



Regence

Regence BlueShield of Idaho is an Independent
Licensee of the Blue Cross and Blue Shield Association

Agents' Media Guidelines for Using Regence Logos, Name and Benefit Information in Print and Web Advertising 2007

Regence BlueShield of Idaho

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Introduction

Regence BlueShield of Idaho welcomes agents to use our logo and benefit information for 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.

Regence BlueShield of Idaho is held to strict standards governing the content of advertising and public communications. Plus, our 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. Please carefully review the following information for appropriate usage.

Please let us know if you need additional information regarding the use of our logo, name, and/or plan information.

How to Use our Logos

Print and Internet media inevitably overlap; however, it is important to view specific guidelines for logo usage based on your chosen media.

Print Media Usage

- ❖ Color – The logo must be blue, black or white (reversed). It cannot be any other color. This applies exclusively to print media.
- ❖ Tagline – The logo must include the following tagline and should not be separated from the logo by borders or colors. The tagline MUST line up with the “R” in Regence:
See example.



Regence BlueShield of Idaho is an Independent
Licensee of the Blue Cross and Blue Shield Association

(tagline)

Regence BlueShield of Idaho is an Independent Licensee of the Blue Cross and Blue Shield Association.

*Tagline is aligned with the “R” in Regence.

*Tagline is separated after “independent,” creating two lines.

- ❖ The white space inside the Shield should always be white. It should never be a different color when placed on a color field.
- ❖ “Blue” and “Shield” blend with both words being capitalized. “BlueShield”.
- ❖ Please do not place the name in upper case, such as: REGENCE BLUESHIELD OF IDAHO.
- ❖ Our logo must not be the prominent logo on your layout. It must be smaller than yours or the sponsoring entity’s name or logo and NOT be placed at the top.
- ❖ The ad must not appear to be from Regence BlueShield of Idaho or any Regence affiliates.

Internet Logo Usage

For electronic media and Internet use, please go to our logo page and download [pre-approved images](#). If you require customization or different size(s), please contact [Web services](#).

Internet Media Usage

- ❖ Do not manipulate, resize, or change the existing Web-approved logos ([see logo guidelines](#)).
- ❖ If you require logo customization please contact [Web services](#).
- ❖ Logo alt-tag must read as follows:

(alt-tag)

“Regence BlueShield of Idaho is an Independent Licensee of the Blue Cross and Blue Shield Association.”

- ❖ Any Web page where you apply the Regence BlueShield of Idaho logo must be approved by [Regence Web Services](#) before the page goes live on the Web.
- ❖ Before your Web page goes live, please have it approved by [Web Services](#).

How to Use Our Name

Print & Internet Media Usage

- ❖ Use the full legal name - Regence BlueShield of Idaho. Do not abbreviate to “Regence” or “RBSI.”

How to Use Our Benefit Information

Print & Internet Media usage

- ❖ Advertising must not include disparaging comparisons to other carriers. If you are comparing information from two carriers, it must be accurate and complete.
- ❖ If you are summarizing benefit information or including rates, use the following tagline:

(tagline)

“This is a brief summary of benefits; it is not a certificate of coverage. For full coverage provisions, including a description of waiting periods, limitations and exclusions, refer to a benefits brochure and contract.”

- ❖ 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. You can copy this from our current benefit literature.
- ❖ If including references to statistics, reference in the document the source material from which the statistics were pulled. Information must not be exaggerated or misleading; all information must be accurate.
- ❖ Medicare Supplement advertising must be filed with the Department of Insurance a minimum of 30 days prior to use.

- ❖ Regence BlueShield of Idaho is not an insurance company and must not be referred to as such. Regence BlueShield of Idaho is a health-care services contractor. We can be referred to as a health plan.

Regence BlueShield of Idaho runs local and state-wide advertising campaigns, which includes print ads. While we appreciate the interest in our ads, it is not possible to customize our existing print ads with your company name/logo.

Internet Media Usage

Service Areas

Because Web sites are accessed from anywhere in the world, agents are responsible for clearly defining the service areas for each product or plan. You will always find current service area information available on Regence BlueShield of Idaho's Web site.

Accuracy of Benefits, Rates and Plan Information

Agents are responsible for the accuracy of all Web-based content on their Web sites and for content authorized by the agent and placed on a third-party Web site. If an agent fails to represent a product, plan benefits or rates accurately, the broker or agent 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

Agent 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

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's or potential member's confidential information is compromised by insufficient security on the agent's Web site(s), the agent will be responsible for damages sustained by the member.

When agent Web sites supply an "online application" form, agents must clearly detail the following:

- ❖ 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 Idaho or Washington residency is required before coverage can begin.
- ❖ When agent Web site(s) supply a form to download and complete, these forms must be approved by Regence BlueShield of Idaho. Forms that can be downloaded will be available in Microsoft Word® and in an Adobe® PDF format for inclusion on agent Web site(s).

Purchasing Functionality

When an agent makes an “invitation to purchase” products or plans, the agent is required to supply the following to potential members:

- ❖ Plan limits and exclusions
- ❖ Disclaimers
- ❖ Eligibility requirements
- ❖ Copays and deductibles
- ❖ An accurate summary of benefits

This information must be provided through the agent’s Web site(s) or provided in a follow-up mailing prior to the potential member signing up for a medical or dental plan.

Linking to Regence BlueShield Web Page(s)

We encourage agents to link to our Web pages: <http://www.id.regence.com>. Please link to provider directories rather than attempting to download directory information from our Web site(s).

BCBSA Web site

If you sell plans that include membership outside the Regence BlueShield of Idaho service area, be sure to provide 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 and Approval Process

Prior to publishing any print and/or Internet media, submit layouts to Regence BlueShield of Idaho for review and approval.

For **Print Media** contact: [Broker Relations](#)

Provide us with a sample layout of your print piece (final artwork/photo’s are not necessary) and include your copy text. Please allow two weeks for review of your print media advertising. If we request changes we will notify you and request a final copy of your material prior to publication.

For **Internet Media** contact: [Web Services](#)

Please allow two weeks for review of your Web site and/or screen shots. In certain cases, we may need more time to allow for our legal review. If we need additional time, we will notify you within 48 hours of receipt. If we request changes we will notify you and request a final copy of your material prior to pages going live.

Idaho Agents Co-op

Regence BlueShield of Idaho’s existing cooperative agent advertising program is an effective way for qualified agents to promote Regence Chamber Select. The program provides **up to \$750** in co-op funds annually, available to each agent until the fund is depleted. Regence BlueShield of Idaho will pay 50% of the total cost of each advertising execution, up to the \$750 maximum.

Co-op dollars are to be used for the placement of advertising only and not for any production-related expenditure (i.e., copy writing, design, etc.).

The co-op dollars can be used for the following advertising activities:

- Print advertisements
- Radio
- Television
- Online advertising (Web site advertisements only. Does not include online directories or search result placement). *Yellow page ads **are not eligible for co-op advertising funds.***
- Direct mail
- Out-of-home advertising (billboards, bus shelters, event signage, etc.)

Guidelines for Co-op Fund Disbursements

All advertisements must be approved by Regence BlueShield of Idaho's Broker Relations department, whether the ad is eligible to receive co-op dollars or not. This can be done by submitting advertisements to [Broker Relations](#).

In order to receive co-op approval, agents must include the following in each advertisement:

- ❖ Correct use of Regence BlueShield of Idaho's logo (see logo guidelines).
- ❖ All advertising must exclusively promote Regence BlueShield of Idaho, with no other health insurance company or health-care company mentioned, and with no other insurance product mentioned.
- ❖ The disclaimer "Authorized agent for" must be placed either above or below the agents name or next to the Regence logo. This provides context as to why Regence BlueShield of Idaho is being referenced in the ad.
- ❖ If the advertisement lists products other than the ones sold by Regence BlueShield of Idaho (such as home, auto, or other types of insurance), the agent must disclaim our products by using an asterisk, noting "Administered through Regence BlueShield of Idaho."
- ❖ All ads must appear to be an ad for the agent, with Regence BlueShield of Idaho's logo appearing smaller than the agent's or agency's name or logo (see logo guidelines).
- ❖ When agent has paid for an ad in full, the agent must send Regence a copy of the bill marked "paid" along with the actual ad in order to receive co-op reimbursement. **Reimbursement will occur within two to four weeks from the time the agent submits the request.** The Broker Relations Department will engage distribution of co-op funds, and will send the agent a check for 50% of the total amount of the ad.
- ❖ Tear sheets, online copies, video cassettes, audio recording, mail samples or photographs of the advertisement (depending on the medium) must accompany the invoice and must indicate the name of the publication, Web site, radio station, etc. and the date(s) the ad was run.
- ❖ For print and Web-based advertisements, the agent is required to send the full page on which the advertisement was printed or placed.

Copies of the ad with a copy of the paid bill must be submitted within 60 days of the month in which advertising occurred. Any request for reimbursement for November and December of any year must be submitted by January 31 of the following year.