed to include Guaranteed Issue products in any advertising or sales materials.

15. Approved materials may be used for one year only.

16. You are responsible for all production, mailing and placement costs, as well as maintenance of all advertising.
Restrictions for Use of BlueCross BlueShield of Tennessee Logo on Agency Websites and Linking to bcbst.com

1. Your website must represent your agency, not BlueCross or the BlueCross BlueShield Association.

2. If you want to link to BlueConnections™ for Individual Policy quoting and applying, your field agent will send you a unique link to ensure you receive credit for the sale.

3. You must use the phrase “an authorized agent (or agency) for” or “offering” with any use of the logo on the website.

4. The BlueCross pages cannot be framed within your agency’s site or otherwise implied to be a part of your website. A new browser window should open when the user goes to the BlueCross website to help make a distinction between the two websites. This approach will also keep your website accessible to the user in the previous browser window.

5. All General Restrictions apply.

6. You must submit a link to your proposed site so our Brand Strategy and Legal Departments can view and approve it before your site goes live.

7. Your website must have a privacy policy posted that includes the requirements listed later in this guide.

Agency Office Signage
Requirements for approval:

1. Submit your design to Brand Strategy via mail or email for approval.

2. Signage that includes the BlueCross logo must be maintained in good condition.

3. The BlueCross logo should be less prominent than your agency name on all signage.

4. All General Restrictions apply.

Internet Advertising
1. You may not use the BlueCross 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.

2. Any Internet advertising must be targeted to reach only Tennessee residents.

3. All General Restrictions apply.

Email Marketing
You must submit a link to your proposed site so our Brand Strategy and Legal Departments can view and approve it before your site goes live.

You are not allowed to generate and send SPAM email using the BlueCross name or logo nor can you include a link from any SPAM email that directs recipients to your website featuring the BlueCross name or logo.

Your website will be monitored by BlueCross to ensure compliance with the general guidelines and linking agreement. If your site is not in compliance, we will terminate your linking relationship.
Required Website 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 and time stamp, IP address, etc.)

2. Identify secure sections that require a 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 they may perform on your site without parental consent. Also cover your secure sections, if applicable.

4. Address how emails forwarded to you from the site will be addressed, including how the email address may be used in the future. Also include directions on how members can remove their email address from your database.

5. Address questionnaires or surveys if used by your site. Disclosure of non-public personal information (GLB requirement).

6. Address how your site protects non-public personal information. Include an opt-out statement if the information may be used for purposes outside the website.

7. Include 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 available on your site.

8. If your site uses cookies, you must describe how they 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 website 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.
Other Uses of the Logo or Name
Please contact BlueCross’ Brand Strategy Department for approval and guidance on any other uses of the name or logo not covered in the guide.

Marketing Assistance
Only pre-approved marketing materials we provide for Medicare Advantage and Marketplace can be used to advertise our products using our name and logo. We will still approve general ads (not product/benefit specific) that use our logo.

To use the pre-approved materials:
2. Review the Pre-Approved Advertising request forms for either Medicare Advantage or Marketplace.
3. Indicate on the form which ad you want to use.
4. Fill in all fields required on the form.
5. Email the completed form to Broker_Advertising_Requests_GM@bcbst.com.

We will customize your ad within three to five business days and email you a PDF.