

MEDICARE

style guide addendum

Age-Ins, Older Adults & Others Eligible



0.0 Contents

1.0 Medicare Overview

1.1 Introduction	4
1.2 Medicare Descriptor Line.....	5

2.0 Medicare Look and Feel

2.1 Best Practices in Print Design for Older Adult Readers	7
2.1 Look and Feel Overview	8
2.2 Typography Families	9
2.3 Typography Formatting/Styles	10
2.4 Color Overview	11
2.5 Color Palette	12
2.6 Color Use	13
2.7 Imagery: Use	14
2.8 Imagery: Age-In Lifestyle	15
2.9 Imagery: Older Adult Lifestyle	16

2.10 Imagery: Age-In Health Care.....	17
2.11 Imagery: Older Adult Health Care.....	18
2.12 Imagery: Others Eligible	19
2.13 Imagery: Incorrect Use	20
2.14 Iconography: Overview	21
2.15 Iconography: Use	22
2.16 Chart Style – Charts/Tables	23
2.17 Infographic Style – Illustrations	24
2.18 Contact Box Style – Contact Boxes and Call-To-Actions	25
2.19 Brand Bar	26
2.20 Page Numbers	26
2.21 Photo Color Bar	26
2.22 Table of Contents	27
2.23 Section Tabs	27
2.24 Glossary	27

3.0 Medicare Copy

3.1 Best Practices in Writing Copy for Older Adult Readers	29
3.2 Copy and Naming	30
3.3 Consumer Friendly Language	31
3.4 Our Company Name in Text	32
3.5 Our Product and Service Names in Text	32
3.6 Title Case Headlines and Subheads..	32
3.7 Footnotes and Notes	33
3.8 Standard Legal	33
3.9 NDN/ML.....	34
3.10 Carets & Brackets	34

4.0 Medicare Material Examples

(Adobe InDesign, Microsoft Word and PowerPoint templates available)

4.1 Specifications for Printed Materials ..	36
4.2 Multi-Page Brochures.....	37
4.3 Tri-Fold Brochure, Fliers, Buckslips and Postcards.....	38
4.4 Letters and Envelopes.....	39
4.5 Agent-Specific.....	40
4.6 Co-Branding	41
4.7 Older Adult Non-Medicare.....	42
4.8 Newsletter	43
4.8 PowerPoint Template	44



Medicare Overview

1.1 Medicare

Introduction

These Medicare style guidelines introduce the Blue Cross and Blue Shield of North Carolina (Blue Cross NC) visual identity system. The information found here will help you develop communications that project a unified and consistent brand image.

Overview of the Medicare Style Guide

Our design system was created to provide the guidelines and direction to develop engaging brand communications. At its core, the system reflects the Blue Cross and Blue Shield of North Carolina (Blue Cross NC) brand in the same way the general market design system does. We've modified some elements of the general market system to better meet the wants and needs of the people in the 60+ age group.

And just as the general market guidelines have been developed through research and focus group testing, so have these guidelines.

The thinking behind this guide

It's not only critical to address the older adult market in a way that's appropriate, it's also essential that communications to this market reflect the overall Blue Cross NC brand. So while this guide gives a distinct look to older adult communications, it remains true to the brand. It makes clear to all audiences that the communications are from Blue Cross NC.

Why we developed this style guide

This design system was developed for a number of reasons. Most important was to build awareness among older adults that Blue Cross NC is a leader in offering Medicare solutions. In addition, there was a need to make our marketing materials for these products and services more older adult friendly in terms of readability and information design.

Stick to the system

Consistency is key to reinforcing and building the Blue Cross NC brand. This guide is a road map to the design system. It describes the thinking behind design modifications for the older adult and offers guidelines on how to use the system appropriately and effectively.

Design direction

The overall design direction is geared both to carry on the general market look and feel and to be more accessible to older adult readers. Subtle but important changes help us accomplish this. An example is using solid color text blocks over photographs, rather than translucent ones, to make

reading copy easier. Another example is increasing the space between lines of text to make it easier to read.

Copy direction

In addition to making changes in the design, this new system also takes a different direction in copy. There will be, for instance, a greater emphasis on including fuller explanations of our offerings. There will also be more explicit indications of what the purpose of different copy blocks is. For example, a list of footnotes will be labeled "Footnotes." It's a way of giving a useful hierarchy to the copy; it allows readers to more quickly find the information they need.

PLEASE NOTE: Point Size Requirement

The Centers for Medicare and Medicaid Services (CMS) requires all copy text within Medicare-related materials be the minimum point size equivalent of 12 point Times New Roman. (Univers 11 point and Palatino 11.5 point are equivalent to 12 point Times New Roman.) Also see page 9 of this guide.

What is CMS?

The Centers for Medicare and Medicaid Services (CMS) is part of the U.S. Department of Health and Human Services. CMS oversees many federal healthcare programs, including those that involve health information technology such as the meaningful use incentive program for electronic health records (EHR). (See page 32 for CMS requirements.)

What is DOI?

The North Carolina Department of Insurance (DOI) regulates the insurance industry in North Carolina, which also includes handling complaints, investigating insurance fraud and counseling individuals eligible for Medicare. (See page 32 for DOI requirements.)

Helpful links:

[cms.gov](https://www.cms.gov)
[ncdoi.com](https://www.ncdoi.com)
[medicare.gov](https://www.medicare.gov)

1.2 Medicare Descriptor Line



Medicare descriptor line

Blue Cross NC Medicare materials now carry the descriptor line, **“Medicare plans to fit your needs.”** This line replaces the previous line, “Smart choices in Medicare.” Focus group research showed that “Medicare plans to fit your needs” was more in line with what consumers expected from Blue Cross NC. “Plans” suggests that

our offerings are comprehensive, and “to fit your needs” says that those plans are tailored to meet consumers’ budgets and health conditions. Focus group research also showed that consumers felt the line implied simplicity – something consumers greatly appreciate in choosing a Medicare plan.

When to use the descriptor line

The Medicare descriptor line – “Medicare plans to fit your needs” – should appear under the Blue Cross and Blue Shield of North Carolina logo whenever the logo is used in any materials related to Medicare. The line must always be used in conjunction with the Blue Cross and Blue Shield of North Carolina logo. Being consistent in the use of the line is essential to its effectiveness in communicating with consumers.

Always use the files that pair the logo with the descriptor line. Never attempt to recreate the pairing unless it’s being used as a headline or in body copy.

Please note: Materials for the older adult audience that are not specifically related to the Medicare products, should not include the descriptor line, but should still follow this style guide.



0 ni Medicare Look and Feel

2.1 Medicare Look and Feel

Best Practices in Print Design for Older Adult Readers

How Our Eyes Change Over Time

Most people experience vision changes as they age. A variety of eye diseases and disorders can impair vision and influence an older reader's ability to understand your material. Reading the small print can be challenging as you age. But it is not just the font size that can affect how easily you can read. Font shape, spacing and color all contribute to readability.

Point Type Size

Make type size at least 12, 13 or 14 pt. The Centers for Medicare and Medicaid Services (CMS) requires a minimum of 12 pt. Times New Roman: we use the equivalent, Palatino 11.5 pt. for body copy. Type that is too small can be hard on the eyes and can even cause a head-ache. When selecting a type size, keep in mind that some fonts are naturally bigger than others. For example, look at Georgia vs. Times New Roman. Both of these fonts are in 13 pt. type size and yet Georgia is bigger. Use 14 pt. type size when working with smaller fonts, like Times New Roman. Headings should be even larger so they will stand out. If your audience has low vision, consider using even larger type sizes, such as 16 or 18 pt.

Font Type

- + For smaller text in paragraph form (body copy), serif fonts, such as Times New Roman (we use Palatino in print materials), are easier to read because of the "tails" at the end of the letters that create an illusionary line, helping to guide the eye.
- + For larger text, such as headlines and subheads, use a sans serif font, such as Arial (we use Univers in print materials). It can be easier to read because of the simplicity of the lines.
- + Use both upper and lower case letters in your headlines and subheads (title case).
- + Avoid using the following as the letters can appear squeezed together making them more difficult to read:
 - All capitals
 - Condensed
 - Italicized
 - Decorative stylized fonts

Text Formatting

- + Align text to the left, as it is easier to read.
- + Don't wrap text around graphics.
- + Keep normal spacing between letters, neither expanding nor condensing them.
- + Space lines of text (leading) at 1.5 instead of single space, to make the lines of text easier to follow.
- + Avoid awkward breaks at the end of lines. Breaking a word at the end of a line with a hyphen can make it difficult to read. Breaking technical words across two lines may also be problematic. Also, try to keep numbers and their qualifiers, like "25 percent risk" or "32 people," on the same line.
- + Limit line length. Keeping lines from 50 to 65 characters long can help the eyes scan across the text more easily. This reduces the chance of readers inadvertently skipping to another line in the middle of reading.
- + When working with multiple paragraphs, use design elements like bullet points and numbered lists to help guide readers through the information.

Color Contrast

- + As you get older, yellow, blue and green become increasing difficult to differentiate from each other if they are used in close proximity to each other, especially if you have cataracts. Yellow can almost disappear.
- + To make it easier for reading, use dark type on a white background (high-contrast).
- + Avoid using small text reversed (white) out of a background color.
- + Avoid using patterned and gradient backgrounds as they can be too busy and make text difficult to read.

Page Layout

- + Keep page layout simple.
- + Allow for white space as it provides natural places for the eyes to relax and can help you focus on what you are reading.

Graphics and Illustrations

Icons and infographics can help support a message or convey an idea – or simply provide a visual break from a large amount of content.

Paper Selection for Printing

Avoid using very glossy paper as it creates glare that can make reading hard. Also make sure your paper is thick enough so print from the other side of the page cannot be seen.

Sources:

cms.gov
nia.nih.gov
discoveryeye.org/print-and-web-design-for-older-adults
innovations.ahrq.gov/qualitytools/
making-your-printed-health-materials-senior-friendly

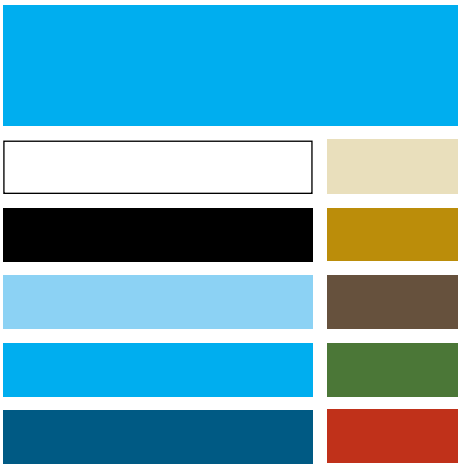
ncbi.nlm.nih.gov/pmc/articles/PMC4777049
novu.com/corporate/blog/6-essential-tips-for-creating-accessible-understandable-medicare-content
acrobatant.com/tips-for-designing-and-writing-for-a-senior-audience
printingshark.com/tips-designing-print-friendly-senior-citizens

2.2 Medicare Look and Feel

Overview

Univers Light *Univers Light Oblique*
Univers Roman *Univers Oblique*
Univers Bold ***Univers Bold Oblique***
Univers Black ***Univers Black Oblique***
Univers Light Condensed *Univers Light Condensed Oblique*
Univers Condensed *Univers Condensed Oblique*
Univers Bold Condensed ***Univers Bold Condensed Oblique***
Univers Ultra Condensed *Univers Light Ultra Condensed*
Univers Light *Univers Light Oblique*
Univers Roman *Univers Oblique*
Univers Bold ***Univers Bold Oblique***
Univers Black ***Univers Black Oblique***

Typography
The Univers font family offers us a full range of weights enabling a visual hierarchy and expression.



Color
Our color palette is a blue spectrum with a mix of warm hues, complementing primary blue, culminating in the representation of our cultural heritage—Americana.



Imagery
Our photographic style is defined by three distinct categories: Lifestyle, Health & Recovery and Metaphoric.



Icons
Complementary to our expression through typography, our icon system can be used to further enhance the brand message and meaning.

Creating Our Look and Feel

When creating Blue Cross NC communications, there are several core elements that need to come together and work cohesively to express our essence.

While each element by itself can communicate some of the values we hold, when all of the elements come together properly, we can express something that is uniquely **Blue**.

The Core of Our Brand

Above you'll see the four core elements that, when used as defined in the following pages, will create a complete brand message. Delivering on this strategy ensures strong recognizable brand communication.

Consider this section to be part rule and part inspiration. Select your photography with care and consideration for the categories we've defined. Don't stray from our equity colors. Breathe life into your typography and icons. And finally, most of all, bring it all together in harmony and with discipline.

2.3 Medicare Typography Families

Univers LT Std

Univers Light

Univers Light (for non-Blue URLs only)

Univers Roman

Univers Bold

Univers Bold Oblique (for Blue URLs only)

Univers Condensed (Minimal use – for space challenges)

Univers Black (Minimal use – for emphasis only)

DO NOT USE

Univers Light Condensed/*Light Cond Obl*

Univers Condensed Obl

Univers Bold Condensed/*Bold Cond Obl*

Univers Extra Black/*Extra Black Obl*

Univers Extended/*Exte Obl*

Univers Bold Extended/*Bold Ext Obl*

Univers Black Extended/*Ext Obl*

Univers Extra Black Extended/*Ext Obl*

Palatino

Palatino Roman

Palatino Bold

DO NOT USE

Palatino Italic

Palatino Bold Italic

Walbaum (logo only)

Walbaum Bold

Typefaces to avoid

Research shows that **condensed, italic, extra heavy and extended typefaces** are the hardest for older adults to read. Formatting any typeface in **ALL CAPS** should also be avoided for the same reason.

Arial (letters & digital only)

Arial Regular

Arial Bold

DO NOT USE

Arial Italic

Arial Bold Italic

Large-format Font: Univers LT Std

The sans serif font, Univers, should be used for all **large-format type treatments, headlines, subheadlines, chart content, infographic typography, footnotes and legal copy**. The select typefaces within the Univers family (Light, Roman, Bold and Black – seen above) may be used.

Note:

Univers 11 pt. is equivalent to Times 12 pt.

Body Font: Palatino

The serif font, Palatino, should be used for all body copy in paragraph form. The select typefaces within the Palatino family (Roman and Bold – seen above) may be used. Research shows that serif fonts are the easiest for older adults to read especially when set in paragraph form.

Note:

Palatino 11.5 pt. is equivalent to Times 12 pt.

Logo Font: Walbaum

The serif typeface, Walbaum Bold, is used in the Blue Cross and Blue Shield of North Carolina logo. The only other place it should be used is for the word “Blue” in Blue Cross NC product or program type treatments. Always use the existing logo and type treatment files. Never attempt to recreate them.

Font: Arial

The sans serif typeface, Arial, should be used in the headlines and subheads of letters produced in desktop publishing applications. For exact specifications, see the official Microsoft Word and/or Adobe InDesign letter template files. Arial may be used more broadly in digital channels such as email, web landing pages and PowerPoint presentations.

2.4 Medicare Typography Formatting/Styles

A. Icon (See pages 21-22 for more details)

Size: .7" dia.
Placement: Offset top and left side
Color: Same as headline

B. Headline (See page 22 for more details)

Font: **Univers LT Std 55 Roman**
Size: 28 pt. / 30 pt. leading / -25 kerning
Case: Title case (See page 30 for rules)
Color: Dark high contrast
Punctuation: Periods are not used.
Question marks may be used if needed.

C. Subhead

Font: **Univers LT Std 65 Bold**
Size: 13 pt. / 15 pt. leading / -20 kerning
Case: Title case (see page 29 for rules)
Color: Same as headline
Punctuation: Periods are not used.
Question marks may be used if needed.

D. Body



Font: Palatino Regular
Size: 11.5 pt. / 13-15 pt. leading / 0 kerning
Case: Sentence case
Alignment: Left Justified (ragged right)
Color: Black
Note: No hyphens. Avoid awkward line breaks on right edge.

E. Bullets

Font: Palatino Regular
Character: Dot (option 8) (not +)
Size: 11.5 pt.
Color: Cyan
Punctuation: Periods are not used unless needed for clarity or when more than one sentence.
Indent: Left margin to bullet = .10"
Left margin to copy = .30"


F. Sub-bullet

Font: Palatino Regular
Character: en-dash (option -)
Size: 11.5 pt.
Color: Cyan
Indent: Left margin to bullet = .30"
Left margin to copy = .50"





Headline Copy Here

WIDE MAIN COLUMN



NARROW SIDE COLUMN



Subhead Copy Here


Body copy here. Rersper ferspe num ium se nestiam, que ius doluptaquid estium consed quo ommolor ehenteste est aci vendunt rerum que imagnis undae etur assit ute con rerspelese volectionet laccatis aspriet aute eseqe vernam, occum sequo vid unti si aspedis sunt et vendernat volorer namendunt minitis earum faciusd andelesti.¹

Dundio ipsam, cum alignitamet eleniet andi quae aute pere ndae praeperunt que nis aut doluptati dus, qui repelestis et inverum, sincto ilic totatur sundipsus dolum utem cullup tator ro id ea qui quia conse:


- Bullet copy here occum sequo vid unti si aspedis sunt et vendernat
- Rerspelese volectionet laccatis aspriet aute
 - Minitis earum faciusd andelesti
 - Sincto ilic totatur sundipsus²
- Laccatis aspriet aute eseqe vernam aspedis sunt et consed quo ommolor ehenteste est

Subhead Copy Here


Acea corem di voluptatur, unt, que lam et porescit re, alitius, si tem estem que nos dolum simusda essequisquod ulparum qui sitias as nulp custius debitatem rem fuga. Axim liae. Eturisque sent doluptur [BlueCrossNC.com/Medicare](#).



- Bullet copy here occum sequo vid unti si aspedis sunt et vendernat
- Rerspelese volectionet laccatis aspriet aute
- Laccatis aspriet aute eseqe vernam aspedis sunt et




- Bullet copy here occum sequo vid unti si aspedis sunt et vendernat
- Rerspelese volectionet laccatis aspriet aute
- Laccatis aspriet aute eseqe vernam aspedis sunt et




Footnotes:

1 Folorem nesteste molupta sim remque nihicie nihillabor mo in re denimol uptiis sit moluptam ent.


2 Hilit ra everum volorpore consequo volorehenis comnis dem nis aut lit prorem.




BLUE CROSS®, BLUE SHIELD®, the Cross and Shield symbols and all related derivative marks are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association.



Visit [BlueCrossNC.com/Medicare](#)



Y0000_0000 00000000
U00000, 0/00



To Learn More


Contact the Blue Cross NC Direct Sales Team

Phone: 1-800-661-5518

TTY: 711

Hours: 7 days a wk.,
8 a.m. – 8 p.m.

Visit:
[BlueCrossNC.com/Medicare](#)



1

G. Blue Cross NC URLs

Font: **Univers LT Std 65 Bold Oblique**
Size: 11 pt. / +5 kerning
Case: Title case (upper and lower)
4 Color: PMS 3025
2 Color: PMS Process Cyan
Note: Do not include "http://" or "www"

Non-Blue URLs (not shown)

Font: **Univers LT Std 55 Oblique**
Size: 11 pt. / +5 kerning
Case: Title case (upper and lower)
Color: Black
Note: Do not include "http://" or "www"

H. Footnotes and Notes (See page 33 for more details)

Font: Univers LT Std 45 Light
Size: 11 pt. / 12 pt. leading / 0 kerning
Color: Black
Alignment: Number flush left.
Indent: Left margin to copy = .125"
Force align copy if wrapped.
Note: Footnotes (numbered) and Notes (note shown - asterisk or bullets) should be labeled.
They should be on the same page as the copy they refer to.

I. Legal and Licensee (See page 33 for more details)

Font: Univers LT Std 45 Light
Size: 11 pt. / 12 pt. leading / 0 kerning
Color: Black

J. Y Number/U Number

Font: Univers LT Std 45 Light
Size: 11 pt. / 12 pt. leading / 0 kerning
Color: Black

K. Side Bar Column

Placement for type-treatments, bullet lists, call-out boxes, info-graphics, contact box, call-to-action, etc.

L. Contact Box/Phone Numbers

See page 25 for details

M. Page Number (See page 26 for more details)

Font: **Univers LT Std 55 Roman**
Size: 11 pt.
Color: Black number
Rectangle: Cyan, 1 pt. outline. Bleeds off outside edge.

2.4 Medicare Color Overview

In the context of health care, more than 90 percent of consumers link the word “blue” to Blue Cross NC branded products and services. Color, therefore, has become a core element of our brand’s identity. Simply by using the color blue, we communicate strongly and clearly who we are. In addition, for Medicare communications, it’s essential to ensure that there is sufficient contrast in all pieces so that no communication value is lost.

Blue Cross NC Blue, Our Official Color

The official color of Blue Cross NC is called Blue Cross NC blue, which is PANTONE® Process Cyan. Although we can use the full spectrum of our color palette in our visual communications, we strongly recommend using Blue Cross NC blue, whenever possible because of the recognition and meaning it adds.

- + We always use Blue Cross NC blue on our stationery, envelopes, business cards and most other official business papers and forms.
- + Blue Cross NC blue is also the color of choice for other significant color elements in all types of visual communications materials.

Color Conversion

When communicating in a medium other than print (on the Web, for example), or when using printing or production processes that don’t permit Pantone® color choices, use the accompanying color conversions to remain as true as possible to Blue Cross NC blue.

Accent Colors

If you use a color other than blue in a specific application, use it as an accent color to complement the predominant color, Blue Cross NC blue.

2.5 Medicare Color Palette

Primary Colors



Blue Cross NC blue
PMS Process Cyan
CMYK 100/0/0/0
RGB 0/174/239




White
CMYK 0/0/0/0
RGB 255/255/255




Black
CMYK 0/0/0/100
RGB 30/30/30


Secondary Colors



(BCKGD)
PMS Process Cyan (45% tone)
CMYK 100/0/0/0
RGB 0/174/239



(BCKGD/CALL-OUT BOX)
PMS Process Cyan (15% tone)
CMYK 100/0/0/0
RGB 0/174/239



PMS 2905
CMYK 41/2/0/0
RGB 143/202/231



PMS 3025
CMYK 100/17/0/51
RGB 0/81/114




PMS 540
CMYK 100/57/12/66
RGB 0/42/78



DO NOT USE
PMS Process Blue
Process Blue doesn't provide enough contrast with other blues in the palette.

Tertiary Colors (Accents)



PMS 4545
CMYK 3/5/25/5
RGB 233/223/188



(BCKGD/CALL-OUT BOX)
PMS 4545 (50% tone)
CMYK 3/5/25/5
RGB 233/223/188



PMS 7532
CMYK 49/58/73/37
RGB 102/81/61



PMS 132
CMYK 0/28/100/30
RGB 187/141/110



PMS 364
CMYK 73/33/100/19
RGB 75/118/55



PMS 1805 (minimal use)
CMYK 0/91/100/23
RGB 170/39/47

Blue Cross NC blue, Our Official Color

The official color of Blue Cross NC is called Blue Cross NC blue, which is Pantone® Process Cyan. Although we can use the full spectrum of our color palette in our visual communications, we strongly recommend using Blue Cross NC blue, whenever possible because of the recognition and meaning it adds.

- + We always use Blue Cross NC blue on our stationery, envelopes, business cards and most other official business papers and forms.
- + Blue Cross NC blue is also the color of choice for other significant color elements in all types of visual communications materials.

The Importance of High Color Contrast

These colors allows for a high color contrast when used together. Research and survey results show that older adults see colors differently than younger participants. Therefore we purposely arrange colors to be as high contrasting as possible.

An Important Note on Color

These colors are targets by which our color equity success can be gauged. While the color builds listed above are the Pantone® matches to each swatch, all are device-dependent. Variables such as output devices, dot gain, print rotation, ink accuracy and variables in paper all affect color reproduction.

2.6 Medicare Color Use



✓ Compliant Examples

Examples showing a range of Primary, Secondary and Tertiary color ratios in use. Lighter screens of these colors are also used in backgrounds and outlines.



⊘ Non-Compliant Example

On its own, a majority Secondary/Tertiary ratio of color use loses the brand equities of Blue Cross NC blue. It should be considered off brand.

How Much Color Matters

The ratio of our color groups to one another also helps to define our color equity. A majority Primary/Secondary color ratio should always be kept.

The example ratios above are within tolerance. While they are good examples, they should not be considered the only possible combinations. Use the Primary and Secondary colors as dominant and the Tertiary to accent.

2.7 Medicare Imagery Use

Our imagery is engaging and distinctive yet maintains a common style. Always keep the following principles in mind while selecting or shooting photography.

Maintain Authenticity

Above all else, our imagery appears honest and believable. It never appears artificial, manipulated, overly posed or stylized.

The overall tone of the imagery is slightly desaturated with a bit of contrast between the foreground and background. Lighting should come from existing sources whenever possible. Back light effects, color burns and light leaks should occur naturally and not be overly sought after or staged. Aim for a realistic style rather than one that is distorted or exaggerated.

People appear candid and sincere. People engaged in activities appear to be acting spontaneously, unaware of the camera. Show activities that evoke feelings of aspiration and are honest and believable life moments.

Interiors and outdoor environments are shot true to life. They are shown as they normally appear, not obviously staged or dressed.

Express Diversity

Our imagery reflects our consumers' cultures and communities across North Carolina.

Eliminate Special Effects

Do not use lens effects or artificial filters that distort or exaggerate subjects. Do not use duotones or other stylized techniques.



Use imagery to engage our audiences, to support our messaging and to differentiate us from our competitors. Imagery should support our brand positioning of empowerment with strength and stability.

Our imagery has three categories: Lifestyle, Health and Recovery, and Other Eligibles.

The photography in this document is for inspiration only. Licensing and/or permission for the use of any imagery in this guide must be obtained prior to use outside this document. Do not photocopy, redraw or reenact any of the images within this document without the appropriate licensing or permission.

2.8 Medicare Imagery

Age-In Lifestyle

This category showcases age-ins whose lives we impact through our business. Use these examples as a guide when selecting or shooting photography.

Age-ins are those who are one to four years from Medicare eligibility and beginning to think about and plan for their Medicare coverage.

Images age-ins respond to:

- + Images that depict people 10 years younger.
- + Images that portray younger, active, healthy and outgoing people.
- + Images that show younger looking skin and hair. A little gray hair is okay but all gray or white should be avoided. Some embrace their age while others hide it.
- + Lifestyle photography that evokes emotion.
- + Limited “grandparent shots,” too many can be seen as stereotypical.

Capture Moments of Aspiration

Candid and unposed, capturing genuine moments as they happen.

Engaged

Subjects involved in a process or an activity, never just sitting or posed.

Focused

Subjects are engrossed, fully absorbed in the moment.

Active

Images should always imply an action.



2.9 Medicare Imagery

Older Adult Lifestyle

This category showcases older adults whose lives we impact through our business. Use these examples as a guide when selecting or shooting photography.

Older adults are those who are 65 years old or older and eligible for Medicare coverage.

What to look for in older adult images:

- + Images should capture a moment in time and illustrate how good health and health care can empower independence.
- + Images should show older adults being active but not overly active; for example, hiking but not rock climbing.
- + Images should show older adults embracing their age, but at the same time having a young spirit.
- + Images should show interaction with others, such as family and grandchildren, friends and pets.

Capture Moments of Aspiration

Candid and unposed, capturing genuine moments as they happen.

Engaged

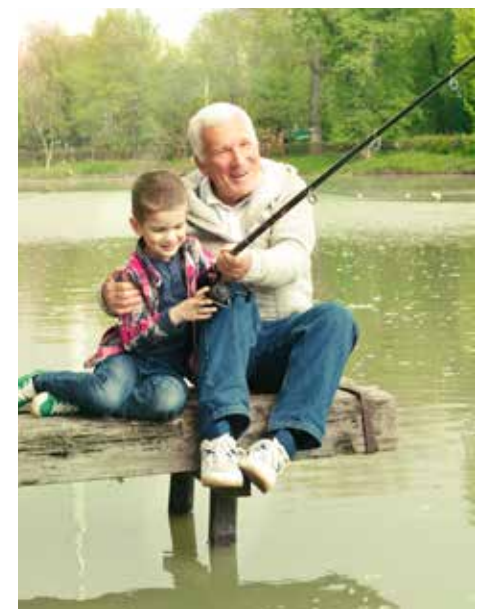
Subjects involved in a process or an activity, never just sitting or posed.

Focused

Subjects are engrossed, fully absorbed in the moment.

Active

Images should always imply an action.



2.10 Medicare Imagery

Age-In Health Care

This category showcases age-ins using the services and benefits we provide. Use the following examples as a guide when selecting or shooting photography.

Age-ins are those who are one to four years from Medicare eligibility and beginning to think about and plan for their Medicare coverage.

Age-In health care images:

- + Patients should appear actively engaged in their health care. Actions could include, talking with a doctor, listening, making eye contact, taking notes or participating in physical therapy.
- + Images that show younger looking skin and hair. A little gray hair is okay but all gray or white should be avoided. Some embrace their age while others hide it.
- + Age-Ins should appear younger than our “older adult” demographic.

Focus

The main focus should be on the patient and the doctor; therapist or support staff should be secondary. Either in the foreground or mid-range, the patient should always be in focus; the doctor may be softly out of focus.

Positive

Imagery focuses on the positive side of health care and recovery; never on moments of negativity or uncertainty.

Genuine

Subjects are candid and unposed, captured in genuine moments and settings.



2.11 Medicare Imagery

Older Adult Health Care

This category showcases older adults using the services and benefits we provide. Use the following examples as a guide when selecting or shooting photography.

Older adults are those who are 65 years old or older and eligible for Medicare coverage.

Older adult health care images:

- + Images should capture a moment in time and illustrate how good health and health care can empower independence.
- + Patients should appear actively engaged in their health care. Actions could include, talking with a doctor, listening, making eye contact, taking notes or participating in physical therapy.
- + Older adults may appear older than our “age-in” demographic.

Focus

The main focus should be on the patient and the doctor; therapist or support staff should be secondary. Either in the foreground or mid-range, the patient should always be in focus; the doctor may be softly out of focus.

Positive

Imagery focuses on the positive side of health care and recovery; never on moments of negativity or uncertainty.

Genuine

Subjects are candid and unposed, captured in genuine moments and settings.



2.12 Medicare Imagery

Others Eligible

This category showcases other people that are eligible for Medicare using the services and benefits we provide. Use the following examples as a guide when selecting or shooting photography.

Others eligible are those who may be under 65 years old but eligible for Medicare due to a disability. Approximately 20% of our Medicare members are included in this category.

Others eligible images:

- + Images should capture a moment in time and illustrate how good health and health care can empower independence.
- + Subjects should appear actively engaged in life. Actions could include, walking, playing sports, interacting with family and friends or participating in fitness training or physical therapy.

Focus

The main focus should be on the individual, others should be secondary. The individual should always be in focus; others may be softly out of focus.

Positive

Imagery focuses on the positive side of lifestyle, health care and recovery; never on moments of negativity or uncertainty.

Genuine

Subjects are candid and unposed, captured in genuine moments and settings. Images should align with a person who has a disability – for example, images that show a person in a wheelchair or working with a physical therapist.



2.13 Medicare Imagery

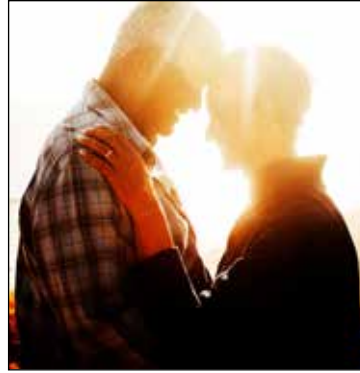
Incorrect Use



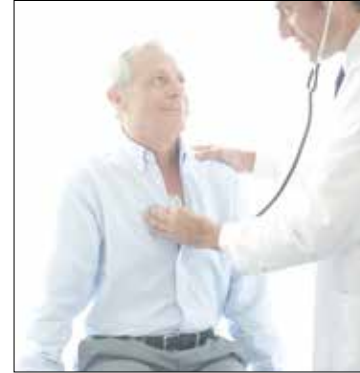
DO NOT select medical imagery with an emergency, negative or disconcerting subject focus.



DO NOT select images with subjects who are overly posed, stiff or portrait like.



DO NOT select images where the subjects are completely silhouetted to the point that they are totally black with no details in them showing.



DO NOT select images with lens filters that are overused and unnatural or images that are so high contrast that parts of the subjects are not visible.



DO NOT select images where the main subject is obviously under the age of 60 years old.



DO NOT select imagery that shows debilitation, struggle, discomfort or loneliness of an older adult.



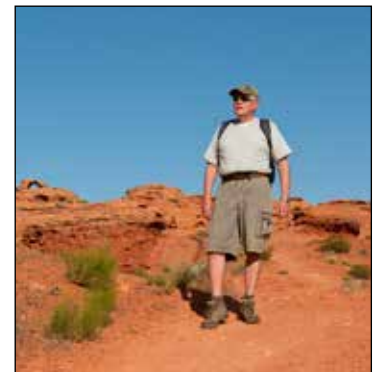
DO NOT select images that are digitally skewed, distorted or have a fishbowl-like perspective.



DO NOT select images with subjects that are viewed in steep perspective, over-exaggerated and not genuine moments of aspiration.



DO NOT select images with subjects riding on bicycles while not wearing helmets.



DO NOT select images in which the landscaping or architecture do not appear to be in North Carolina.

2.14 Medicare Iconography

Overview



Plan Coverage and Benefits



Health Care & Medical



Miscellaneous



Informational

The Blue Cross NC iconography has multiple categories, such as plan coverage and benefits; health care and medical; informational and more. In most cases an icon should be accompanied by complementary messaging. The icon should support the messaging and be easily and quickly recognizable.

There are many pre-made icons to choose from in our master icons Illustrator file (please request if needed). However, in the event that a new icon needs to be created for a particular meaning, keep the following standards in mind:

Keep it Simple

The simpler a graphic is, the better it will read when reduced in size, particularly online.

Keep it in a Circle

The preferred format is reversed out of a holding shape (solid circle).

Keep the Colors Within the Medicare Style Color Palette

Be sure to use only the colors within the Blue Cross NC Medicare color palette as shown on page 11. This helps maintain brand consistency and improves readability.

2.15 Medicare Iconography

Use



Visiting the Doctor

DO place icons in front of typography. **DO NOT** place icons after or overlapping typography.



Qualifying for Financial Help

DO use icons that support messaging. **DO NOT** use icons that do not relate to the topic.



Compare Our Plans

DO color icons the same color as the supporting typography. **DO NOT** color icons differently than the supporting typography.

Always keep the following standards in mind when using iconography:

Have a Reason

Only use icons that support an idea or illustrate a message point. Keep in mind that they don't have to be used with every headline or on every page, but only where they make sense and work well aesthetically. Do not use icons just to fill empty space.

Holding Shape

Icons should always have a solid circle holding shape.

Color

When used in print, the icon colors are 100% full opacity, unlike in the Under 65 style. This is so the icons are high contrast and easy to identify. Avoid red as it's too strong a color for the solid surface of the circle.



DO NOT rotate icons.



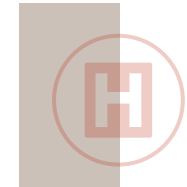
DO NOT use lightly tinted colors for icons.



DO NOT use imagery to fill an icon's holding shape.



DO NOT place icons over fields of color where there is not enough contrast to support readability.



DO NOT use icons with transparent colors.

Typography

Icons may NOT overlap with typography. Icons should be placed at the beginning of a copy line, not at the end.

Consistency

Icons can have different meanings to different people; so it's important to use the same icons consistently to represent the same meanings across all marketing channels.

Proportion and Size

Icons should be sized according to application and design composition. They should support messaging and should not scale to the point that they become the dominant message or visual. They should all be the same size throughout a particular piece.

2.16 Medicare Chart Style Charts/Tables

Charts

Charts or tables allow the reader to consume lots of details and data in an organized, consolidated manner. The content should be short and to the point. The examples on this page are typical for Blue Cross NC collateral.

Chart Specs

- Charts should be created within Adobe InDesign using its built-in chart tools.
- All chart text should be in the **Univers LT Std** family and in sentence case. Topic headers should be **Bold** and **13 pt.**. Main body text should be **Roman** and **11 pt.**.
- Avoid using reversed text, except in main headers with minimal content and dark cell backgrounds.
- Chart **colors** should be high contrast. Main body cells should have white backgrounds with black text or other corresponding dark color.
- A.** Outside frame **strokes** = **10 pt.** and a light tone. **B.** Horizontal row dividers strokes = **5 pt.** and the same color as the outside frame. **C.** Horizontal row sub-dividers strokes = **1 pt.** and a light tone. **D.** Vertical divider strokes = **1 pt.** and corresponding dark color or black. **Note: the vertical line is in front or on top of the horizontal lines.** **E.** There should not be a vertical dividing line between the left topic column and the first content column, only between content columns. This gives the chart a little needed "white" space.

4-Color Chart Example:

4-Color Chart Example:

Background:
PMS 4545 (50% tone) >

Blue Medicare PPO™
Enhanced
H3404-003-001, H3404-003-002

		In-network	Out-of-network
A	Office Visits	Primary Care C	\$20 copay 40% of cos
		Specialist	\$50 copay 40% of cost
B	Outpatient Hospital Surgery	Ambulatory Surgical Center E	\$175 copay 40% of cost
		Outpatient Hospital Facility	\$275 copay D
Diagnostic Tests, Lab Work & X-rays		20% of cost	40% of cost
Ambulance Service		\$250 copay	\$250 copay

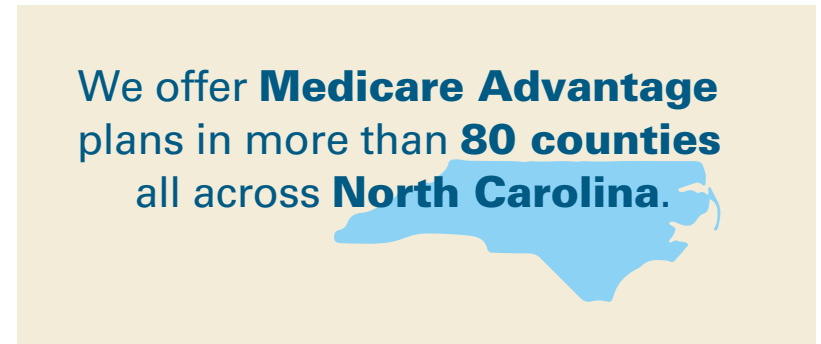
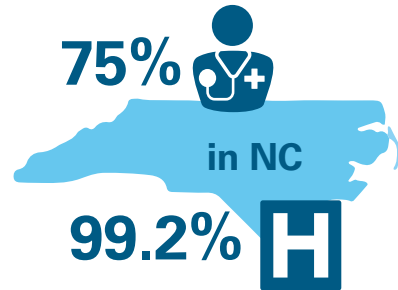
2-Color Chart Example:

2-Color Chart Example:

		Blue Medicare HMO™				
Background: PMS Process Cyan (25% tone) >		Medical Only	Essential		Enhanced	
County		\$0.00	\$77.60	\$28.40	\$34.60	\$75.80
A	Alamance	✓	✓			
	Alexander	E ✓			✓	✓
	Alleghany	✓		B	✓	✓
	Avery	✓		D	✓	✓
B	Beaufort	✓			✓	✓
	Bertie	✓			✓	✓

2.17 Medicare Infographic Style Illustrations

Illustration Examples:



Infographics

Infographics are visual representations of information and data intended to present complex information quickly and clearly. Understanding can be improved by using graphics to enhance the reader's ability to see patterns and trends. Simple illustrations aid in making the user experience more memorable.

Simple Illustrations

Simple illustrations accompanied by facts or quotes can help make content clearer, more engaging and more memorable. They can also be used effectively to break up copy-heavy sections and draw attention to important content.

Illustration Specs

1. Illustrations should be vector line art created with Adobe Illustrator.
2. Illustration colors should be limited to 2 colors and coordinate with other graphic elements and photos on the page in which they're placed.
3. Any typography used within the illustrations should be large from the **Univers LT Std** family.
4. Use existing design elements from our existing icons. In the examples above, the piles, doctor and hospital are the exact same art that's used in our icons.




2.18 Medicare Contact Box Style

Contact Boxes and Call-To-Actions

Contact Boxes

Use contact boxes to bring attention to information like phone numbers, TTY, e-mail addresses, URLs, office days/hours and other essential information. This helps the reader find the information quickly. Use icons when space allows to help identify rows of content. Clearly label what you want the reader to know about the information. Avoid including contact information wrapped in with standard body copy. When the information is in body copy, it tends to be harder to find and crowds the copy since details like TTY and hours are required.

Call-To-Action Header with Contact Box (Adobe InDesign Example):

Contact the Blue Cross NC Direct Sales Team

Phone: 1-800-661-5518 **A**

TTY: 711 **A**

Hours: 7 days a wk., 8 a.m. – 8 p.m. **B**

Online: *BlueCrossNC.com/Medicare* **C**

OR

Contact

D

A Blue Cross NC
Authorized Agent
near you

Box Specs

- The boxes should be created within Adobe InDesign using its built-in chart tools.
- Colors should be high contrast for readability and main content rows should have a white background. The outer box frame should be a lightly tinted color from the Medicare Color Palette.
- Avoid using reversed text, except in main headers with minimal content and dark cell backgrounds.
- All dividing lines within the table should be **5 pt.** in weight and the same light color as the box background.
- Icons** should be used when space allows and aligned with the rows to help identify the content, when room allows but is not required on all materials.

Box Text Formatting

- A.** Blue Cross NC **phone numbers:**
- **Univers LT Std 65 Bold**, 11 pts.
- TTY numbers:
- **Univers LT Std 55 Roman**, 11 pts.
 - Use a hyphen (-) between numbers
- Non-Blue numbers (not shown):
- **Univers LT Std 55 Roman**, 11 pts.
- B.** **Days and hours:**
- **Univers LT Std 55 Roman**, 11 pts.
 - Use an en-dash (–) between days & hours
- C.** Blue Cross NC **URLs:**
- **Univers LT Std 65 Bold Oblique**
 - Title case (upper and lower)
 - Do not include “http://” or “www”
- Non-Blue URLs (not shown):
- Univers LT Std 55 Oblique**
- D.** A Blue Cross NC agent or broker is referred to as: **Authorized Agent.**

Contact Box (Adobe InDesign Example):

Agency/Agent Name

A Authorized Agent **D**

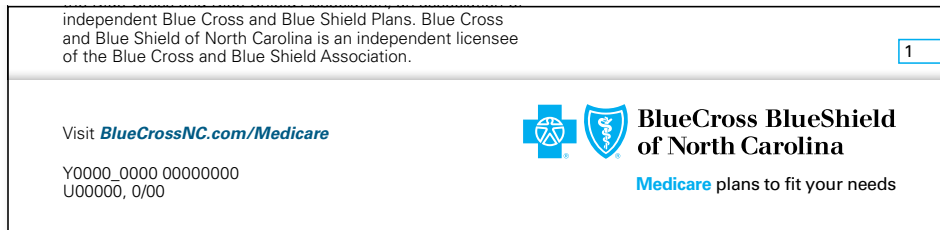
Phone: 1-XXX-XXX-XXXX	Hours: Mon. – Fri., 8 a.m. – 5 p.m.
------------------------------	--

After Hours and Customer Service

Phone: 1-800-665-8037	Hours: Mon. – Fri., 5 p.m. – 8 p.m.* B
TTY: 1-800-922-3140	Sat. – Sun., 8 a.m. – 8 p.m.

* Blue Medicare Supplement phone lines open Mon. – Fri. 8 a.m. – 5 p.m.

2.19 Medicare Brand Bar



Brand Bar

The brand bar should appear on the front and back bottom of print pieces like fliers and brochures. It houses the full version of the Blue Cross and Blue Shield of North Carolina logo (right), the Medicare descriptor line (see page 5), the URL (left) and the required Y# (lower left). **See page 10 for text formatting specifications.** The white bar is approximately 1.4" high and bleeds off the bottom and sides. It includes a outer glow effect (soft 40% black) that creates the look of a horizontally shadow line, dividing the bar from the rest of the above content. For more examples and exact specifications, see the Adobe InDesign template files.

2.20 Medicare Page Numbers



Page Numbering

Page numbers should be included on any print and/or PDF collateral that is more than one page. If only one page (one-sided), a page number is not required. Page numbers should be placed within a horizontal rectangle that bleeds off the page. The number should be set in **Univers LT Std 55 Roman**. The rectangle should be filled with white and have a **1 pt.** stroke outline. The color of the page number should be Black and the outline of the rectangle should be Cyan. They should be assigned the same color on each page. For exact specifications, see the Adobe InDesign template files.

2.21 Medicare Photo Color Bar



Photo Color Bar

If a photo doesn't bleed off on at least 3 sides of the page, it should have a vertical **10 pt.** stroke on the inside edge of the photo. The stroke should bleed off the page, on either the top or bottom but not both. There should always be a margin of blank space between the stroke and the gutter, another photo or copy. The color of the stroke should coordinate with the photo and other graphic elements on the page. For more examples and exact specifications, see the Adobe InDesign template files.

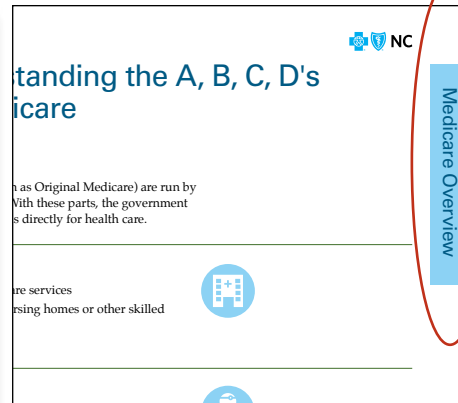
2.22 Medicare Table of Contents

Medicare Overview	4
Understanding the A, B, C, D's of Medicare	5-6
Understanding Medicare Part D (Rx)	7-8
Visiting a Doctor	9
Qualifying for Financial Help	10
Frequently Asked Questions	11-12
Enrollment	13
Enrollment Dates	13-14
Enrollment Requirements	14
Enrollment Steps	15
Post Enrollment Timeline	16
Benefits	17
Compare Our Plans	18
Compare Our Prescription Drug Benefits	19
Top 10 Drugs (HMO Essential and PPO Enhanced Formulary)	20
Top 10 Drugs (HMO Enhanced Formulary)	21
Plan Offerings and Premiums by County	22-25
PPO Travel Plan	26
HMO Medical Only Benefits at a Glance	27
HMO Essential Benefits at a Glance	28-29
HMO Enhanced Benefits at a Glance	30-31
PPO Enhanced Benefits at a Glance	32-33
Glossary	34
Glossary of Common Terms	34-37
Information	38
Non-Discrimination and Accessibility Notice	39
Multi-language Interpreter Services	40
My Notes	41-42

Table of Contents

The multi-page brochure calls for a table of contents on page 3. It should look like the example above. It is intended to be bold and easy to read. The content is divided into sections with large solid rectangles. Printed tabs on the corresponding pages align with the rectangles for quick reference. For exact specifications, see the Adobe InDesign template files.

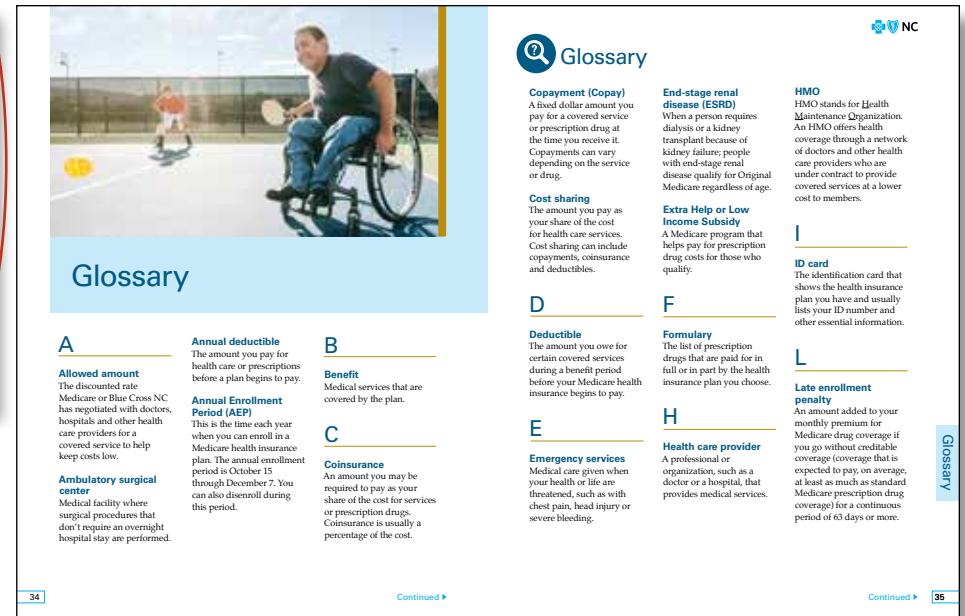
2.23 Medicare Section Tabs



Section Tabs

Printed rectangle section tabs should be included on multi-page brochures/books. This helps the reader navigate quickly through the piece. The tab is placed on right side pages and bleeds off on the right. They are colored and positioned to match up with the section blocks on the Table of Contents. When the piece is viewed from the right side or by quickly flipping through, the tab colors are visible along the edge of the paper.

2.24 Medicare Glossary



Glossary

A glossary should always be included in Medicare multi-page brochures. Words should be selected from throughout the piece to include in the glossary. Words should be defined the same across all brochures. Formatting and page layout should be consistent with the example above (photo is optional depending on space). It is also helpful to insert call-out boxes throughout a brochure (when space allows) to reference the glossary and drive readers to the pages the glossary is on (see examples to the right).

Call-Out Box Examples:

If you see a **word or term** you don't understand, look for it in the **glossary on pages 34-37**.

HMO stands for **Health Maintenance Organization** and **PPO** stands for **Preferred Provider Organization**. Find the definitions in the **glossary on pages 34-37**.



0
■ Medicare
m Copy

3.1 Medicare Copy

Best Practices in Writing Copy for Older Adult Readers

Writing for Older Adults

Research shows that older adults read more – and more thoroughly – than younger people. So with complex topics like Medicare – and health care in general – it's essential that our writing be clear and consistent. Our Medicare members and prospects count on it. They look to us for solutions. Our written communications are one of the most important ways we demonstrate our expertise and leadership. Exceptional experience is one of our strategic pillars. Good writing is a key element in helping create that experience for our customers.

Writing Tips

When writing copy for older adults:

- + Explain complex medical terms in plain language (Consumer friendly, everyday language – Language Simplification) to make it easy to understand
- + Write for a sixth to eighth-grade level
- + Avoid clichés, idioms and slang
- + Be precise
- + Keep it short
- + Focus on action steps
- + Limit the number of key points to three or five
- + Organise the content logically, using an appropriate structure and good navigational aids, and avoiding very long paragraphs.
- + Use active voice
- + Repeat main points multiple times
- + Don't just tell members what to do; tell them why it matters
- + Avoid the use of acronyms by spelling out names and terms
- + Don't rely too heavily on readability tools
- + Include a Glossary to help define terms

Writing Level Goal

Nearly 9 in 10 Americans struggle to understand everyday health information. And studies show that 43% of US adults read at an eighth-grade level or below. It's critical to close this gap for our members. All our written communications should be at the sixth to eighth-grade level. You can use the review tools in Microsoft Word to determine the grade level of your writing.

Sources:

cms.gov
innovations.ahrq.gov/qualitytools/making-your-printed-health-materials-senior-friendly
novu.com/corporate/blog/6-essential-tips-for-creating-accessible-understandable-medicare-content
acrobatant.com/tips-for-designing-and-writing-for-a-senior-audience/
blog.sfp.org.uk/25-tips-writing-effectively-older-readers/

3.2 Medicare Copy

Copy and Naming

To help consumers easily navigate through the Blue Cross NC marketing communications and other materials, use simple, clear, consumer friendly language. Always maintain a direct and helpful tone in copy. Avoid abbreviations.

And be consistent in the use of words and terms, providing definitions whenever necessary. This consistency is important within any piece of communication; it helps consumers understand the information more easily and completely. When writing for several platforms (a brochure, direct mail piece and website for instance), be sure to maintain the consistency. Whenever it's practical, consider including a glossary of important terms to provide greater clarity.

Refer to initiatives using words that a consumer would use and that are more descriptive and functional in nature rather than Blue-centric words.

Example for online links:

"find a doctor or hospital" instead of
"BlueDocFind"

Use a commonplace, functional description rather than a custom name. It is more user friendly and broadly understood.

Example for online links:

"My Account" instead of
"My Blue Dashboard"

Refrain from further Blue naming if the initiative is already in the Blue context. It detracts from the overall brand strength and increases consumer confusion.

Example:

"student insurance options" instead of
"Blue college plans"

Give internal projects a project name rather than a Blue-centric name.

Example:

"Project Boomerang" instead of
"Blue Retain"

3.3 Medicare Copy Consumer Friendly Language

Replacing industry jargon with everyday language will help make all our communications simpler and clearer.

DO NOT USE	DO USE	Source: Blue Cross Blue Shield of Michigan
activate	start, begin	
advise	tell	
adjudicate	process, reprocess	
advocacy	help, coach	
ancillary provider	nurse, pharmacist, lab, pharmacy (not your doctor)	
authorize	approve	
coinsurance	your share of the costs you pay, calculated as a percentage (for example, you pay 20%, insurance pays 80%) [<i>define with first use</i>]	
copayment, copay	a fixed amount you pay, usually at the time of health care service (for example, \$25) [<i>define with first use</i>]	
coverage period, contract year	your plan year	
deductible	the amount you pay for health care services (such as a doctor's visit) before your plan starts to pay [<i>define with first use</i>]	
effective date	start date	
EOB	explanation of benefits	
facility	hospital, clinic, lab, skilled nursing facility	
forfeited	lost	
formulary	drug list	
fund	account, money	
group	employer, business	
implement, implementation	start, launch	
member or patient liability	the amount you pay, your share of the costs	
network savings	discount, lower fee	
PCP	primary care physician (your doctor)	
portal	website	
precertification, preauthorization	approval for hospital stay or medical procedure	
provider	doctor, hospital, dentist	
submitted charges	amount billed	
subscriber	consumer, member	
suspended	not active, on hold	
telephonically	by telephone	
terminate	end, cancel	
utilize	use	

3.4 Medicare Copy Our Company Name in Text

✓ Compliant Examples

When using our name in text, it should be typed in one of these three ways:

- Blue Cross and Blue Shield of North Carolina
- Blue Cross and Blue Shield of North Carolina (Blue Cross NC)
- Blue Cross NC

Important Note

In cases where a long text document is involved, use the company's full name the first time it is mentioned, followed by the shorthand "Blue Cross NC" in parentheses. Use the shorthand "Blue Cross NC" for any secondary mentions in the document.

Example:

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) has been in business for more than 85 years. Blue Cross NC is focused on...

⊘ Non-Compliant Examples

Variations such as the following are not acceptable and should not be used:

- BlueCross BlueShield NC
- Blue Cross/Blue Shield of NC
- Blue Cross & Blue Shield of NC
- Blue Cross
- BCBSNC
- BCBS NC
- BCBS North Carolina
- BCBS

3.5 Medicare Copy Our Product and Service Names in Text

✓ Compliant Examples

When using our product and service names in text, they should be typed with normal spaces between the words (unlike the products graphic logos/type-treatments)

- Blue Medicare Advantage
- Blue Medicare HMO
- Blue Medicare PPO
- Blue Medicare Supplement
- Blue Medicare Rx (PDP)
- Blue Connect

⊘ Non-Compliant Examples

Variations such as the following are not acceptable and should not be used:

- BlueMedicareAdvantage
- BlueMedicareHMO
- BlueMedicarePPO
- BlueMedicareSupplement
- BlueMedicareRx (PDP)
- BlueConnect

Important Note

If a product graphic logo/typetreatment is not used, the first mention of the product in text should include a service mark (superscript SM) at the end of it.

3.6 Medicare Copy Title Case Headlines and Subheads

The Medicare style calls for headlines and subheads to be set in title case. Read below for rules.

✓ Capitalize:

- + The first and last words
- + All nouns, verbs, adjectives, adverbs and pronouns, regardless of length of word
- + Prepositions of four or more letters (over, from or with)
- + Conjunctions of four or more letters (unless and than), as well as if and how and why
- + Personal titles that precede a name (Chief Executive Officer Patrick Conway)

⊘ Don't Capitalize:

- + Articles (a, an and the) unless they're the first word in a title
- + Prepositions of three or fewer letters (of, in and or)
- + Most conjunctions of three or fewer letters (as, and, or and but)

3.7 Medicare Copy Footnotes and Notes

Medicare Footnotes and Notes

- + Footnotes and Notes are required to appear on the same page as the copy they refer to.
- + They should always be labeled as “Footnotes:” or “Notes:”
- + They should both be set in **Univers LT Std 45 Light** at 11 pt. with 12 pt. leading.
- + Footnotes are indicated with superscript numbers within the content and listed at the bottom of the page with standard size numbers.
- + Footnotes are labeled with numbers, not asterisks, regardless of how many are used.
- + Footnote numbers should start over with one on each page. The numbers are not sequential throughout a document.
- + Footnotes should be listed before Notes, when both appear on the same page.
- + If more than one note is listed, they should be formatted with round bullets.
- + When using Notes, there is typically no visual tie to the referencing content. If required, an asterisk may be used.
- + If asterisks are used in Notes, they should be listed first, before any bulleted notes.

What’s the difference between Footnotes & Notes?

Footnotes and Notes are not the same. Footnotes are used to call out sources for claims or facts noted in copy. For instance, if you cite some statistics or make a claim, you must cite the source in a footnote. Most Footnotes contain information that supports claims we make or that is required by CMS. These Footnotes must be recorded in the official footnote database which is filed with CMS. Notes, on the other hand, generally just add relevant information. For example below a chart listing all the counties in which a number of plans are available, there might be a Note that states, “Not all plans available in all counties.”

3.8 Medicare Copy Standard Legal

Standard Legal – for deliverables without third-party trademarks

® Marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. UXXXXX, X/XX OR

®, SM Marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. UXXXXX, X/XX

Standard Legal – for deliverables with third-party trademarks

BLUE CROSS®, BLUE SHIELD® and the Cross and Shield symbols are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. ®1, SM1 Mark of Blue Cross and Blue Shield of North Carolina. All other marks and trade names are the property of their respective owners. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. UXXXXX, X/XX

Marks

When there are Blue Cross NC marks, they will be noted with ®1 or SM1. These marks will be noted in the legal copy in the following way:

®1, SM1 Marks of Blue Cross and Blue Shield of North Carolina.

This line of legal copy will be placed immediately following “... an association of independent Blue Cross and Blue Shield Plans.”

If there are third-party marks, they should be recognized with the following line:

All other marks and trade names are property of their respective owners.

This line of legal copy will be placed immediately following the Blue Cross and Blue Shield Association service mark legal copy and, if applicable, after the Blue Cross NC service mark legal copy.

When there are multiple Blue marks, use the following line:

BLUE CROSS®, BLUE SHIELD®, the Cross and Shield symbols and all related derivative marks are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

This line is useful when you have a piece that, for instance, mentions Blue 20/20, Health Line Blue and Dental Blue.

If the Blue Cross and Blue Shield of North Carolina logo is present and space is extremely limited, the legal copy may be reduced as appropriate to:

®, SM Marks of the Blue Cross and Blue Shield Association. UXXXXX, X/XX
OR

® Marks of the Blue Cross and Blue Shield Association. UXXXXX, X/XX

An important note:

For any piece without a definitive solicitation or call-to-action (for example, “Talk with your broker today...” or “Visit our website to sign up...” or “Call now to purchase coverage...”), the following legal copy DOES NOT need to appear:

“Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association.”

However, legal copy regarding ownership of service marks and trademarks must still appear. So, for instance, standard legal for deliverables without third-party marks and without a call-to-action would be:

®, SM Marks of the Blue Cross and Blue Shield Association. UXXXXX, X/XX

3.9 Medicare Copy NDN/ML

Medicare NDN/ML Requirements

The Non-Discrimination and Accessibility Notice (NDN) and the Multi-language Interpreter Services (ML) information may be required to be included. In general, if the piece is 8.5" x 11", the long version is required; if the piece is smaller than 8.5" x 11" the short version may be used. Check with the Marketing Specialist to confirm which version is needed per piece.

3.10 Medicare Copy Carets & Brackets

CMS Requires Carets and Brackets on Medicare Advantage Deliverables

Anything Medicare Advantage related (HMO, PPO, PDP, Basic Blue Rx) is reviewed by and filed with the Centers for Medicare and Medicaid Services (CMS) and is required to have carets and brackets on select content. (For more information about CMS, see page 4.)

<Carets> (the less than and greater than symbols) are used to indicate content that may be **"changed"** after CMS reviews and approves it. Examples of content that need carets: variable data, phone numbers, mailing addresses, email addresses, URLs, rates and dates.

[Brackets] are used to indicate content that may be **"removed"** after CMS reviews and approves it. Examples of content that need brackets: charts/tables (large brackets around intier chart is acceptable, each individual content cell does not need brackets), page numbers and footnotes that may not be needed.

Additional Notes:

- + Medicare Advantage fillings get assigned a Y#. Contained in the number may be PA (Plan Approved), CMS Approved, CMS Accepted, CMS Pending, EGW (Employer Group Waiver), CMS Non Marketing or Alternate Format.
- + Y#s and U#s with date should not have carets and brackets.
- + CMS approval may take 0-45 days.
- + Once CMS approval is received, all carets and brackets must be deleted before printing and/or publishing.

DOI Requires Brackets on Medicare Supplement Deliverables

Anything Medicare Supplement related is reviewed by and filed with the North Carolina Department of Insurance (DOI) and is required to have brackets (not carets) on select content. (For more information about DOI, see page 4.)

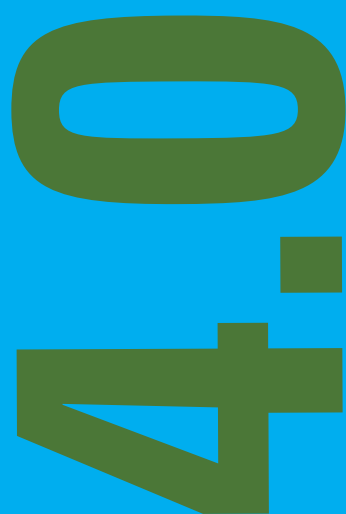
[Brackets] are used to indicate content that may be **"changed or removed"** after DOI reviews and approves it. Examples of content that need brackets: variable data, phone numbers, mailing addresses, email addresses, URLs, rates, dates, charts/tables (large brackets around intier chart is acceptable, each individual content cell does not need brackets) and page numbers.

Additional Notes:

- + Medicare Supplement fillings do not have Y#s.
- + U#s with date should not have brackets.
- + After DOI approval is received, no content outside the bracket may be changed or removed, even if spelling error or typo is found, without refilling.
- + DOI approval may take 0-90 days.
- + Once DOI approval is received, all carets and brackets must be deleted before printing and/or publishing.

If Filing with CMS & DOI, Carets & Brackets are Required

Anything with both Medicare Advantage and Medicare Supplement related content is reviewed by and filed with CMS and DOI. These pieces are always sent to DOI first for approval and then sent to CMS for approval. Example: landing pages and micro-sites containing content about both Medicare Advantage and Medicare Supplement.



Medicare Material

Examples

(Adobe InDesign, Microsoft Word and PowerPoint templates available)

4.1 Medicare Materials Examples

Specifications for Printed Materials

Press Type Matters

Be sure to know what type of printing press a job will be running on before it is laid out and designed. Page size and margins vary depending on whether it's printed on an offset sheet feed press or a web press. For example a sheet feed press page size is 8.5" x 11" but a web press page size is 8.375" x 10.875".

The specifications on this page are based on printing on a offset sheet feed press for large runs (high quality) and digital printing for short runs (low quantity).

Multi-Page Brochure

Page Size:

8.5" x 11" single page
11" x 17" spread

Page Margins:

Top: .75" Left: .75"
Bottom: .75" Right: .75"

Columns:

Left Main: 4.25" wide
Side Bar: 2.25" wide
Gutter: .37" wide

Flier Sheet (1 and 2 sided)

Page Size:

8.5" x 11"

Page Margins:

Top: .50" Left: .50"
Bottom: .50" Right: .50"

Columns:

Left Main: 4.5" wide
Side Bar: 2.5" wide
Gutter: .50" wide

Tri-fold

Page Size:

10.875" x 8.5"

Panel Size:

3.625" x 8.5" single panel

Page Margins:

Top: .375" Left: .375"
Bottom: .375" Right: .375"

Postcard

Page Size:

10.25" x 5.75"

Page Margins:

Top: .325" Left: .325"
Bottom: .325" Right: .325"

Buckslip (1 and 2 sided)

Page Size:

8.25" x 3.625"

Page Margins:

Top: .50" Left: .50"
Bottom: .50" Right: .50"

Letter (1 and 2 sided)

Page Size:

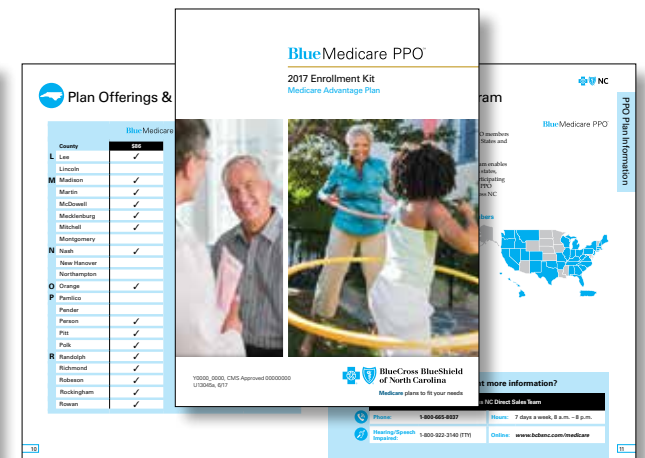
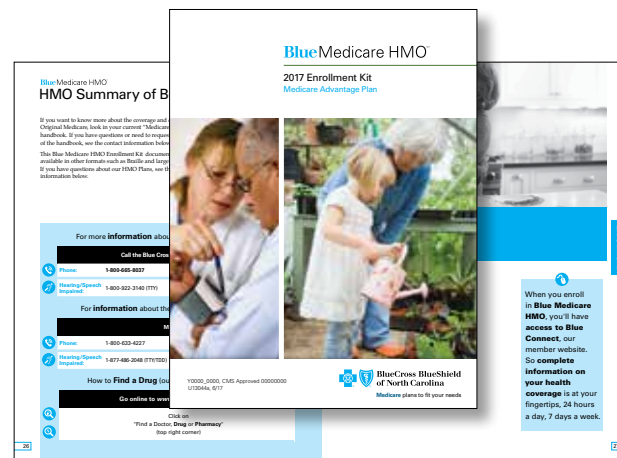
8.5" x 11"

Page Margins:

Top: .75" Left: 1.0"
Bottom: 1.0"–.50" Right: 1.0"

4.2 Medicare Materials Examples

Multi-Page Brochures



Medicare Advantage (HMO) – Multi-page Brochure/Book
(product specific = white cover header)
4 color

Medicare Advantage (PPO) – Multi-page Brochure/Book
(product specific = white cover header)
4 color



Medicare Supplement – Multi-page Brochure/Book
(product specific = white cover header)
4 color

Medicare PDP (Rx) – Multi-page Brochure/Book
(product specific = white cover header)
4 color

4.3 Medicare Materials Examples

Tri-Fold Brochure, Fliers, Buckslips and Postcards

Blue Medicare HMO
Blue Medicare PPO

Not all plans are the same
Make sure the Medicare plan you choose offers the benefits you want and the coverage you need.

If you have limited income and resources
You may be able to get extra help paying for your Part D Prescription Drug Plan premium and prescription drugs. To learn more, visit www.medicare.gov, contact your local Social Security office or call the Blue Cross NC Direct Sales Team.

Who's eligible for Medicare?
To be eligible for Medicare coverage, you must meet these requirements:

- You must be age 65 or older, or be eligible due to disability or End-Stage Renal Disease.
- You or your spouse must have been employed for at least 10 years.
- You must be a U.S. citizen or permanent resident.

Doctors and hospitals you trust
Our Blue Medicare Advantage plans offer you a broad selection of in-network doctors and hospitals. Our PPO (Preferred Provider Organization) network of health care providers includes 75 percent of medical doctors and 99.2 percent of all general acute-care hospitals in North Carolina.

BlueCross BlueShield of North Carolina
Medicare plans to fit your needs

Why turn to Blue?
We're proud to be the state's leading health insurance company. More than 3.9 million members rely on us for health solutions, more than any other insurer based in North Carolina – in one of every three North Carolina households.

More than 80 years, North Carolinians have trusted us for health care coverage they can rely on. We're ready to meet your needs.

Make your best choice for Medicare

Visit www.bcbnc.com for more information or call 1-800-800-2017.

Tri-fold Brochure

Blue Medicare Supplement

Frequently Asked Questions
Changes to our 2019 Medicare Supplement plans

Our Medicare Supplement offerings are changing. We've got answers to your questions.
The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) affects the Medicare Supplement plans available with effective dates on or after January 1, 2020. MACRA requires that we no longer offer certain plans, so at Blue Cross and Blue Shield of North Carolina (Blue Cross NC) we're simplifying our complete lineup of Medicare Supplement plans to better align with consumer needs. **We'll begin offering this simplified lineup on June 1, 2019.**

Question: What Medicare Supplement plans will Blue Cross NC continue to offer?

Answer: We will continue to offer Plans A, C, E, and N. We'll also begin to offer a new plan, High-Deductible C, the first available effective date for High-Deductible C will be June 1, 2019.

Question: What are the Medicare Supplement plans that Blue Cross NC will no longer offer?

Answer: The plans we will no longer offer are Plans B, C, D, F, High-Deductible F, L, and M.

Question: What if I already have one of those plans? Can I keep my plan?

Answer: Yes, you can keep your plan. If you're currently enrolled in a Blue Cross NC Medicare Supplement plan, there's nothing you need to do. You can keep your current plan as long as you continue to make payments.

Question: What if I want to enroll in one of the plans you will no longer offer?

Answer: You can enroll in one of the Blue Cross NC plans no longer offered, but only if you are eligible for Medicare Part A and enroll in the plan with an effective date before June 1, 2019.

Visit www.BlueCrossNC.com/Medicare

1/2019/30, 3/19

BlueCross BlueShield of North Carolina
Medicare plans to fit your needs

Flier Sheet – 1 sided

Blue Medicare HMO

Preferred Pharmacy Benefits

Medicare Prescription Drug Coverage
Credentialed pharmacy sites. Visit www.bcbnc.com for a complete list of sites. Not all sites are available in all areas. Some sites may have limited hours of operation. Some sites may have limited services. Some sites may have limited hours of operation. Some sites may have limited services. Some sites may have limited hours of operation. Some sites may have limited services.

Publix Pharmacy
Credentialed pharmacy sites. Visit www.bcbnc.com for a complete list of sites. Not all sites are available in all areas. Some sites may have limited hours of operation. Some sites may have limited services. Some sites may have limited hours of operation. Some sites may have limited services.

Drugs	Blue Medicare HMO	Blue Medicare PPO	Blue Medicare Advantage
Tier 1: Preferred Generic	\$5 copay	\$5 copay	\$5 copay
Tier 2: Generic	\$5 copay	\$10 copay	\$10 copay
Tier 3: Preferred Brand-Name	\$10 copay	\$20 copay	\$20 copay
Tier 4: Non-Preferred Brand-Name	50% of cost	50% of cost	50% of cost
Tier 5: Specialty	30% of cost	30% of cost	30% of cost
Annual Deductible	\$0	\$0	\$0
Initial Coverage	\$2,700 (first \$2,700 paid by both you and the plan after deductible is met)	\$2,700 (first \$2,700 paid by both you and the plan after deductible is met)	\$2,700 (first \$2,700 paid by both you and the plan after deductible is met)

Visit www.bcbnc.com/medicare

Y0000_0000 CMS Accepted 000000000

BlueCross BlueShield of North Carolina
Medicare plans to fit your needs

1-800-800-2017
7 days a week, 8 a.m. – 8 p.m.

Flier Sheet – 2 sided

Government Changes to Medicare in 20XX (see other side for details)

For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, contact an Authorized Agent or write to the company.

Not connected with or endorsed by the U.S. government or the Federal Medicare Program. © Marks of the Blue Cross and Blue Shield Association. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. 1/2019, 0000

Plan	20XX	20XX
Plan F	\$1,280	\$1,280
Plan G	\$1,280	\$1,280
Plan H	\$1,280	\$1,280
Plan J	\$1,280	\$1,280
Plan K	\$1,280	\$1,280
Plan L	\$1,280	\$1,280

BlueCross BlueShield of North Carolina
Medicare plans to fit your needs

Visit www.bcbnc.com/medicare

Buckslip – 2 color

Blue Medicare Advantage

Get 24/7 Access With Blue Cross NC
Your Personalized Member Website. Sign in to "Blue Cross NC" and watch your web-based introduction to Blue Cross NC get-to-know-you video. 24 hours a day, 7 days a week.

Not yet registered for Blue Cross NC?
Visit www.BlueCrossNC.com/Website

Have Questions?
Call or stop by your Blue Cross NC Agent. 1-888-275-7535 ext. <0> | www.BlueCrossNC.com

Make the Most of Your Medicare Advantage Coverage

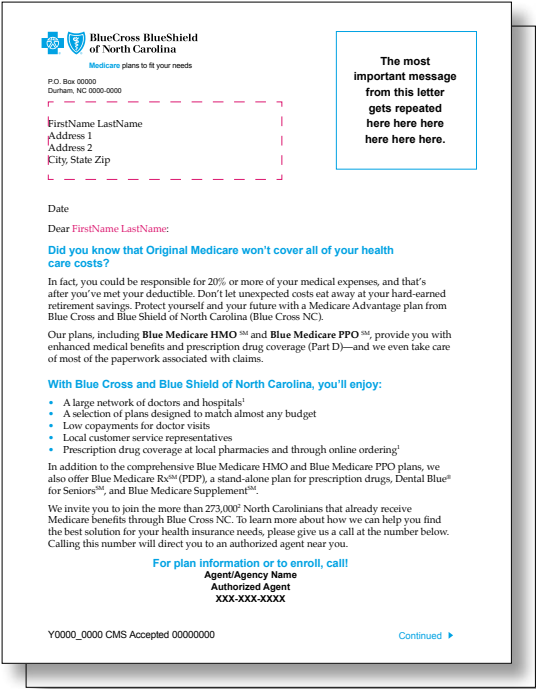
Medicare plans to fit your needs

BlueCross BlueShield of North Carolina

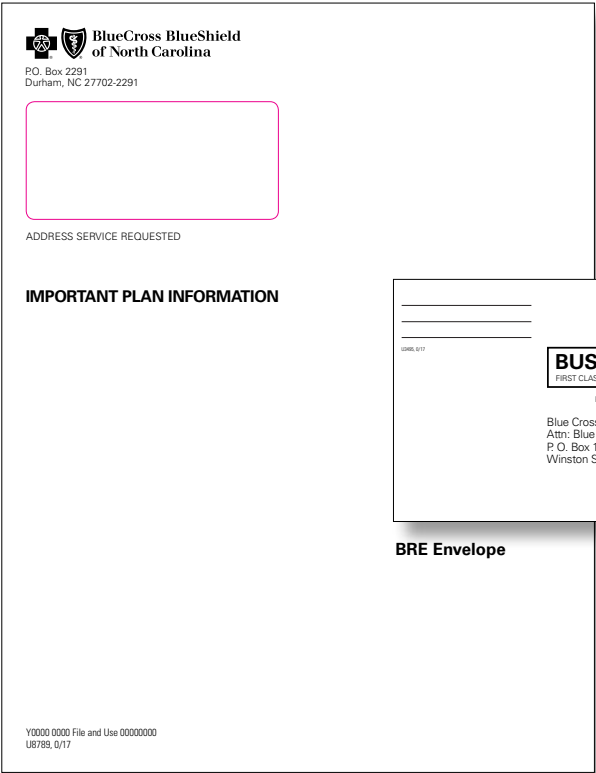
Postcard – 4 color

4.4 Medicare Materials Examples

Letters and Envelopes



Letter



9x12 Envelope

Letter Specs

Letter templates are available in Microsoft Word and Adobe InDesign formats. In order to align with other letters going out from Blue Cross NC, the subheads are set in Arial instead of Univers. However, the body copy is still set in Palatino as research shows it is easier for older adults to read serif fonts when in paragraph form.

4.5 Medicare Materials Examples Agent-Specific

Agency/Agent Name
Authorized Agent

Phone: 1-XXX-XXX-XXXX
Address: City, State Zip
Hours: Mon. - Fri. 8 a.m. - 5 p.m.
After hours and Customer Service
Phone: 1-800-661-6518
TTY: 1-800-922-3140
Hours: Mon. - Fri. 5 p.m. - 8 p.m.*
Sat. - Sun. 8 a.m. - 8 p.m.
* Blue Medicare Supplement phone lines open Mon. - Fri. 8 a.m. - 5 p.m.

Blue Cross BlueShield of North Carolina
Medicare plans to fit your needs

Find the best choices for your prescription drug needs

Y0000_0000 CMS Accepted 00002017

Blue Cross BlueShield of North Carolina
Medicare plans to fit your needs

Blue Medicare Rx gives you:

- Your choice of Standard or Enhanced plans
- Many drugs that are covered to meet your special needs
- Low monthly premiums and low copayments
- Authorized Agents near you to answer your questions

Blue Cross BlueShield of North Carolina
Medicare plans to fit your needs

Buckslip – 4 color

Blue Cross BlueShield of North Carolina
Agency/Agent Name
Agency/Agent Address
Agency/Agent City, State, ZIP code

ATTENTION Medicare Beneficiaries
Copy line goes here

Y0000_0000 CMS Approved 00000000 This is an advertisement.

#10 Envelope – 2 color

Blue Cross BlueShield of North Carolina
Medicare plans to fit your needs

Blue Medicare HMO
Blue Medicare PPO
Blue Medicare Rx (PDP)
Blue Medicare Supplement
DentalBlue for Seniors

You're Invited!

Join us for a complimentary presentation to learn about Medicare options from Blue Cross and Blue Shield of North Carolina.

Date Time Location
Address 1 Address 1 Address 1
Address 2 Address 2 Address 2

An Authorized Agent will be present with information and applications. There is no obligation to enroll. To RSVP or for accommodations for persons with special needs at sales meetings, call the numbers below.

Agency/Agent Name
Authorized Agent
Phone: 1-XXX-XXX-XXXX Hours: Mon. - Fri. 8 a.m. - 5 p.m.
After hours and Customer Service
Phone: 1-800-665-8037 Hours: Mon. - Fri. 5 p.m. - 8 p.m.*
TTY: 1-800-922-3140 Sat. - Sun. 8 a.m. - 8 p.m.
* Blue Medicare Supplement phone lines open Mon. - Fri. 8 a.m. - 5 p.m.

Blue Cross NC complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCION: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-665-8037 (TTY: 1-800-922-3140).

注意: 如您需要语言协助或翻译, 您可以免费获得语言协助服务。

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is an HMO, PPO, and PDP plan with a Medicare contract. Enrollment in Blue Cross NC depends on contract renewal. Benefits, formulary, pharmacy network, premium and/or copayments/contribution may change on January 1 of each year. Please contact Blue Cross NC for details. The benefit information provided is a brief summary, not a complete description of benefits. Additional information about benefits is available to assist you in making a decision about your coverage. Limitations, copayments, and restrictions may apply. This is an advertisement; for more information contact an Authorized Agent or Blue Cross NC.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is an HMO, PPO, and PDP plan with a Medicare contract. Enrollment in Blue Cross NC depends on contract renewal. Benefits, formulary, pharmacy network, premium and/or copayments/contribution may change on January 1 of each year. Please contact Blue Cross NC for details. The benefit information provided is a brief summary, not a complete description of benefits. Additional information about benefits is available to assist you in making a decision about your coverage. Limitations, copayments, and restrictions may apply. This is an advertisement; for more information contact an Authorized Agent or Blue Cross NC.

Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association. U10189a, Q17 Y0000_0000CMS Accepted 00000000

Newspaper Large Ad – 2 color

Blue Cross BlueShield of North Carolina
Medicare plans to fit your needs

Searching for better value?
Blue Medicare HMO
Blue Medicare PPO
Blue Medicare Rx (PDP)
Blue Medicare Supplement
DentalBlue for Seniors

Agency/Agent Name
Authorized Agent
Phone: 1-XXX-XXX-XXXX Hours: Mon. - Fri. 8 a.m. - 5 p.m.
Email: emailaddress@com Address: City, State Zip

After hours and Customer Service
Phone: 1-800-665-8037 Hours: Mon. - Fri. 5 p.m. - 8 p.m.*
TTY: 1-800-922-3140 Sat. - Sun. 8 a.m. - 8 p.m.
* Blue Medicare Supplement phone lines open Mon. - Fri. 8 a.m. - 5 p.m.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is an HMO and PPO plan with a Medicare contract. Enrollment in Blue Cross NC depends on contract renewal. Benefits, formulary, pharmacy network, premium and/or copayments/contribution may change on January 1 of each year. Please contact Blue Cross NC for details. The benefit information provided is a brief summary, not a complete description of benefits. Additional information about benefits is available to assist you in making a decision about your coverage. Limitations, copayments, and restrictions may apply. This is an advertisement; for more information contact an Authorized Agent or Blue Cross NC.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is an HMO, PPO, and PDP plan with a Medicare contract. Enrollment in Blue Cross NC depends on contract renewal. Benefits, formulary, pharmacy network, premium and/or copayments/contribution may change on January 1 of each year. Please contact Blue Cross NC for details. The benefit information provided is a brief summary, not a complete description of benefits. Additional information about benefits is available to assist you in making a decision about your coverage. Limitations, copayments, and restrictions may apply. This is an advertisement; for more information contact an Authorized Agent or Blue Cross NC.

Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association. U10189, Q17 Y0000_0000CMS Accepted 00002014

Newspaper Medium Ad – 2 color

Medicare coverage for company you can trust

Agency/Agent Name
Authorized Agent
Phone: 1-XXX-XXX-XXXX
Address: City, State, Zip
Email: email@email.com

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is an HMO and PPO plan with a Medicare contract. Enrollment in Blue Cross NC depends on contract renewal. Benefits, formulary, pharmacy network, premium and/or copayments/contribution may change on January 1 of each year. Please contact Blue Cross NC for details. The benefit information provided is a brief summary, not a complete description of benefits. Additional information about benefits is available to assist you in making a decision about your coverage. Limitations, copayments, and restrictions may apply. This is an advertisement; for more information contact an Authorized Agent or Blue Cross NC.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is an HMO, PPO, and PDP plan with a Medicare contract. Enrollment in Blue Cross NC depends on contract renewal. Benefits, formulary, pharmacy network, premium and/or copayments/contribution may change on January 1 of each year. Please contact Blue Cross NC for details. The benefit information provided is a brief summary, not a complete description of benefits. Additional information about benefits is available to assist you in making a decision about your coverage. Limitations, copayments, and restrictions may apply. This is an advertisement; for more information contact an Authorized Agent or Blue Cross NC.

Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association. U10189, Q17 Y0000_0000CMS Accepted 00002014

Postcard – 2 color

Medicare plans to fit your needs Blue Cross BlueShield of North Carolina

Blue Medicare HMO
Blue Medicare PPO
Blue Medicare Rx (PDP)
Blue Medicare Supplement
DentalBlue for Seniors

Call today!
Agency/Agent Name
Authorized Agent
Phone: 1-XXX-XXX-XXXX
Hours: Mon. - Fri. 8 a.m. - 5 p.m.
After hours and Customer Service
Phone: 1-800-661-6518
TTY: 1-800-922-3140
Hours: Mon. - Fri. 5 p.m. - 8 p.m.*
Sat. - Sun. 8 a.m. - 8 p.m.
* Blue Medicare Supplement phone lines open Mon. - Fri. 8 a.m. - 5 p.m.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is an HMO and PPO plan with a Medicare contract. Enrollment in Blue Cross NC depends on contract renewal. Benefits, formulary, pharmacy network, premium and/or copayments/contribution may change on January 1 of each year. Please contact Blue Cross NC for details. The benefit information provided is a brief summary, not a complete description of benefits. Additional information about benefits is available to assist you in making a decision about your coverage. Limitations, copayments, and restrictions may apply. This is an advertisement; for more information contact an Authorized Agent or Blue Cross NC.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is an HMO, PPO, and PDP plan with a Medicare contract. Enrollment in Blue Cross NC depends on contract renewal. Benefits, formulary, pharmacy network, premium and/or copayments/contribution may change on January 1 of each year. Please contact Blue Cross NC for details. The benefit information provided is a brief summary, not a complete description of benefits. Additional information about benefits is available to assist you in making a decision about your coverage. Limitations, copayments, and restrictions may apply. This is an advertisement; for more information contact an Authorized Agent or Blue Cross NC.

Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association. U10189a, Q17 Y0000_0000CMS Accepted 00002014

Medicare plans to fit your needs



Blue Medicare HMO
Blue Medicare PPO
Blue Medicare Rx (PDP)
Blue Medicare Supplement
DentalBlue for Seniors

Authorized Agency/Agent
Agency or Agent Name
(XXX) XXX-XXXX

After hours and Customer Service
Phone: 1-800-665-8037 Hours: Mon. - Fri. 5 p.m. - 8 p.m.*
TTY: 1-800-922-3140 Sat. - Sun. 8 a.m. - 8 p.m.
* Blue Medicare Supplement phone lines open Mon. - Fri. 8 a.m. - 5 p.m.

Billboards

Medicare plans to fit your needs



Authorized Agency/Agent
Agency or Agent Name
(XXX) XXX-XXXX

After hours and Customer Service
Phone: 1-800-665-8037 Hours: Mon. - Fri. 5 p.m. - 8 p.m.*
TTY: 1-800-922-3140 Sat. - Sun. 8 a.m. - 8 p.m.
* Blue Medicare Supplement phone lines open Mon. - Fri. 8 a.m. - 5 p.m.

Agent-Specific materials

Includes any materials available for agents and producers that they can have their specific information applied to (name, number, address, etc.).

Please label consistently with
“Authorized Agency/Agent”.

4.6 Medicare Materials Examples

Co-Branding

Springtime. There's no better time to check up on your health.

The best season for a Landmark house call.

Landmark and Blue Cross NC is available to you as part of your Blue Cross and Blue Shield of North Carolina (NC) Medicare plan. Landmark health care providers come to your home. Landmark health care providers visit to you. They supplement the care specialists provide.

Landmark can help you organize your health. Landmark can help you simplify your care. Get a house call from a Landmark provider to adjust your health and simplify your care. Get a house call from a Landmark provider to adjust your health and simplify your care.

Call Landmark to schedule your spring house call.

Contact Landmark
Phone: Toll Free 1-833-355-6029
TTY: 711
Hours: 7 days a wk., 24 hrs. a day
Online: www.LandmarkHealth.org

Contact Blue Cross NC Customer Service
Call the number on the back of your ID card

Reduce Fall Risk
Your Landmark provider will assess your home for things that could cause you to fall. For example, they'll look for items that could cause you to trip, missing handrails, and slippery or loose rugs. They'll also show you ways to reduce your risk of falls.

Organize Paperwork
Spring is the perfect time to review your health paperwork and make sure things are up-to-date. Your Landmark provider can help you complete your health care directives. This spring, take some time to discuss your health wishes with your family.

Self-Mailer

Old-fashioned house calls are back. Medicine.

House calls are back. Landmark
Medical care in your home. And around the clock.

Urgent care, whenever you need it
Landmark providers come to your home to provide medical care whenever you need it.

Medical advice by phone
Landmark team includes providers who can provide medical advice in your home, as well as offer support.

Provider
The Landmark team includes providers who can provide medical advice in your home, as well as offer support.

Landmark
Medical care in your home. And around the clock.

Feel better
• Avoid going to the hospital
• Save on out-of-pocket costs
• Learn about your health
• Avoid the stress of a hospital stay

My Landmark house call was great. Landmark keeps me from ending up in the hospital.
- Natalino Z., Landmark patient

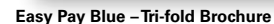
Tri-fold Brochure

Medicare co-branded materials

Templates are available for a self-mailer and a tri-fold brochure that are co-branded. This means Blue Cross NC is partnering with an other company to provide services. The Blue Cross NC logo should always be the predominate or larger of the two logos and appear first (left or above) the partnering company's logo.

Older Adult Non-Medicare materials

There are multiple pieces with an over-65 audience that aren't technically Medicare product pieces. **Examples:** Dental Blue, Blue 365 and Easy Pay Blue. These should comply with the same requirements as Medicare pieces. They may or may not need the Medicare descriptor line under the Blue Cross NC logo.



4.8 Medicare Materials Examples
Newsletter - Smart Choices

SMART CHOICES
Thoughts on health and wellness | Nov. 2018

New Hearing Aid Benefit
Hearing aids can cost \$2,000–3,000 each, but starting in 2019, you will have a new hearing aid benefit offered through TruHearing®. This new benefit covers up to two hearing aids per year with copayments of \$999 or less.

Inside this issue
Avoiding Holiday Stress 2
Choosing Healthy Meals as You Get Older 4
How Exercise Can Help You 6
No-Cost Fitness Benefit Available in 2019 7
Sudoku 8
Contact Us 8

BlueCross BlueShield of North Carolina
Medicare plans to fit your needs

Avoiding Holiday Stress

There are many wonderful things about the holiday season, but sometimes just getting through the holidays can be a challenge. With all of the cleaning, cooking, shopping and entertaining, it's easy to feel overwhelmed, stressed and a little depressed. However, these easy tips can help make your holiday season feel more enjoyable.

Tips to Prevent Holiday Stress:

- 1 Acknowledge Your Feelings
The holiday season can be particularly rough for families that have gone through a major change such as divorce or the death of a loved one. These feelings are normal and it is important for you to acknowledge that you may feel sad or alone. Take time to cry or express your emotions if you need to.
- 2 Manage Your Expectations
During this time of the year, everyone is overwhelmed with images of perfection – the perfect gift, the perfect outfit, the perfect meal, the perfect family – the list goes on and on. Everything does not have to be perfect! Let go of the small things and focus on the things that really matter to you. Imperfect holidays make better stories anyway.
- 3 Learn to Say 'No'
The holiday season brings a lot of demands from family, friends and your job. Give yourself permission to say "no" to things you simply don't want or have the time to do. Your friends, family members and colleagues will understand. Plus, saying "no" will give you more time to do things that actually matter to you.
- 4 Stick to Your Budget
Buying gifts, food and clothes can be very expensive. Before you go shopping or dining, make a realistic budget and stick to it! Yes, this means that your children or grandchildren may not receive everything they want, but that is okay. Happiness can be achieved in other ways. Instead of buying tons of gifts, try giving homemade gifts or donating to a charity that has meaning for you and your friends and family. This will help you make lasting memories without breaking the bank.
- 5 Relax
With all of the demands of the holiday season, it is important to remember to take time out for yourself. Build in time to do things that give you joy such as taking a walk, reading a book, listening to music, meditating or getting a massage. Everyone needs a break and it is important to recharge when you are feeling overwhelmed or stressed.

Plus, saying "no" will give you more time to do things that actually matter to you.

© 2019 Blue Cross Blue Shield of North Carolina

4.9 Medicare Materials Examples

PowerPoint Presentation

Welcome

2017 Blue Medicare Advantage Presentation

BlueCross BlueShield of North Carolina

Medicare plans to fit your needs

PROPRIETARY & CONFIDENTIAL
© 2017 Blue Cross and Blue Shield of North Carolina, LLC
Y0000_0000 CMS Approved 00000000

What are the eligibility requirements to enroll in a Medicare Advantage plan?

- Must be entitled to Medicare Part A and enrolled in Medicare Part B
- Must continue to pay your Part B premium
- Must reside in the service area
- Cannot be medically determined to have end stage renal disease (ESRD) unless you meet exception qualifications

Your Blue Medicare Advantage options

Plan Feature	HMO Medical Only	HMO Essential	PPO Enhanced
Plan premium	\$0	\$28.40	\$86.00
PCP/Specialist ¹	\$30/\$50	\$15/\$50	\$25/\$50
Inpatient hospital ² per day (up to 6 days)	\$300	\$300	\$300
Outpatient surgery/Ambulatory facility	\$250/\$150	\$250/\$150	\$250/\$150
Diagnostic tests, lab work and X-rays	20%	20%	20%
Covered diabetic supplies ³	0%	0%	0%
Emergency room visit (worldwide)	\$75	\$75	\$75
Out-of-pocket max ⁴	\$5,700	\$6,700	\$5,500
Part D Rx	N/A	Standard	Enhanced

Footnotes:
1. A specialist copayment will apply whenever the member sees a contracted PCP other than their designated PCP. Refer to the Summary of Benefits for more benefit information.
2. Does not include mental hospital.
3. Supplies include blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors.
4. You must use plan providers except in emergency or urgent care situations or for out-of-area renal dialysis or other services. If you obtain routine care from out-of-network providers neither Medicare nor BlueCross BlueShield of North Carolina will be responsible for the costs.

Medicare Prescription Drug Coverage (Part D)*

continued

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay for up to 75% percent or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance.

Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. Many people are not aware they are eligible for these savings.

For more information about this Extra Help, contact your local Social Security office or call 1-800-MEDICARE (1-800-633-4227), 24 hours per day, 7 days per week. TTY users should call 1-877-486-2048.

Footnote:
* Medicare Part B drugs are not included. They are covered under the medical portion of the plan, and subject to coinsurance. This includes infusions, injectables and cancer drugs used for chemotherapy.

Blue Medicare Options

BlueMedicare HMO	Medicare Advantage HMO that replaces Original Medicare
BlueMedicare PPO	Medicare Advantage PPO that replaces Original Medicare
BlueMedicare Supplement	Medicare Supplement plan that fills the gaps Original Medicare does not cover
BlueMedicare Rx (PDP)	Medicare Prescription Drug Coverage

Blue Cross NC is an HMO, PPO, and PDP plan with a Medicare contract. Enrollment in Blue Cross NC depends on contract renewal.

Thank you

BlueCross BlueShield of North Carolina

PROPRIETARY & CONFIDENTIAL
© 2017 Blue Cross and Blue Shield of North Carolina, LLC
Y0000_0000 CMS Approved 00000000

Medicare plans to fit your needs

PowerPoint Template

PowerPoint Template

A pre-designed Microsoft PowerPoint template is available in a 10" x 7.5" format. Content slide options include: with and without stock

photography, and with and without charts. For exact specifications, see the official PowerPoint template file.

