

Content Strategy

Editorial Guidelines

2014 Edition

Blue Cross and Blue Shield of North Carolina
Web Office

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When there is an outage or something goes down for less than a full day
(four hours or less) OR when there is an outage without a definite start/end
date: 26

About the Editorial Guidelines

The purpose of this document is twofold:

1. It serves as an **editorial guide for content strategists, Web writers and editors**.
2. It also serves as a **content standards reference for those involved in the development of Web content** at Blue Cross and Blue Shield of North Carolina (BCBSNC). Those involved can include UX designers, visual interface designers, developers and Web Office personnel in general.

But then again, **the editorial guidelines are for everyone involved in the planning, creation, delivery and governance of content**. So if you're reading this, chances are this means you.

The editorial guidelines serve these audiences by doing the following:

- **Documenting content usage conventions** relevant to **bcbsnc.com**, including health care terminology, product nomenclature, service marks, footnotes, etc.
- **Documenting site standards** for common grammar, style and word usage as it pertains to **bcbsnc.com**, including online applications.
- **Establishing general procedures** for how content should be created, distributed and managed on **bcbsnc.com**.

Writing for the Web

1. Keep it Brief

People skim webpages quickly. Clearly written titles, subheads and links help readers find information more easily. **Seek to make your content useful and meaningful.** Web audiences have little patience for marketing fluff.

Create an Engaging Tone

- Active, direct and concrete (Passive, vague and abstract can seem evasive)
- Use clear and explanatory words
- Avoid corporate-speak – it can sound pompous, patronizing or self-centered

Expose an Easily-Scanned Structure

- Start every page with a unique and explanatory title
- Put the main idea first, limit focus to one topic (as much as possible)
- Short sentences, short paragraphs

Write Effective Links

- Follow the “What you click is what you get” rule. Link text should clearly indicate what the reader will get. Using page titles is best, but if that’s not possible, try to use keywords from the destination page.
- Think accessible: Page readers for the sight impaired can create a list of the links on the page and read just that content. Is every link on your page distinct from the others?
- Never use “click here” – it doesn’t provide useful information about the link’s subject matter.
- Avoid links (page titles) in a navigation menu that wrap over more than two lines (one line is always preferred).
- Do not put quotation marks around references to parts of the site navigation, including buttons and links

Correct: Click Back to go to the previous page.

Incorrect: Click the “back” button to go to the previous page.

Correct Visit [Member Services](#).

Incorrect: Visit “Member Services.”

2. Use Brand Voice

Ways to Achieve Brand Voice

- Structure sentences to avoid the third-person; refer to the user as “you” and BCBSNC as “we.”
- Speak directly to the benefits or attributes of the product or program. Avoid generalizations. Avoid a preachy or patronizing tone. Always seek to be light, simple, direct and concise.

Correct: Generic drugs are as effective as brand-name drugs, and they can save you money. Ask your doctor or pharmacist if a generic version of your medication is available, or use our drug search tool at [bcbstnc.com/findadrug](https://www.bcbstnc.com/findadrug).

Incorrect: You know that innovation in health care insurance plan design is what you expect from the #1 health care brand in America. We simplify the issues that make receiving health care frustrating and costly so you don’t have to worry about it. We give you peace of mind when it comes to your health insurance.

Quick Reference Guide

Acronyms and Abbreviations

- Generally, spell out the name or term on first mention and follow with the acronym in parentheses. Subsequent references use the acronym only. This includes Blue Cross and Blue Shield of North Carolina (BCBSNC). BCBSNC follows this rule.
- A *plural* acronym is formed by adding an “s” **without an apostrophe**. It’s CIOs, not CIO’s (unless you’re saying “It’s the CIO’s toothbrush.”).

Referencing bcbsnc.com

- The name of the site is **bcbsnc.com** – it’s lowercase and **bold**.
- When possible, avoiding preceding **bcbsnc.com** with “www.”
- Always follow with a period if it comes at the end of a sentence. Be sure the period after the URL is not bolded. Avoid using at the beginning of sentences, as **bcbsnc.com** is never capitalized.

Footnotes

- Footnote notations are placed at the end of the sentence.
- When using footnotes in text, use a numbered footnote, set in superscript, and placed *after* the punctuation, *except* the dash. Always place the superscripted footnote *before* a dash.
- Footnotes are then listed at the bottom of a webpage in the order they appear on that page. **Don’t superscript the footnote number at the bottom of the page.**

Spelling Out Numbers

- In general, spell out all numbers under 10.
- Use numerals for most numbers 10 and above.
- There are exceptions to this rule when it comes to page titles or headlines, when using a number has more impact.
- Spell out all numbers that begin a sentence or title (or reword the phrase).

Service Marks, Trademarks and Registered Symbols

- Always use SM/TM/® **on first reference only**, and always make sure trademarks of any kind (™, ®, SM and ^{SM1}) are superscripted.
- Try to avoid putting service marks in page titles, headlines, subheads , etc.

Capitalizing Page Titles, Headings, Subheads and Labels

- Use title case for all headlines, sub heads and labels.
- **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 Brad Wilson)
- **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*)

Commas

- **Don't use a serial comma**, that is leave out the last comma before the “and” and the “or” for items in a series.
- In a series of complex phrases, or if the meaning might be misconstrued without it, add the comma before the “and” or “or” for clarity.
- Don't use a comma between two short independent clauses separated with *and*.
- A comma isn't necessary where two or more verbs have the same subject and are joined by *and*.

Dashes

- Do not confuse with a hyphen. Use an *en* dash for the dash in text.
- Put a space on both sides of a dash, **except when it's used between numbers to indicate a range**.

General Usage

Blue Cross and Blue Shield of North Carolina (BCBSNC)

Correct: Blue Cross and Blue Shield of North Carolina

Incorrect: Blue Cross Blue Shield
Blue Cross
Blue Cross/Blue Shield of NC
BlueCross BlueShield
Blue Cross & Blue Shield of NC

Blue Products and Programs

When used in text, all Blue products and programs are more than one word, with spaces inserted between each word of the product/program name, **except** BlueCard, which always appears as one word.

Correct: Health Line Blue
BlueCard

Blue Plan/Blue Plans

Use “Blue plan” when referring to a plan administered by BCBSNC. Use “Blue plans” when referring to any plans administered by multiple other BCBSA licensees.

Referring to the Web

Avoid spelling URLs as much as possible. Opt for hyperlinking a word or phrase instead.

Example: There’s a [great interview with Brad Wilson](#) on the Zone.
[This hyperlinked phrase would be linked to the actual URL.]

Exception: When content calls for vanity URLs.

Example: Visit [bcbsnc.com/memberservices](#).
Find it all at [mybcbsnc.com](#).

In the rare cases where a URL must be spelled out:

- For **bcbsnc.com** URLs, avoid adding “http://” and “www.” at the beginning of the URL.
- For external websites, add the “www.”

Example: Learn how to get the most out of your HSA at [bcbsnc.com/experiencehsa](#).
You can learn more about Medicare at the official website, [www.medicare.gov](#).

And in cases where the URL must be spelled out, avoid breaking a URL across a line.

Boldface

Boldface is one of the ways to change the appearance of text on a webpage to make it stand out more. But it’s not always suitable for online reading. Too much use of boldface and the user can’t tell what’s important on the page.

When using boldface, use it sparingly. Ask yourself: Does this use enhance understanding of the statement?

Boldface is best when used:

- To visually emphasize a word, a phrase or a concept.
- For headlines and subheads on a webpage.
- To distinguish button names or UX elements from the surrounding text
- Warning messages or other crucial text.

Try to avoid using boldface and ALL UPPERCASE letter together. All uppercase letters can substitute for boldface, but should never be used together.

Dates in Body Copy

Spell out dates in body copy, and use punctuation as described in the Chicago Manual of Style (i.e., Month Day, Year). Don't use dashes or virgules (/) when using dates in body copy. When embedded in the middle of a sentence, a comma must follow the year.

Correct: Coverage for an application received from May 21 to May 31 will begin July 1.

Correct: Date: Sunday, October 15, 2006

Correct: January 1, 2011, is the effective date of your new dental policy.

Dates in Footnotes

The BCBSNC standard is MM/YY, where MM represents a single digit for the months of January through September (i.e., 1 through 9) and a double-digit for the months of October, November and December (i.e., 10, 11 and 12). When using the year only (i.e., in the form YYYY), precede with a comma, unless the year leads.

Correct: Refers to Plan A policy form number M58, 7/08

Correct: Super Brand Number One Survey, Rynovate, Inc., 2010

Correct: Blue Cross and Blue Shield Association Internal Data, 2012

Days of the Week/Months of the Year

Spell out the days of the week in body copy, only abbreviating in charts or tables, etc., as necessary for space consideration. When abbreviating, use one of the following systems. The second is to be used only for very closely set collateral, such as catalogs and calendars.

Correct: Sun., Mon., Tues., Wed., Thurs., Fri., Sat.

Correct: Su, M, Tu, W, Th, F, Sa

Like the days of the week, the months of the year should be spelled out in body copy, but may be abbreviated in charts or tables, etc., as necessary for space consideration. When abbreviating, use the following system.

Correct: Jan., Feb., Mar., Apr., May, June, July, Aug., Sept., Oct., Nov., Dec.

Error Messages

User Errors

The standard format for user error messages is to:

- Briefly describe the error
- Describe what to do to fix it

- Describe how to move on to the next step

How this is implemented should be determined by the severity of the error and how obvious the fix is. Don't say more than is necessary, but don't make it so brief that the user is confused by the source of the error and what to do to fix it.

- Don't use language that blames the user; strive for neutrality.
- Consider the reason the message has been generated. Is there a common mistake users make that has led to this error?

Example: Enter a User ID and password. Note: Passwords are case sensitive.

System Errors

A system error is caused by a problem with the network, interface or databases, and is not (usually) a result of user interaction. In this case, a more apologetic tone can be appropriate.

Correct: The claims system is down for maintenance from 7 p.m. Saturday, June 12, until 8 a.m. Sunday, June 13. Please check back later.

Metadata

Metadata is made up of three categories:

- **Title** – This actually appears at the top of the browser window. The standard is for titles not to be longer than 66 characters (64 is ideal). This prevents the title from being cropped off in search results. At the very least, make sure the title frontloads the most important information, so that the subject of your title doesn't get lost past the 66-character cutoff. The title can either repeat the headline of the webpage in question or promote the main idea behind the page.
 - The standard convention for a metadata title is:
[Title of Page or Main Thought] | BCBSNC
 - Example: Health Insurance for Individuals and Families | BCBSNC (56 characters with spaces)
- **Keywords** – Once upon a time, keywords were used by search engines to serve up webpages in their results. Most search engines don't look at keywords any longer (Google never looked at keywords), so keywords are largely considered useless for driving search engine results.
 - Keywords are useful in internal search results, however. They can also be used with content management systems (CMS) to identify types of content.
 - The standard rule for keywords on **bcbsnc.com** pages is to have no more than 15-20 keywords.
 - Keywords should incorporate common misspellings or alternate spellings of words. Example: healthcare, health care, copayment, copay
 - Less is more: Make sure keywords are targeted exactly to the page content. Extraneous keywords or keywords that bear only a slight relationship to the page's content don't really help anyone.
 - Use a combination of keyword phrases and single keywords, although the more keyword phrases that are packed with page-relevant information, the better.
- **Description** – The last component of the metadata for a webpage is the description, a two or three line summary of the page's content. This can often be the first lines of copy on the page, or a unique description that sums up the page in its entirety.

- In cases where search results display content that might require registration or has sensitive material, it's usually a good idea to have an alternate description for non-logged-in users that gives a more general, non-sensitive description.
- Try to aim for a unique description for each page. Some pages can be duplicative, but ensuring a unique description helps customers differentiate between pages.

Numbers

Telephone Numbers

For local numbers, use parentheses, not a hyphen, to separate the area code from the number. Don't precede the area code with the number 1. Use a hyphen to separate sections of the local number.

Correct: (919) 765-5555

Incorrect: 1-919-765-5555

For toll-free numbers, use hyphens and not parentheses. List the numerals also for phone numbers that use letters.

Correct: Dial 1-888-GET-BLUE (888-438-2583).

Incorrect: (800) 765-5555

Plural/Possessive Numbers

Don't use an apostrophe to make a number plural. Use an apostrophe to make a number possessive.

In the early 1990s...

Here's 2007's budget.

Time

Use figures except for noon and midnight. Use a colon to separate hours and minutes. Include "00" for minutes in event schedules.

A space should precede the abbreviations of ante-meridian (a.m.) and post-meridian (p.m.). The abbreviations take periods.

When communicating a range or span of time, use the en dash with spaces on either side, except when the time range is preceded by the words 'from' and 'between' in which case the words 'to' and 'and' are used, respectively.

Correct: noon, 11 a.m., 3:30 p.m., midnight

Correct: 11:00 – 11:30 a.m.

Correct: from 1 to 6 p.m.; between 9:25 and 9:30 a.m.

Incorrect: 3 – 4:30 p.m.

Punctuation

Bulleted and Numbered Lists

For better and more consistent bulleted lists:

- Capitalize the first letter of the first word
- Create bulleted items that are parallel in construction
- Don't use bullets for lists of only one item
- Avoid using "and" between bulleted items

Correct: With all Blue OptionsSM plans you get:

- Large networks
- Predictable copayments
- Coverage in more than 200 countries and territories

Correct: It's easy to register online.

1. Log in with your user ID and password.
2. Choose the range of benefits you want.
3. Pick a payment method.

Incorrect: With all Blue Options HSASM plans you get:

- large networks and
- predictable copayments, as low as \$20 a month (in select plans only), and
- Coverage in more than 200 countries and territories

Punctuating Bulleted and Numbered Lists

General guidelines for punctuating bulleted lists:

- Do not use a period if the entries are short phrases (three words or less).
- Use a period in a list if a list item has more than one sentence and requires punctuation. Then use a period for all list items.
- Place a period after the number in a numbered list.

Colons

The most frequent use of the colon is at the end of a sentence to introduce a formal statement, an extract, speech in dialogue, lists, tabulations, texts, etc. Use only one space after a colon.

Correct: You're covered for the following preventive procedures:

- Annual physical exam
- OB/GYN visits
- Cervical cancer screening
- Mammography screening
- Colorectal screening
- Standard immunizations

Correct: The rule governing Blue Points usage is this: Always...

Commas

Do not use a serial comma, that is leave out the last comma before the “and” and the “or” for items in a series.

Correct: Any unauthorized use, disclosure, sale or distribution is prohibited and may be a violation of law.

Incorrect: That means discounts, phone support, monthly newsletters, and more!

In a series of complex phrases, or if the meaning might be misconstrued without it, add the comma before the “and” or “or” for clarity.

Correct: You’ll have access to one-on-one nursing support, nutrition counseling, educational materials and resources, and free or discounted tools to help you better manage your health.

Don’t use a comma between two short independent clauses separated with *and*.

Correct: He wanted a plan with lower copayments and she wanted access to health resources. Theirs was a love that knew no bounds.

A comma isn’t necessary where two or more verbs have the same subject and are joined by *and*.

Correct: We exercised on the jogging trail and entered our points online.

Commas with Quotes

Use a comma to separate a direct quote from the rest of the sentence. If the sentence continues after the quote, place the comma inside the closing quotation mark.

“I reviewed the wireframes,” said the business owner.

Don’t use a comma when the quote is the subject of the sentence.

“Get out and take your documentation with you!” was hardly the sympathetic greeting the Web Experience team expected from the business owner.

Dashes

Do not confuse with a hyphen. Use an *en* dash for the dash in text. Put a space on both sides of a dash, **except when it’s used between numbers to indicate a range.**

ABRUPT CHANGE: Use a dash to denote an abrupt change in thought in a sentence or an emphatic pause.

Correct: We’ll vacation in the south of France – if I get a raise.

SERIES WITHIN A PHRASE: When a phrase that otherwise would be set off by commas contains a series of words that must be separated by commas, use a dash to set off the full phrase.

Correct: Visit *bcbsnc.com* for the latest information that’s important to all of our customers – members, providers, employers and producers.

INDICATE RANGE: When indicating a range, or substituting for the word “through,” use a dash.

Correct: Monday–Friday from 8-5 p.m.

en dash (–)

In addition, an en dash should be used in adjectival phrases that contain a compound noun that isn’t hyphenated and after the “non” prefix precedes a compound noun that isn’t hyphenated.

Correct: BlueCard® – coverage in over 200 countries and territories worldwide

Correct: Enroll in the newest plan from Blue Cross and Blue Shield of North Carolina (BCBSNC) newest health plan – Blue Advantage Plan Z – for health care coverage that protects you from zombie-related injuries.

Correct: Age 70–74

em dash (—)

ATTRIBUTION ONLY: Use an em dash (—) before a person’s name at the end of a quotation, or before the attribution (i.e., BCBSNC member), if a name is not available:

Correct: “We deliver results.”
— *Brad, Chief Executive Officer*

Ellipses

Use an ellipsis to indicate the omission of one or more words in condensing quotes, texts and documents. It can also be used to indicate a pause in thought or a thought that the speaker does not complete.

In general, treat an ellipsis as a three-letter word, constructed with three periods and two spaces – one on each end – as shown in the examples below. There should not be any spaces between the three periods that comprise the ellipsis. [contradictory examples, and is this best practice for tone on site?]

Correct: “An excellent presentation... it’s John Roos at his best.”

Correct: With Blue Options HSA, you get...

Incorrect: Coverage... isn’t that what you need?

The ellipsis itself is three periods (always); it can appear next to other punctuation, including an end-of-sentence period (resulting in four periods). Use four periods in the middle of a sentence to indicate the omission of the beginning of a following sentence. Never use fewer than three or more than four periods.

Exclamation Points

As a rule, avoid the use of exclamation points in titles and headings.

Hyphens

Use hyphens to form a single idea from two or more words. For compound modifiers, the hyphen separates the modifier from the object noun or verb.

Correct: He recovered his health. He re-covered the leaky roof.

Correct: Call the toll-free number on your ID card.

Correct: brand-name; long-term; short-term

The exception being compound modifiers that end in –ly should **not** be hyphenated.

Correct: insanely coiffed

Use a hyphen for two or more words where vowels are duplicated:

Correct: anti-intellectual, pre-empt

Hyphenation Guidelines

Term	Comments and Notes
autoformatting	No hyphen

Term	Comments and Notes
buy in (v.) buy-in (n.)	No hyphen for the verb
call to action	No hyphens
clickthrough	No hyphen
checkbox	One word
cross-platform	Hyphenate
cross-promote	Hyphenate
customer-centric	Hyphenate when used as a modifier
dial-up	Hyphenate when used as a modifier
download	One word
drop-down	Hyphenate
easy-to-use	Hyphenate when used as a modifier
email	Do not hyphenate
end-to-end	Hyphenate
end user(n.) end-user(adj.)	Hyphenate when used as a modifier
high-level	Hyphenate
home page	Always two words, use lower case. Only write as capitalized “Home page” when referring to the actual page title.
in-house	hyphenate
Log off (v.)	Two words when used as a verb
log in (v.) login (n.)	Two words when used as a verb, one word when used as an adj. or noun Do not use log on/logon on bcbsnc.com
long term (n) long-term (adj.)	Use “long term” when it stands alone as a compound noun. Use “long-term” when it functions adjectivally to modify another noun.
low-level	hyphenate

Term	Comments and Notes
market share	Two words
non-users	Hyphenate but when using words that involve “non,” don’t hyphenate except when the term to which it’s applied begins with an ‘n.’ Correct: noncompliance Correct: non-numeric
ongoing	One word
online	One word
onscreen	One word
on-site	Hyphenate
out-of-network/ in-network	Hyphenate
outpatient	One word
over-the-counter	Hyphenate
post-	Hyphenate whenever ambiguity would result if it were omitted, or if the word that follows begins with the same consonant (postpartum vs. post-traumatic). Otherwise, do not use a hyphen.
pre-	Hyphenate <i>only if</i> the word that follows begins with an e or a capital letter (like pre-existing, pre-establish, pre-Web Office etc.) Otherwise, do not use a hyphen.
real-time (adj.) real time (n.)	Hyphenate when used as an adj. Two words when used as a noun
style guide	Two words
test case	Two words
third party (n.) third-party(adj.)	Hyphenate when used as a modifier
website	One word
workstation	One word

Parentheses

When parentheses are used to enclose an independent sentence, the period belongs inside the parentheses. When the enclosed matter comes at the end of the including sentence, the period is placed outside the parentheses.

Periods

Use only one space after a period. **When a declarative sentence is enclosed in quotation marks, the period ending the sentence is placed inside the closing quotation mark.**

Semicolon

In general, use the semicolon to indicate a greater separation of thought and information than a comma can convey, but less than the separation that a period implies.

TO CLARIFY A SERIES: Use semicolons to separate items in a series when the items themselves are long or include commas.

Correct: BCBSNC's main products for individuals include Blue AdvantageSM, a plan for individuals and their families that offers options to meet any budget; Dental BlueSM, a plan that allows members to visit any dentist in North Carolina; and Medicare Supplemental, a plan for seniors.

TO LINK INDEPENDENT CLAUSES: Use a semicolon when a coordinating conjunction, such as "and," "but" or "for" is not present.

Correct: The package was due last week; it arrived today.

Quotation Marks

Do not use quotation marks around the names of buttons or parts of the site.

Incorrect: Click the "Back" button to return to the previous page.

Incorrect: Go to "Member Services" to see your recent claims.

Problem Words and Phrases

Affect and Effect

Affect is always a verb and means, “to influence.”

Sammy’s home-brewed five pepper chili will affect your ability to stand up for a day or so.

Effect is almost always a noun and means, “result.”

Substituting black olives for chocolate chips had a most vile effect on Nana’s Christmas cookies.

Back up vs. Backup

“Back up” is the verb usage. “Backup” is a noun.

Correct: Be sure to back up your files before you turn off your computer.

Correct: Save your daily backup on an external hard drive.

Benefit vs. Benefits

Use “benefit” when referring to a single, particular covered care option and when used adjectivally, such as in “benefit period.” Use “benefits” in all other instances and when referring to that which is conferred upon a member through a policy or plan.

Correct: Checkups and cleanings are covered twice per benefit period.

Correct: These services are specifically covered by your dental benefits plan.

Correct: Benefits plan
Benefits choices
Benefits options

“Benefits options” refers to the options available across multiple policies or plans, such as “BCBSNC benefits options” or within a plan, such as “Dental Blue benefits options.”

Brand name vs. Brand-name

“Brand name” doesn’t require a hyphen when used as a noun. When used adjectivally to modify another noun, it requires a hyphen.

Correct: Prescription drugs sold under the brand name are expensive.

Correct: Brand-name prescription drugs are expensive.

Can vs. May

Can refers to the mental or physical ability.

You can press *Upgrade* to migrate your system from Boyfriend 9.2 to Husband 1.0.

May implies permission.

Shanna may borrow my car, if she promises to fill the tank and remove the wet camel smell that accompanies her new boyfriend.

Cancelation vs. Cancellation

Depending on which style guide you consult, both are correct. BCBSNC uses two Ls.

Correct: Cancellation of your plan will result in a lack of coverage.

Coinsurance vs. Co-insurance

“Coinsurance” doesn’t require a hyphen.

Correct: Coinsurance applies after your deductible is met.

Incorrect: Your out-of-pocket costs include co-insurance.

Copayment

“Copayment” doesn’t require a hyphen. **Don’t shorten the word to “copay” or “co-pay.”**

Correct: It’s just one low copayment for physician visits.

Incorrect: Just pay your co-pay and you’re done.

Department/Division name

Capitalize the name of a BCBSNC department or division

Correct: Rex Kramer, Web Office.

Exchange vs. Health Insurance Marketplace

Our most current correspondence with the government indicates that we should use "Health Insurance Marketplace" rather than the more common "Exchange."

Correct: You can check your subsidy eligibility at the Health Insurance Marketplace.

Incorrect: You can buy a Blue Advantage plan on either BCBSNC's website or the Exchange.

Explanation of Benefits/EOB

The correct abbreviation for this common document is EOB.

Correct: We received the EOB from the Member Services department.

Incorrect: Have you seen the EoB from the Member Services department?

E-mail vs. email

Based on changes the Associated Press made to its stylebook in 2011, there is no need for a hyphen in “e-mail.” **“Email”** is correct usage. By association, other words that use the “e” convention (ebooks, for example) don’t require the hyphen either.

Correct: Email can make your life easier!

Incorrect: With e-mail, staying connected has never been easier.

Free

Don’t capitalize for emphasis, unless the webpage is based off a direct mail piece.

The term “free” should *never* be used to describe any of the services we provide members, such as Blue Extras or Member Health Partnerships. For these programs, use the phrase, “at no additional cost” or “at no additional charge” instead.

Healthcare vs. Health care

Always spell as two words.

Correct: Members have access to health care.

Incorrect: Healthcare access is available online.

ID card

Never capitalize the “c” in card.

Correct: One and only one ID card.

Incorrect: One and only one ID Card.

In-network vs. or Out-of-network

Always hyphenate these.

Correct: With our selection of providers, it’s never been easier to stay in-network.

Incorrect: You’re covered – even if you go out of network.

Inpatient

One word in all cases. Never hyphenate.

Internet/intranet/extranet

Always spell Internet with a capital initial “I.” However, intranet and extranet should always be spelled with a lowercase initial letter.

Job and Occupational Titles

Capitalize one’s title only when it precedes their name. Otherwise, titles are set in lowercase.

Example: President and CEO Brad Wilson

Less/Fewer

The general rule is that “fewer” is used when denoting things that can be counted, while “less” is used when denoting things of measurable extent. “Less than” is used before a plural noun that denotes a measure of time, amount, or distance. “Less” is sometimes used with plural nouns in the expressions “no less than” and “or less.”

Correct: fewer cars; fewer than four cars

Correct: less traffic; less than \$4M; less than 5%

Limitations and Exclusions

A full list of product limitations and exclusions must accompany all invitations to contract. For a full list of guidelines around limitations and exclusions, consult the Creative Studio compliance database.

Medicare supplemental vs. Medicare Supplemental plan

Use “Medicare supplemental” when referring to such plans in general. Use “Medicare Supplemental plan” and capitalize the first two initials when referring to the Blue Cross and Blue Shield product. Although this is not a “Blue-branded” product, it is treated as a proper noun.

Correct: Medicare supplemental insurance benefits are standardized.

Correct: Our Medicare Supplemental plan is for beneficiaries enrolled in Medicare Part B.

Member section

Capitalize “Member” in this instance.

Example: Just visit the Member section of *bcbsnc.com*.

Member Services

Capitalize always. While not a “Blue-branded” product, we treat it as a proper name. Drop “My” from references to Member Services.

Correct: Log in to Member Services at **bcbsnc.com**.

Incorrect: Log in to the My Member Services section of **bcbsnc.com**.

More than vs. Over

Both terms are acceptable when used with numbers. Traditionally, “more than” was used when referring to quantities and amounts and “over” referred to a range of time. Using them this way is more formal than using them interchangeably. If a marketing campaign uses one style over another, match that particular style.

Correct: More than three million people depend on BCBSNC.

Correct: Over three million people depend on BCBSNC.

Correct: Over 30 percent of adult Americans are obese.

Correct: Over the next six weeks, 3,000 people will quit smoking.

Percentages (%)

In general, spell out percentages. Use numerals when spelling percentages. Do not hyphenate. Drop the first “percent” when providing a range.

Correct: The store had a 5 percent increase in sales during July.

Correct: The company anticipates growth for 2004 to reach 25 to 35 percent.

The symbol for percent (%) can be used in headlines, bullets, graphs and charts.

Correct: Save up to 40% on big-name brands

Plan vs. Policy

The preferred term is “plan.” “Policy” is an older term used on the website and is more insurance jargon than “plan.”

Correct: You can find plan details in your Benefit Booklet.

Portal

Portal is an internal term and refers to the way a site is hosted. It is unnecessary to point this out to readers as it is irrelevant to their needs. Use "website" instead.

Correct: Business can update their account information on the employer website.

Preventive vs. Preventative

Some consider these words to be interchangeable, or that you can use one as an adjective (preventive, which is correct usage in this case) and one as a noun. These words aren't interchangeable and the use of preventative as a noun is what happens when you contaminate preventive with a business or corporate-speak approach.

Content Strategy recommends avoiding the use of preventative. Preventive is always the preferred form.

Product/Program Descriptor

The product descriptor, which is used heavily in print collateral, also serves as part of the headline on a webpage dedicated to a product or service. It's a stripped-down sentence designed to give the reader a snapshot of the product or service covered on the webpage.

Some products may have different descriptors depending on the audience.

Correct: Blue Options HSA
A high-deductible PPO plan with a tax-advantaged savings account

The descriptor sums up what the product is in a sentence.

Incorrect: Blue Options HSA
Our most aggressive consumer-driven health plan

The descriptor is a little marketing-esque and doesn't offer any tangible information.

Set up vs. Setup

Use *set up* when used as a verb, do not hyphenate. When used as an adjective, use *setup*.

Before you set up your new computer, take two Valium and a shot of absinthe. Setup times may vary as a result.

That vs. Which

"That" introduces a restrictive clause, a clause that is essential for the sentence to make sense.

The plans that include HSAs feature lower deductibles.

"Which" introduces a nonrestrictive clause. This type of clause could be omitted without affecting the meaning of the sentence. The clause should be separated by a comma.

The toaster, which usually burst into flames when activated, vibrated in a circle on the counter.

Webpage vs. Web page

Webpage is one word, capitalized only when it is the first word in a sentence. Web page is an older form of usage and is no longer considered correct (AP Stylebook supports "webpage.")

Correct: The webpage has more information about the plan.

Appendix A – Legal Citation/Marks

Registered Marks and Service Marks

The registered mark, set in superscript ([®]), should always come **before** punctuation. If there's a footnote attached to the sentence, it should follow the registered mark and be preceded by a comma. The exact same rules apply to service marks.

Correct: With the BlueCard[®] network, your employees are covered wherever they go across the U.S.

Correct: With Blue Options HSA^{SM, 1}, you get a high-deductible health plan.

Registered Marks

When a registered mark is used in public communication, the registration indicia “®” should be superscripted in connection with the first or most prominent appearance of either a product or program name. Punctuation always comes after the registered mark.

Service Marks

Whenever a service mark is used in a public communication, follow rules for registered marks, but superscript the service mark indicia, “SM,” instead of the registration indicia, “®”. Typically, the service mark should be used in connection with the first or most prominent appearance of a product or program name in public communication. Punctuation always comes after the service mark.

Single Registered and Service Marks

When there are only registered and service marks belonging to the Blue Cross and Blue Shield Association, use the standard language.

Correct: An independent licensee of the Blue Cross and Blue Shield Association.®, SM Marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Multiple Registered or Service Marks

If you have multiple marks with different owners (e.g., Blue Cross and Blue Shield and Coca-Cola), identify the additional mark by adding a superscript number “1” after it. If there is more than one multiple mark, then number them sequentially. In the event a third-party corporation requests that a number not be added to the mark, the mark disclosure statement may be modified for clarity (i.e., ® Blue Cross and Blue Shield of North Carolina is a registered mark of the Blue Cross and Blue Shield Association. ® TIME is a registered trademark of Time, Inc.).

Correct: The tastes of customers are split nationally between Coke^{®1} and Pepsi^{®2}.

Correct: In addition to discounts from our Blue ExtrasSM programs, you can take advantage of our Member Health Partnerships^{SM1}. (Blue Extras is a BCBSA product; Member Health Partnerships a BCBSNC product)

When marks owned by the Blue Cross and Blue Shield Association AND Blue Cross and Blue Shield of North Carolina appear in a public communication, include a legend identifying the owners.

Correct: An independent licensee of the Blue Cross and Blue Shield Association. ®, SM Marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. SM1 Mark of Blue Cross and Blue Shield of North Carolina.

Combining Association and BCBSNC Marks

Many public communications feature both Association and BCBSNC marks and it is necessary to identify both sets of owners. List Association marks first. Add a “1” to any BCBSNC service marks to clarify their ownership. Number any additional corporate registered or service marks sequentially.

Correct: An independent licensee of the Blue Cross and Blue Shield Association. ®, SM Marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. SM1 Mark of Blue Cross and Blue Shield of North Carolina. SM2 Mark of Mellon Human Resources and Investor Solutions, LLC.

Any product or program name including “Blue” will belong to the Association either as a registered mark or service mark.

Service Marks, Trademarks and Registered Symbols

Always use SM/TM/® on first reference, and always make sure trademarks of any kind (™, ®, SM and ^{SM1}) are superscripted.

Trademark Footnote Copy

The trademark footnote copy should:

- List BCBSA products first
- Followed by BCBSNC trademarks
- Followed by third-party company trademarks
- Followed by the generic trademark attribution for all other companies.

Trademarks should be listed alphabetically. [Appendix A](#) provides a listing of BCBSA and BCBSNC product trademarks.

Special Individual Attribution

Give special attribution to the trademarks of those companies as specified below. You need only include attribution for those trademarks that you actually use.

Examples:

- Java and all Java-based trademarks and logos are trademarks of Sun Microsystems, Inc. in the United States and/or other countries.
- Microsoft, Windows, Windows NT, and the Windows logo are trademarks of Microsoft Corporation in the United States and/or other countries.
- Unix is a registered trademark in the United States and/or other countries licensed exclusively through X/Open Company Limited.

Other Company Names and Products

Respect other companies’ non-standard usage of structure and capitalization. When in doubt, consult the company’s website for the correct usage.

Also, note that a company may use odd capitalization in its logo but not in its normal company name. For example, NIKE is a logo spelling for Nike, the company.

Disclaimers

Certain products and programs require standard disclaimers. These disclaimers should be listed in the legal bar at the bottom of the page before any additional text.

Footnotes

Footnote(s) precede licensee disclosure and registered marks. No period is required after the footnote number.

Appendix B – Website Messages

Types of Messages: Alert, Informational and Confirmation

When there is a technical problem on **bcbsnc.com**, or when an urgent, critical issues develops that could affect customers, we employ specific types of messaging to communicate this information:

Alert messages indicate an outage on **bcbsnc.com**.

Informational messages provide additional information that is less severe than an outage. Confirmation messages confirm the success of an action performed by a user, such as updating contact information.

The [Design Pattern Document](#) provides further details about these types of messages, their behaviors and positioning on **bcbsnc.com**.

Alert Message Templates

Informational and confirmation messages may vary based on the situation, so templates are not provided for them.

Standard Outage/Maintenance

We'll be doing website maintenance [Day], [Month] [Date], [Year] at [Time] [a.m./p.m.] – [Day2], [Month] [Date2], [Year] at [Time 2] [a.m./p.m.]. [Name of section, area or deliverable] will be unavailable during maintenance. We're sorry for the inconvenience.

Multiple Days/Times

We'll be doing website maintenance on [Day], [Month] [Date], [Year] from [Time] [a.m./p.m.] to [Time2] [a.m./p.m.] and on [Day2], [Month] [Date2], [Year] from [Time3] [a.m./p.m.] to [Time4] [a.m./p.m.]. [Name of section, area or deliverable] will be unavailable during maintenance.

We're sorry for the inconvenience.

When there is maintenance across multiple sections of the website or the entire website (and less than one full day):

We'll be doing website maintenance on [Day], [Month] [Date], [Year] from [Time] [a.m./p.m.] to [Time2] [a.m./p.m.]. You may experience problems accessing certain areas of bcbsnc.com during that time. We're sorry for the inconvenience.

We'll be doing website maintenance on [Day], [Month] [Date], [Year - optional] at [Time] [a.m./p.m.] until [Day], [Month] [Date], [Year - optional] from [Time] [a.m./p.m.] [name of section, area or deliverable] may be inaccessible during this time. We're sorry for the inconvenience.

When there is an outage or something goes down for less than a full day (four hours or less) OR when there is an outage without a definite start/end date:

[Name of section, area or deliverable] [is/are] temporarily unavailable due to routine maintenance. We expect to be back online soon. Thanks for your patience.

Some areas of [name of section] are currently unavailable due to routine maintenance. We expect to have those areas back online as soon as possible. Thanks for your patience.