

**Table – 1. Applicability of Marketing Provisions to Employer/Union Group Plans**

<b>Marketing Provisions from 4131-F and 4138-IFC that apply to Employer/Union Group Plans (these requirements are applicable for the transaction between the agent/broker selling the plan to the employer/union. All activities conducted by the employer/union or its designees to sign-up individual employees to the plan(s) selected by the employer/union are excluded from these provisions.)</b>		
<b>Provision</b>	<b>Yes</b>	<b>No</b>
Nominal Gifts	X	
Unsolicited Contacts		X
Cross-selling		X
Scope of Appointments		X
Sales/Marketing in Health Care Settings	X	
Sales/Marketing at Educational Events	X	
Co-branding	X	
Provision of Meals		X
Appointment of Agents/Brokers	X	
Reporting of Terminated Agents/Brokers	X	
Agent/Broker Compensation		X
Agent/Broker Training and Testing – Agents must be thoroughly familiar with the products they are selling; including the plan specific details and the Medicare rules that apply to the specific products. The organization/sponsor is responsible for ensuring that the agents selling for them have sufficient knowledge.	X (training)	X (testing)