

Date: **October 27, 2008**  
To: **Agents**  
From: **Home Office**  
Subject: **Lead Cards; Lead Reply Cards; Telephone Calls and New CMS Sales Appointment Confirmation Form**

**VERY IMPORTANT TO READ AND FOLLOW EFFECTIVE OCTOBER 27, 2008**

**CMS now requires all agents to secure a Sales Appointment Confirmation Form from a beneficiary prior to your appointment with the beneficiary in all cases EXCEPT:**

1. When you have made an appointment after you have received a Reply Card to a Company-approved Medicare Advantage or Medicare Part D Lead Card. In this case, the Reply Card serves as documentation that the beneficiary has requested to be contacted by you and your phone call with the beneficiary setting the appointment does not have to be recorded. You must include a copy of the Reply Card with the enrollment application. **ALWAYS KEEP THE ORIGINAL REPLY CARD** as part of your permanent records, even if the beneficiary does not enroll.
2. When you have made an appointment based on a telephone call with the beneficiary, and the telephone call is recorded. **ALWAYS KEEP TELEPHONE RECORDINGS** as part of your permanent records, even if the beneficiary does not enroll.
3. When a beneficiary attends a “Sales Event”, which has been registered with the Company, and the beneficiary desires to enroll at the event. However, if the beneficiary does not want to enroll at the event but requests a follow-up meeting, you must secure a Sales Appointment Confirmation Form prior to your follow-up appointment. **IMPORTANT:** A “Sales Event” is not the same as an “Educational Event”. During an “Educational Event” you may not market or solicit our plans, or steer or attempt to steer beneficiaries towards, or enroll beneficiaries in, our plans.

For all appointments except those noted above, agents must secure a Sales Appointment Confirmation Form from a beneficiary prior to your appointment with the beneficiary. No commissions will be advanced on a submitted enrollment application unless a completed Sales Appointment Confirmation Form (if one is required) or copy of a Reply Card (if one is received by you) accompanies the submitted enrollment application. The Sales Appointment Confirmation Form and Reply Card not only will confirm the scope of your appointment with the beneficiary, but also will provide you, us and CMS with proof that your sales appointment was proper.

Here's how you complete the Sales Appointment Confirmation Form when a beneficiary walks in to your office or contact is made by phone:

STEP 1: Complete the section titled "To be completed by Agent" on page 2 of the Form:

- Print your name under "Agent Name"
- Print your phone number under "Agent Phone"
- Print the beneficiary's name under "Beneficiary Name"
- Print the beneficiary's phone number under "Beneficiary Phone"
- Print the beneficiary's address under "Beneficiary Address"
- Under "Initial Method of Contact" state the method of contact with the beneficiary.

Examples may include:

- beneficiary walked in to my office requesting information on Medicare Advantage plans
- beneficiary is an existing member who is my client and I contacted them, and beneficiary requested an appointment to discuss Medicare Advantage
- beneficiary initiated an unsolicited call to me and requested an appointment to discuss Medicare Advantage
- beneficiary attended a Medicare Advantage "Sales Event" and requested a follow-up appointment
- Sign your name under "Agent Signature"
- Record the date of the phone call with the beneficiary under "Date"
- Record the time of the phone call with the beneficiary under "Time"

STEP 2: Send the Sales Appointment Confirmation Form to the Medicare beneficiary to sign and send back to you or, with their express permission, drop it off at their home for them to complete – prior to the appointment.

STEP 3: The beneficiary should then sign the Sales Appointment Confirmation Form and record the date and time that they signed the Form. This will complete the Form. If the beneficiary declines to sign the Form and/or does not return the Form to you, **you may not proceed with your sales appointment**.

STEP 4: Include the completed Sales Appointment Confirmation Form when you submit a completed Medicare Advantage and/or Medicare Part D prescription drug plan enrollment application.

ALWAYS KEEP A COPY OF THE SALES APPOINTMENT CONFIRMATION FORM, A COPY OF THE REPLY CARD, AND ALL PHONE RECORDINGS as part of your permanent records for audit purposes.

Please call your Home Office Sales and Marketing team with any questions you may have.

**THE ABOVE PROCEDURES MUST BE STRICTLY FOLLOWED AT ALL TIMES**