

ADVERTISING GUIDELINES

Insurance advertisements are subject to a large and complicated body of state regulation, and the approval process for a new advertisement can be very time-consuming. To make marketing quicker and easier for our producers, Medico® Insurance Company has developed pre-approved advertisements and logos (“marketing materials”) that should meet the needs of most producers. Nonetheless, in some cases, we will authorize producers to use self-designed advertisements. It is our goal to ensure that our Company and our products are always marketed in a responsible manner, but also to simplify the process of getting an advertisement from the drawing board to the public eye. To save you time and effort, we have put together some basic guidelines for the use of pre-approved marketing materials and the content and form of self-designed advertisements. By complying with these guidelines, we can complete the review and approval of your advertisements more quickly. Please note that these guidelines are not a comprehensive list of the advertising requirements of every jurisdiction.

I. Advertising Basics

1. The following items must be submitted for review and approval prior to use if they include our name, logo or information relating to Medico Insurance Company (including material for agent use only): print advertising, websites (including Facebook, Twitter, YouTube, LinkedIn or other social media sites), broadcast media advertising (radio and television), direct mail, business cards, signs, lead-generating devices, billboards, flyers, illustrations, prepared sales talks and any other material intended to generate interest in Medico, its products or its producers.
2. Please note that websites advertising Medico or its products must also be submitted for review and approval of all company- or product-related material before the website is in use. This means that the website, including any website that links to the Medico website or to any Medico online application, must be reviewed and approved by us before the website is made available on the Internet.
3. To request the use of pre-approved advertisements and/or logos or to get authorization to use self-designed advertisements, please complete Advertising and Logo Request Form MI9F-4158. We must approve the use of pre-approved marketing materials and the content, form and use of self-designed advertisements prior to any such use or dissemination. Ads should not run before our approval is secured.
4. Your use of approved advertisements is limited to those uses disclosed on the Advertisement and Logo Request Form MI9F-4158 which we approve. If there is any change in the content of the advertisement or its manner of use, you must submit a new Advertising and Logo Request Form MI9F-4158.
5. You must keep track of how and when marketing materials are used and provide this information to us upon request.
6. If your advertisement request is approved, you may use the advertising materials for a period of one year, unless otherwise notified. Advertising materials are subject to review on an annual basis.
7. We reserve the right to audit and/or revoke the use of the marketing materials at any time.

II. Pre-Approved Advertisements

1. Do not alter or amend the pre-approved advertisement in any manner.
2. Pre-approved advertisements can be cobranded with your contact information. Please advise us upon submission of Advertising and Logo Request Form MI9F-4158 that you would like the advertisement to be cobranded.
3. If you intend for your agency logo to appear in the advertisement, in addition to that of Medico Insurance Company, please e-mail the logo to marketing@gomedico.com.

III. General Advertisement Guidelines

1. Our name must be stated conspicuously in any advertisement for Medico or its products. The first reference to us in any website or other advertisement should include our full legal name, including the registered trademark in superscript: Medico[®] Insurance Company. Any reference thereafter may omit the trademark symbol, as follows: Medico Insurance Company. You may abbreviate our name as “Medico,” but no other abbreviation is permitted.
2. Identify the person or entity that is placing the advertisement, including an address. This must be the name as it appears on the Medico contract. Marketing names (DBAs) can be used, but the contracted person/entity must be identified.
3. The advertisement must not infer a connection between Medico, its products and/or your agency and any agency of the municipal, state or federal government.
4. If the advertisement includes rates, you must specify to which underwriting group the rates apply—plan, gender, subscriber or spouse, smoker or nonsmoker, etc.—and their effective date. All rate information must be current.
5. Advertising must not make unfair or incomplete comparisons of policies or benefits or comparisons of noncomparable policies. Also, an advertisement must not disparage any competitor, their policies or their business practices.
6. Advertisements that mention a particular product should clearly identify the product as an “insurance policy” and identify the type of insurance being offered as it is classified by statute or rule or as it is filed with the relevant Department of Insurance.
7. Advertisements should not include words or phrases such as “all,” “full,” “complete,” “comprehensive,” “unlimited,” “up to,” “as high as,” “this policy will help fill some of the gaps that Medicare and your present insurance leave out,” “the policy will help replace your income,” or similar words or phrases, so as to exaggerate the benefit actually provided under the policy.
8. Do not exaggerate the effects of statutorily mandated benefits or required policy provisions or imply that such provisions are unique.
9. Benefits provided by a rider shall not be advertised with greater prominence than the primary policy benefits. Any benefits that are optional or available only at an additional cost must be advertised as such.
10. State that your advertisement is for producer/broker audience only, if that is the case. If your website is intended for producers/brokers only, this should be noted on each page.
11. An advertisement that is intended for use in multiple states may describe the product and its features generally, but must display a disclaimer that “POLICY BENEFITS, FEATURES AND RATES MAY VARY BY STATE” in 10-point bold font. Advertisements that are intended for a specific state should reflect the specific features of that state’s product.

12. It is expected that you will show due diligence in preparing and reviewing the proposed advertisement before submission for our review.
13. Please submit a copy of your advertisement along with the Advertisement and Logo Request Form MI9F-4158. Only a mock-up copy is necessary. Final printed versions are not required at that time.
14. We will assign a form number for tracking purposes to each advertisement that you submit for review. State law requires that this form number appear in the lower left-hand corner of the advertisement.
15. Disclosure requirements depend on whether an advertisement qualifies as an institutional advertisement, an invitation to inquire advertisement or an invitation to contract advertisement.
 - a. Institutional Advertisement: a general advertisement of a company or producer, intended merely to promote interest in the concept of insurance or to promote a producer or company.
 - b. Invitation to Inquire: an advertisement that refers to a specific insurance policy, provides an opportunity to request a quote, or is otherwise intended to generate further inquiry about a product.
 - c. Invitation to Contract: an advertisement that includes an application or enrollment form for insurance or which provides an opportunity to apply for the advertised coverage. This may include prepared material presented to a consumer in a setting in which the producer is present or the consumer may otherwise apply.

IV. Accident and Health Advertisement Guidelines

1. In addition to these specific guidelines for accident and health advertisements, your advertisement must also comply with the general advertisement guidelines (see III, above).
2. Advertisements must disclose any waiting or elimination periods for specific benefits.
3. Advertisements that use the term “preexisting condition” must define that term.
4. Advertisements that market one or more products must include the form number of each policy (and any riders).
5. Invitations to Inquire:
 - a. An invitation to inquire advertisement may refer to the dollar amount of benefits payable and/or the period of time during which benefits are payable. However, an advertisement which discloses either of these may not disclose the cost and must include the following disclosure:
 "For costs and further details of the coverage, including exclusions, any reduction or limitations and the terms under which the policy may be continued in force, see your agent or contact Medico Insurance Company."
6. An invitation to contract must disclose:
 - a. the extent to which a loss is not covered if traceable to a preexisting condition;
 - b. provisions relating to renewability, cancellability and termination and any modification of benefits, losses covered or premiums because of age or for other reasons;
 - c. exceptions, reductions and limitations;
 - d. waiting, elimination, probationary or similar periods of time; and
 - e. the applicable free examination provision and the full refund of all premiums paid.

V. Life Advertisement Guidelines

1. Your advertisement must clearly describe a life insurance policy as life insurance and prominently describe the type of policy advertised.
2. Describe life insurance payments as premiums, not deposits.
3. Include policy form numbers for any products that are mentioned.
4. If withdrawals are mentioned, use the words “partial surrenders” and explain that they are subject to surrender charges during the number of years specified in the policy.
5. If policy loans are mentioned, explain that interest will be charged on policy loans and that loans may reduce the death benefit of the policy.
6. If your advertisement quotes premiums, it must disclose that premiums are subject to change (if we reserve the right to do so) and specify whether policy fees are included and the amount of the policy fee.
7. If your advertisement includes rate tables, specify that rates are per \$1,000 of coverage.
8. Your advertisement may not imply that life insurance is an investment, savings plan or retirement plan.
9. An advertisement for a life insurance policy offering graded or modified benefits must prominently display any limitations on benefits.
10. An invitation to contract must disclose:
 - a. the form number(s) of the policy advertised, and of any riders, endorsements and other forms that directly affect the policy;
 - b. all limitations and exclusions, including the waiting period for suicide;
 - c. restrictions on, or access to, policy values;
 - d. all costs and expenses, including policy fees, service fees, administration fees, “front end” loads and surrender charges;
 - e. the illness, condition, care or confinement necessary to trigger any accelerated benefits, if applicable; and
 - f. the effect of accelerated benefits on the death benefit and/or other values available under the policy, if applicable.

VI. Logos

1. Do not alter or amend our logos in any way, including color, size, shape, or general content.
2. Producers may not use any other graphics that we have developed—including, but not limited to, graphics appearing on our website—without our prior permission.
3. Our logo must not be the prominent logo in the advertisement or website. It must be smaller than the sponsoring entity’s name and/or logo. The advertisement cannot give the impression that it is from Medico Insurance Company.

VII. Websites

1. We have interpreted the current NAIC Model Regulation governing Advertisements of Accident and Sickness Insurance to include website advertising. Therefore, you must submit all websites (including any social media sites) that promote Medico and/or its products for our review.
2. In addition to these specific guidelines for websites, your website must also comply with the guidelines for logo usage (see VI, above), the general advertisement guidelines (see III, above), and the guidelines for accident and health advertisements (see IV, above) or life advertisements (see V, above), as applicable.

3. It is expected that you will show due diligence in preparing and reviewing the proposed website before submission for our review.
4. Your website may not mimic the look and feel of our website. It must be clearly distinguishable from and not confused with our website.
5. The website address may not include the name “Medico” or any common abbreviation, including “MIC”, in the URL.
6. Clearly identify the person or entity that created the website. This must be a name as it appears on the Medico contract. Marketing names (DBAs) can be used, but the contracted person or entity must be identified. The website should also include your business address and phone number.
7. Please include a disclaimer that you are an independent insurance producer licensed in the state and not an employee of any insurer.
8. We discourage you from including any company- or product-specific information on your website. Instead, please provide links to our website for any company- or product-specific information. The location of the website is: <http://www.gomedico.com/>.
9. Your website should identify those states in which the producer/agency is (or is not) licensed and/or contracted with Medico.
10. We will not assume liability for inaccuracies on your website. We will notify the distributor of any changes we make with respect to forms, products, underwriting criteria and requirements, ratings and state approvals. Distributors are responsible for informing producers about any changes. Websites should be updated to exhibit these changes within 10 business days after notification.
11. You should have a process in place to verify that any information relating to Medico is current and accurate.
12. Commissions may not be advertised, and commission rates and schedules may not be posted.
13. Do not include graphics or other images from our website (except logos requested through the Advertising and Logo Request Form MI9F-4158).
14. Please accompany your submission of Advertisement and Logo Request Form MI9F-4158 with a copy of the website. We will accept hard-copy versions of your site or we will visit your test site.
15. In reviewing your site, we will make changes on hard copy and return the hard copy to you.
16. You must maintain a file of the webpage, including each version of the page and when it was “published” online.

VIII. Medico’s On-Line Application

1. You may access a link to the On-Line Application by following the directions on the Medico Information Center (MIC) website. We recommend that you copy the link and save it in a text file so that you will not have to reference MIC each time you need it. You can paste the link in an email and send it to an applicant. Your Medico ID number is embedded in the link, so any application submitted on-line will come to Medico with your name and number attached to and printed on the application.
2. With our prior approval, you may also post the link to the On-Line Application on your website. If you are interested in linking to the On-Line Application, please complete the Advertising and Logo Request Form MI9F-4158 and submit the form to us.

3. We discourage you from including company- or product-specific information on your website. To generate interest in a product prior to directing traffic to the On-Line Application, you may furnish a link to the appropriate product brochure(s) on the Medico website (<http://www.gomedico.com>) for the state(s) in which you are licensed and appointed by Medico. Please be sure that the webpage clearly and conspicuously discloses those states in which you are (or are not) licensed and appointed with Medico, and identifies those state(s) for which each brochure is appropriate. You may not post a copy of the brochure or any other product forms on your website, and you may not link to a copy of the brochure other than that which is posted on the Medico website.
4. Any agent webpage that links to the Medico On-Line Application must comply with the requirements for websites (see VII, above), the general advertisement guidelines (see III, above), and the guidelines for accident and health advertisements (see IV, above) or life advertisements (see V, above), as applicable.
5. You must maintain a file of the webpage, which shall include each version of the page and when it was “published” online.

IX. Statistics

1. Please contact us if you wish to incorporate any Medico statistics into your advertisement. All statistical information must be current and accurate. Since statistical information is subject to change, verification is necessary with each advertisement. Any statistics applicable to other policies or plans must disclose that fact.
2. If statistics from outside sources are used, please verify that the data is current. Statistics from government sources may be used without prior permission.
3. Statistics developed by private organizations (e.g., nonprofit organizations, industry groups) should not be used without permission from the source.
4. Sources of statistics should be identified in the advertisement.