



BlueCross. BlueShield.

Illinois • Montana • New Mexico
Oklahoma • Texas



Branding Rules for Indirect Sales by Producers and Agents



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GUIDELINES AND RULES ON THE USE OF THE BLUE CROSS® AND BLUE SHIELD® SERVICE MARKS BY AUTHORIZED AGENTS

Ownership and Licensor of Blue Brands

The Blue Cross and Blue Shield Association (the “Association”) is the owner and licensor of the Blue Cross® and Blue Shield® names and symbols (“Blue Brands”) and has licensed these valuable service marks to Blue Cross and Blue Shield Plans in Illinois, Montana, New Mexico, Oklahoma and Texas (“Plans”). We and the Association value the relationships authorized agents have with the Blue Plans, and it is important that such persons and/or their organizations use the Blue Brands properly.

Rules and Regulations for Use in Materials

This guide will provide you with the rules and regulations for usage of our company name, brand, logo, symbols and marks. They must be used appropriately in all communications. A communication means any communication from the Agent using a mark of the Association, including, without limitation:

- Advertising
- Brochures
- Informational materials
- Newsletters
- Business cards, stationery and envelopes
- Websites, email and social media

Specific Rules for Channels and Platforms

We find frequent confusion regarding how the Blue Brands can be used in print materials, websites and social media platforms (such as Facebook, Twitter and LinkedIn), so please take note of the rules specific to those contexts.

Expectations and Enforcement

These important guidelines that follow cover the use of the Blue Brands by authorized agents. In the event of violations, guidelines will be enforced to protect these valuable service marks.

Thank you for making every effort to adhere to these guidelines.

AUTHORIZED AGENTS' REQUIREMENTS FOR BRAND USE

- Must have a valid agent license from the state where the agent works, be an appointed and/or authorized agent and have met any requirements as defined in your contract.
- Must adhere to the brand guidelines outlined in this document
- **Individual Markets Agents:** Must have a minimum of 25 individual policies within a 12-month period or have prior approval from Blue Cross and Blue Shield management to use our information or logo.
- **Submit for review any use of the brands in any communication medium to be reviewed and approved to ensure compliance with Brand Use Rules and the Association Brand Regulations.**

PROHIBITED USE OF THE MARKS

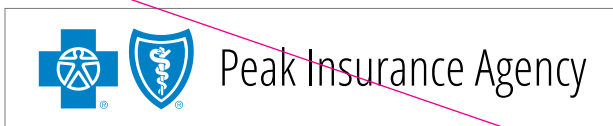
Please be aware the Association does not authorize, and specifically prohibits, any form of misleading advertising using the Blue Cross® or Blue Shield® marks, including without limitation:

- Any advertising or use of the marks that implies that the agent or the agent's business organization is:
 - the same entity as the Plans, another Blue Plan and/or the Association;
 - employed by the Plans, another Blue Plan, and/or the Association; or
 - a sales or claims office of the Plans.
- Any advertising or use of the marks that misleads the public about the type of coverage available or the agent's geographic territory.

The words "blue," "cross," and "shield," or their visual, phonetic or numeric equivalents or any variant thereof, or the letters "b," "c," or "s" in reference to the same, may not be used in the authorized agent's name, phone number, or internet address, including, without limitation, website URLs, domain-name registrations, email accounts or any social media account name or identifier.

Blue Cross and Blue Shield reserves the right to audit and revoke any usage. Failure to follow these Brand Use Rules may result in termination of your agent agreement.

Posting or erecting signage with the Blue Cross and Blue Shield name is not permitted.



PROPER USE OF THE BRAND IN COPY

Correct Usage:

- Blue Cross and Blue Shield of Illinois (BCBSIL)
- Blue Cross and Blue Shield of Montana (BCBSMT)
- Blue Cross and Blue Shield of New Mexico (BCBSNM)
- Blue Cross and Blue Shield of Oklahoma (BCBSOK)
- Blue Cross and Blue Shield of Texas (BCBSTX)
- BCBSIL, BCBSMT, BCBSNM, BCBSOK, or BCBSTX may be used after the first reference to the full name.

Incorrect Usage:

- Blue Cross, Blue Cross and Blue Shield,
- Blue Cross Blue Shield, Blue Cross/Blue Shield,
- BlueCross and BlueShield of Illinois,
- Blue Cross Blue Shield of Illinois,
- BLUECROSS AND BLUESHIELD OF

Our company issues insurance policies within Illinois, Montana, Oklahoma, New Mexico and Texas. To avoid reader confusion, always refer to the appropriate state brand at the beginning of any lead generating ad or communication.

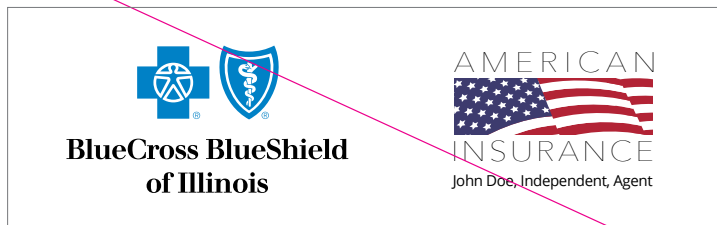
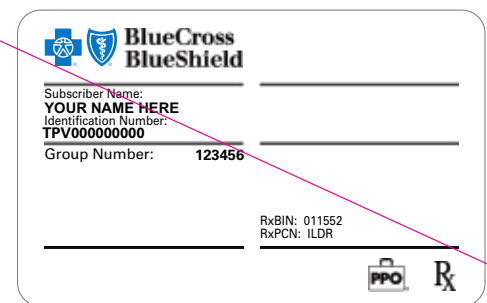
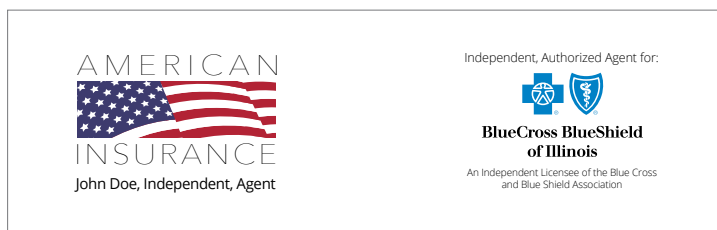
After the state identity is established, you may use the names without the reference to the state, for example, "Blue Cross and Blue Shield health plans."

When using the brand or logo of other companies that identify owners of other marks, always use the following text:

Blue Cross®, Blue Shield®. The Cross and Shield symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of Independent Blue Cross and Blue Shield Plans.

REQUIREMENTS FOR USE OF THE MARKS IN ADVERTISING

- Any communication must make clear that the Agent is an “Authorized Agent” of the Plans. The Agent’s name and designation as an “Authorized Agent” must appear on all communications immediately above the logo. Agents are not authorized to re-use or modify previously approved lead generating ads or other documents.
- Use the agency name first in the ad.
- Make sure that the name of the agency is larger than the BCBS logo.
- Ads should NOT begin with the words Blue Cross and Blue Shield or BCBS or BCBSIL, BCBSMT, BCBSNM, BCBSOK or BCBSTX.
- Phone numbers should not read "800 251-BCBS" or use BCBS in any way.
- URLs cannot include “b”, “c”, “s” or the BCBS(IL) initials such as bcbsagents.com or ILBCBSAGENT.COM or BCBSILAGENCY.COM.
- If selling across state lines, check the rules of each state’s Department of Insurance. Some ads or ad copy may need to be filed with and approved by a state’s Department of Insurance.
- The display of the official website of the Association, a Blue Cross and Blue Shield Plan website, or a BCBS member ID card on an agent website site or in marketing materials is prohibited.



REQUIREMENTS FOR USE OF THE MARKS ON BUSINESS CARDS, STATIONERY & ENVELOPES

The name of the Agent and his/her/its address must be used on all business cards, stationery and envelopes. If any of the Blue Brands are also used on the business cards, stationery, or envelopes, the Agent must also indicate that they are an “Authorized Agent” for [Plan Name]. This language (“Authorized Agent”) and the symbols, if used, must be placed together at the bottom of the business cards, stationery and/or envelopes and may not be larger than the agent’s names and addresses at the top of the business cards, stationery or envelopes. The words “Authorized Agent” must be as large as the Plan’s name(s) and/or mark(s). Please use the Individual Agent logos that are available on BrandSource (3005brand.com). Do not create your own versions.

- Identify yourself clearly with the words, “Independent, Authorized Agent.” Your name or the name of your agency must be clearly and prominently displayed and must be placed above or to the left of the Blue Cross and Blue Shield name/logo.
- The Agent’s logo and/or company name must be the dominant element on the business card to avoid any confusion.
- There must be adequate space between the Agent’s logo and/or the BCBS plan name.
- The display of the logo and/or company name should not imply that the agent’s company and BCBS are affiliated/integrated.
- The BCBS logo and/or name should be the same size as the logo/name of other insurance companies that the agent represents.

Example:



USE OF THE MARKS SPECIFICALLY ON ENVELOPES

All business-return envelopes (used for clients to return mail to the agents) must be addressed to the agent’s name first. Only then can the agent indicate that he/she is an authorized agent for the Plans. The words, “Authorized Agent,” must be as large as the print used for the agent’s name and the Plan’s name. Thus, agents may use any of the following as the return envelope address (according to their authorized agent affiliations):

Example:

1. ABC Agency
Authorized Agent for [Blue Cross and Blue Shield of State]
Address
City/State/Zip
2. Jane Doe
Authorized Agent for [Blue Cross and Blue Shield of State]
Address
City/State/Zip

Do not shorten the plan name in any way.

REQUIREMENTS FOR USE OF THE MARKS IN ELECTRONIC COMMUNICATIONS

Domain Names, Email Addresses and URLs

All use of the BCBS logos/name, tagline, product names, and information on the Internet must comply with BCBS Brand Use Rules and BCBSA Brand Regulations. It is unacceptable for domain names, email addresses or URLs to use the words "blue," "cross," "shield," or their visual, phonetic or numeric equivalents or any variant thereof, or the letters "b," "c," or "s."

Avoid using any key words or phrases with the Blue Cross and Blue Shield names in your domain names, URLs or in registering with or purchasing from an Internet search engine. **It is not appropriate for a third party to own a Blue domain name, even if the third party is an independent, authorized agent.**

Correct: ABCAgency.com **Incorrect:** BlueCross@agent.com
BSEnrollment@agent.com
BlueCrossAgent.com

These are only a few examples of prohibited names, listings, email addresses, and URLs; any implication that the agency and a Plan are connected in any manner other than as an authorized agent is prohibited.

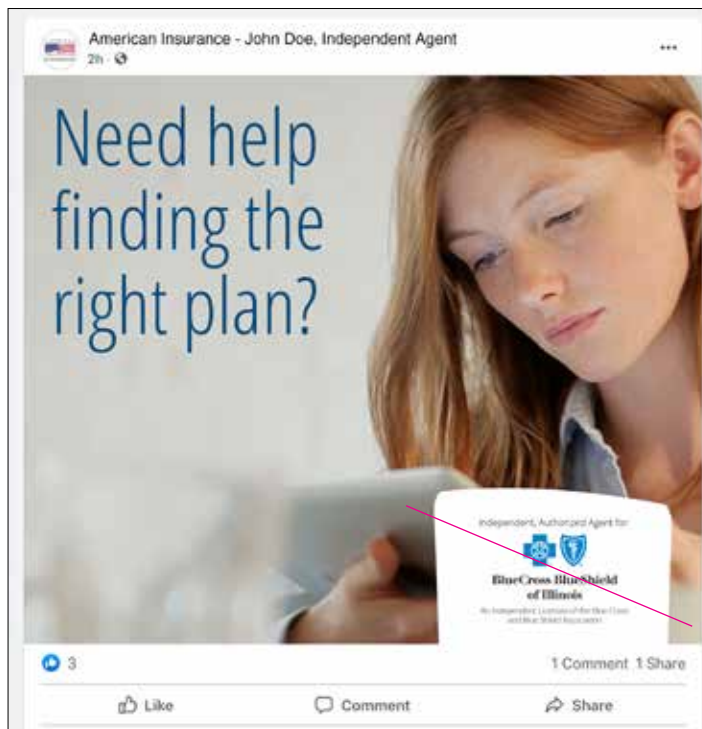
Do not use words or graphics that could mislead an Internet user to think the Agent's website is a BCBS website or the BCBSA website. For example, it is unacceptable to use "BCBSLeadGenerator.com."

REQUIREMENTS FOR USE OF THE MARKS ON SOCIAL MEDIA

Example: Facebook, Twitter, LinkedIn

If you are using social media, all content must be in compliance with these BCBS Brand Use Rules and BCBSA brand regulations. Agents are not allowed to post the logo on social media sites.

Example:



REQUIREMENTS FOR INTERNET MARKETING

The distribution of advertising or other information online provides just as much, if not more, opportunity for confusion. The vast reach of the World Wide Web and the internet and the ease with which others might remove, add or manipulate valuable trademarks depicted online makes compliance with the following guidelines particularly important.

- Agents who are marketing their services or websites online and displaying the BCBS logo/name or product/company information must display the BCBS logo/name or product/company information so that the BCBS name has the same emphasis as other names and brands being promoted.
- Agents cannot mislead the viewer to think the Agent's advertisement/promotional information is from BCBS or the BCBSA.
- Products/plans promoted with the BCBS logo must be products offered by BCBS.
- The Agent's logo and/or company name must be the dominant element on the web page to avoid any confusion.
- Any use of the BCBS logo on any Agent's web must include both the logo and the legal tagline. Please use the individual agent logos available on BrandSource (3005brand.com) Do not create your own logos.
- There must be enough space between the Agent's logo and the BCBS logo/name. (See example of Business Cards).
- The BCBS logo/name should be the same size as the logo/name of other listed companies whom the Agent represents.
- The display of the official website of the Association, a Blue Cross and Blue Shield Plan site or a BCBS member ID card on an agent Website site is prohibited.

Correct: An agent's internet site offering rate quotes for various health plans displays the correct BCBS logo and tagline. The agent's logo is the dominant graphic. The text disclaimer tells the viewers the agent is independent. The BCBS logo is the same size as the logos of other listed companies the Agent represents.



REQUIREMENTS FOR GEO-TARGETED MARKETING

Because agents serve a specific geographic area, cautious use of the internet must be maintained to avoid confusion. It is important that your website clearly states that you serve one or more of the states below and that you identify who is eligible for coverage.

- Illinois
- Montana
- New Mexico
- Oklahoma
- Texas

Suggested language includes:

- Serving Illinois
- Serving Montana
- Serving New Mexico
- Serving Oklahoma
- Serving Texas
- or "Serving residents and businesses in Illinois / Montana / New Mexico / Oklahoma / Texas."

This language is required only on your home page. After initial use of the words below, you no longer have to use them.

- of Illinois
- of Montana
- of New Mexico
- of Oklahoma
- of Texas



Blue Cross and Blue Shield of Illinois,
Blue Cross and Blue Shield of Montana,
Blue Cross and Blue Shield of New Mexico,
Blue Cross and Blue Shield of Oklahoma,
and Blue Cross and Blue Shield of Texas

Divisions of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association

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