



Brand guidelines

November 2024



Contents

4	Visual identity toolkit	27	Color	52	Reflection and comfort	79	Digital behavior	149	Vocabulary
5	About our visual identity	28	About our color	53	Health and business	80	Motion principles	150	Words and phrases
7	Design principles	30	Primary palette	54	Photography tips			151	Headlines
8	Logo	32	Secondary palette	55	Things to avoid	81	Accessibility	152	Social media
9	About our logo	33	Color hierarchy			82	Accessibility	153	Overview
10	Logo versions	34	Color in use	56	Illustration	83	Accessibility	154	Objectives
11	Logo in use	35	Things to avoid	57	About our illustration	84	Color typography	155	Our channels
12	Clear space	36	Typography	58	Style	85	Our name	156	Best practices by channel
13	Minimum size	37	About our typography	59	Prompt guide	86	Our name in text	163	Legal considerations
14	Logo placement	39	Blue Ridge and Blue Ridge Sans	61	Motifs	87	Our spoken name	164	Visual assets
16	Type treatments for product names	40	Type hierarchy	62	About our motifs			169	Gallery
17	Type treatmentsfor product names	42	System font	63	Motif versions	89	Verbal Identity toolkit	185	Appendix
18	Things to avoid	43	Things to avoid	66	Graphic symbol motifs	91	Brand strategy on a page	186	W3C color compliance
19	Joint communications	44	Photography	68	Pattern motifs	93	Personality	187	ADA study
20	Co-branded communications	45	About our photography	70	Super motifs	94	Personality and tone		
21	Sponsor and partner branding	46	Diversity in our imagery	72	Motif spectrum	95	Applying our personality		
22	Things to avoid	47	Photography styles	73	Solid Blue symbols				
23	Merchandise	48	Home and out	74	Things to avoid	96	Enterprise messaging		
24	Standards	49	Parents and kids	75	Iconography	97	Enterprise messaging		
26	Things to avoid	50	Friends and family	76	About our icons	103	Audience Messaging		
		51	Work and weekends	77	Style	104	Audience messaging		
				78	Color use	140	Before and after examples		

Our directive

It is said that happiness is doubled when we're together.
That the heavy times are easier to carry
when there are more hands holding us up.

So, why do many feel alone, frustrated,
and confused in their health journey?

At Blue Cross and Blue Shield of North Carolina
(Blue Cross NC), we know it's time health care showed
up differently.
That WE show up differently.

Our purpose remains the same.
“We won't stop until health care is better for all”
is still our way of life.

Our promise is to be “Your Unwavering Ally.”
To boldly stand up when others shy away.
To be there through the good, the bad, the hard,
and the hopeful.

To work for the whole of you,
relentlessly focused on your health and experience.

Leading with empathy.
Pairing our products with unparalleled service.
Innovating new paths to health and affordability.
Making it easier to work with us
and making health care work better for you.

It's not just our responsibility to be an unwavering ally.
It's our privilege.
It empowers our purpose.
It informs everything we do and how we do it.
Even for each other.

At Blue Cross NC, we're working to make health care
better for all, starting with you.

Visual identity toolkit

About our visual identity

Our visual identity was crafted to convey us as an ally who shows up for our members, every day.

We depict our member-first mindset by prominently featuring our members in our visuals. Our visual toolkit was built to reflect their everyday worlds.



Visual toolkit

Our visual toolkit lets us show our allyship to our members, helping them get and stay healthy.

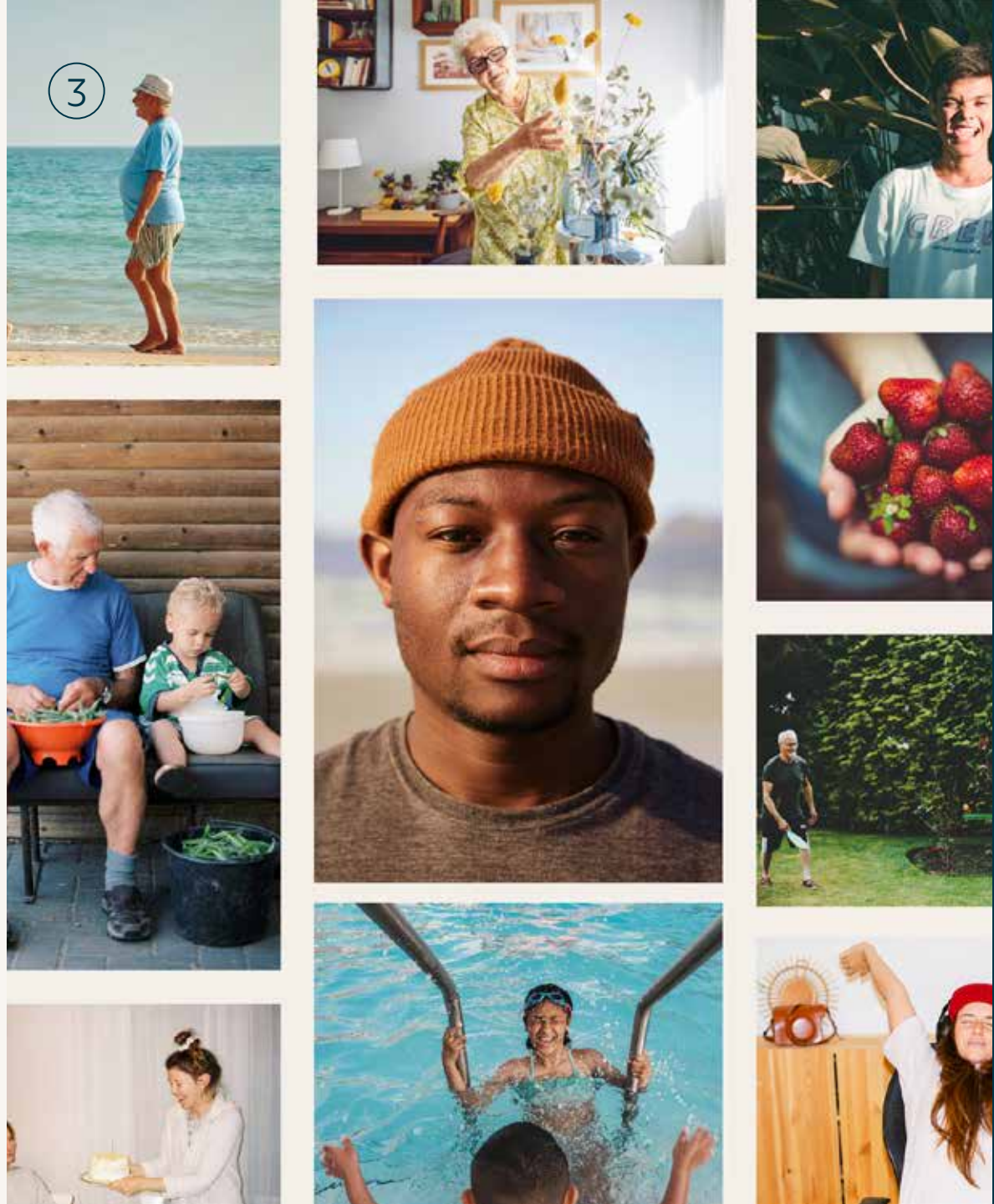
- ① **Our logo** represents us as a modern, approachable ally to those we serve.
- ② **Our motifs** come from our logo and show our audiences how we meet them in their worlds, every day.
- ③ **Our photography** shows our members and communities living their everyday lives in familiar ways.
- ④ **Our colors** are found in our members’ worlds and tie back to our North Carolina roots.
- ⑤ **Our typography** features familiar feeling mix of sans and serifs that echo the shapes in our Cross and Shield.
- ⑥ **Our illustrations** features typical objects from our members’ everyday lives.
- ⑦ **Our icons** feature simple everyday items to support to our content.

①



②

③



④

⑤

AaBbCc

EeFfGg

AaBbCcEeFfGg

123456789

⑥

⑦



⑦





Design principles



Allyship

Our members are our focus and the DNA of our brand.



POV

We capture a first-person, unvarnished view of members.



Setting

We meet members in their worlds, every day.



Tone

We speak directly to members with familiarity and honesty.



Emotion

Members must feel seen, heard, supported, and uplifted.

Logo

About our logo

Our logo was created to reflect Blue Cross NC as a modern, approachable ally to those we serve.

There are three key aspects of our logo:

- ① **Symbols:** Our Cross and Shield symbols align us with the Blue Cross Blue Shield Association (BCBSA).
- ② **Color:** Our unique, warm shade of blue (now known as Sky) distinguishes us and conveys the humanity and warmth of our brand.
- ③ **Wordmark:** Our name was created as a customized font to convey a modern, familiar representation of our company and home state.



Logo versions

- ① Primary logo
- ② Full name logo
- ③ Abbreviated horizontal logo
- ④ Abbreviated vertical logo

Required legal copy

The legal copy line “® marks of the Blue Cross and Blue Shield Association” should be used in conjunction with the logo. This statement must be included whenever the Blue Cross NC logo or name is used.

For information regarding joint communications and co-branding, see pages 19-21.

①



②



③



④



Logo in use

- ① Our **primary logo** is used the most and is seen most across collateral and signage.
- ② Our **full name logo** – consisting of our formal name – is seen most on legally binding documentation, and on materials that are received by members who are 65 years of age and older.
- ③ Our **abbreviated logo** – consisting of our symbols and NC – was created for brevity and is seen in digital applications, and instances where attention spans are limited, such as a highway billboard.

Color use

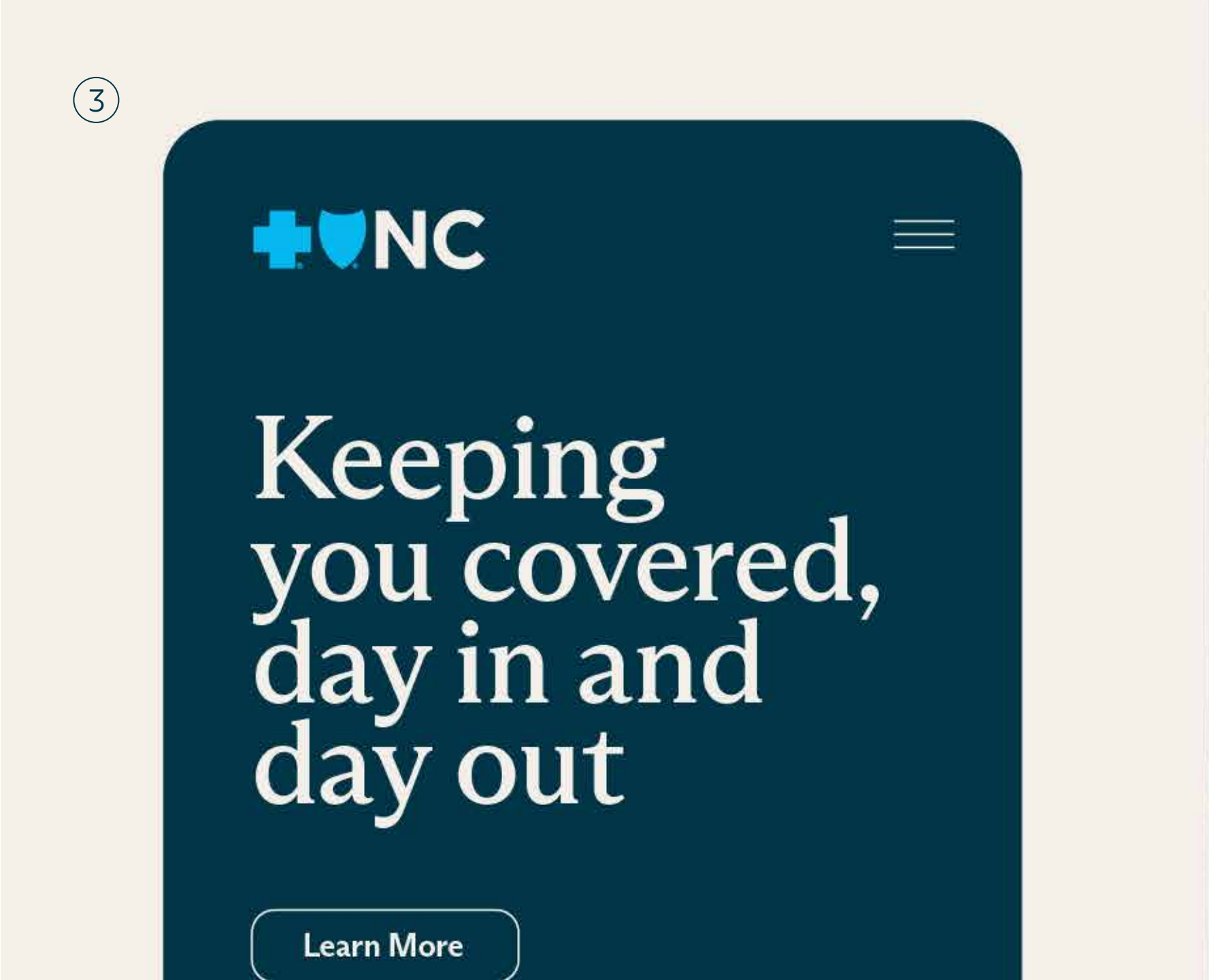
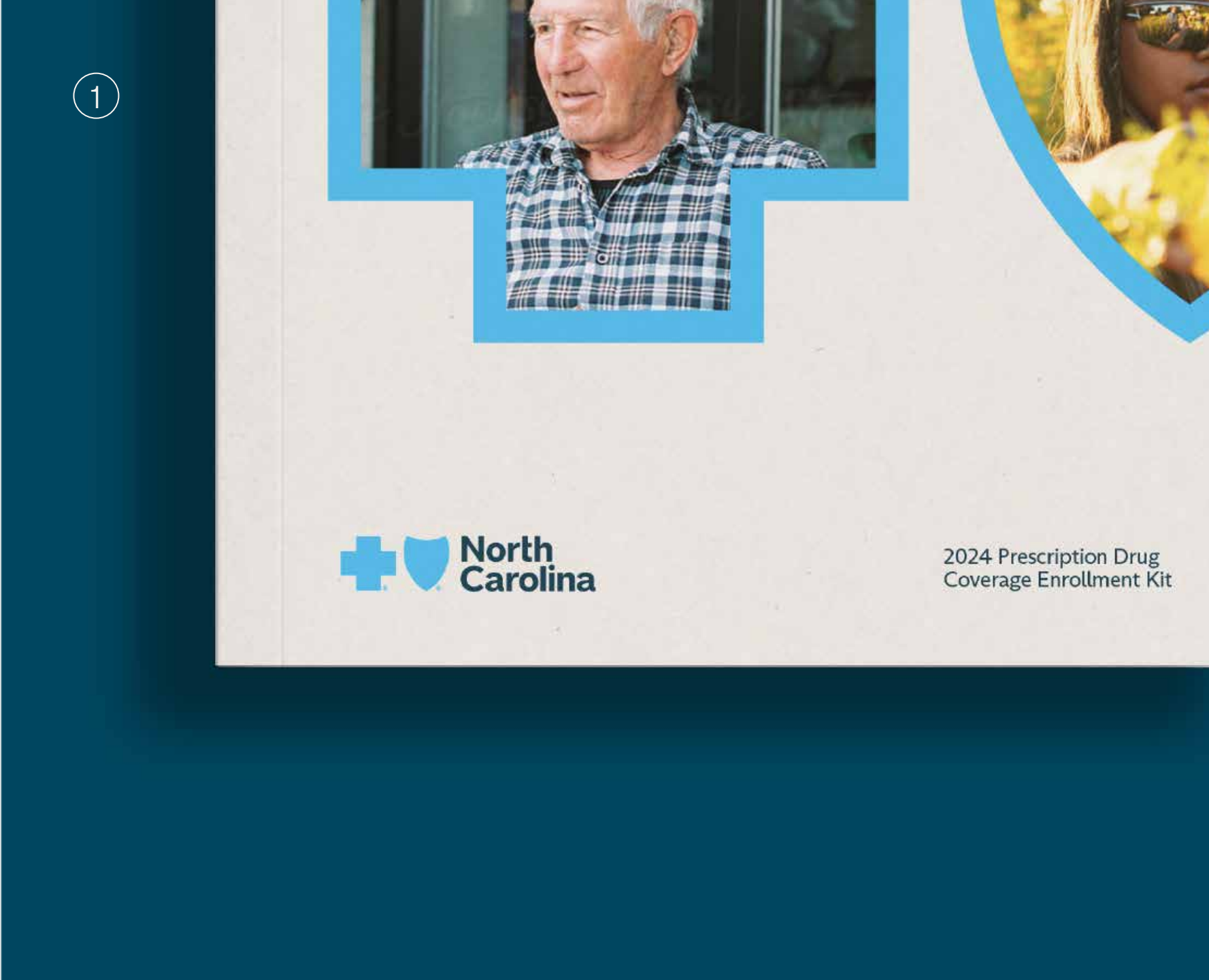
On all of our logo versions, our Cross and Shield symbols are always Sky. The wordmark of our positive logos is Dark Sea, and the wordmark for our reverse logos is Dogwood.

An alternate reverse logo is available for printed touchpoints that use a warm-colored substrate.

There are limited-use, one-color logo lockups that may be used when printing is limited to one color.

Artwork

Logo artwork is available in a variety of file formats. Contact to acquire logo artwork, please log in to [Bynder](#) or access via [The Zone](#).



Clear space

Clear space is the area surrounding a logo that is kept free of other graphics, partner identities and typography. It plays an essential role in ensuring our logo is easy to recognize in all communications.

Our logo suite must be used in a clear and consistent manner and should not be altered in any way.

To protect the visual integrity of the artwork, keep an area the width of our Cross symbol open around our logo.

Whenever possible, allow more than minimum clear space around our logo.

A co-brand lockup is an exception to the clear space rules.

Clear space

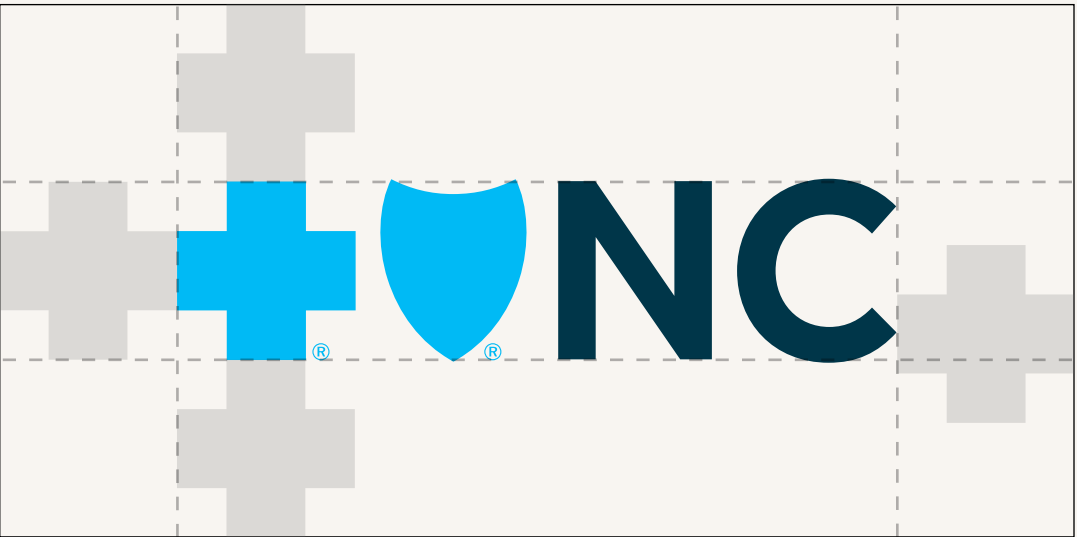
The minimum clear space is equal to the width of our Cross symbol.



Primary logo



Full name logo



Abbreviated horizontal logo



Abbreviated vertical logo

Minimum size

Minimum size

Please note, that regardless of the minimum sizes specified, our logo should generally appear larger than the minimum size.

Print | CMYK

To ensure the fidelity of our horizontal logos, they should not be used below the minimum size of 0.2" high in print applications.

The minimum size for our abbreviated vertical logo is 0.44" high in print.

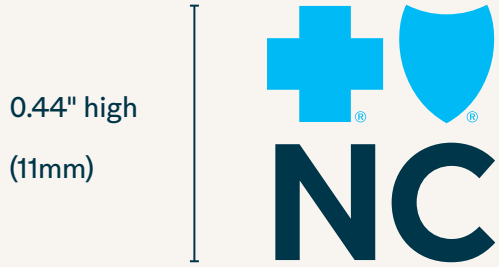
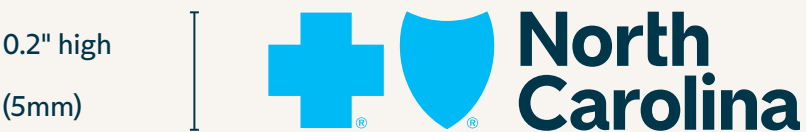
Digital | RGB

Our logo may be used down to a minimum size of 20px high for the horizontal versions when used digitally.

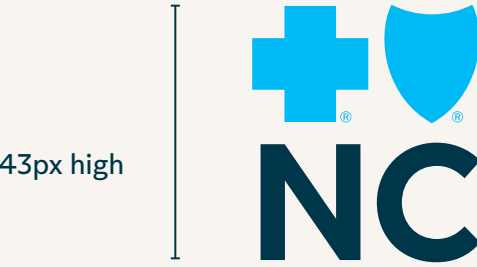
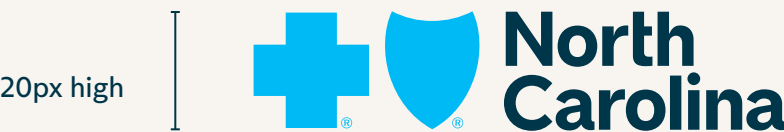
The minimum size of our abbreviated vertical logo is 43px high.

Digital size is not shown to scale here, due to different screen resolutions and pixel densities. Therefore, this minimum size should be considered a loose guide. Higher screen resolutions offer a better rendering of artwork but can result in a smaller than minimum-size logo.

Print minimum size



Digital minimum size



Logo placement

Corner placement

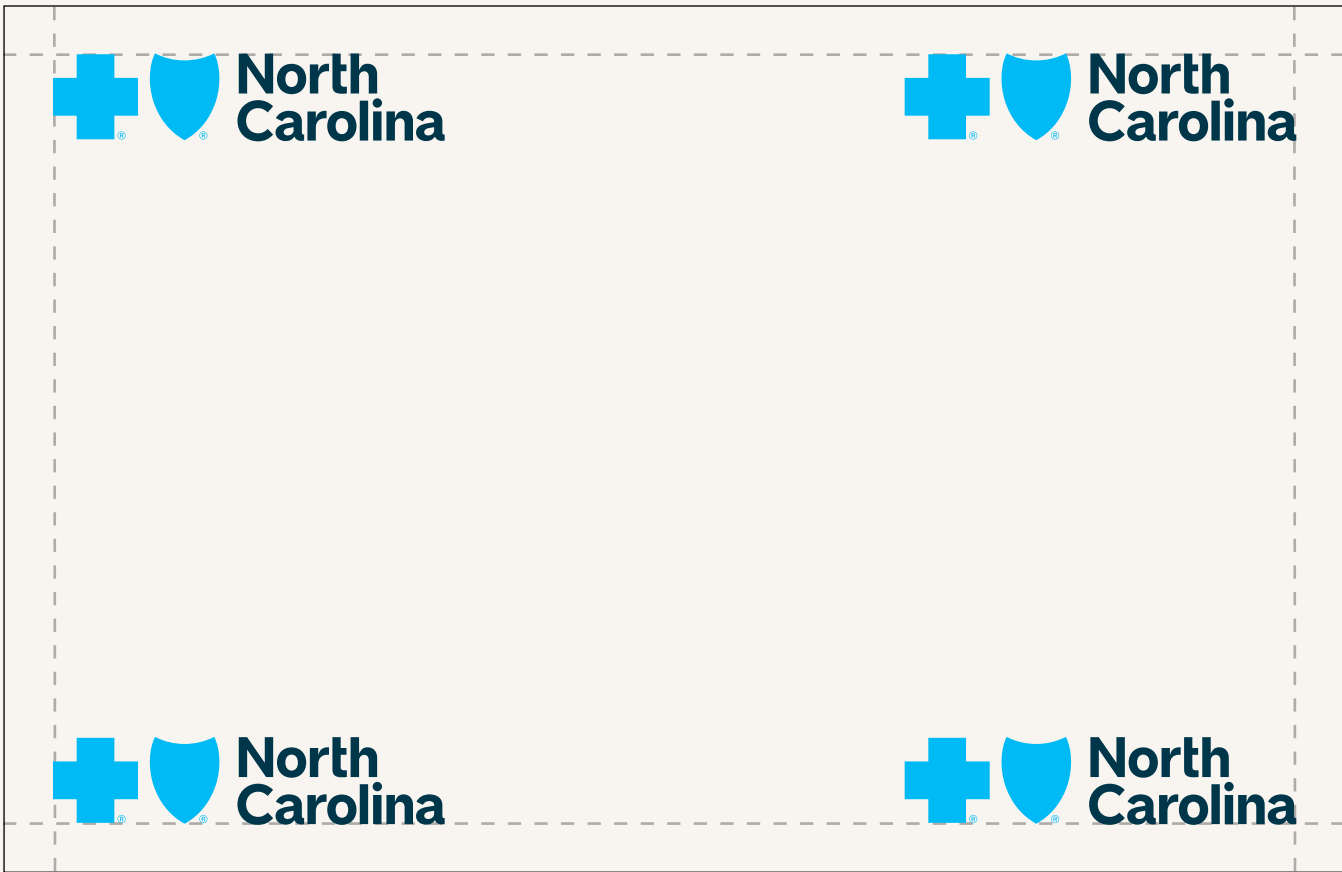
The logo should be placed at the top or bottom of most applications to lead or sign off the piece. It may be left- or right-aligned, depending on its role. When aligning to a corner, maintain an equal margin between logo and corner edge (example at right).

Centered placement

The logo may be centered when it functions as the primary message of the application. The logo should be centered vertically, with the horizontal centerline of our Cross, meeting the vertical centerline of the frame (example at far right).

These placements are applicable to all logo versions.

Corner placement



Centered placement



Logo placement

Placement under headline

The logo may be centered under headlines, when the touchpoint has only a headline.

These placements are applicable to all logo versions.



Type treatments for product names

You can submit requests to create type treatments for product and plan names.

Type treatments combine our horizontal abbreviated logo with the name of the product or plan.

You are welcome to use these type treatments, but you are not required to use them. It’s fine to put product and plan names in text.

Font weight combinations

If “Blue” is in the name, “Blue” is in Blue Ridge Bold and the other words are in Blue Ridge Regular. If “Blue” is not in the name (Medicare, Vision 20/20, Healthy Dividends), then all the words are in Blue Ridge Bold.

Use only the abbreviated logo

Please do not create type treatments using the primary logo, the full name logo or the stacked abbreviated logo. This includes Medicare. With Medicare, where we often need to show our full name logo, then the full name logo should appear on its own and “Medicare” can go somewhere else on the layout if it’s not in the headline/title.

Type treatment – with “Blue” in name



Abbreviated horizontal logo

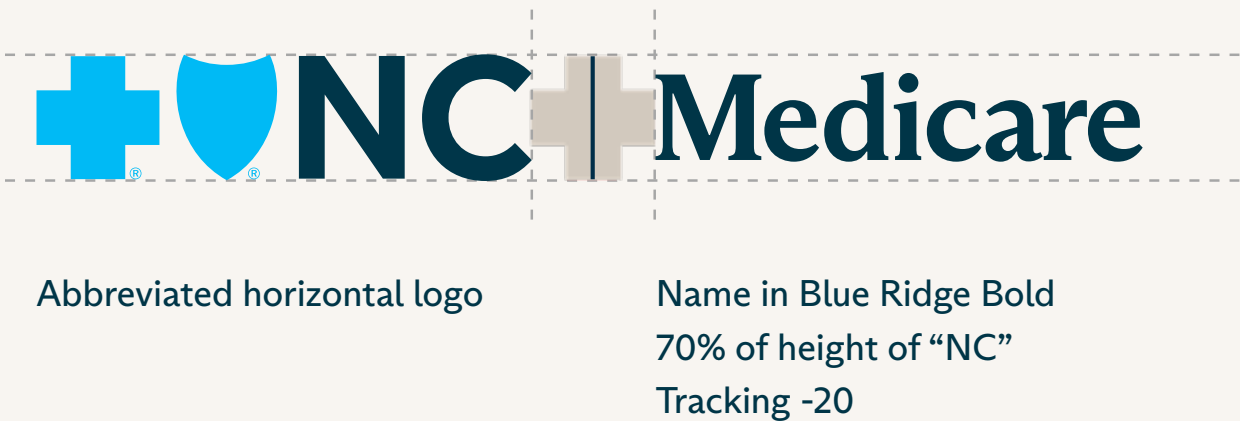
“Blue” in Blue Ridge Bold
Other parts of the name in Blue Ridge Regular
Tracking -20
Wordspacing: +100 kerning rather than a keystroke space

Adding TM, SM and ® to type treatments



TM, SM or ® in Blue Ridge Sans Regular
Align with height of last letter

Type treatment – no “Blue” in name



Abbreviated horizontal logo

Name in Blue Ridge Bold
70% of height of “NC”
Tracking -20

Adding TM, SM and ® to product names in text

Blue Options® Quick Start Guide

Above 24 point, use Blue Ridge Sans Regular

The Blue Options® 1-2-3SM PPO plan has three benefit levels.

Below 24 point, use the software’s superscript option

Type treatments for product names

You are welcome to use these type treatments, but you are not required to use them. It’s fine to put product and plan names in text.

You can use type treatments as design elements



Blue OptionsSM



Blue OptionsSM All Copay Plan

Quick Start Guide For Employees



Dental Blue Preferred



Dental Blue for Individuals Benefit Summary

Preventive PPO Plan

Here's your introduction to the Dental Blue for Individuals Preventive PPO plan. This plan mainly focuses on preventive care which provides access to important routine care delivered by an in-network dentist. You get two checkups and cleanings each benefit period, and there is no cost for preventive services in-network.* Please remember, while there is coverage for basic and major services, reimbursement amounts are limited. Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is the most trusted health insurance company in the state* for a good reason - we strive to provide excellent customer service and in-network savings to protect both your oral health and total health.

The Perks of Staying In-Network

When you visit a provider in the Blue Cross NC network, you'll save on out-of-pocket expenses because dentists in our network may not bill more than your portion up front or bill for charges above the allowable amount (unless previously agreed to by you). Out-of-network providers may bill in full at the time of service and for compensation above the allowed amount.

Thanks to our large and growing network, you'll have plenty of options - there are more than 2,700 dental providers with Blue Cross NC,* and you'll have access to dentists in all 50 states through a national network, GRiD+.*

Oral Health - It's More Than a Bright Smile

Over 90% of systemic diseases can have oral symptoms.* We understand how oral health affects a person's well-being, so for anyone with diabetes or coronary artery disease, we'll send Care Gap reminders encouraging those members to schedule dental checkups. Just one preventive checkup each year can lead to lower health risks and more than \$25 in annual medical savings per person.* We also offer these special benefits as standard:

- Composite (white) fillings covered on all teeth
- No missing tooth exclusion or limitation
- Sustained release therapeutic injections to minimize the need for opioid prescriptions

Remember, in-network means:

- Lower costs
- No claims to file
- Fully credentialed providers

Finding a provider is as easy as 1, 2, 3

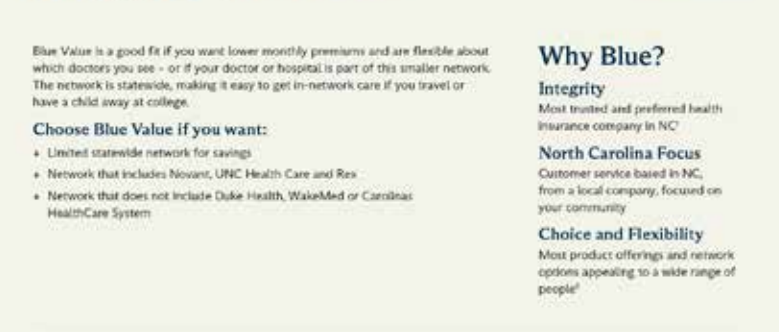
Log in to [BlueConnectNC.com](#), click on Find Care,* then select Find a Dentist.

Check out your benefit information on the following page.

[f](#) [t](#) [in](#) [BlueCrossNC.com](#)



BlueValueSM



Blue ValueSM is a good fit if you want lower monthly premiums and are flexible about which doctors you see - or if your doctor or hospital is part of this smaller network. The network is statewide, making it easy to get in-network care if you travel or have a child away at college.

Choose Blue Value if you want:

- Limited statewide network for savings
- Network that includes Novant, UNC Health Care and Rex
- Network that does not include Duke Health, WakeMed or Carolinas HealthCare System

Why Blue?

Integrity
Most trusted and preferred health insurance company in NC

North Carolina Focus
Customer service based in NC, from a local company, focused on your community

Choice and Flexibility
Most product offerings and network options appealing to a wide range of people*

Network Map for Blue Value

This map shows you where you can find in-network doctors, hospitals and specialists.* If you need urgent or emergency care, you can go to any urgent care center or emergency room - even when traveling.

To make sure your preferred doctors and hospitals are in the Blue Value network, click on the link below.



Map reflects in-network providers as of 5/18/2017

Blue Cross and Blue Shield of North Carolina (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.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-206-4697 (TTY: 1-800-442-7028).

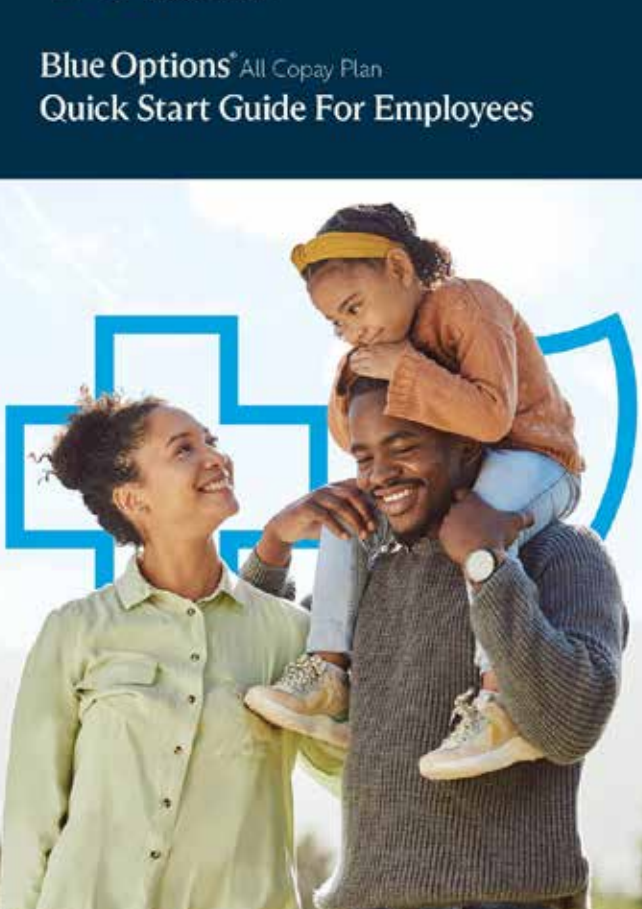
注意：如蒙您講廣東話或普通話，您可以免費獲得語言援助服務。請致電 1-888-206-4697 (TTY: 1-800-442-7028)。

1 Blue Cross NC Board Meeting Nov. April 2017
2 2016 Health Care System's Customer Satisfaction Survey (HCS) Report: 88% (Blue Cross NC) vs 85% (Blue Cross NC)
3 Not all products are available in all areas
4 Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is an equal opportunity employer and does not discriminate on the basis of race, color, national origin, age, disability or sex.

But you’re not required to use type treatments as design elements



Blue OptionsSM All Copay Plan



Blue OptionsSM All Copay Plan

Quick Start Guide For Employees



North Carolina



Dental Blue for Individuals Benefit Summary

Preventive PPO Plan

Here's your introduction to the Dental Blue for Individuals Preventive PPO plan. This plan mainly focuses on preventive care which provides access to important routine care delivered by an in-network dentist. You get two checkups and cleanings each benefit period, and there is no cost for preventive services in-network.* Please remember, while there is coverage for basic and major services, reimbursement amounts are limited. Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is the most trusted health insurance company in the state* for a good reason - we strive to provide excellent customer service and in-network savings to protect both your oral health and total health.

The Perks of Staying In-Network

When you visit a provider in the Blue Cross NC network, you'll save on out-of-pocket expenses because dentists in our network may not bill more than your portion up front or bill for charges above the allowable amount (unless previously agreed to by you). Out-of-network providers may bill in full at the time of service and for compensation above the allowed amount.

Thanks to our large and growing network, you'll have plenty of options - there are more than 2,700 dental providers with Blue Cross NC,* and you'll have access to dentists in all 50 states through a national network, GRiD+.*

Oral Health - It's More Than a Bright Smile

Over 90% of systemic diseases can have oral symptoms.* We understand how oral health affects a person's well-being, so for anyone with diabetes or coronary artery disease, we'll send Care Gap reminders encouraging those members to schedule dental checkups. Just one preventive checkup each year can lead to lower health risks and more than \$25 in annual medical savings per person.* We also offer these special benefits as standard:

- Composite (white) fillings covered on all teeth
- No missing tooth exclusion or limitation
- Sustained release therapeutic injections to minimize the need for opioid prescriptions

Remember, in-network means:

- Lower costs
- No claims to file
- Fully credentialed providers

Finding a provider is as easy as 1, 2, 3

Log in to [BlueConnectNC.com](#), click on Find Care,* then select Find a Dentist.

Check out your benefit information on the following page.

[f](#) [t](#) [in](#) [BlueCrossNC.com](#)



North Carolina



Blue ValueSM

Blue ValueSM is a good fit if you want lower monthly premiums and are flexible about which doctors you see - or if your doctor or hospital is part of this smaller network. The network is statewide, making it easy to get in-network care if you travel or have a child away at college.

Choose Blue Value if you want:

- Limited statewide network for savings
- Network that includes Novant, UNC Health Care and Rex
- Network that does not include Duke Health, WakeMed or Carolinas HealthCare System

Why Blue?

Integrity
Most trusted and preferred health insurance company in NC

North Carolina Focus
Customer service based in NC, from a local company, focused on your community

Choice and Flexibility
Most product offerings and network options appealing to a wide range of people*

Network Map for Blue Value

This map shows you where you can find in-network doctors, hospitals and specialists.* If you need urgent or emergency care, you can go to any urgent care center or emergency room - even when traveling.

To make sure your preferred doctors and hospitals are in the Blue Value network, click on the link below.



Map reflects in-network providers as of 5/18/2017

Blue Cross and Blue Shield of North Carolina (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.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-206-4697 (TTY: 1-800-442-7028).

注意：如蒙您講廣東話或普通話，您可以免費獲得語言援助服務。請致電 1-888-206-4697 (TTY: 1-800-442-7028)。

1 Blue Cross NC Board Meeting Nov. April 2017
2 2016 Health Care System's Customer Satisfaction Survey (HCS) Report: 88% (Blue Cross NC) vs 85% (Blue Cross NC)
3 Not all products are available in all areas
4 Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is an equal opportunity employer and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Blue Cross and Blue Shield of North Carolina brand guidelines | December 2024

© 2024. All rights reserved. 17

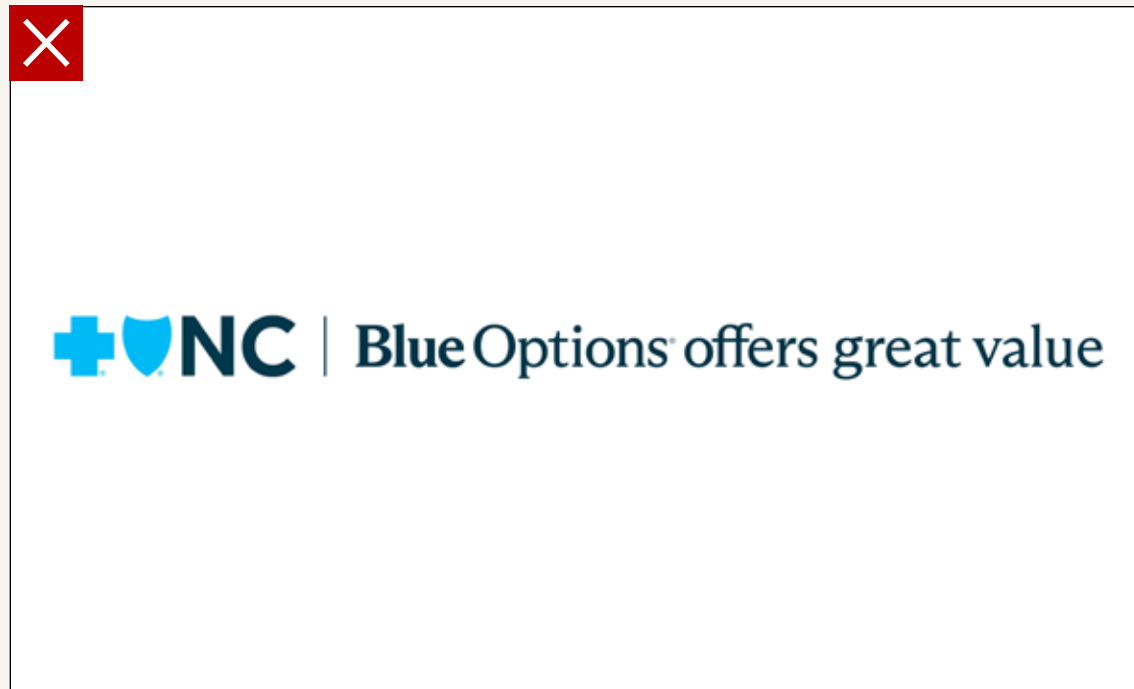
Things to avoid



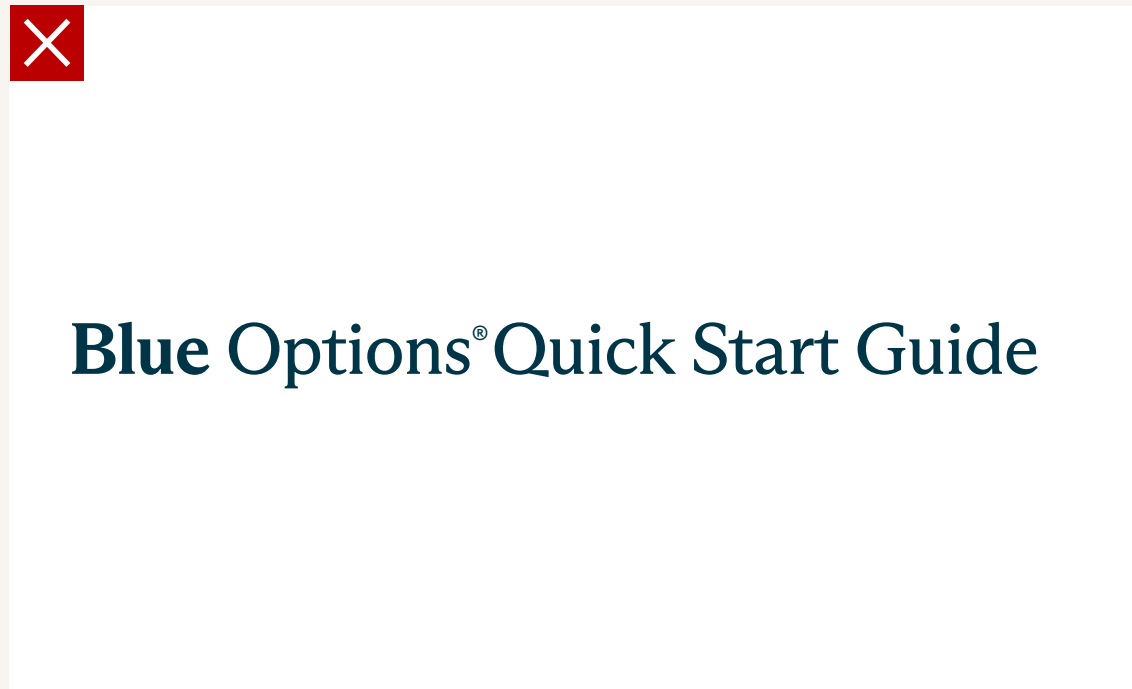
Don’t create a type treatment with a different logo.



Don’t use the type treatment on its own. Switch to text instead.



Don’t use the type treatment as part of text.



Don’t use different font weights when using a name in text.

Joint communications

When we communicate with another company or brand in marketing, advertising, sponsorship or other external communications those types of communications are referred to as Joint Communications. The vendors we work with to provide support or resources for a Blue Cross NC product or program are referred to as “co-branding partners” and the communications are “co-branded communications.”

Agents/Brokers

- May use the Blue Cross NC brands to show they offer Blue branded products
- Should clearly indicate they are independent agents and not part of Blue Cross NC
- Should be clear they are offering Blue Cross NC products only in North Carolina
- Blue Cross NC products should not be more prominent than any non-Blue branded products
- Approved logos and templates are available on the Producer Portal
- May not use the words Blue, Cross and/or Shield in any vanity URLs or taglines and phrases on website and other materials
- All collateral requires approval from Blue Cross NC prior to use

Providers

- Providers can state that they participate in the Blue Cross NC network
- They must include North Carolina in the reference
- Cannot use the Cross and Shield symbols alone
- Cannot state Blue Cross Blue Shield only (must include geography)

Co-branded communications

Joint Communications with co-branding partners are used in the advertising and sale of our products and services or in communications that provide information to our members about products and services that support a member’s experience.

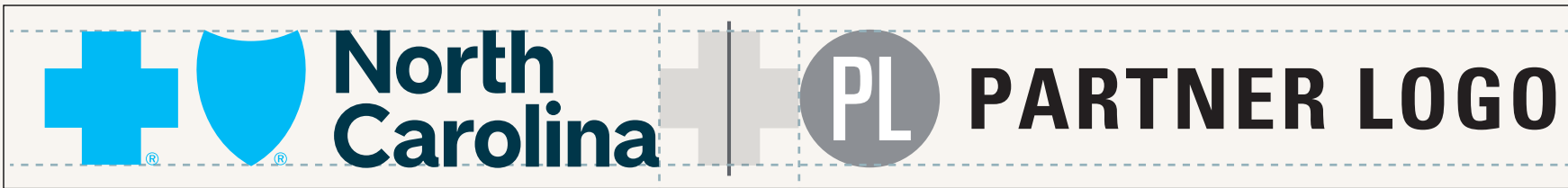
- Co-branding partners require approval by BCBSA. Send requests to brand@bcbsnc.com.
- Co-branded communications should have a clear distinction between our brand and the vendor/partner.
- A disclosure is required to explain the services the vendor is providing for Blue Cross NC.
- No co-branding with national and major competitors, providers, agents/brokers or companies owned by Blue Cross NC such as Mosaic GroupSM, Mosaic Solutions, Alo and Echo.

For co-branding, we have both horizontal and vertical co-brand lockups. Use whichever orientation works best for your touchpoint. The space between the stroke and logos is one-half our Cross width.

Our logo and partner logo are visually balanced. Match wordmark size when possible. The partner logo shouldn’t be larger or much smaller than our Blue Cross NC logo. In most cases, full-color logos should be used for partnership logo lockups. Always consult the partner’s company guidelines for logo usage, minimum size, etc.

Brand Strategy and Creative leaders request that new partner logos are not created without permission. Send requests to brand@bsbsnc.com.

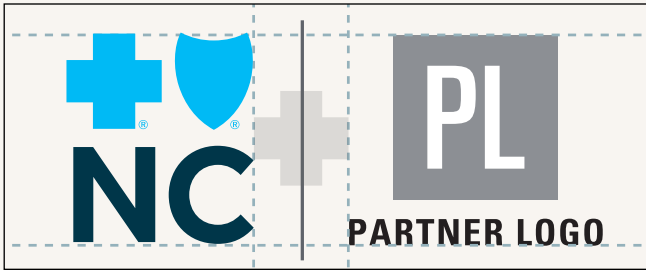
Horizontal co-brand lockup



Primary logo

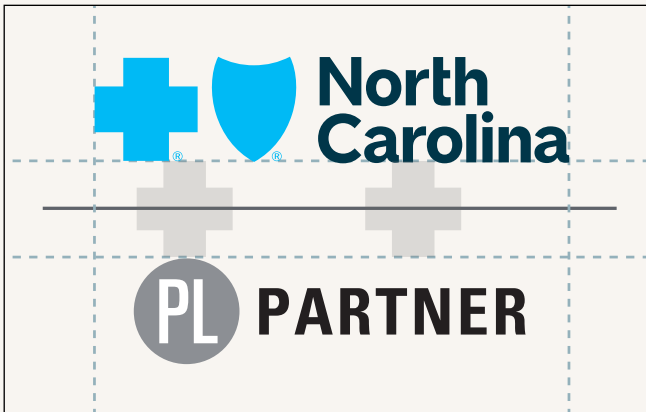


Abbreviated horizontal logo

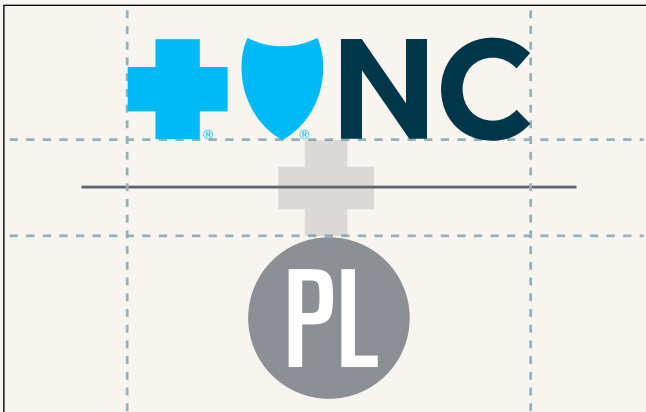


Abbreviated vertical logo

Vertical co-brand lockup



Primary logo



Abbreviated horizontal logo

Sponsor and partner branding

① Visual communications

Ensuring the legibility of our logo in sponsor or partner branding is crucial. The preferred version is our full-color logo, which should always have adequate clear space around it.

When using our logo on motion video backgrounds, it may be placed in an opaque shape if necessary to maintain visibility. Use Dogwood as the background for our full-color positive logo, ensuring ample clear space at all times. Our logo must not touch the boundaries of its container.

② Logo clear space exception

When screen dimensions are too small for standard clear space, the space can be reduced to maintain our logo’s legibility.

③ Our name in writing

The only abbreviation that’s acceptable is “Blue Cross NC.”

① Full color logo on motion video backgrounds



For use on light color backgrounds



For use on dark color backgrounds



Alternate use when the image background makes it difficult for our logo to be read clearly

②



③

Things to avoid



Don't use unapproved color variations.



Don't skew or distort our logo components.



Don't create a lockup with other graphic elements.



Don't place our wordmark to the left of our symbol; the relationship should be consistent with our primary logo lockup.



Don't add a drop shadow or any other effects.



Don't change or reposition our logo components.



Don't use our abbreviated logos for legal documentation.



Don't separate our wordmark and symbols.

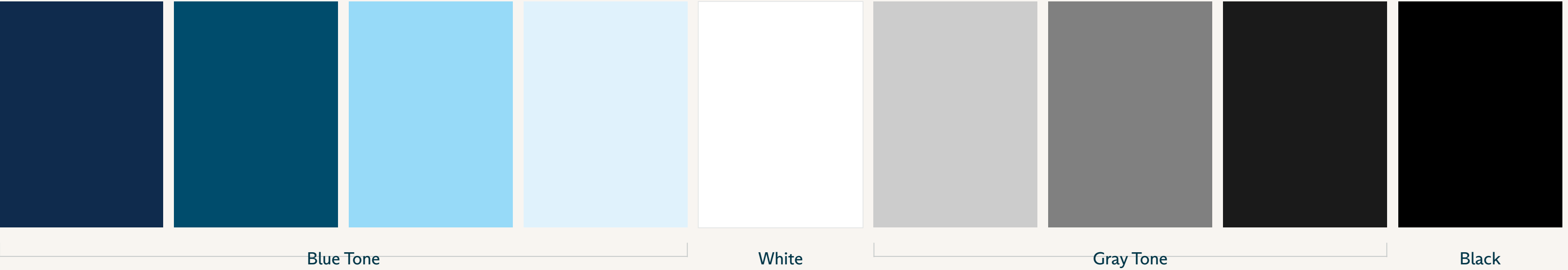
Branded merchandise

Merchandise colors

Merchandise with our logo should be shades of blue, black, gray or white. Metal, glass or wood backgrounds are also permissible. Items with other colors are not permissible.

Solid blues, blacks, whites, and greys are permissible, but patterned backgrounds are not.

Ensure that there is strong color contrast, so all elements of the logo are easily identifiable.



Logo usage

Preferred logo

Our primary logo with “North Carolina” is the default choice for merchandise.

Use the abbreviated logo with “NC” when the space for the logo is limited or if it would be hard to properly execute the primary logo (example: embroidery).

Do not use the full name logo with “Blue Cross Blue Shield of North Carolina” on merchandise.

Logo color options

Just as State Farm, Target and Coca-Cola are red brands, we are a blue brand. We strongly prefer that our logo appear in blue.

We understand that blue is not always an option. If you have merchandise that you think would promote the company well but the logo can appear only in all white or all black, there are special logos available on request (brand@bcbsnc.com) that include the legacy line art in the Cross and Shield symbols in order to protect our trademark.

On light background



Sky + Dark Sea

Two color (Preferred)



Sky



Sea



Dark Sea



Black (very limited use)

One color

On dark background



Sky + White

Two color (Preferred)



Sky + Dogwood



Sky



White (very limited use)

One color

Things to avoid



Don't make the primary logo so small that it's hard to execute in embroidery.



Don't use any material colors other than shades of blue, black, gray or white.



Don't place the logo on material that is striped, plaid, paisley or has a busy pattern.



Don't rotate the logo with the symbols toward the bottom. The symbols should be toward the top when rotated.



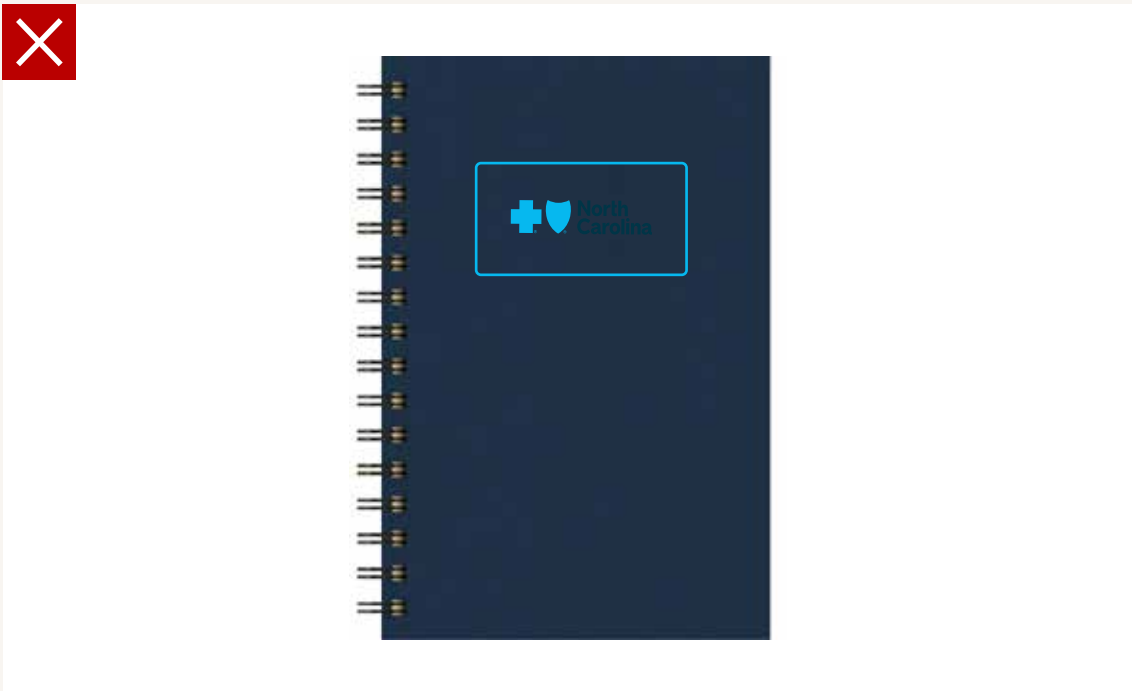
Don't use cross and shield as standalone icons.



Don't alter the logo colors, even if it's for a charitable cause.



Don't shrink the logo so small that it's not legible.

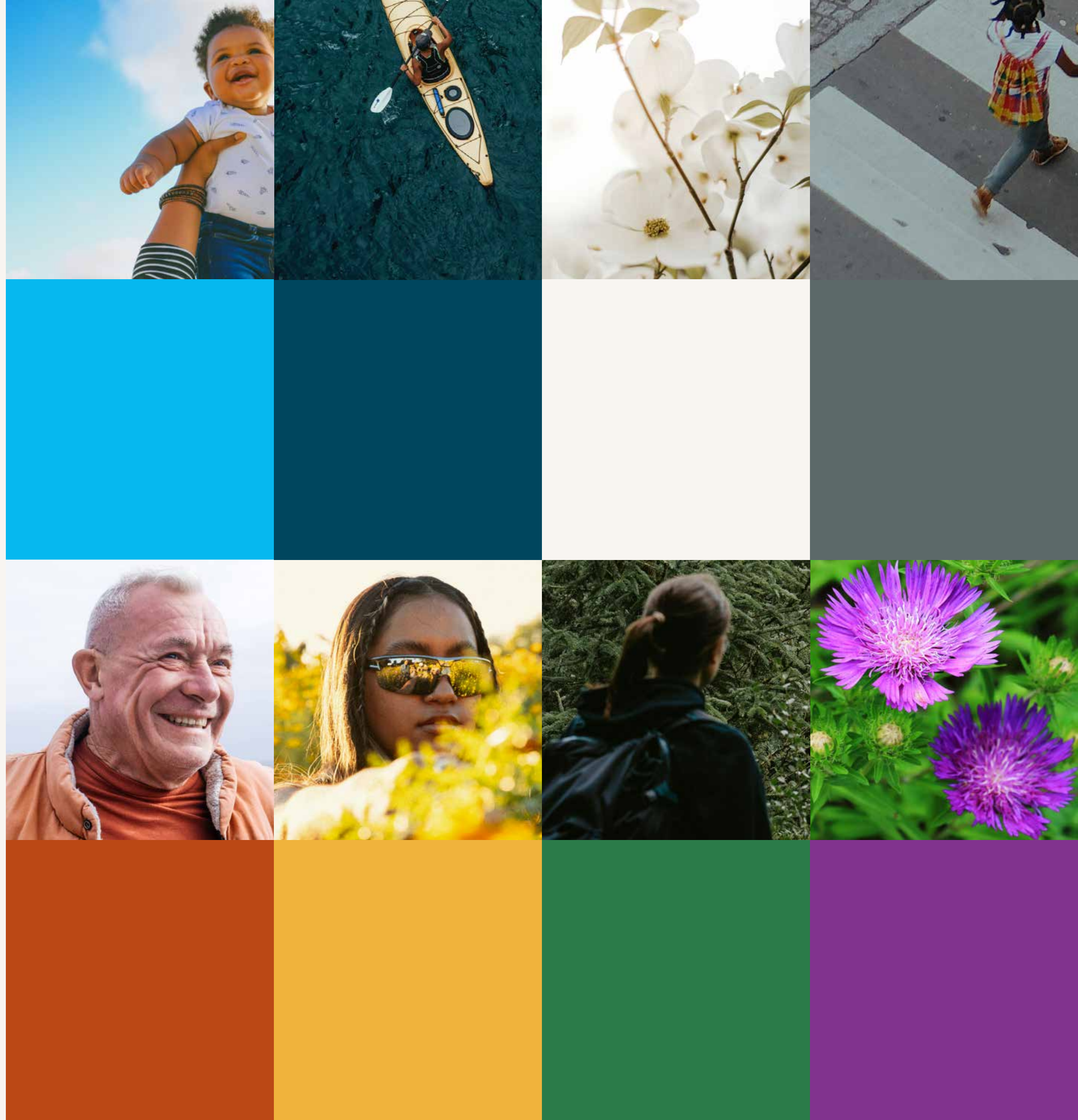


Don't add a color, shape and/or frame around or behind the logo.

Color

About our color

Our colors create a broad palette that comes from our members' worlds and ties to our North Carolina roots.





Dogwood



Sky



Sea

Primary palette

Our primary palette consists of colors and tints that are most associated with our brand. The blue hues identify us as a Blue Cross and Blue Shield licensee and the neutral hues bring a warm and familiar comfort to our identity.

We prioritize Dogwood, Sky and Sea colors in application across all platforms. Their complementary tints are used when a lighter or darker shade is needed, such as when pairing colors with imagery or delineating space in layouts.

Dark Sea is used in the wordmark of our positive logos as well as all positive text within our identity.

Dogwood is used instead of white in our digital touchpoints. Printed materials also prioritize Dogwood over white whenever possible.

Dogwood is used predominantly on the wordmark of our reverse logos. All reverse text within digital touchpoints should also be Dogwood (AA-level color-compliant text and background combinations only).

Dogwood is used within our patterns and motifs as well as color-blocking backgrounds for content organization.

Dogwood	
RGB	248/245/241
HEX #	F8F5F1
CMYK	0/0/4/4
PMS	9043

Light Sky	
RGB	148/221/248
HEX #	94DDF8
CMYK	27/0/0/7
PMS	40% of 299

Light Sea	
RGB	148/177/187
HEX #	94B1BB
CMYK	25/11/9/2
PMS	40% of 2210

Sky	
RGB	6/184/239
HEX #	06B8EF
CMYK	85/14/0/0
PMS	299

Sea	
RGB	0/70/94
HEX #	00465E
CMYK	95/60/30/30
PMS	2210

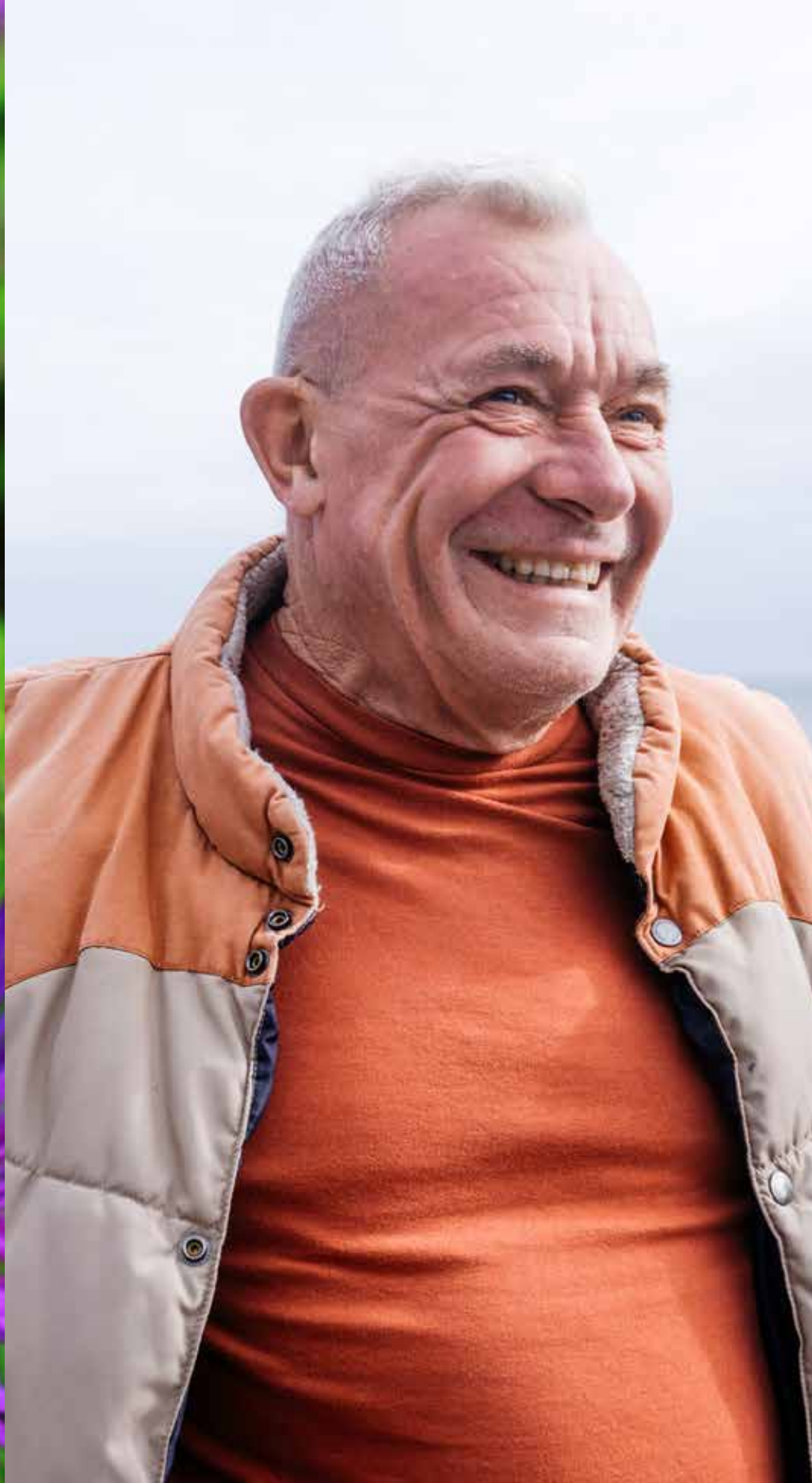
Dark Dogwood	
RGB	188/179/170
HEX #	BCB3AA
CMYK	10/13/14/15
PMS	Warm grey 3

Dark Sky	
RGB	23/117/159
HEX #	17759F
CMYK	96/40/10/0
PMS	7690

Dark Sea	
RGB	0/53/71
HEX #	003547
CMYK	100/54/25/65
PMS	2189



Aster



Clay



Sun



Pine



Asphalt

Secondary palette

As a Blue Cross and Blue Shield licensee, our primary blues should be the default color choice for strong branding. However, there are times when we need to use other colors, such as charts and graphs, additional color blocks in an email, or color variations in presentations or videos.

Our secondary color palette consists of a spectrum of colors found in everyday lives of our members. They have been organized into triads featuring a light and dark shade for each hue. When used with photography, use a secondary color hue that matches the photography.

Do not juxtapose secondary colors from different triads.

Light Aster
RGB 225/186/224
HEX # E1BAE0
CMYK 17/32/0/0
PMS 40% of 513

Light Clay
RGB 226/178/157
HEX # E2B29D
CMYK 0/33/40/8
PMS 40% of 173

Light Sun
RGB 249/223/173
HEX # F9DFAD
CMYK 0/14/42/0
PMS 40% of 7408

Light Pine
RGB 167/202/180
HEX # A7CAB4
CMYK 33/9/35/4
PMS 40% of 7732

Light Asphalt
RGB 180/186/186
HEX # B4BABA
CMYK 25/18/14/10
PMS 40% of Cool Gray 10

Aster
RGB 129/51/142
HEX # 81338E
CMYK 48/90/0/0
PMS 513

Clay
RGB 187/72/21
HEX # BB4815
CMYK 0/82/98/20
PMS 173

Sun
RGB 240/179/60
HEX # F0B33C
CMYK 0/28/84/0
PMS 7408

Pine
RGB 43/123/73
HEX # 2B7B49
CMYK 95/27/100/12
PMS 7732

Asphalt
RGB 92/105/105
HEX # 5C6969
CMYK 61/49/45/25
PMS Cool Gray 10

Dark Aster
RGB 84/39/83
HEX # 542753
CMYK 52/98/0/50
PMS 7652

Dark Clay
RGB 147/56/16
HEX # 933810
CMYK 27/90/100/28
PMS 174

Dark Sun
RGB 156/110/33
HEX # 9C6E21
CMYK 40/57/100/5
PMS 132

Dark Pine
RGB 34/97/57
HEX # 226139
CMYK 96/35/83/23
PMS 342

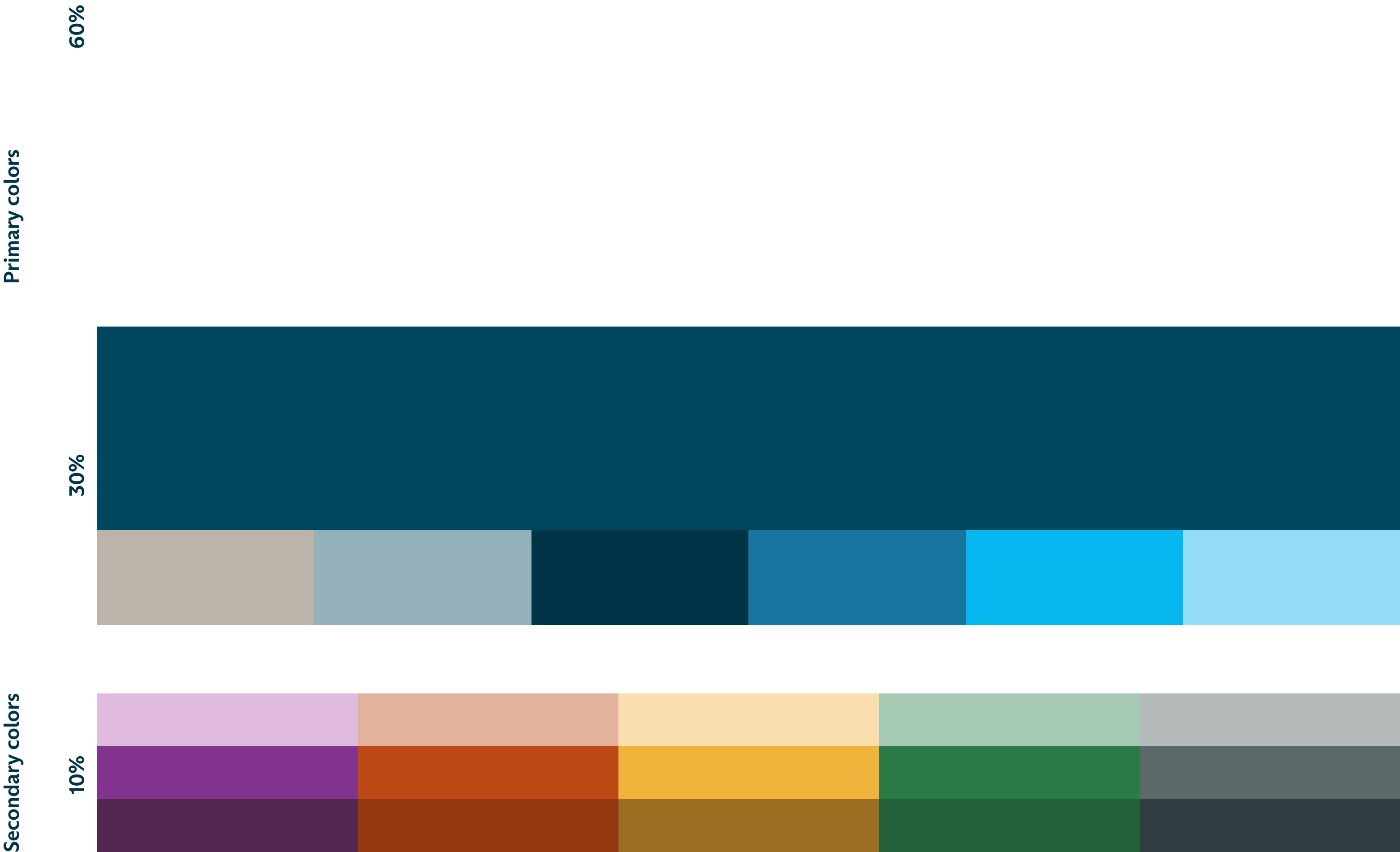
Dark Asphalt
RGB 49/62/65
HEX # 313E41
CMYK 73/61/55/50
PMS 7540

Color hierarchy

Our colors are shown in specific proportions to reflect how we use them within our system.

These proportions are flexible; color use can shift within a given layout, but overall we should prioritize Dogwood, Sea and Sky.

See our [Color in use page](#) for specific examples.



Color in use

To ensure our color palettes are properly utilized and our colors effectively convey our brand, follow these usage examples.

- ① In digital usage, Dogwood replaces white entirely. In print, Dogwood should replace white whenever possible.
- ② Shade selection can be utilized to differentiate and create hierarchy. While triads cannot be crossed, they may be combined with primary colors.
- ③ Align color choice with image selection.
- ④ Our pattern motifs only use colors from our primary palette.
- ⑤ Our secondary color palette is the preferred background color palette for super motifs.

Note: super motifs are secondary use elements. Meaning they would be on secondary web pages, interior presentation pages, interior collateral pages, etc. See our super motifs section for more detail.

- ⑥ Symbol motifs must be shown only in Sky or Dogwood.



Things to avoid



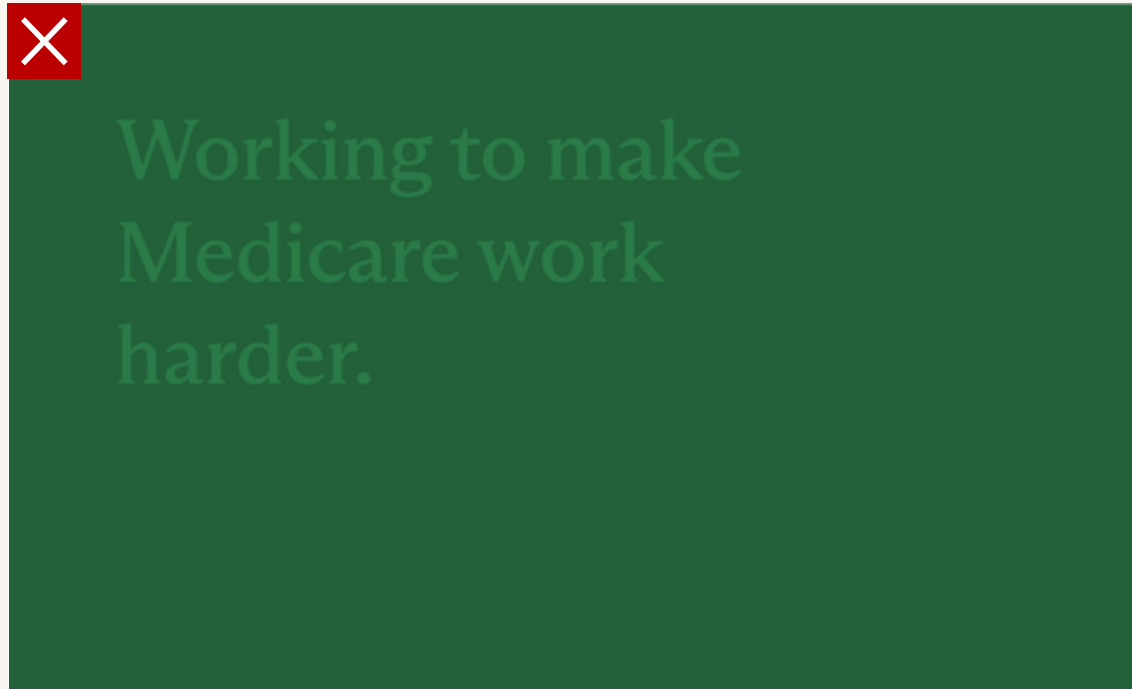
Don't use unapproved color variations.



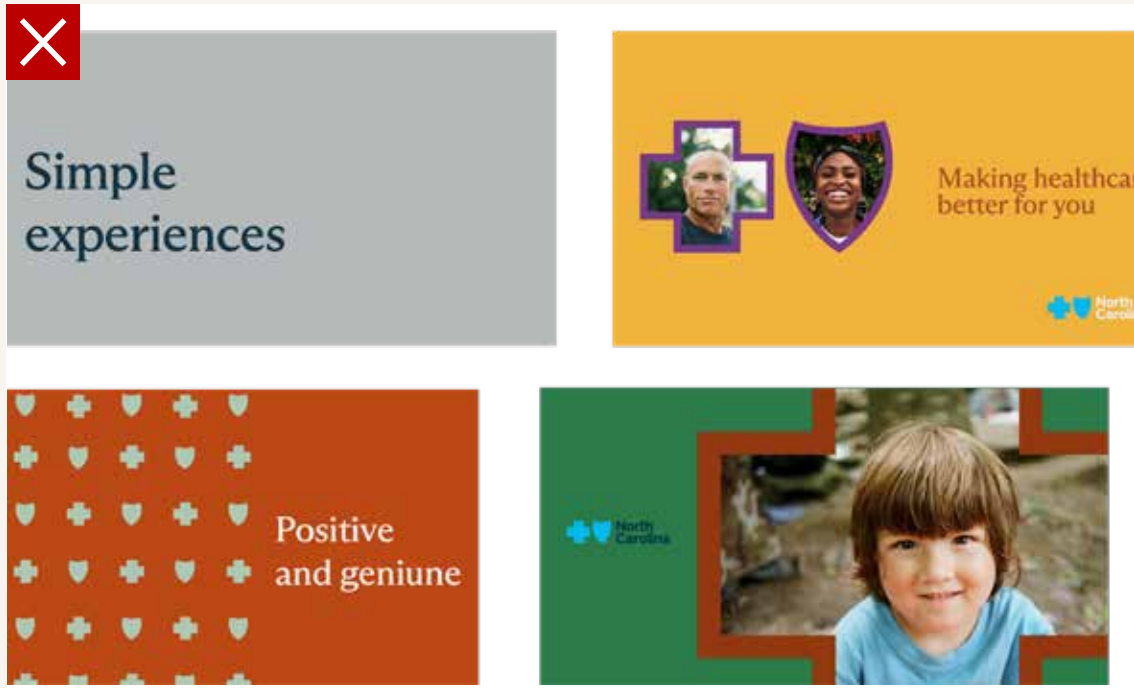
Don't pair secondary colors with photography that does not match the color scheme of the layout.



Don't use too many colors in a single layout and don't use a single symbol.



Don't use type and background combinations that do not have ADA-compliant contrast.



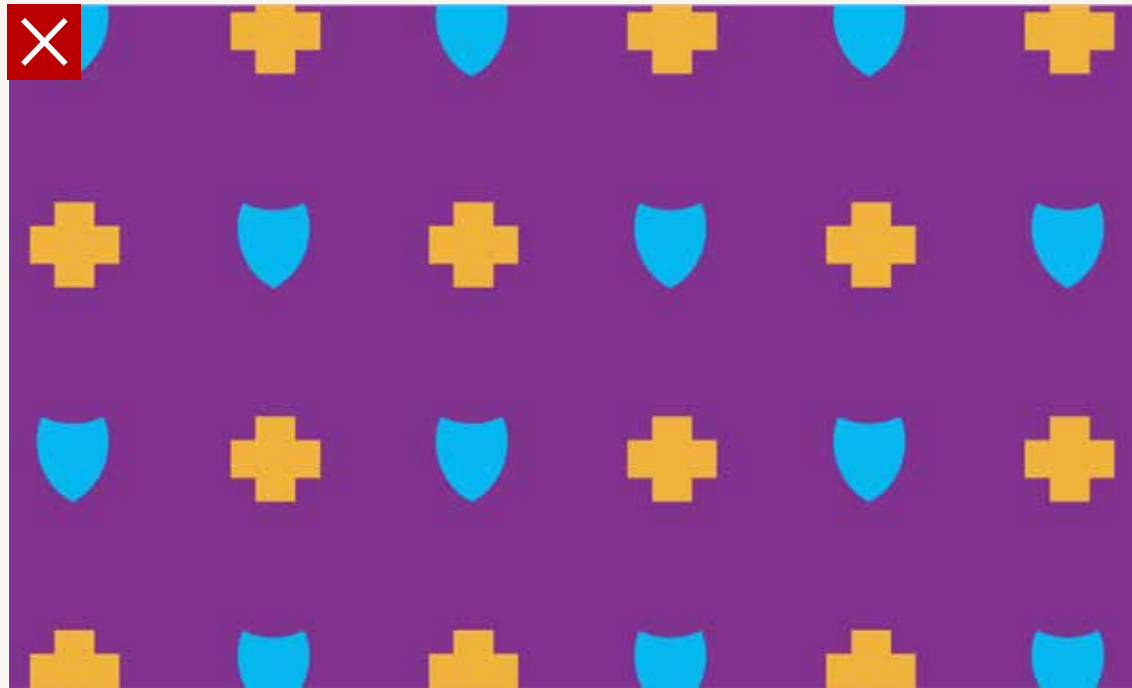
Don't prioritize our secondary palette in layouts.



Don't make gradients of our colors.



Don't combine secondary colors from different triads.



Don't use unapproved or multiple colors in our patterns.

AaBbCc

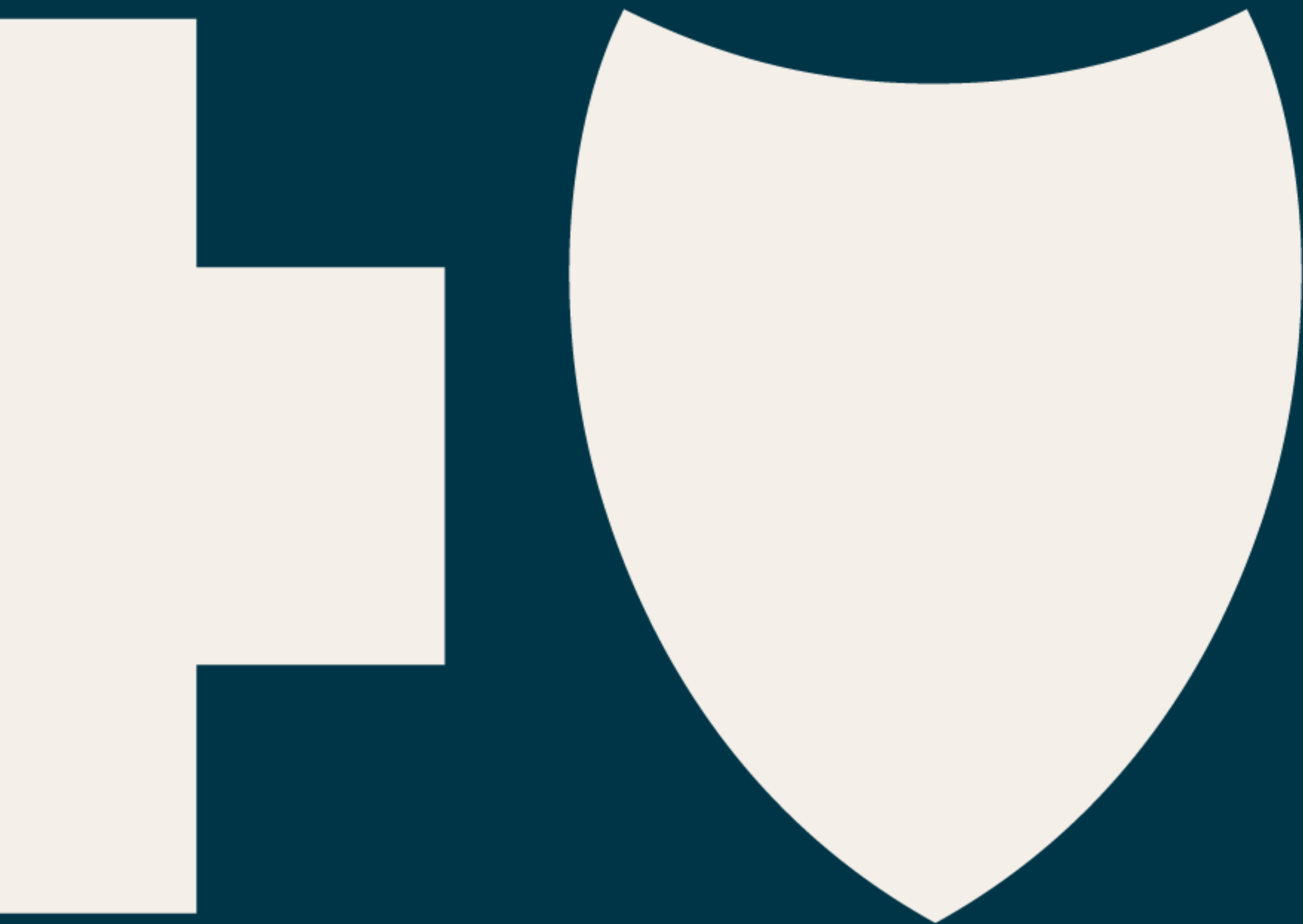
DdEeFf

GgHhIi

*?!&#@

About our typography

Our typography is the visual voice of an ally. Our brand font, Blue Ridge, has characters that feel familiar and reflect the contrasts of being human.



Blue Ridge

Our typeface, Blue Ridge, balances serif with sans to match the linear feel of our Cross with the curvatures and points of our Shield.

Rr

Blue Ridge and Blue Ridge Sans

Blue Ridge is an everyday typeface that balances sans and serif font styles.

It has a matching sans that gives us variety and further enhances our friendly, approachable brand voice, while providing effective accessibility and legibility of our text.

Our Blue Ridge Sans typeface has been specifically modified to enhance legibility for neurodiverse viewers, including features such as increased letter spacing, simplified character shapes, and improved contrast to accommodate a range of visual processing needs.

Reach out to brand@bcbsnc.com to obtain font files.

Blue Ridge Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Blue Ridge Bold Italic

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Blue Ridge Book

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Blue Ridge Book Italic

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Blue Ridge Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Blue Ridge Regular Italic

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Blue Ridge Sans Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Blue Ridge Sans Bold Italic

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Blue Ridge Sans Book

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Blue Ridge Sans Book Italic

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Blue Ridge Sans Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Blue Ridge Sans Regular Italic

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Type hierarchy

The consistent use of fonts and styles creates a recognizable brand identity. Having a clear type hierarchy reinforces content organization. This helps the reader navigate the information and ensures accurate communication.

On this and the next page we illustrate general usage of type weight and tracking for our Blue Ridge typeface within any given communications. Type can be sized up or down to adjust to the size of the output (e.g., poster, signage) or amount of content. When rescaling, remember to keep the hierarchy and proportions consistent.

Italics are used for quotations or for highlighting specific content in body copy. Avoid using italics in headlines or long paragraphs.

Eyebrow
Blue Ridge Sans Regular
Tracking 50 / Leading 125%

MEMBERS

Headline
Blue Ridge Book
Tracking -20 / Leading 105%

Making health care
better for us all

Subheadline
Blue Ridge Book
Tracking -20 / Leading 100%

Care that fits your life

Subheadline alt
Blue Ridge Sans Book
Tracking -20 / Leading 100%

Care that fits your life

Subheader
Blue Ridge Sans Bold
Tracking -5 / Leading 125%

We give you the expert guidance to understand your benefits.
Whether in-person, online or by phone, we're here to listen to your experiences, help solve your challenges, bring you the care and support you deserve, and put your mind at ease.

Body copy
Blue Ridge Sans Regular
Tracking -5 / Leading 125%

Type hierarchy

Quote
Blue Ridge Regular
Tracking -20 / Leading 105%

Attribution
Blue Ridge Sans Regular
Tracking -20 / Leading 100%

“When I had a health scare last year, my care concierge helped me find the best care and set up my appointments. She reminded me of a friend from my hometown. Turns out, she lives right down the road.”

- Arthur Hall

Button/CTA
Blue Ridge Sans Bold
Tracking 0 / Leading 100%

How we fight for you

Legal
Blue Ridge Sans Regular
Tracking 0 / Leading 125%

© 2024 Blue Cross and Blue Shield of North Carolina. ®, SM are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. All other marks and names are 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.

System font

Our system fonts are Georgia, in place of Blue Ridge, and Aptos, in place of Blue Ridge Sans.

Use them in general business communications, including Microsoft PowerPoint and Word documents, to ensure consistency and avoid font changes.

Note that Microsoft desktop templates (PowerPoint, Word, Outlook) will automatically use these fonts.

Typeface weight usage for both Georgia and Aptos should mirror our brand font usage to the degree applicable.

Georgia Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Aptos Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Georgia Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

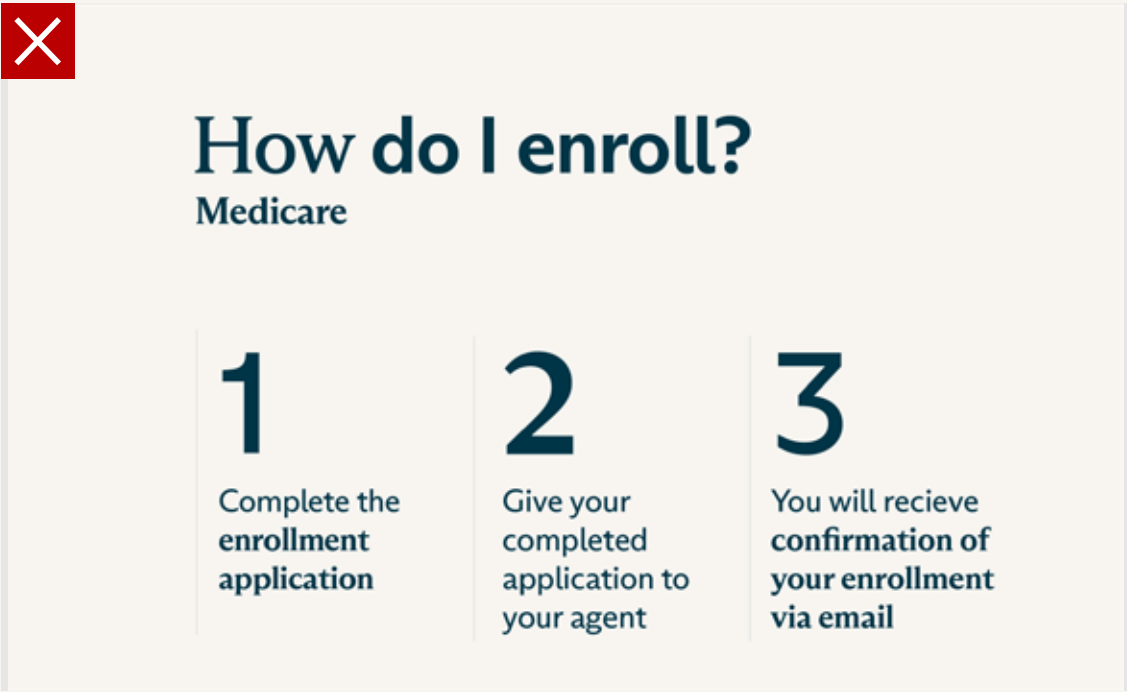
Aptos Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

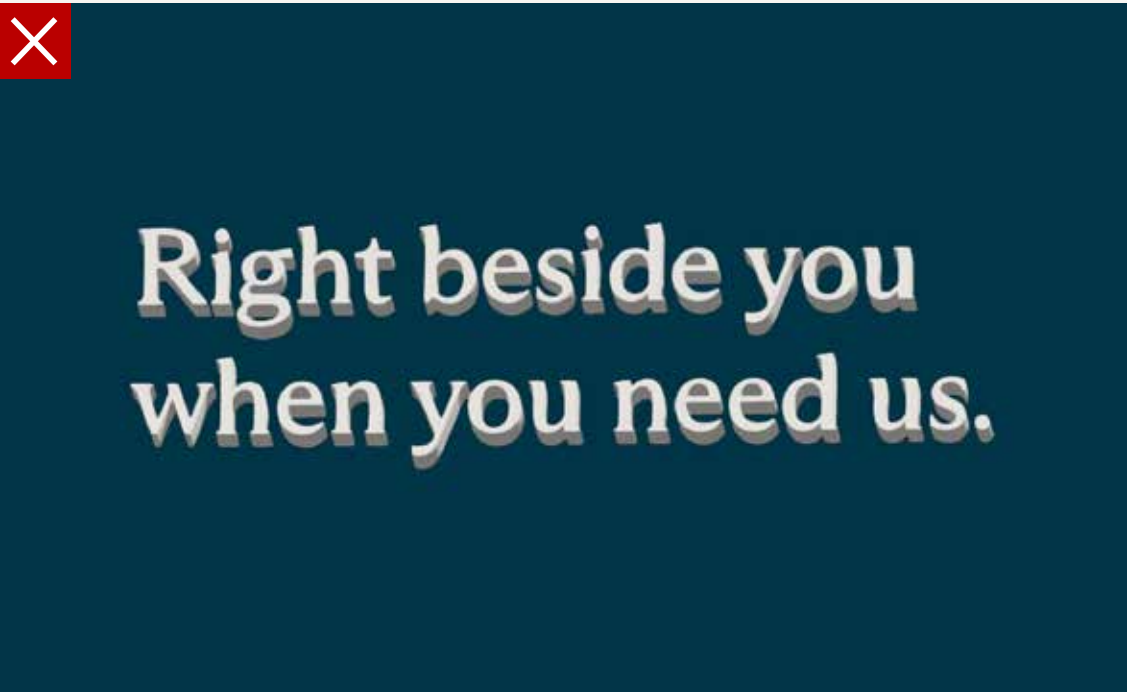
Things to avoid



Don't use unapproved fonts.



Don't use too many fonts and weights in one application.



Don't use text effects.



Don't skew or distort type.



Don't use all caps for headings (except in case of eyebrows) or body copy.



Don't combine our brand font with our system fonts.



Don't change type hierarchy, tracking or leading.



Don't scale type disproportionately.

Photography

About our photography

Our photography is inspired by our member-first mindset. Our imagery conveys a familiar, genuine and unvarnished view of the diverse communities we serve. Our photography includes a range of styles and is organized to reflect how our members live their lives.



Diversity in our imagery

In all communications, our visual assets must meaningfully represent North Carolina's diversity.

Be careful to vary representation across these demographics:

- ① **Ability status**
- ② **Age**
- ③ **Body type and features** – Show people with a broad range of body sizes and shapes. Show people with a variety of facial and physical features. Include people with variations in skin tone (such as freckles or moles) and features that differ from culturally prominent options.
- ④ **Gender identity lifestyle** – Capture a mix of families and relationships, including same-sex couples, multiracial families and individuals.
- ⑤ **Race and ethnicity** – When showing people of color, show a full range of skin tones and hair types. For example, when showing Black people, include people with darker skin and natural hair.
- ⑥ **Religion and culture**
- ⑦ **Setting** – Ask yourself, “Does the environment (place/home background) represent the different experiences people have?”

Choose images that avoid reinforcing stereotypes:

- Show people living with different abilities in a variety of contexts: for example, show people using wheelchairs or with artificial limbs in stories not specifically about mobility or loss of limbs.
- Illustrate a variety of familial arrangements and romantic partnerships.
- Show men of color with their families.
- Show people of color providing medical treatment and assistance – not just receiving it.
- Include nurses who are men along with doctors who are women or non-binary.
- Show older people leading active, vibrant lives.
- Consider how images are framed and how the people are positioned within each photo. Who are the “main” or “supporting” characters? Do people of color or women in the photo appear smaller than or behind the others?



Photography styles

Our photography features an eclectic mix of styles that capture our audiences’ worlds, emphasizing authenticity as if taken from our members’ camera rolls.

Subjects and scenes highlight our deep understanding of our members’ health needs and challenges. Photos represent snapshots of the everyday moments that affect one’s health.

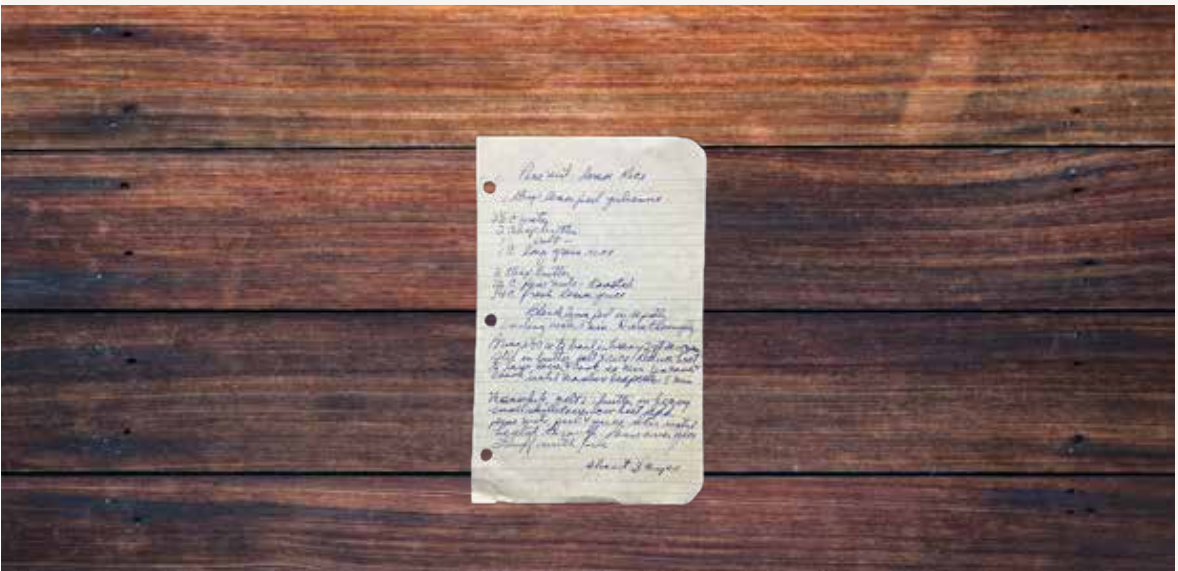
- ① Landscape
- ② Portrait
- ③ Candid
- ④ Direct flash
- ⑤ Point and shoot



Home and out

Home and out captures the essence of our members' everyday lives, whether indoors or exploring the outside world.

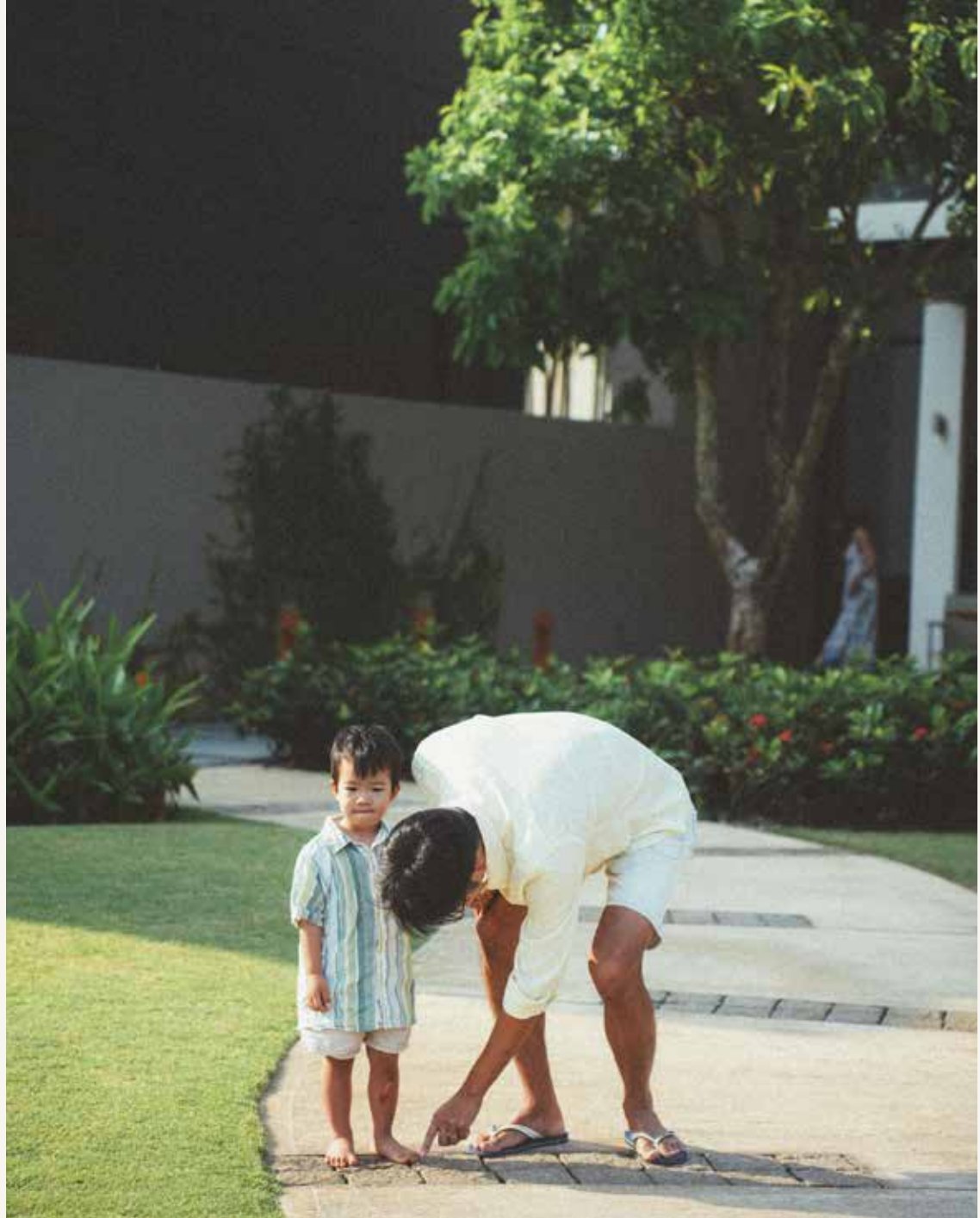
These images reflect the genuine warmth of home life and the joy of outdoor activities, portraying real moments that resonate with everyone we serve.



Parents and kids

Parents and kids captures the everyday experiences of parenting. These images portray heartfelt moments and everyday family interactions, showcasing love, care and joy.

We emphasize our commitment to supporting families in their varied forms and experiences through these photos.



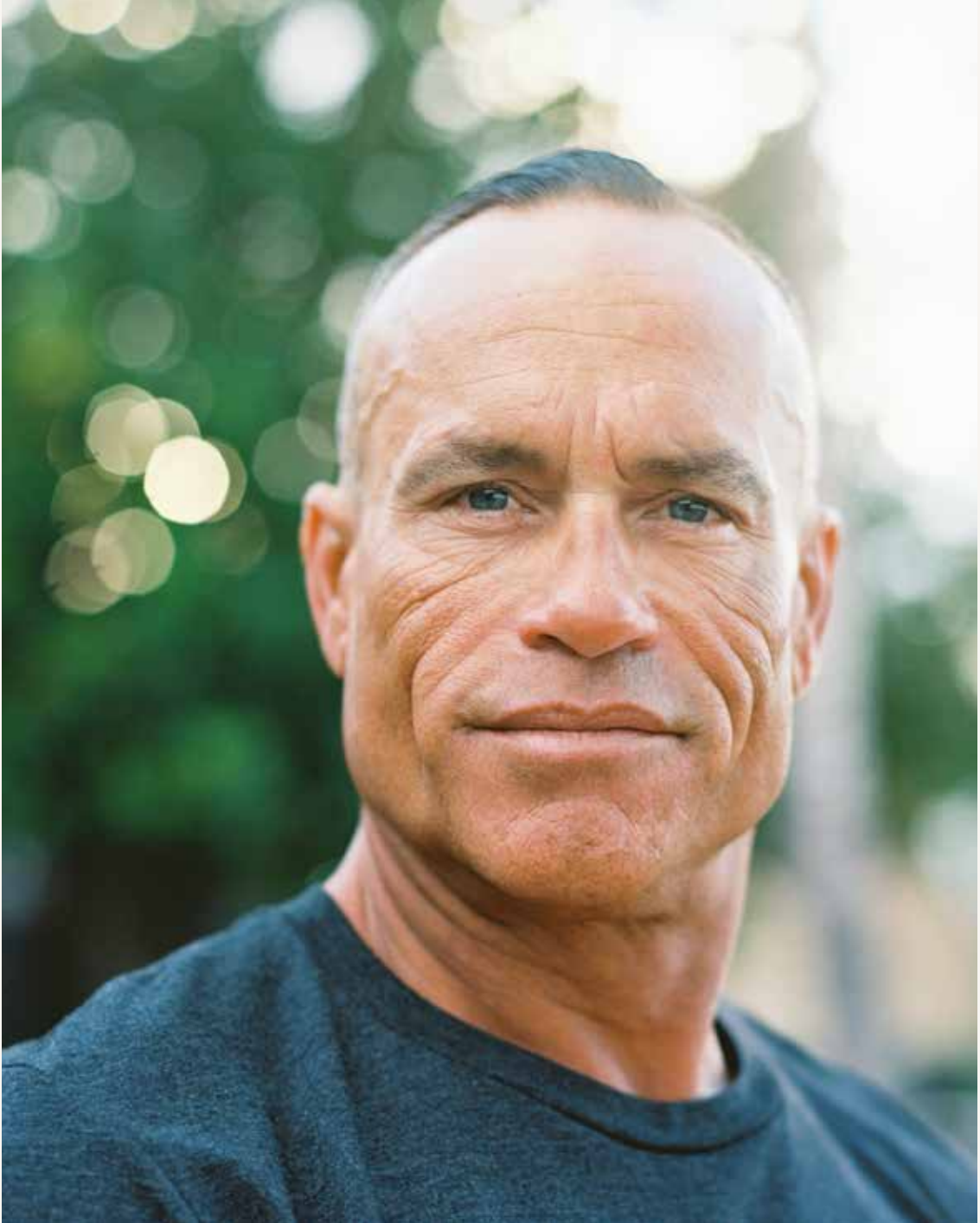
Friends and family

Friends and family celebrates the moments shared with loved ones. These images capture the warmth, laughter and togetherness shared among friends and family, reflecting our dedication to fostering strong, supportive relationships within the communities we serve.



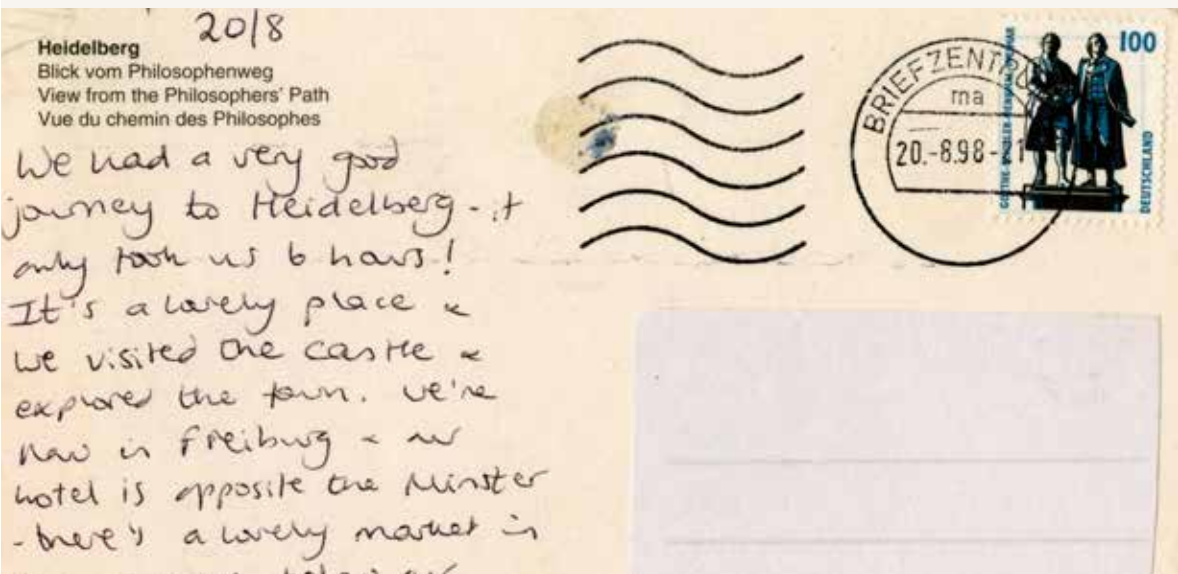
Work and weekends

Work and weekends showcases the different facets of daily life throughout the week. These images highlight people in their work settings and enjoying their weekends, illustrating our recognition of the multifaceted lives of our members and our support for their holistic well-being.



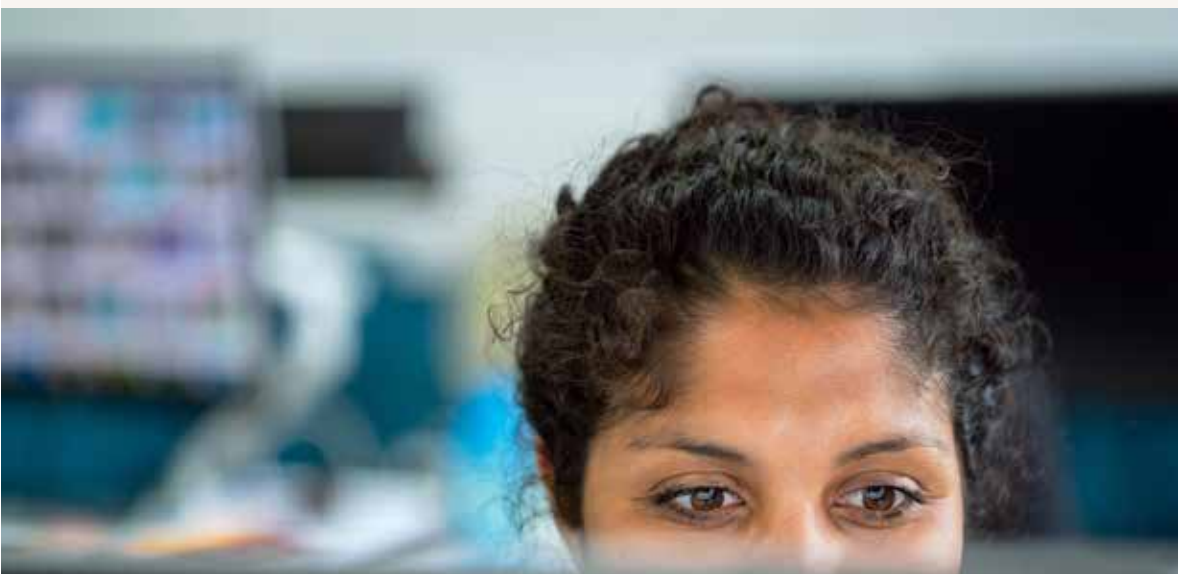
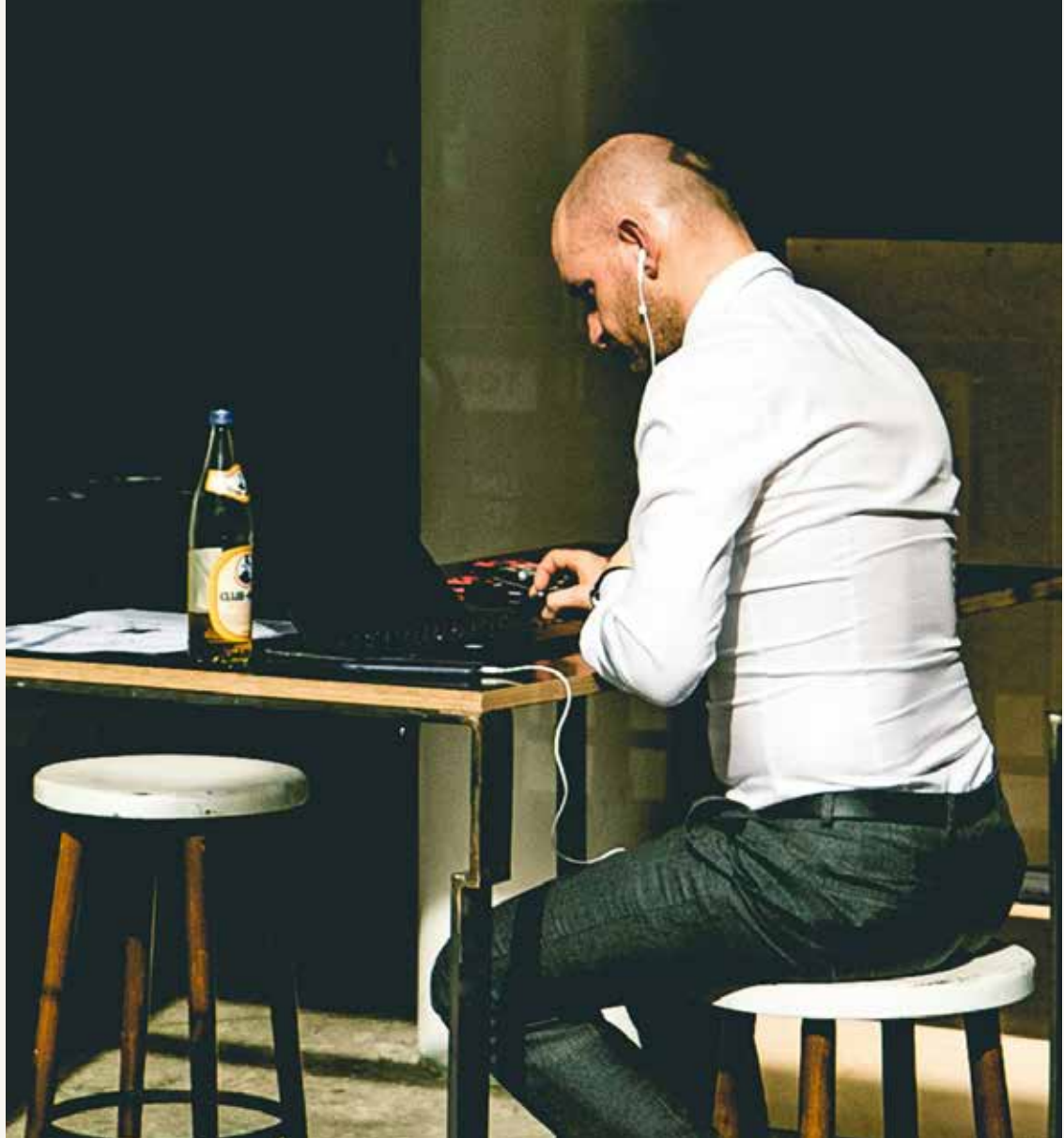
Reflection and comfort

Reflection and comfort captures the moments of solace and tenderness amidst life’s challenges. These images reflect the quiet strength and warmth people seek in their everyday struggles, illustrating our empathetic presence through the comforting aspects of their lives.



Health and business

Health and business showcases our members excelling within their professional settings. These images capture their unwavering dedication to their roles and their commitment to the well-being of those they serve. The visuals feature a balanced mix of members both receiving and providing care, highlighting the dynamic interaction and mutual support within our community.



Photography tips

① **Subjects**

Our photography subjects should be real people who are outdoors or at home, in candid or incidental moments. The setting for our images should either be a neutral location or North Carolina.

② **Styles**

Our photography includes a diverse range of styles to reflect the diversity of our members’ lives. Imagery can be direct flash, point-and-shoot, portraiture, landscape scenes, film photography, digital photography and even scanned prints.

③ **Treatments**

Post-production treatments show a subtle warming photo filter with a #F4EFE9 (Dogwood) overlay. A subtle grain can also be applied for even more approachability.

Our photography may use a film grain or noise filter as an overlay to add texture to imagery in digital formats. The grain overlay conveys a more tactile and nostalgic feeling.

④ **Legibility**

When using images as backgrounds, avoid making faces and people too dark. Preserve legibility for type and graphics.

⑤ **Ephemera**

Include photographed and scanned objects and items from our members’ lives to deepen the connections with their lived experiences.



Things to avoid



Don't remove backgrounds of imagery and replace with solid backgrounds.



Don't apply photography effects that distort images and are not specifically outlined in guidelines.



Don't excessively darken imagery.



Don't use overly staged or posed images; subjects should look authentic and genuine.



Don't use black-and-white photography.



Don't use imagery with dominant color tones that oppose our color palette; feature colors from our palette prominently or as accents within our photography.



Don't use overly moody or dark imagery; our photography should convey a sense of warmth.



Don't use photos that do not have a clear focal point.

Illustration

About our illustration

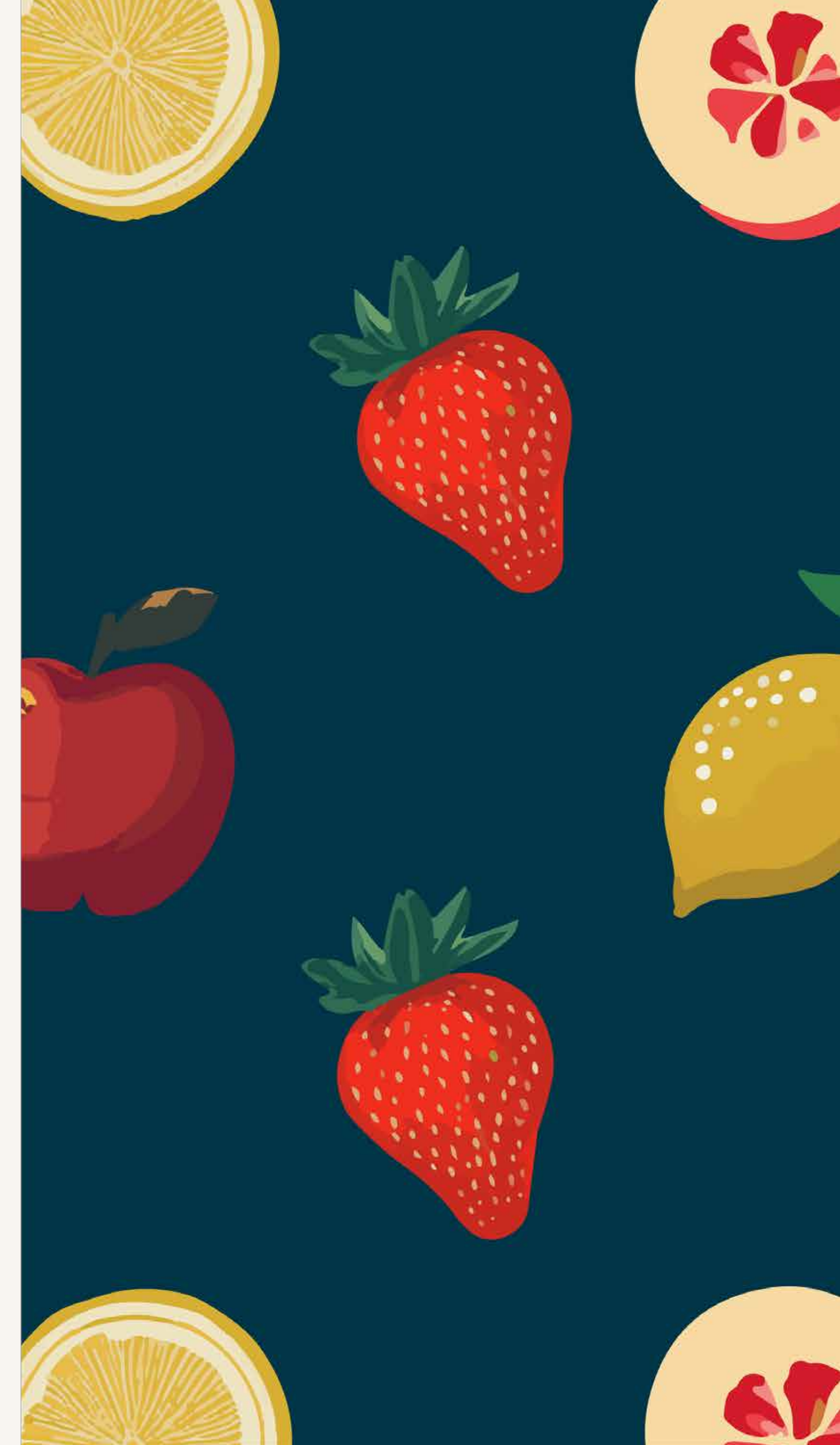
Our illustration style features typical objects from our members' everyday lives. It helps us convey common topics through familiar supporting visual elements.



Style

To ensure our illustration style aligns with the rest of the brand, follow these rules.

- ① Use illustrations in a pattern format.
- ② Illustrations should feature only objects, no people.
- ③ Illustrations should predominantly feature our color palette. Yet, to preserve the natural appearance of objects, it's acceptable to use other colors. For example, using red for a strawberry is necessary, as it wouldn't be identifiable if blue.
- ④ Illustrations should appear in sets of at least three. Do not use single illustrations. Switch to icons instead.
- ⑤ Illustrations should depict only positive subject matter, the brighter side of life and health care, not negative subject matter.



Prompt guide

To create additional illustrations, use the following prompts and style selections in Adobe Firefly:

- 1 Prompts have:
- “A flat friendly sophisticated hand drawn illustration”

This defines the look and feel. Please keep this part consistent for cohesive illustrations.

• “of plants, pots, white dogwood flowers and pine trees or cones”

This defines the subject matter. Replace words with desired objects. More specific examples will create better results.

• “light beige background”

This prevents any unnecessary background elements from being added.
- 2 There are three selections to generate more controlled and consistent illustrations: Nostalgic for style, Grainy film for texture, and Knolling for camera angle and perspectives.
- 3 Select and download illustrations to vectorize, colorize and further edit them as patterns in Adobe Illustrator.

3



1

Prompt
a flat friendly sophisticated hand drawn illustration of plants, pots, white dogwood flowers and pine trees or cones; light beige background

2

Clear



Knolling x



Grainy film x



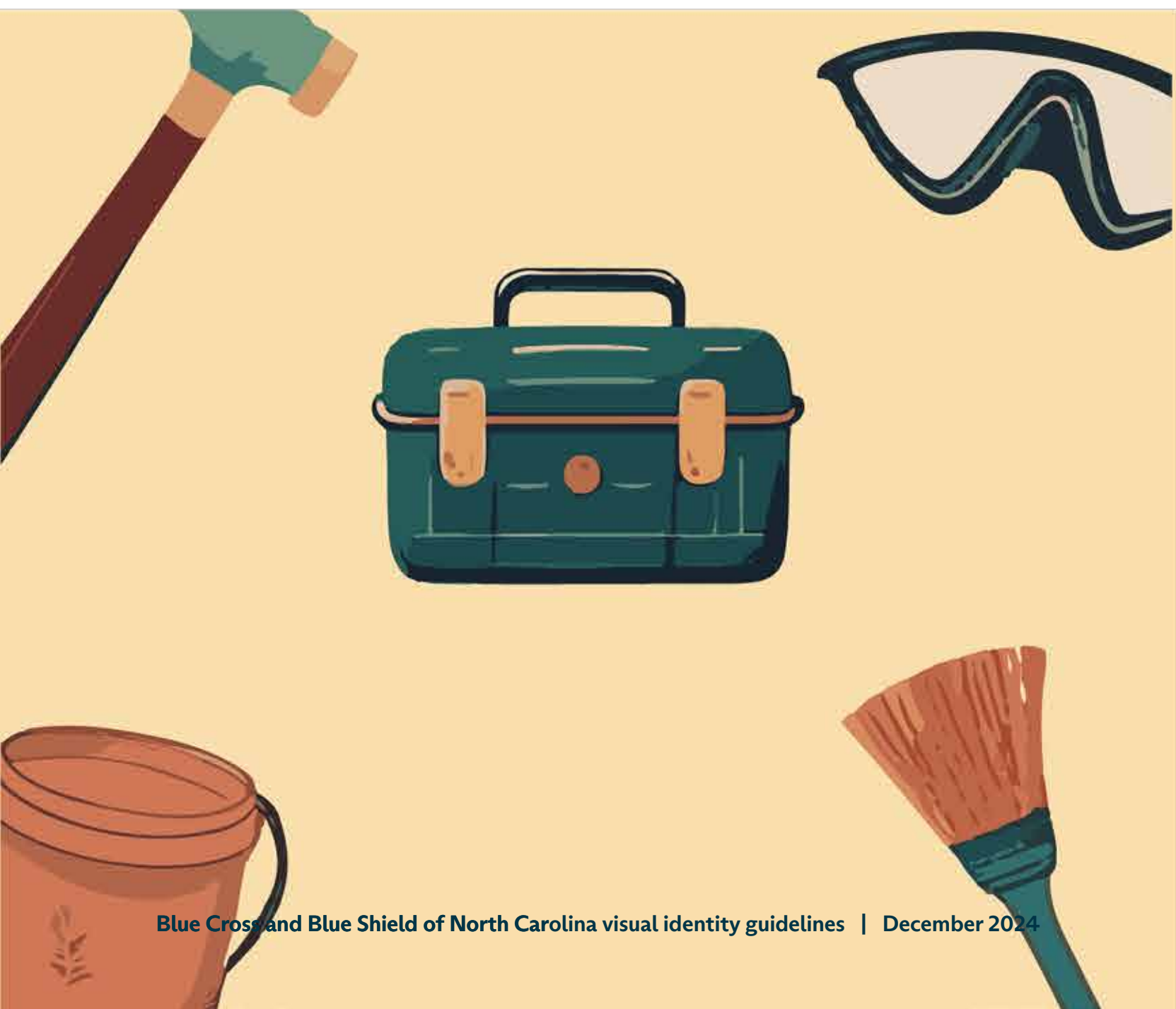
Nostalgic x



Suggestions



Generate



Motifs

About our motifs

Our motifs come from the symbols in our logo. They are used as signifiers to convey our focus on our members. We place our Cross and Shield alongside them to show how we stand by our members every day.



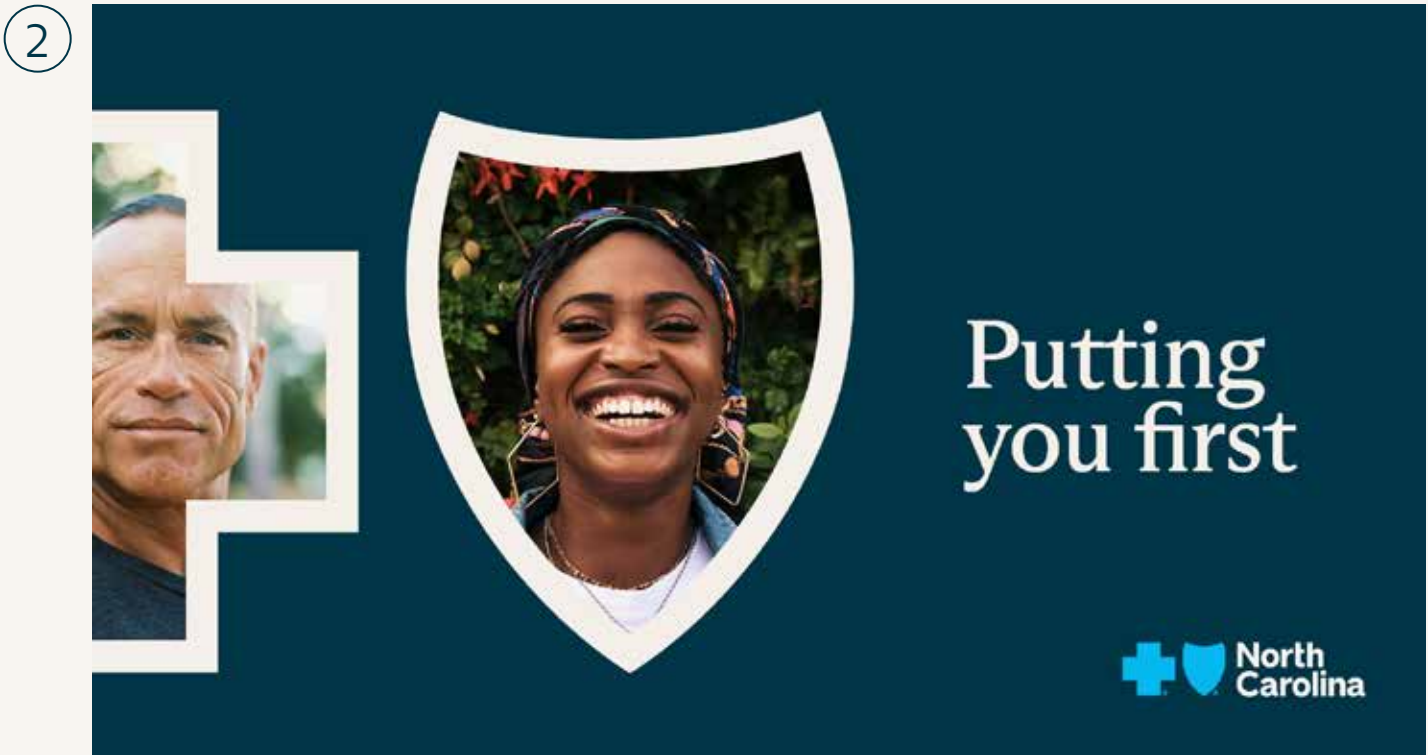
Motif versions

- ① **Cinematic symbol motif:** For heroic and impactful high-visibility materials (e.g., homepage, digital ads, presentation covers, Out of Home [OOH], trade shows, animations).
- ② **Graphic symbol motif:** A heroic motif and supportive visual for more common materials such as website landing pages, PowerPoint presentations and high-volume collateral.
- ③ **Cinematic pattern motif:** A secondary motif, used as a supporting visual on more common brand materials (e.g., website landing pages, presentations, collateral pages).
- ④ **Graphic pattern motif:** A secondary motif, used as a supporting visual on more common brand materials (e.g., website landing pages, presentations, collateral pages).
- ⑤ **Super motif:** A bold secondary motif for engaging member moments.

Super motifs are secondary use elements. Meaning they would be on secondary web pages, interior presentation pages, interior collateral pages, etc.

See our [super motif](#) section for more detail.

Register marks are not required on our Cross and Shield symbols when being used as motifs. Artwork for our motifs can be acquired by reaching out to brand@bcbsnc.com.



Cinematic symbol motifs

To ensure our cinematic motifs are clear representations of our Cross and Shield, follow these rules.

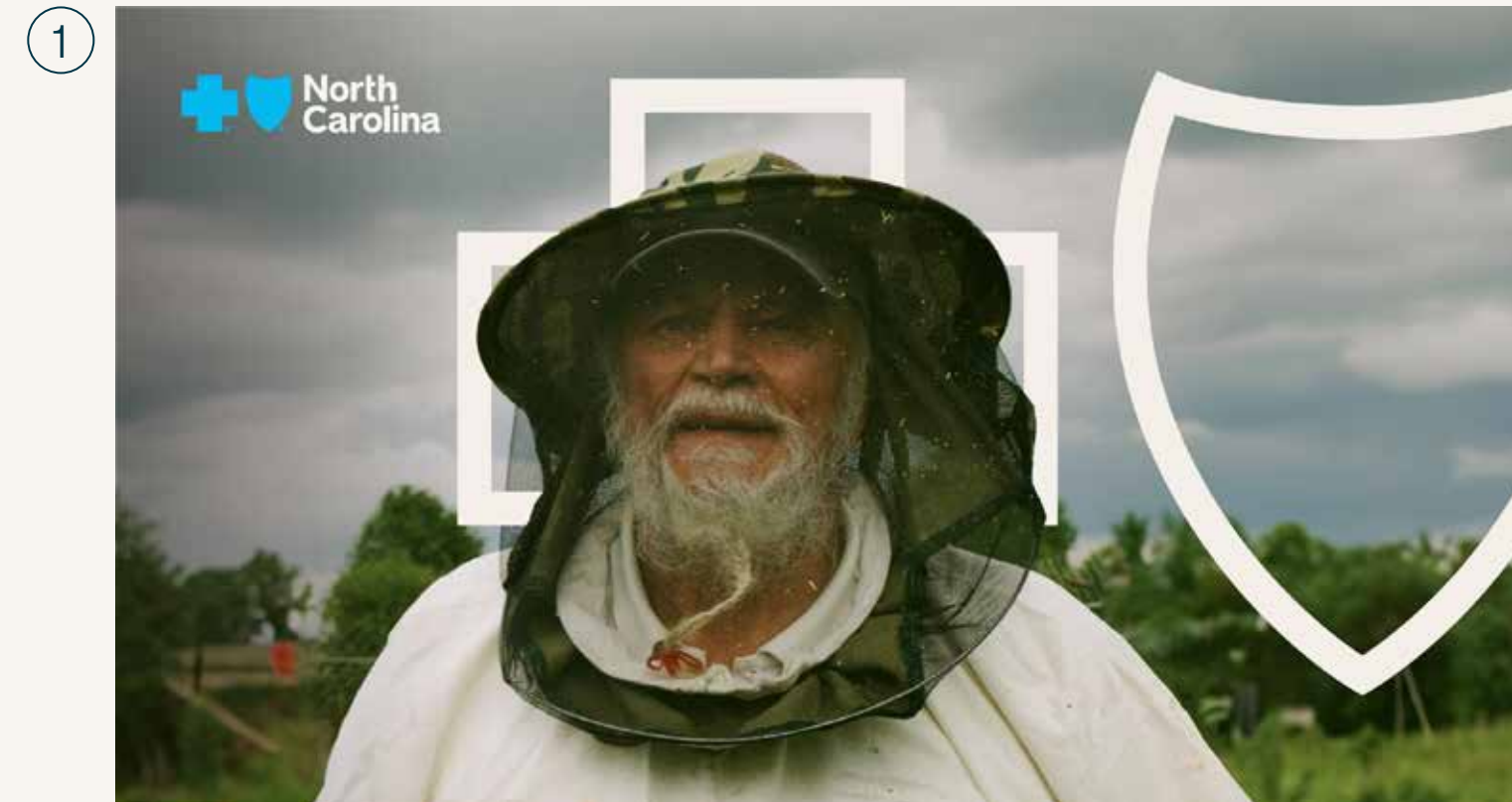
- ① At least three corners of our Cross and two corners of our Shield must be visible.
- ② Show symbols only as outlines in Sky or Dogwood, no other color.
- ③ Cinematic motifs use only one image.
- ④ Cinematic motifs must highlight only people in photos in which people are the primary subject. The cinematic motif may not be used in images of objects ephemera, or landscapes.
- ⑤ Use an image with an ample amount of background and a clear focal point of a person.
- ⑥ Our Cross and Shield symbols must never be separated; they must stay in the prescribed lockup.
- ⑦ The cinematic symbol motif must interact with the focal point person or people and background, and maintain clean silhouette edges.
- ⑧ Scale and placement of our cinematic symbol motif can vary; see next page for further examples.



Cinematic motifs in use

Here are several detailed examples to ensure proper use.

- ① Our Cross and Shield lockup is large behind an image focal point. At least four points of our Cross are visible, and while our Shield is bleeding off the page, it is still showing at least two corners.
- ② Our Cross and Shield lockup is large behind an image focal-point. Two points of our Shield are visible, with our Cross bleeding off the page but still showing four corners.
- ③ Our Cross and Shield lockup is large behind an image focal point. Three points of our Cross are visible, and our Shield is unobstructed.
- ④ Our Cross and Shield lockup is smaller behind an image focal point. At least two points of our Shield and four points of our Cross are visible.



Graphic symbol motifs

To ensure our graphic background symbol motifs are clear representations of both Cross and Shield, follow these rules.

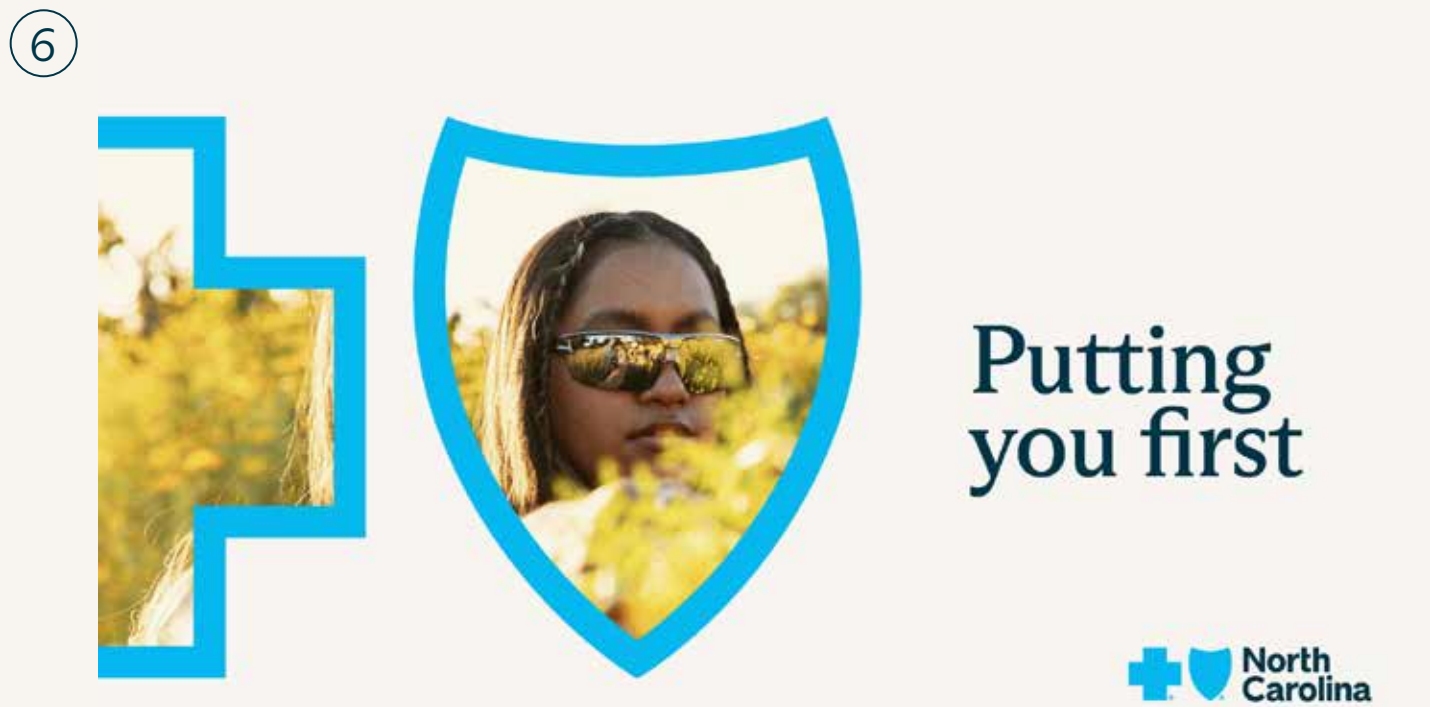
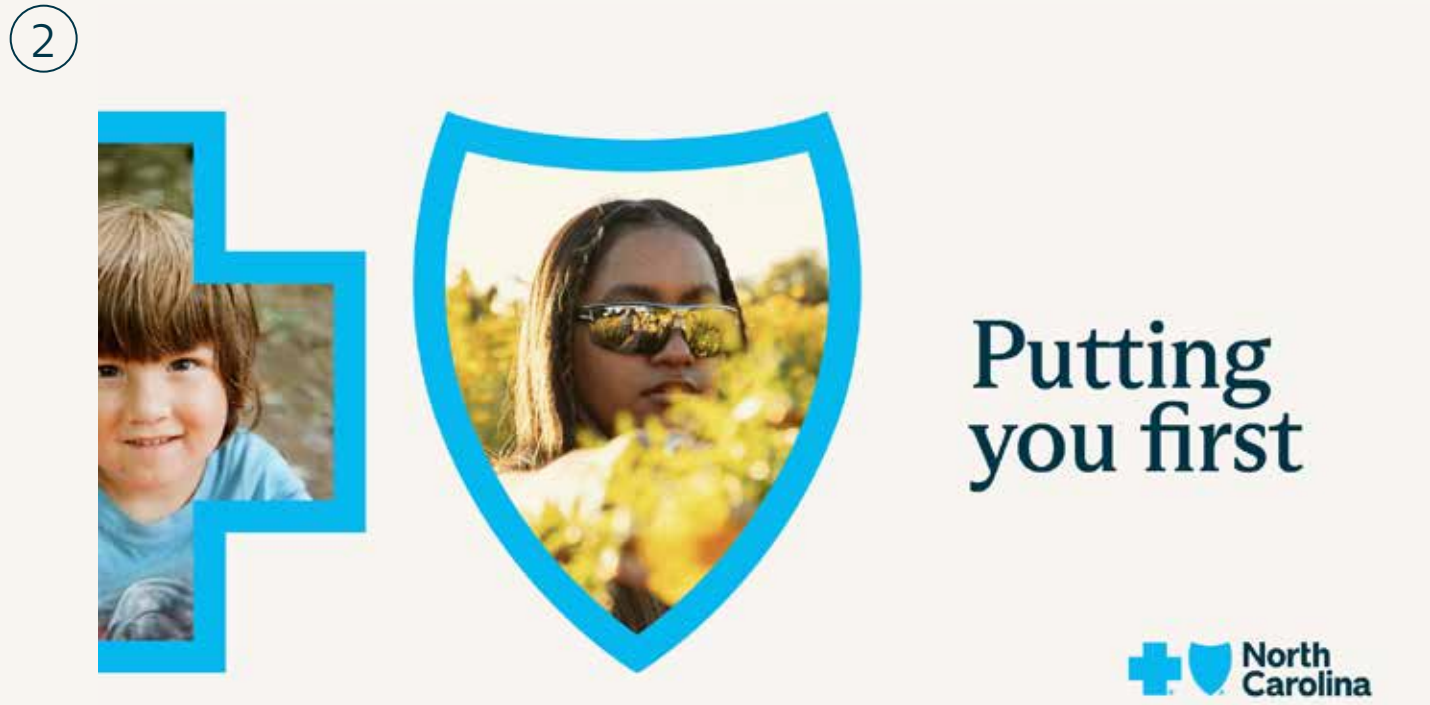
- ① At least three corners of our Cross and two corners of our Shield must be visible.
- ② Show symbols only as outlines in Sky or Dogwood.
- ③ Two separate images may be used within our symbols. However, both images must feature people, and cannot be objects or environments.
- ④ The only exception to the rule above is when a single photo is used across both symbols. See the following page for an example.
- ⑤ Our graphic symbols must always include an image of a person(s); they can never be empty nor filled in as a solid color.
- ⑥ Vary the size and placement of the graphic symbol motif for visual interest. See following page for examples.



Graphic motifs in use

Here are several detailed examples to ensure proper use.

- ① Two portraits of people in our Cross and Shield with no cropping.
- ② Two portraits of people in our Cross and Shield, with our Cross cropped off the page and showing at least four corners.
- ③ Two portraits of people in our Cross and Shield, with our Shield cropped off the page and showing at least two corners.
- ④ Two portraits of people in our Cross and Shield, with both Cross and Shield cropped off the page. Our Cross shows four corners and our Shield shows two corners.
- ⑤ Two portraits of people in our Cross and Shield, with both Cross and Shield cropped off the page. Our Cross shows three corners and our Shield shows two corners.
- ⑥ One image that spans both Cross and Shield, with our Cross cropped off the page. Our Cross shows four points. This one-image example illustrates the exception to the rule that both Cross and Shield must always feature people.



Pattern motifs

To ensure our pattern motifs are clear representations of our Cross and Shield, follow these rules.

- ① The scale of our Cross and Shield in our pattern should be consistent in static applications.
- ② The symbols of our pattern motif should be shown only in Sea or Sky from our primary color palette and their triads. The symbols can also be shown in a translucent Dogwood but not solid Dogwood or Dark Dogwood. No secondary palette use.
- ③ The pattern can only be used in promotions or promotional advertisements. The pattern cannot be used in any official administrative communication or health plan documents.



Pattern motifs in use

Here are several detailed examples to ensure proper use.

- ① Pattern in Sky, slightly enlarged, cropped off page and placed on a Dogwood background with text to the left.
- ② Pattern shown in Sea, slightly shrunk, cropped off page and placed on a Dark Sea background with text to the left.
- ③ Pattern shown cinematically in Light Sky, slightly enlarged, cropped off page and overlaid with a slightly darkened image of a person whose face is not covered.
- ④ Pattern shown cinematically in translucent Dogwood and cropped off page, slightly shrunk to show a greater area and overlaid with a slightly darkened image of peoples whose faces are not covered.
- ⑤ As with our cinematic symbol motifs, use only imagery that includes people, and not objects or ephemera.



Graphic pattern motif



Graphic pattern motif



Cinematic pattern motif



Cinematic pattern motif

Super motifs

To ensure proper usage of the super motifs, follow these rules.

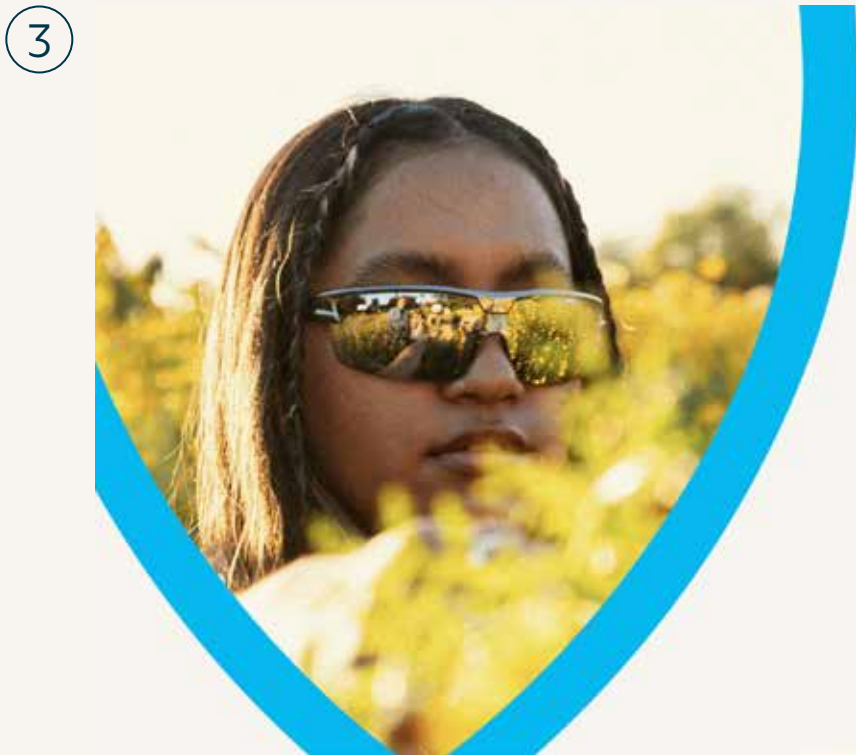
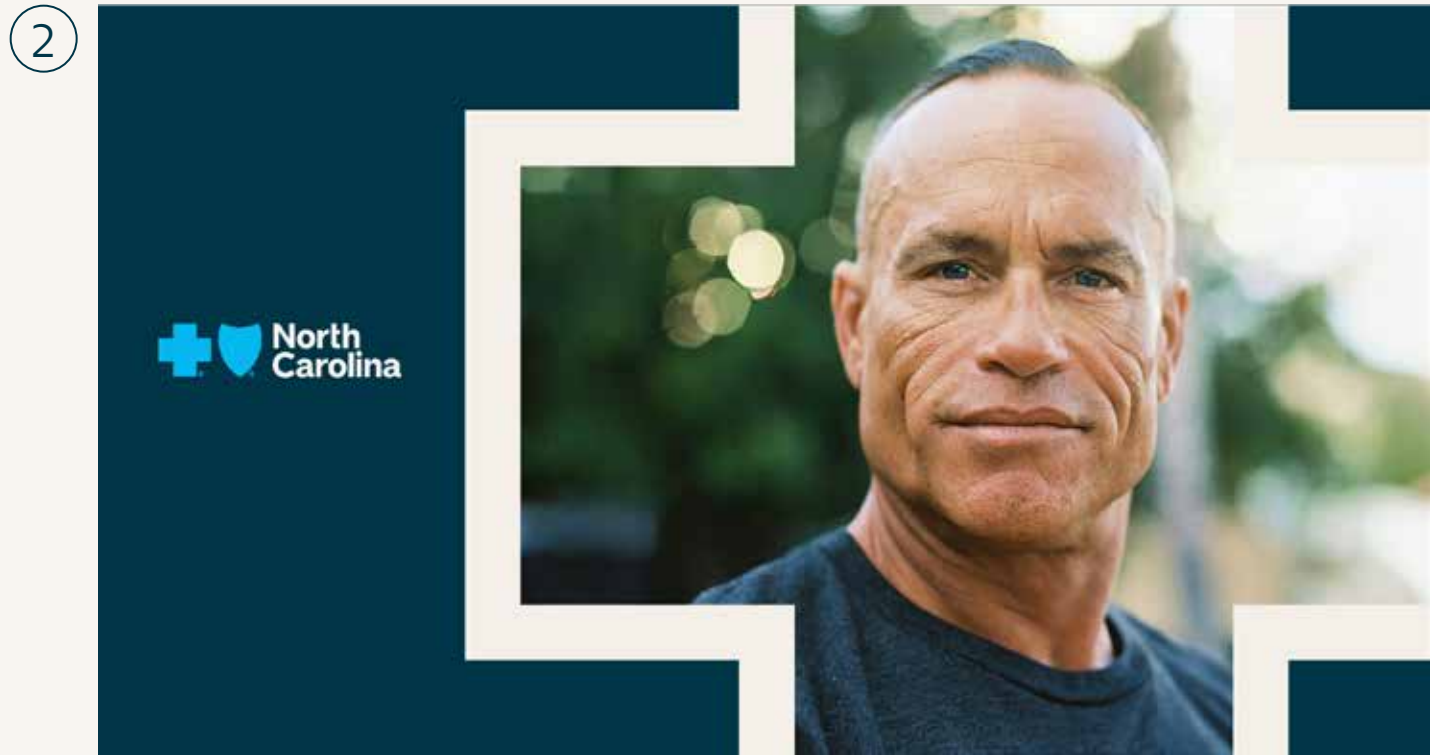
- ① Our super motifs are secondary use elements; meaning they would be on secondary web pages, interior presentation pages, interior collateral pages, etc.
- ② To ensure abstract usage of our symbols, super motifs must bleed off the edges. The corners of either shape must not be shown, making the symbols ostensibly unrecognizable.
- ③ Show symbols only as outlines in Sky or Dogwood.
- ④ Images should always feature people, not objects or environment.
- ⑤ Super motifs should be displayed only on solid background colors.



Super motifs in use

Here are several detailed examples to ensure proper use.

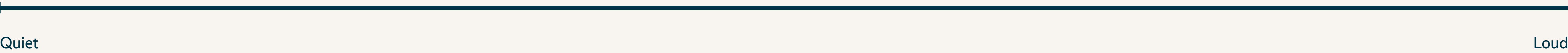
- ① Portrait of a person placed in the center of our symbol cropped off page, locked up with primary logo.
- ② Portrait of a person placed in the center of our symbol cropped off page, in reverse primary palette color combination.
- ③ Portrait of a person placed in the center of our symbol cropped off page, locked up with primary logo.
- ④ Portrait of a person placed in the center of our symbol cropped off page, in reverse primary palette color combination.
- ⑤ Portrait of a person placed in the center of our symbol cropped off page, placed on solid secondary color background.
- ⑥ Portrait of a person placed in the center of our symbol cropped off page, placed on solid secondary color background.



Motif spectrum

Use this scale to determine the desired look and feel of the motif application.

Choose a loud placement for a bold look where the image tells the story. Or choose a quieter placement to add texture and interest. Use of background color and photography will also aid in achieving a quiet or loud look and feel.



Solid blue symbols

The solid blue symbols can only be used if the full logo is somewhere in the vicinity.

Additional rules:

- The Cross and Shield symbols are separate, independently registered marks. In all public communications, the registration indicia, ®, should appear at least once in connection with each symbol. The registration indicia should be used with the first or most prominent appearance of the logo. Registration indicia may be omitted when the symbols are too small, making the registration indicia illegible.
- The pattern motif does not require registration marks on the solid shapes in the pattern.



Things to avoid



Don't use unapproved color variations for motifs.



Don't show any corners of our symbols in the super motif.



Don't have any part of the image break out of the motif outline.



Don't crop pattern motifs to an unrecognizable degree, where a too small part of symbol column is shown.



Don't use our motif symbols without imagery.



Don't use anything except imagery of people with our motif symbols.



Don't use images with subjects that are too small in cinematic motifs.

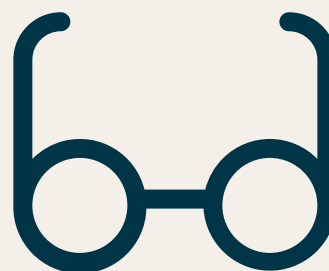
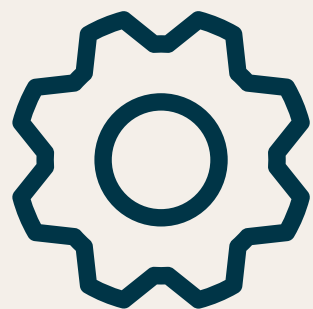
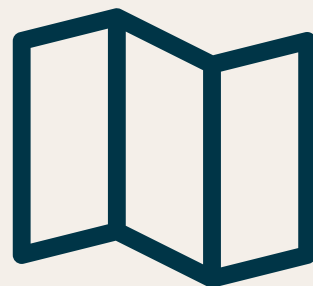
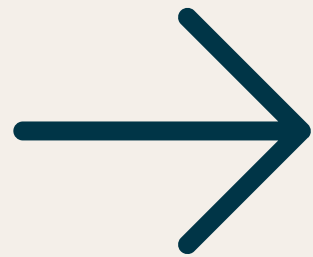


Don't cover subjects with our symbols for motifs.

Iconography

About our icons

Icons are used as visual support to our content and depict different aspects of our members’ worlds from work, home, health and environment.



Style

The subtle curvature in our icons conveys our approachability and the care we have for our members.

Our iconography consists of simple outline representations for quick comprehension and functionality. We use consistent line weights for all icons.

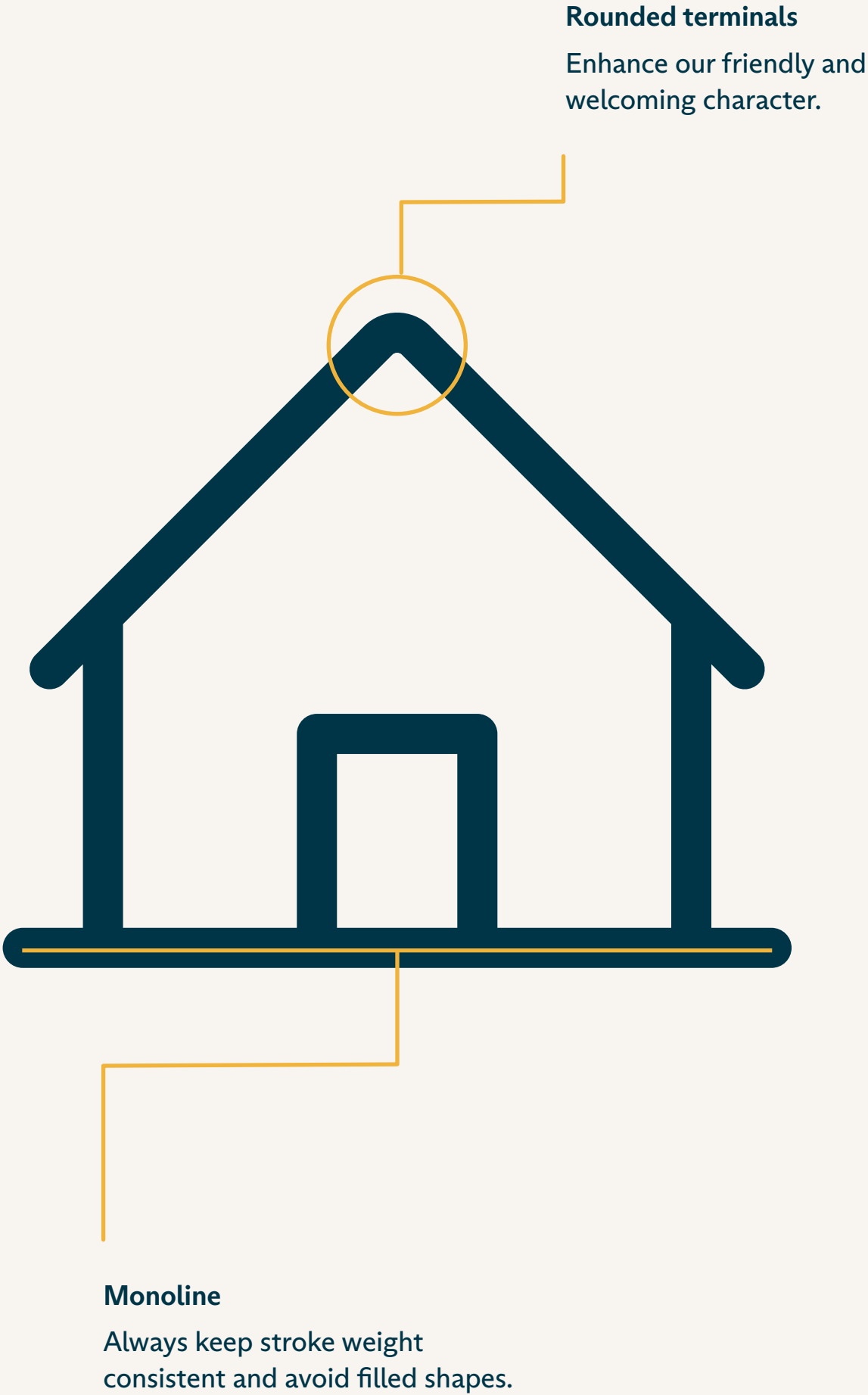
Dimensionality should be conveyed only via flat graphics. Avoid depicting cubes or using isometric drawing techniques.

Typography with icons should be kept to a minimum. When necessary, use our brand typeface, Blue Ridge Sans, matching the text to the line weight of the icon.

Icons can be sourced from [Phosphor](#).

When using multiple icons, maintain a consistent height and color. Use the light line weight.

To acquire icon files, please log in to [Bynder](#) or access via [The Zone](#).



Color use

Our icons can be displayed in any color from our primary and secondary palettes, provided they remain legible. Here are some detailed guidelines to ensure proper usage:

- 1 Icon colors should match the triad of the corresponding text.
- 2 When multiple triads are used within the same touchpoint, icons can appear in various colors.

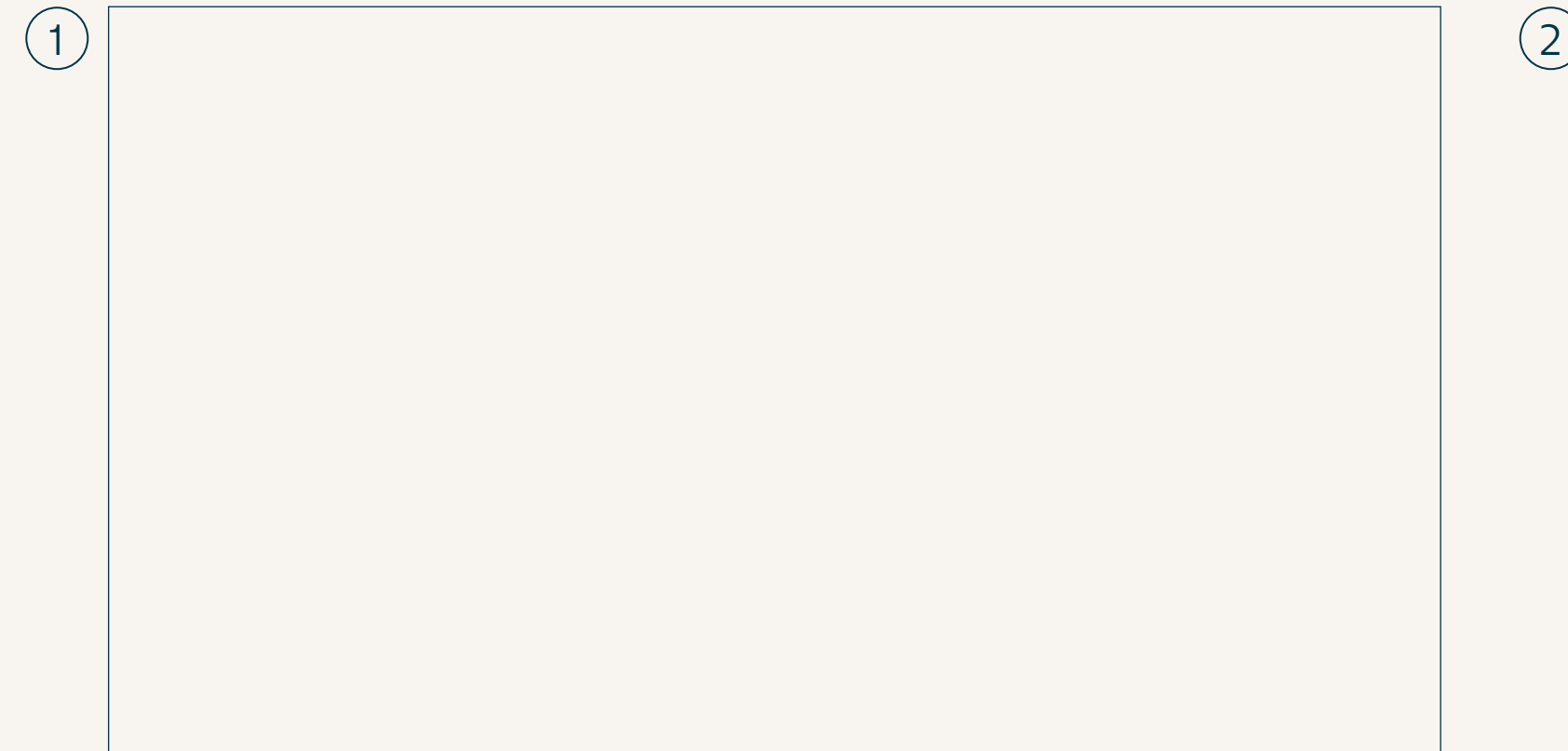


Digital behavior

Motion principles

Our motion exemplifies our personality and is tenacious, positive, genuine and familiar.

- ① The quick cycling of portraits provides a snapshot of the diverse communities we serve.
- ② Featuring footage within the motif offers a view of the impact we have on our members.
- ③ To help show the allyship we have with our members, we have our symbol encompass the subject in a way that feels visually integrated.
- ④ Portrait of a person placed in the center of our symbol cropped off of page, in reverse primary palette color combination.



Our symbol outline grows, representing our reach out to our members. Images on either side should cycle through in a staggered motion rather than in unison. Our wordmark should type on which gives a more human connection.

The footage should fade in before the outline of our symbol appears. Our symbol outline grows inward, representing our reach out to our members. The footage should preferably be in slow motion and centered on the subject.



When possible, overlap the top of the subject’s body with the top of our symbol. Maintain the position of our symbol around the subject’s body and limit large movements. If the subject is moving, make sure our symbol tracks with the position of the subject.

The zooming in motion directs focus to the subject. The parallax from zooming in adds depth to the scene. Our symbol should resolve off screen and allow an unobstructed view of the subject.

Accessibility

Accessibility

Blue Cross NC ensures our site and communications can be used and read by everyone. This includes anyone with visual, hearing, mental and physical disabilities. We make it our priority to comply with the Web Content Accessibility Guidelines (WCAG) 2.1 Level AA and PDF/UA guidelines. The guidelines listed below are to be used to tailor your communications and materials to follow the accessibility standards.

Download the Accessibility Guide and the Accessibility Checklist for more information.

Content

- Page headings are informative.
 - Document **primary language** is set.
 - Document **title** exists and is informative.
 - **Initial view** is set to ‘document title’ (not ‘filename’).
 - Structure information and relationships conveyed through visual presentation (in **headings, lists, menus, forms**, etc.).
 - Heading levels not skipped.
 - **Bookmarks**: add bookmarks for major divisions of the document. Recommend creating based on the heading structure or table of contents if one exists.
- Large blocks of text are broken up with useful headings.
- Navigation links that are repeated on web pages do not change order when navigating through the site.
Navigational links have the correct **landing**.
- Elements that have the same functionality across multiple web pages are consistently identified.
- Instructions do not rely upon shape, size or visual location (e.g., “Click the square icon to continue” or “instructions are in the righthand column”).

- Instructions do not rely upon sound (e.g., “A beeping sound indicates you may continue”).
- The purpose of each link (or form image button or image map hotspot) can be determined from the link text alone, or from the link text and its context (e.g., surrounding paragraph, list item, table cell or table headers).
Links (or form image buttons) with the same text that go to different locations are readily distinguishable. Use **multiple ways** for links (ex.: color + underline).
 - The nesting of the link tag, linked text and link-OBJR tag is correct.
 - Link text is informative of the link destination.
- Multiple ways are available to find other web pages on the site.
 - Images have a **boundary box**.
 - All fonts **embedded / no character encoding issues**.
 - All **contrast** meets minimum expectations.It is recommended for content that supports the **style properties** of line height (line spacing), spaces after paragraphs, letter spacing (tracking), and word spacing so that when these properties (and only these

properties) are set according to the WCAG recommendations, no content or functionality is lost. **Specifically:**

- Line height (line spacing) to at least 1.5 times the font size
- Spacing the following paragraphs to at least 2 times the font size
- Letter spacing (tracking) to at least 0.12 times the font size
- Word spacing to at least 0.16 times the font size
- Adjust content so it does not flash more than 3 times per second. If possible, remove the flashing effect completely.
- Resizing text causes no change or a loss of content.
- The tag structure reflects the logical reading order.

Table of contents items need to be structured with <TOCI> tags nested under a parent <TOC> tag. Beneath the <TOCI>, tag the item description, leader and page number.

Properly specified language for all foreign words and phrases in the document, when that contains text in a language different from the main document language.

Accessibility

Alternate text

- Every image on the page has clear, appropriate alternate text.
- Decorative images and graphics are loaded by CSS or have null/ empty alt values (alt="").
Complex graphics (graphs, charts, etc.) either have a descriptive caption or a link to a description.
 - Organizational charts have text-only versions.
 - Charts/graphs don't rely on color-only legend.
- Alternate text on image links is descriptive enough to convey appropriate information and direction to members.
- Any image-based form buttons have clear, accurate alternate text.
 - User interface components **with labels that include text, images of text**, the name contains the **text that is visually presented**.
- If the same visual presentation can be made using text alone, an image is not used to present that text.

Keyboard accessibility

- The entire page is keyboard-navigable. Users can reach every interactive element of the page using a keyboard, including all user interface controls, using the default navigation keys (tab for forward, shift + tab for back, enter, or spacebar to trigger).
- There are no keyboard traps that prevent keyboard-only users from navigating.
- The navigation order of links, form elements, etc., is logical and intuitive.
- It is visually apparent which page element has the current keyboard focus (i.e., as you tab through the page, you can see where you are).

Tables

- Data tables are marked up to convey the correct **relationships** between data cells and their associated column or row header cells.
- Table **regularity** is correct.
- Tables have table summaries.
- **Header cells repeat** on every page.
- Row **doesn't bleed** to the next page.
- Layout tables should be avoided.

Form fields

- All form fields are tagged as such and added to the tag structure.
- When creating forms, the visible label (for the question) matches, as closely as possible, the tooltip that will be read by assistive technologies.
- Also, the "name" of the form field matches the question. For example, if the question is "What's your age?" then the name for the form annotation should be "age."
- The tab order of form fields matches the visual order.

Timeouts

- This success criterion applies to a PDF if, for example, there's JavaScript in a form that sets a timer.. If there is, where users need to be warned that they are running out of time to complete a certain task and are given the functionality to indicate that they need more time, users need to be informed of any data that will be lost if and when they are timed out. If the remediator is tasked with adding JavaScript to form annotations, they need to know this. Also, it might be helpful to include this information in the tooltip so that the user is aware. Generally, though, **this should be addressed during document creation**.

Pointer cancellation

- In forms, for example, the action on a form annotation is set to "mouse up" (and "on blur" for people who aren't using a mouse to fill out a form).
- Pressing down on the mouse button shouldn't "execute the function" (check the box). Rather, the checkbox should become checked when the user lets go of the mouse button ("mouse up").
- There has to be a way to "abort the function" (not check the box) or to undo it after it's been checked.
- From an authoring standpoint, including a "clear form" button, or using checkboxes that can just as easily be unchecked, takes care of this.

Lists

- List structure applied only to true lists, and applied correctly: Each list structure must consist of a parent <L> tag and subsequent list item tags for each item in the list. Each list item tag must contain a list item body <LBody> tag that contains the text of the item. Each list item should contain a label <lbl> tag that includes the number or bullet of the item.
- Nested lists are tagged correctly.

Color typography

ADA-compliant color combinations

Visual accessibility is a critical component of our brand. These examples are a quick reference of compliant type colors on backgrounds for on-screen use.

We are using [WCAG 2.1 AA](#) compliance-level criteria as per the [Americans with Disabilities Act \(ADA\) Standards for Accessible Design](#).

In the table to the right, “above 18 pt” denotes headline copy. “Below 18 pt” is body copy.

Type should only be shown in Dark Sea or Dogwood.

For detailed information on type, background contrast and accessibility compliance, refer to the [Appendix](#).

Dark Sea type on Light Dogwood background below 18 pt and above 18 pt	Dark Sea type on Dogwood background below 18 pt and above 18 pt	
Dark Sea type on Light Sky background below 18 pt and above 18 pt	Dark Sea type on Sky background below 18 pt and above 18 pt	Dogwood type on Dark Sky background below 18 pt and above 18 pt
Dark Sea type on Light Sea background below 18 pt and above 18 pt	Dogwood type on Sea background below 18 pt and above 18 pt	Dogwood type on Dark Sea background below 18 pt and above 18 pt
Dark Sea type on Light Asphalt background below 18 pt and above 18 pt	Dogwood type on Asphalt background below 18 pt and above 18 pt	Dogwood type on Dark Asphalt background below 18 pt and above 18 pt
Dark Sea type on Light Aster background below 18 pt and above 18 pt	Dogwood type on Aster background below 18 pt and above 18 pt	Dogwood type on Dark Aster background below 18 pt and above 18 pt
Dark Sea type on Light Pine background below 18 pt and above 18 pt	Dogwood type on Pine background below 18 pt and above 18 pt	Dogwood type on Dark Pine background below 18 pt and above 18 pt
Dark Sea type on Light Sun background below 18 pt and above 18 pt	Dark Sea type on Sun background below 18 pt and above 18 pt	Dogwood type on Dark Sun background above 18 pt
Dark Sea type on Light Clay background below 18 pt and above 18 pt	Dogwood type on Clay background below 18 pt and above 18 pt	Dogwood type on Dark Clay background below 18 pt and above 18 pt
Dark Sea type on white background below 18 pt and above 18 pt	Dogwood type on black background below 18 pt and above 18 pt	

Our name

Our name in text

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.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) has been in business for more than 90 years. Blue Cross NC is focused on...

Compliant Examples:

When using our name in text, it should be written 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



Non-Compliant Examples:

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

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

Our spoken name

When speaking about us

- On the radio
- Live at a sports or other event
- In any recorded voiceover

If the spoken material is :15 or longer, please refer to our brand this way:

“Blue Cross and Blue Shield of North Carolina”

If the spoken material is shorter than :15, you may abbreviate our brand this way:

“Blue Cross North Carolina”



DO NOT SAY:

- “Blue Cross Blue Shield”
- “Blue Cross NC”
- “B-C-B-S”
- Any other variation

Required legal

The legal copy is required to appear on the bottom of the last page below the Asterisks/ Footnotes/Notes.

Exceptions & Different Circumstances

- When space is limited: When the Blue Cross and Blue Shield of North Carolina logo (or the Blue Cross NC logo) and the word “Medicare” is present, the legal copy may be reduced to: ®, SM Marks of the Blue Cross and Blue Shield Association. All other trade names are the property of their respective owners. UXXXXX, MM/YY
- When there is no definitive solicitation or call-to-action in the content, the following is not included: Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association.
- When multiple Blue marks are present, they should be recognized by including: 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.

Standard Legal & Licensee Copy

The legal copy is required to appear on the bottom of the last page

BLUE CROSS®, BLUE SHIELD®, and the Cross and Shield symbols are registered marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. 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, MM/YY

Note the above example may vary depending on the specific content. It may need to include “marks,” OR “trade names” OR “marks and trade names.”

Verbal Identity toolkit

About this toolkit

As someone charged with delivering our message loud and clear, this visual identity toolkit was made for you.

This toolkit is a playbook for developing powerful communications that ensure we show up consistently as Blue Cross NC. Here, you'll find helpful tools for writing in our tone of voice, plus key messages that communicate who we are and the value we bring to the world. Consider the messaging approved to plug and play, as well as guidance and inspiration as you create new content.

Brand strategy on a page

These brand strategy elements serve as the foundation for telling our story – from our key messages to our audience messages, tone to word choice.

Purpose What we do and why we do it	To improve the health and well-being of our customers and communities – we won’t stop until health care is better for all.			
Promise How we behave	Your Unwavering Ally* We empower members to get and stay healthy, supporting them at every step as we clear the path to care. We are relentless in our resolve to make health care work better – for you, your family and our communities.			
Personality Guides our tone (i.e., how we sound)	Tenacious Unyielding in our commitment to improve the system. Persevering with unwavering determination to do right by our customers and communities.	Positive Galvanizing people with our energy, enthusiasm and kindness. We have great hope for future horizons and find joy in the journey getting there.	Genuine Respecting our members by consistently delivering on promises and showing up with authenticity and honesty.	Familiar Reflecting the values and attitudes we share with our members and our communities.
Principles Guide our message (i.e., what we say)	Simple Experiences Clearing obstacles and reducing complexities to make accessing and navigating health care easier.	Innovative Solutions Advancing new methods to improve access, lower costs and deliver value.	Empathetic Partnership Proactively demonstrating dignity, respect and allyship by seeing, understanding and supporting all individuals and acting on their behalf.	Affordable Care Optimizing the health care system to ensure health coverage, care and overall well-being are affordable for all.

Brand narrative

How we speak about our new Brand promise

Our Brand is the fabric that is woven by what we say, what we do and how we show up for our customers, providers, agents, communities, and each other.

In the realest and most meaningful sense, it is WHO WE ARE and the experiences we create at every touchpoint. And it connects to WHAT WE STRIVE FOR every day: to not stop until health care is better for all.

Our new Brand promise says: we seek to be “Your Unwavering Ally.” This is not a slogan. It’s not a tag line. It’s not a phrase you’ll see in a TV commercial.

“Your Unwavering Ally” is a mindset. A way each of us should show up – for our customers, our communities and each other. It’s a commitment to strive for simplicity. To be **empathetic partners**. And to embrace **innovation** that paves the way to **affordable care**.

When we live our Brand promise, everyone we interact with feels heard, understood, and respected – even when we can’t say “yes” to everything they want or need.

Our cultural Values – People First, Every Customer Matters, Show Grit, Think Data and Innovate to Elevate – empower us to lean into the “Your Unwavering Ally” mindset.

We might be using different words and new approaches, but putting our fellow North Carolinians and their health care needs at the center of all we do is who we have been for 90+ years.

Looking to the future, the “Your Unwavering Ally” mindset equips us to continue serve and support our customers and communities. It is a clear and simple approach to achieve our Purpose of making health care better for ALL.

Personality

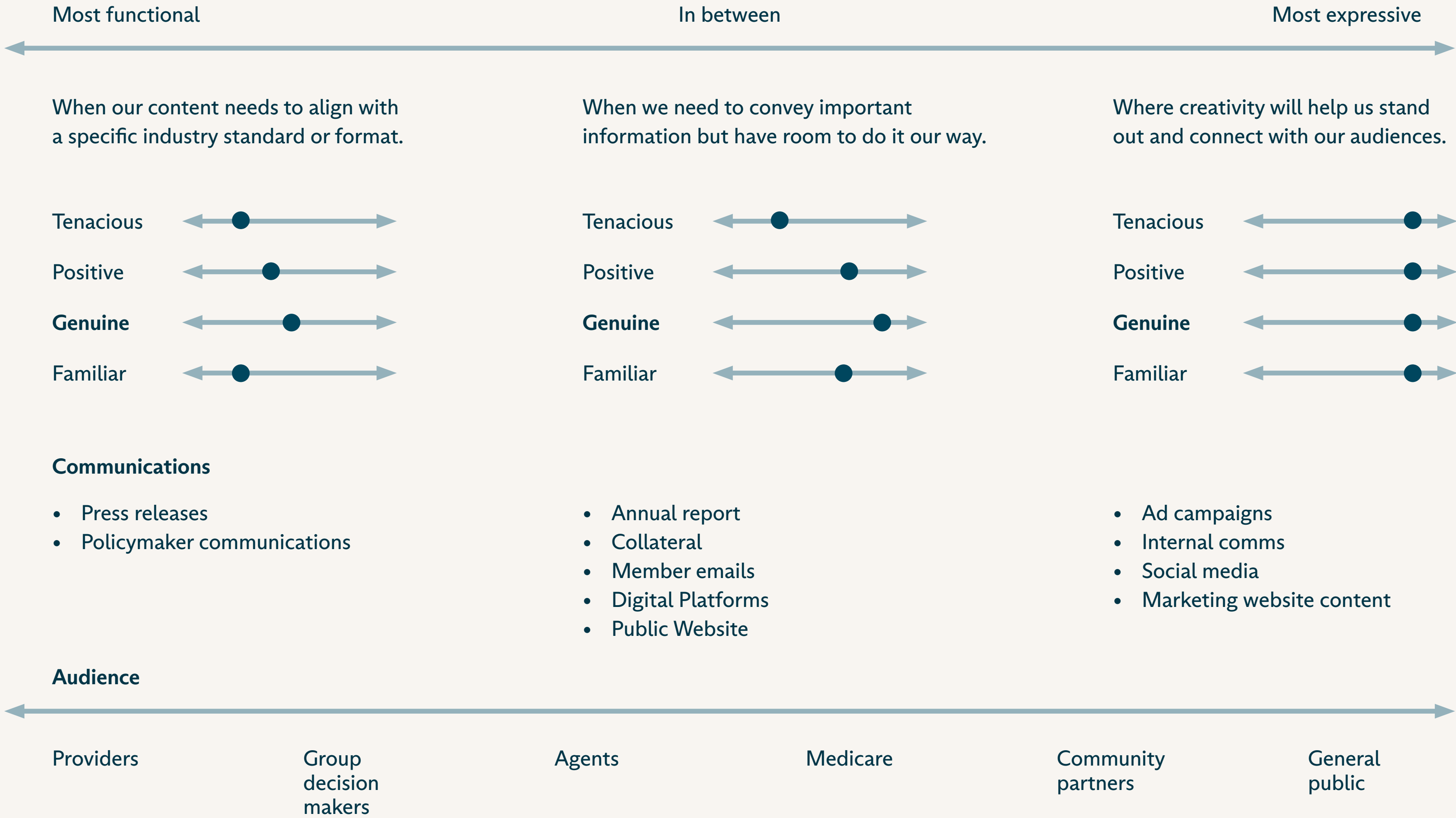
Personality and tone

Personality helps us connect with audiences and shape perceptions—how we look, how we sound, and what we say. We use our four personality traits to communicate as an Unwavering Ally.

Personality	Description	Translating to voice
Tenacious	Unyielding in our commitment to improve the system. Persevering with unwavering determination to do right by our customers and communities.	• Short, pithy sentences • Progress over promises (“working,” “striving,” “growing,” “moving”) • What we’re doing and why we’re doing it
Positive	Galvanizing people with our energy, enthusiasm, and kindness . We have great hope for future horizons and find joy in the journey getting there.	• Energizing headlines • Collective CTAs (“Let’s do this.”) • Gently congratulatory (“Look at you,” “Nicely done.”)
Genuine	Our respect for our members means consistently delivering on promises and showing up with authenticity and honesty .	• Simple, straightforward and warm • Communicate in a way that connects on an emotional level
Familiar	Reflecting the values and attitudes we share with our members and our communities; communicating in a way that connects with our audiences.	• Conversational, neighborly language • Simple, subtle alliteration • Convey a sense of humility

Applying our personality

We’re always tenacious, positive, genuine and familiar. While our personality doesn’t change, we can dial up or down our traits to meet the needs of different communications.



Enterprise messaging

Enterprise messaging

Overview

Enterprise messages express our key strengths as an organization and the value we bring to the world. While written through our member-first mindset, they are appropriate for all audiences and channels.

These messages are both ready-to-use language and inspiration for content creation. Each message is accompanied by proof points. Use them to support key messages where appropriate. And look for ways to expand or add to the proof points included here.

Format

Audience

Principle

Enterprise

Simple experiences

People care about

- ① An insurance company that’s easy to work with
- ② Receiving clear and helpful information and communications

We want them to understand

We clear obstacles and reduce complexities to make accessing and navigating health care easier.

So we say

Health care can be complex. But we’re here to make things a little easier by putting your needs at the center of everything we do. It’s why we constantly work to make using your health plan simpler.

And support it through

Our **purpose** is to improve the health and well-being of our customers and communities. We won’t stop until health care is better for all.

To get help from a **real person**, call customer service or visit a neighborhood center. You can also find help using our mobile app or website.

Our **customer service advocates** work with you to make sure you’re getting the most out of your benefits.

Our **case managers** help you find specialists, coordinate services, and overcome barriers to care.

Our **nurses** help people with distinct health needs navigate the system and create a comprehensive care plan.

Blue Connect lets you access your plan and keep track of claims, saving you time and money.

We’re working to expand **telehealth** coverage and infrastructure across North Carolina so more people have access to care.

Simple experiences

People care about

- ① An insurance company that’s easy to work with
- ② Receiving clear and helpful information and communications

We want them to understand

We clear obstacles and reduce complexities to make accessing and navigating health care easier.

So we say

Health care can be complex. But we’re here to make things a little easier by putting your needs at the center of everything we do. It’s why we constantly work to make using your health plan simpler.

And support it through

Our **purpose** is to improve the health and well-being of our customers and communities. We won’t stop until health care is better for all.

To get help from a **real person**, call customer service or visit a neighborhood center. You can also find help using our mobile app or website.

Our **customer service advocates** work with you to make sure you’re getting the most out of your benefits.

Our **case managers** help you find specialists, coordinate services, and overcome barriers to care.

Our **nurses** help people with distinct health needs navigate the system and create a comprehensive care plan.

Blue Connect lets you access your plan and keep track of claims, saving you time and money.

We’re working to expand **telehealth** coverage and infrastructure across North Carolina so more people have access to care.

Innovative solutions

People care about

- ① Leadership in meeting health care challenges
- ② Valuable health services (e.g., nurse support, wellness rewards, lifestyle coaching, digital tools)
- ③ Access to the newest, most effective care solutions

We want them to understand

Through our leadership, expansive network of providers, and our unwavering commitment to improving the health care system, we’re uniquely positioned to lower costs, improve access, and deliver value.

So we say

Over the past 90+ years, we’ve learned a lot about breaking new ground, removing barriers, and improving the health care system for everyone. Count on us to find new paths to better care and greater affordability.

And support it through

Our **technologies** improve value, access, and outcomes.

Our award-winning **machine learning platform** can predict, and even prevent, major health events.

Our **technology-enhanced approach** helps communities overcome health care professional shortages and get even more personalized care.

Programs like “**Feed Your Health**” that can provide innovative solutions to member health challenges.

Our technology helps our **care management teams** address needs before they turn into serious illness.

Our **Diversified Business Group** partners with and invests in innovative health care organizations in North Carolina and beyond.

We partner with businesses at least **51% owned, operated and led by people from under-represented communities**.

Empathetic partnership

People care about

- ① Empathy for people like me... a deep understanding of my needs
- ② Caring support for me and my family
- ③ Trust, especially in diverse communities (e.g., rural, tribal, BIPOC)

We want them to understand

We proactively demonstrate dignity, respect, and allyship by seeing, understanding, and supporting all individuals and acting on their behalf.

So we say

Your health is worth fighting for. And we’re in your corner, putting your well-being at the center of all that we do. We’re here for you, whenever and wherever you need us.

And support it through

We treat the many **drivers of health**: the food you eat, where you live, how you grew up and how you earn a living.

We have ten **neighborhood centers** across the state where you can connect and make better sense of your coverage.

We work alongside **community organizations** to help improve Black maternal health, housing, professional training and more.

Through our **Extra Miles Tour**, we visited our state’s one hundred counties, hearing from hospitals, colleges, and local leaders on how we can best serve them.

With over **\$200 million** and countless hours donated to fight hunger, homelessness and hardship in our state, we’re committed to building a healthier North Carolina for everyone.

We’re working with tribal communities to address **food insecurity** through native crops.

Strengthen NC program awards funding and offers hands-on support to non-profit groups serving under-resourced communities.

Through our **Healthy Food Prescription** programs, we’re bringing communities and local producers together to fight food insecurity and stand on fertile ground.

Affordable care

People care about

- ① My coverage is worth the premiums
- ② Helps me get the most out of my plan
- ③ Can be counted on to pay claims
- ④ An insurance company that’s working to make health care fair for all

We want them to understand

We’re working to optimize the health care system to ensure health coverage, care, and overall well-being are affordable for all.

So we say

We’re always working to help you get the most out of your plan. From great benefits to overall well-being, we’re here to make sure your health care is affordable and tailored to fit your needs.

And support it through

As a **fully taxed not-for-profit** health insurance company, we serve our members, not shareholders.

We strive for **maximum value** from every health care dollar.

We constantly seek **like-minded partners** to work toward a new, more effective blueprint for health care.

We’ve teamed up with **Sempre Health** to help you save money for prompt prescription pickups.

We’ve partnered with **Free Market Health** to optimize the specialty drug process for payers, pharmacies and patients.

FlexAccess saves members an average of \$120 in annual prescription costs.

Summary

Simple Experiences

Health care can be complex. But we’re here to make things a little easier by putting your needs at the center of everything we do. We make using your health plan simple.

Innovative Solutions

Over the past 90+ years, we’ve learned a lot about breaking new ground, removing barriers, and improving the health care system for everyone. Count on us to find new paths to better care and greater affordability.

Empathetic Partnership

Your health is worth fighting for. And we’re in your corner, putting your well-being at the center of all that we do. We’re here for you, whenever and wherever you need us.

Affordable Care

We’re always working to help you get the most out of your plan. From great benefits to overall well-being, we’re here to make sure your health care is affordable and tailored to fit your needs.

Audience Messaging

Audience messaging

Overview

Audience messages build on the foundations of our enterprise messages to target specific audience needs. These messages are both **ready-to-use language**, and **guidance and inspiration** for content creation.

Each message is accompanied by proof points. You’re encouraged to expand on these proof points as you see fit, and to use proof points to support different messages, as appropriate.

Audiences

- ① Member and prospective member
- ② Medicare
- ③ Individual Under 65
- ④ Group benefit decision maker
- ⑤ Group administrator
- ⑥ Group member
- ⑦ Provider

Simple experiences

People care about

- ① An insurance company that’s easy to work with
- ② Receiving clear and helpful information and communications

We want them to understand

Through our people and 90 years of experience, we clear obstacles and reduce complexities to make accessing and navigating health care easier.

So we say

We’re working to make health care a little easier. We help you find a plan that fits your life and help you get the most from it. Our website and mobile app make it easy to manage claims and payments. Plus, with up to 95% of doctors and 98% of hospitals covered in North Carolina, and access to care across the country and around the world through our Blue Card program, you get the care you need, wherever you need it.

And support it through

Get help from a **real person**, or connect with us by phone, app, website, or at one of our neighborhood centers.

Through **Blue Connect**, you can access your plan from whatever device works best for you.

Our **case managers** help you find specialists, coordinate services, and overcome barriers to care.

Our **nurses** help people with distinct health needs navigate the system and create a comprehensive care plan.

Our **customer service advocates** work with you to make sure you’re getting the most out of your benefits.

We’re working to expand **telehealth** coverage and infrastructure across North Carolina so more people have access to care.

Innovative solutions

People care about

- ① Leadership in meeting health care challenges
- ② Provides valuable services (e.g., nurse support, wellness rewards, lifestyle coaching, digital tools)
- ③ Access to the newest, most effective care solutions

We want them to understand

Through our leadership, expansive network of providers, and our commitment to improving the health care system, we’re uniquely positioned to lower costs, improve access, and deliver value

So we say

For 90+ years, we’ve been committed to making the health care system more accessible and affordable. Today, we’re addressing health care’s biggest challenges by innovating new pathways to better care and affordability, including investing in nutrition for healthier communities, advocating for better prescription prices, and developing tools to help you manage your health.

And support it through

Our **technology** helps make care more valuable and easier to access.

Our award-winning **technology platform** can predict, and even prevent, major health events.

Through our **technology-enhanced approach**, communities can overcome health care professional shortages and get even more personalized care.

We’re bringing **new perspectives** to systemic challenges within the health care system.

Our technology helps our **care management teams** address needs before they turn into serious illness.

Our **Diversified Business Group** partners with and invests in innovative health care organizations in North Carolina and beyond.

We partner with businesses at least **51% owned, operated and led by people from under-represented communities**.

Empathetic partnership

People care about

- ① An insurance company that has a deep understanding of members’ health needs
- ② Cares for me and my family
- ③ Is trusted by diverse communities (e.g., rural, tribal, BIPOC)

We want them to understand

We proactively demonstrate dignity, respect, and allyship by seeing, understanding, and supporting all individuals and acting on their behalf.

So we say

Your health is worth fighting for, and we’re here to help every step of the way. Whether in-person, online, or by phone, we’re always ready to listen to your needs, help tackle your challenges, provide the care and support you deserve, and help put your mind at ease.

And support it through

We treat the many **drivers of health**, including where you live, how you grew up, the food that’s available to you and the way you make a living.

We have ten **neighborhood centers** across the state where you can connect and make better sense of your coverage.

We work alongside **community organizations** to help improve Black maternal health, housing, professional training and more.

Through our **Extra Miles Tour**, we visited our state’s one hundred counties, hearing from hospitals, colleges, and local leaders on how we can best serve them.

With over **\$200 million** and countless hours donated to fight hunger, homelessness and hardship in NC, we’re fully invested in our state.

We’re working with tribal communities to address **food insecurity** through native crops.

Strengthen NC helps groups led by and serving communities of color grow and improve health equity.

Through our **Healthy Food Prescription** programs, we’re bringing communities and local producers together to fight food insecurity and stand on fertile ground.

Affordable care

People care about

- ① My coverage is worth the premiums
- ② Helps me get the most out of my plan
- ③ Can be counted on to pay claims
- ④ An insurance company that’s working to make health care fair for all

We want them to understand

We’re working to optimize the health care system to ensure health coverage, care, and overall well-being are affordable for all.

So we say

We’re always here to help you get the most out of your plan. We’ll help you pick the coverage that best fits your budget and your needs, make sure you receive all the benefits you’re entitled to, and help you find new ways to save even more.

And support it through

As a **fully taxed not-for-profit** health insurance company, we serve our members, not shareholders.

We have a **history** of working with **like-minded partners** to a work toward a new blueprint for health care.

We’ve teamed up with **Sempre Health** to help you save money for prompt prescription pickups.

We’ve partnered with **Free Market Health** to optimize the specialty drug process for payers, pharmacies and patients.

FlexAccess saves members an average of \$120 in annual prescription costs.

Summary

Simple Experiences

We’re working to make health care a little easier. We help you find a plan that fits your life and help you get the most from it. Our website and mobile app make it easy to manage claims and payments. Plus, with up to 95% of doctors and 98% of hospitals covered in North Carolina, and access to care across the country and around the world through our Blue Card program, you get the care you need, wherever you need it.

Innovative Solutions

For 90+ years, we’ve been committed to making the health care system more accessible and affordable. Today, we’re addressing health care’s biggest challenges by innovating new pathways to better care and affordability, including investing in nutrition for healthier communities, advocating for better prices for prescriptions, and developing tools to help you manage your health.

Empathetic Partnership

Your health is worth fighting for, and we’re here to help every step of the way. Whether in-person, online, or by phone, we’re always ready to listen to your needs, help tackle your challenges, provide the care and support you deserve, and help put your mind at ease.

Affordable Care

We’re always here to help you get the most out of your plan. We’ll help you pick the coverage that best fits your budget and your needs, make sure you receive all the benefits you’re entitled to, and help you find new ways to save even more.

Simple experiences

People care about

- ① Having the confidence they’re getting the most out of their Medicare plan
- ② Getting clear and helpful communications

We want them to understand

Through our people and 90 years of experience, we clear obstacles and reduce complexities to make accessing and navigating health care easier.

So we say

Medicare can be tricky, but we’re here to make it a little easier. We give you expert guidance to help you understand your benefits and feel confident about your choices – so you’ll know exactly what steps to take to get the care and support you need.

And support it through

We’re working to **reduce the steps** to getting care and using your supplemental benefits.

As the **largest provider of health insurance** in North Carolina, we make it easier to find the care you need.

With **BlueCard access in 48 states available on most of our Medicare plans**, you can get access to the care you need even when you’re away from home.

Innovative solutions

People care about

- ① An insurance company that is a leader in health care
- ② An insurance company that is modern

We want them to understand

Through leadership, size in NC, and emphasis on improving the system through all possible means, we advance new methods to improve access, lower costs, and deliver value.

So we say

We’re committed to breaking down barriers to care and making Medicare better for everyone. With in-person support, supplemental benefits, and a whole-health approach, we’re here to make sure you feel cared for in every way.

And support it through

Whether you have Medicare Advantage or traditional Medicare with a Medicare Supplement, we take a **whole-health approach** so you feel cared for in body, mind and spirit.

We offer **supplemental benefits** to help you stay healthy, connect you with mental health services, and give you guidance on your medications.

At our **neighborhood centers**, you can get expert help on choosing a plan, find valuable health services, and join community events where you can connect with others.

Through **holistic wellness programs**, we’re opening new paths to staying fit in body and mind.

Empathetic partnership

People care about

- ① An insurance company that is focused on the services members need most
- ② An insurance company that has a deep understanding of members’ health needs
- ③ An insurance company that puts members in control of their health

We want them to understand

We proactively demonstrate dignity, respect, and allyship by seeing, understanding, and supporting all individuals and acting on their behalf.

So we say

Your health is always worth fighting for. We’re here for you every day, with North Carolina-based support teams to answer questions, solve problems and help you find coverage and care. You’ll find us at in-person events and in neighborhood centers – and available online and by phone as well.

And support it through

As a **North Carolina-based company**, our local support teams help you find the care that’s fit for your world.

Our people and partners across the state bring you help and care **where, and how, you need it**—online, by phone, or at in-person events and our local neighborhood centers.

They’re ready with **answers** to your questions and **help** to tackle any challenges.

We offer coverage in **every county** in North Carolina.

Affordable care

People care about

- ① Getting the best choice of doctors and hospitals for members and their families
- ② Valuable services to live a healthy life (e.g., nurse support, wellness rewards, lifestyle coaching, digital tools)

We want them to understand

We’re working to optimize the health care system to ensure health coverage, care, and overall well-being are affordable for all.

So we say

Life can be expensive, so we’re always working to make Medicare work harder for you. Thanks to our large network of providers, in-network care is always close by. Plus, our strong company ratings mean you save even more.

And support it through

Our **large network of doctors and hospitals** makes it easier for you to be covered for the care you want.

Our high ratings help us offer you **more affordable plans** and help make your **supplemental benefits more valuable**.

Summary

Simple Experiences

Medicare can be tricky, but we’re here to make it a little easier. We give you expert guidance to help you understand your benefits and feel confident about your choices – so you’ll know exactly what steps to take to get the care and support you need.

Innovative Solutions

We’re committed to breaking down barriers to care and making Medicare better for everyone. With in-person support, supplemental benefits, and a whole-health approach, we’re here to make sure you feel cared for in every way.

Empathetic Partnership

Your health is always worth fighting for. We’re here for you every day, with local support teams to help you find coverage and care at in-person events and in neighborhood centers – as well as online and by phone.

Affordable Care

Life can be expensive, so we’re always working to make Medicare work harder for you. Thanks to our large network of providers, in-network care is always close by, while our strong company ratings mean you save even more.

Simple experiences

People care about

- ① An insurance company that’s easy to work with
- ② Receiving clear and helpful information and communications

We want them to understand

Through our people and 90 years of experience, we clear obstacles and reduce complexities to make accessing and navigating health care easier.

So we say

Choosing the health coverage that’s right for you can be tricky, but we’re here to make it a little easier. We give you expert guidance to help you understand your benefits and feel confident about your choices – so you’ll know exactly what steps to take to get the care you need. Our website and mobile app connect you to helpful tools and support. Plus, with the BlueCard program, coverage travels with you.

And support it through

- Get help from a real person. Connect with us by phone, app or website or stop by one of our Beyond Blue neighborhood centers.
- Through Blue Connect, you can see claim status, find care, compare costs, and more.
- The Blue Connect mobile app puts your plan in your pocket.
- Our Nurse Support Program helps people with distinct health needs navigate the system and create a comprehensive care plan.
- We pay our claims fast to give you a smooth experience with less hassle.
- Our customer service advocates work with you to make sure you’re getting the most out of your benefits.
- With our BlueCard program, care is available across the country and around the world.
- We’re working to expand telehealth coverage and infrastructure across North Carolina, so more people have access to care.
- With virtual care coverage, you can see a doctor on your schedule.
- We help you get the right plan by offering a variety of options and coverage.
- With MedsYourWay home delivery, you can avoid waiting in line at the pharmacy and pay the lowest possible price for prescriptions.

Innovative solutions

People care about

- ① An insurance company that’s a leader in health care
- ② Provides valuable services (e.g., nurse support, wellness rewards, lifestyle coaching, digital tools)
- ③ An insurance company that is modern

We want them to understand

Through leadership, size in NC, and emphasis on improving the system through all possible means, we advance new methods to improve access, lower costs, and deliver value.

So we say

For 90+ years, we’ve been committed to making the health care system more accessible and affordable. Today, we’re addressing health care’s biggest challenges by innovating new pathways to better care and affordability, including investing in nutrition for healthier communities, advocating for better prices on prescriptions, and developing new tools to help you manage your health.

And support it through

- Our technology makes care easier to access and more personalized.
- Our award-winning technology platform can predict, and even prevent, major health events.
- Through our technology-enhanced approach, communities can overcome health care professional shortages and get even more personalized care.
- Our technology helps our Care Management teams address needs before they turn into serious illness.
- Our technology keeps you connected with Care Management for a one-on-one, personalized experience.
- Our technology helps make care more effective, less costly and easier to access.
- We’re developing new tools and approaches to care by partnering with and investing in innovative health care organizations in North Carolina and beyond.
- Using technology, we’re breaking down barriers to care. [Resource Navigator]
- Addressing needs beyond health insurance, we can help you find and connect with no-cost or low-cost community programs and services. [Resource Navigator]
- We’re taking a different approach to managing diabetes with Feed Your Health, a no-cost, nutrition-based program providing home-delivered food.
- Our More Than a Script program provides easy access to expert advice and ongoing support from pharmacists in your community – at no extra cost.

Empathetic partnership

People care about

- ① Is for people like me and has a deep understanding of my needs
- ② Cares for me and my family
- ③ Trusted by diverse communities (e.g., rural, tribal, BIPOC)

We want them to understand

We proactively demonstrate dignity, respect, and allyship by seeing, understanding, and supporting all individuals and acting on their behalf.

So we say

Your health is worth fighting for. Every day, we’re in your corner. Whether you prefer in-person visits, online chats or phone calls, we’re always ready to listen to your needs, help tackle your challenges, provide the care and support you deserve, and put your mind at ease.

And support it through

Many factors affect health – where a person lives, the food that’s available, access to health care. We take all of these and more into account when developing our plans and programs.

We’re in the community. At our Beyond Blue neighborhood centers, with locations across the state, you can connect with experts and learn about all the benefits included in your plan.

Through our Extra Miles Tour, we visited our state’s one hundred counties, hearing from hospitals, colleges and local leaders on how we can best serve them – and you.

We work alongside community organizations to help improve Black maternal health, housing, professional training and more.

With over \$200 million and countless hours donated to fight hunger, homelessness and hardship in North Carolina, we’re fully invested in our state.

We’re holding regular listening sessions with tribal leaders to better understand the health care needs of our state’s Native American community.

Through our Healthy Food Prescription programs, we’re bringing communities and local producers together to fight food insecurity and stand on fertile ground.

Affordable care

People care about

- ① Is worth the premiums
- ② Helps me get the most out of my plan
- ③ Can be counted on to pay claims
- ④ An insurance company that’s working to make health care fair for all

We want them to understand

We’re working to optimize the health care system to ensure health coverage, care, and overall well-being are affordable for all.

So we say

Life can be expensive, so we’re always working to make sure you’re getting the most out of your plan. We’ll help you pick the coverage that fits your budget and well-being, ensure you receive all the benefits you’re entitled to, and find new ways for you to save even more.

And support it through

As a fully taxed not-for-profit health insurance company, we serve our members, not shareholders.

Your plan includes a range of tools, resources and programs to help you be your healthiest.

With Blue365, you get exclusive discounts on health and wellness-related products and services.

With our strong provider networks, you can stay in-network and pay less out-of-pocket.

MedsYourWay and MedsYourWay home delivery, ensure you pay the lowest price possible for prescriptions.

Different people have different needs. Our plan options take your life and your budget into account.

Summary

Simple Experiences

Choosing the health coverage that’s right for you can be tricky, but we’re here to make it a little easier. We give you expert guidance to help you understand your benefits and feel confident about your choices – so you’ll know exactly what steps to take to get the care you need. Our website and mobile app connect you to helpful tools and support. Plus, with the BlueCard program, coverage travels with you.

Innovative Solutions

For 90+ years, we’ve been committed to making the health care system more accessible and affordable. Today, we’re addressing health care’s biggest challenges by innovating new pathways to better care and affordability, including investing in nutrition for healthier communities, advocating for better prices on prescriptions, and developing new tools to help you manage your health.

Empathetic Partnership

Your health is worth fighting for. Every day, we’re in your corner. Whether you prefer in-person visits, online chats or phone calls, we’re always ready to listen to your needs, help tackle your challenges, provide the care and support you deserve, and put your mind at ease.

Affordable Care

Life can be expensive, so we’re always working to make sure you’re getting the most out of your plan. We’ll help you pick the coverage that fits your budget and well-being, ensure you receive all the benefits you’re entitled to, and find new ways for you to save even more.

Simple experiences

Decision makers care about

- ① An organization that is easy to work with
- ② Having the best choice of doctors and hospitals for their employees and their employees’ families

We want them to understand

Through our people and more than 90 years of experience, we clear obstacles and reduce complexities to make accessing and navigating health care easier.

So we say

Choosing and managing a group plan can be complex. We’re here to make it easier, with network options to fit your needs. Our Employer Services admin portal makes it easy to access benefit resources, claims information, utilization reports and more all in one place. And through our Blue Card program, you can offer your employees coverage across the country and around the world.

And support it through

With up to **95% of doctors and 98% of hospitals covered** in North Carolina, and with care available across the country and world through our Blue Card program, you can help your employees get the coverage they need, where and when they need it.

Whether you have fifty or fewer employees, or thousands, our **plans are designed and scaled** around your company’s needs and goals.

With our group plans, your employees can get the **health, dental, vision and supplemental insurance** they need.

Through our **employer solutions**—personalized engagement and health equity, pharmacy integration and more—you can optimize your network and strengthen the foundation of your organization’s health plan.

Innovative solutions

Decision makers care about

- ① A partner who is a leader in health care

We want them to understand

Through our leadership, expansive network of providers, and our commitment to improving the health care system, we’re uniquely positioned to lower costs, improve access, and deliver value

So we say

For over 90 years, we’ve been working to improve the health care system for everyone. Today, we’re building technologies that simplify prior authorization and help providers deliver the right treatment, developing groundbreaking nutrition and mental health programs, and forming partnerships made to help the system work better for all.

And support it through

Through our Reporting & Analytics features, you can access utilization reports, population health data and other trends to help ensure you’re getting the most out of your plans.

We uncover deep insights to help you better understand cost drivers and make sure your plans are the best fit for your organization.

Through Blue Connect, your employees have access to wellness tools to live heathier every day, plus benefits and perks.

Through Blue365, your employees can get exclusive deals and discounts on gym memberships, meal kits, fitness gear and more.

Our Diversified Business Group partners with and invests in innovative health care organizations in NC and beyond.

Empathetic partnership

Decision makers care about

- ① A partner who helps employees take care of themselves and their families
- ② A health insurer with a deep understanding of the health needs and challenges employees may be facing
- ③ A partner trusted by diverse communities, (e.g., rural, tribal, BIPOC)

We want them to understand

We proactively demonstrate dignity, respect, and allyship by seeing, understanding, and supporting all individuals and acting on their behalf.

So we say

We put you and your employees at the center of everything we do. Whether it’s in-person, online, or over the phone, we’re here to help you tackle your challenges and put your mind at ease. Plus, with our wellness options and mental health services, your employees can stay healthy in every way.

And support it through

Our employer portal puts your most important tasks at your fingertips: invoicing, ID cards, reports, onboarding materials and more.

Through our employer portal, you can quickly see important information for members and their dependents in one central location.

Affordable care

Decision makers care about

- ① Plans that are worth the premiums

We want them to understand

We’re working to optimize the health care system to ensure health coverage, care, and overall well-being are affordable for all.

So we say

We’re always looking for ways to help you get the most out of your plans, with options that fit your budget and make sense for your employees. We give you insights into cost drivers, offer rewards programs and prescription savings, and help you find new ways to save even more.

And support it through

As North Carolina’s preferred health insurer, we offer affordability and quality. Statewide, **our premiums average 10% less** than the competition.

Through the **Blue High Performance NetworkSM (BlueHPNSM)**, you can save 18% on premiums compared to our PPO.

Through our **health and wellness programs**, your employees can earn rewards and get discounts on care.

Our **partnerships with organizations** like Sempre Health help your employees save money on prescriptions.

Summary

Simple Experiences

Choosing and managing a group plan can be complex. We're here to make it easier, with network options to fit your needs. Our Employer Services admin portal makes it easy to access benefit resources, claims information, utilization reports and more all in one place. And through our Blue Card program, you can offer your employees coverage across the country and around the world.

Innovative Solutions

For over 90 years, we've been working to improve the health care system for everyone. Today, we're building technologies that simplify prior authorization and help providers deliver the right treatment, developing groundbreaking nutrition and mental health programs, and forming partnerships made to help the system work better for all.

Empathetic Partnership

We put you and your employees at the center of everything we do. Whether it's in-person, online, or over the phone, we're here to help you tackle your challenges and put your mind at ease. Plus, with our wellness options and mental health services, your employees can stay healthy in every way.

Affordable Care

We're always looking for ways to help you get the most out of your plans, with options that fit your budget and make sense for your employees. We give you insights into cost drivers, offer rewards programs and prescription savings, and help you find new ways to save even more.

Simple experiences

Decision makers care about

- ① An organization that is easy to work with
- ② Having the best choice of doctors and hospitals for their employees and their employees’ families

We want them to understand

Through our people and 90 years of experience, we clear obstacles and reduce complexities to make accessing and navigating health care easier.

So we say

Your company counts on you to handle its health plan and you can count on us to make that job easier. From top-notch service to easy-to-use self-serve tools and resources, we’ve got your back.

And support it through

Accurate setup and timely enrollment ease the stress of each new plan year.

The tools and resources on our employer portal alleviate the hassles and confusion of plan administration.

We send clear, proactive communications so you always know what’s happening with your plan.

Innovative solutions

Decision makers care about

- ① A partner who is a leader in health care

We want them to understand

Through leadership, size in NC, and emphasis on improving the system through all possible means, we advance new methods to improve access, lower costs, and deliver value.

So we say

Your employees want a plan that takes care of their whole health. That’s why we’re constantly refining our solutions to provide better access, more personalized care and better outcomes.

And support it through

Care options like telehealth help your employees get support when and where they need it.

We offer innovative whole-health wellness programs to tackle mental health, chronic issues, lifestyle changes and more.

From preventive care to nutrition coaching, our goal is to help your employees be their healthiest.

Empathetic partnership

Dwecision makers care about

- ① A partner who helps employees take care of themselves and their families
- ② Has a deep understanding of the health needs and challenges employees may face
- ③ A partner trusted by diverse communities, (e.g., rural, tribal, BIPOC)

We want them to understand

We proactively demonstrate dignity, respect, and allyship by seeing, understanding, and supporting all individuals and acting on their behalf.

So we say

Health care is personal. So, we’re proud to be a trusted partner for your company and its employees. And we’ll keep working to build that trust with every interaction.

And support it through

We’re a not-for-profit health insurer focused on making health care better for your company and your employees.

We’re here when you have questions or need support — by phone or online.

We are your partner in health, trusted by millions and focused on your company.

We take pride in serving the health and well-being of our customers and communities for over 90 years and counting.

Affordable care

Decision makers care about

- ① Plans that are worth the premiums

We want them to understand

We’re working to optimize the health care system to ensure health coverage, care, and overall well-being are affordable for all.

So we say

Balancing budgets and benefits can be a challenge. We’re working to make health care more affordable and less frustrating for your company and your employees – maximizing value for everyone.

And support it through

We want to help you maximize the value of your company’s health plan investment.

We’re working hard to lower drug costs and help your employees save without sacrificing.

We fight every day on your behalf to make high-quality care more affordable and easier to access.

Summary

Simple Experiences

Your company counts on you to handle its health plan and you can count on us to make that job easier. From top-notch service to easy-to-use self-serve tools and resources, we’ve got your back.

Innovative Solutions

Your employees want a plan that takes care of their whole health. That’s why we’re constantly refining our solutions to provide better access, more personalized care and better outcomes.

Empathetic Partnership

Health care is personal. So, we’re proud to be a trusted partner for your company and its employees. And we’ll keep working to build that trust with every interaction.

Affordable Care

Balancing budgets and benefits can be a challenge. We’re working to make health care more affordable and less frustrating for your company and your employees – maximizing value for everyone.

Group member messaging

Simple experiences

People care about

- ① An insurance company that’s easy to work with
- ② Receiving clear and helpful information and communications

We want them to understand

Through our people and 90 years of experience, we clear obstacles and reduce complexities to make accessing and navigating health care easier.

So we say

Health care is complex. We’re here to make it a little easier — whether you’re choosing a doctor or managing a medical condition. Because making your health plan work for you shouldn’t be a lot of work.

And support it through

PPO – With a wide network of providers across the country, it’s easy to find care wherever you go.

HPN – You have access to a carefully selected network of providers who are committed to delivering high-quality care at an affordable cost.

Simple, clear communication about benefits means you know what’s included to prevent unexpected surprises.

We send health reminders and program information, so you get the most out of your health plan all year long

Innovative solutions

People care about

- ① An insurance company that is a leader in health care
- ② Provides valuable services (e.g., nurse support, wellness rewards, lifestyle coaching, digital tools)
- ③ An insurance company that is modern

We want them to understand

Through leadership, size in NC, and emphasis on improving the system through all possible means, we advance new methods to improve access, lower costs, and deliver value.

So we say

We’re breaking down the barriers to care so you can be your healthiest. Our whole-person approach connects medical, pharmacy, mental health and more — to ensure you feel supported every step of the way.

And support it through

Care options like telehealth help you get support when and where you need it.

We offer innovative whole-health wellness programs to tackle mental health, chronic issues, lifestyle changes and more.

From preventive care to nutrition coaching, our goal is to keep you at your healthiest.

Empathetic partnership

People care about

- ① Is for people like me + has a deep understanding of my needs
- ② Cares for me and my family
- ③ Is trusted by diverse communities (e.g., rural, tribal, BIPOC)

We want them to understand

We proactively demonstrate dignity, respect, and allyship by seeing, understanding, and supporting all individuals and acting on their behalf.

So we say

Your health is always worth fighting for. That’s why we put your well-being at the center of everything we do. We’re here for you, whenever and wherever you need us.

And support it through

We’re a not-for-profit focused on making health care better for you and your loved ones.

We’re here when you need us — by phone or online.

We are your partner in health, trusted by millions and focused on you.

We take pride in serving the health and well-being of our customers and communities for over 90 years and counting.

Affordable care

People care about

- ① Is worth the premiums
- ② Helps me get the most out of my plan
- ③ Can be counted on to pay claims
- ④ An insurance company that’s working to make health care fair for all

We want them to understand

We’re working to optimize the health care system to ensure health coverage, care, and overall well-being are affordable for all.

So we say

We know you want to get the most from your health plan. So, from the pharmacy counter to the hospital, we’re committed to making health care more affordable and less of a hassle.

And support it through

- We want you to take full advantage of your plan benefits.
- We’re working hard to lower drug costs and help you save without sacrificing.
- We fight every day on your behalf to make high-quality care more affordable and easier to access.

Summary

Simple Experiences

Health care is complex. We’re here to make it a little easier — whether you’re choosing a doctor or managing a medical condition. Because making your health plan work for you shouldn’t be a lot of work.

Innovative Solutions

We’re breaking down the barriers to care so you can be your healthiest. Our whole-person approach connects medical, pharmacy, mental health and more — to ensure you feel supported every step of the way.

Empathetic Partnership

Your health is always worth fighting for. That’s why we put your well-being at the center of everything we do. We’re here for you, whenever and wherever you need us.

Affordable Care

We know you want to get the most from your health plan. So, from the pharmacy counter to the hospital, we’re committed to making health care more affordable and less of a hassle.

Simple experiences

Providers care about

- ① Making the process easier
- ② Simplicity of prior authorization
- ③ Concise and consolidated administrative process

We want them to understand

Through our people and 90 years of experience, we clear obstacles and reduce complexities to make accessing and navigating health care easier.

So we say

Administrative work shouldn’t keep you from your patients. We’re constantly working to streamline processes, provide insights to close care gaps, help you save time, and enhance your work. And with our Blue e portal, you can quickly and easily confirm eligibility, see patient histories, and submit and track claims. So, you can get back to what you care about most.

And support it through

Our **Blue e provider portal** speeds up your administrative process through fast eligibility searches and digital insurance ID cards on demand.

We’re driving toward **simpler and faster prior authorization process**,* so patient care is your main focus.

* Proof point pending

Innovative solutions

Providers care about

- ① An insurance company that is a leader in health care
- ② Provides valuable services (e.g., nurse support, wellness rewards, lifestyle coaching, digital tools)
- ③ An insurance company that is modern

We want them to understand

Through leadership, size in NC, and emphasis on improving the system through all possible means, we advance new methods to improve access, lower costs, and deliver value.

So we say

For more than 90 years, we’ve teamed with providers to understand how we can best support you and your patients. Our programs and partnerships help you deliver efficient, effective care by leveraging data-driven technologies for informed treatment decisions – while our community investments help ensure that more people get the support they need.

And support it through

We’re driving toward a faster, simpler **prior authorization** process.*

We’re building **data-driven technologies** that help your care and treatment decisions become even more efficient and effective.

* Proof point pending

Empathetic partnership

Providers care about

- ① Getting people healthier
- ② Running a successful practice

We want them to understand

We proactively demonstrate dignity, respect, and allyship by seeing, understanding, and supporting all individuals and acting on their behalf.

So we say

We’re your true partner in care—and just like you, we’re here to help people get and stay healthy. We provide resources, support, and insights to help guide your decisions and keep your practice and patients thriving.

And support it through

Our **Blue e provider portal** speeds up your administrative process through fast eligibility searches and digital insurance ID cards on demand.

We’re driving toward a **simpler and faster prior authorization process**,* so patient care is your main focus.

Through our **provider portal**, you can easily care for claims, ensure prior authorization, check prescription drug criteria and more.

* Proof point pending

Affordable care

Providers care about

- ① Cost savings
- ② Competitive rates

We want them to understand

We’re working to optimize the health care system to ensure health coverage, care, and overall well-being are affordable for all.

So we say

We’re always working to make care better and more cost-effective for you and your patients. From competitive rates to faster claims processing, we help keep your practice running smoothly.

And support it through

We’re driving toward a simpler and faster prior authorization process,* so you can ensure that you’re covered for all the care you provide.

Our Blue e provider portal helps ensure your claims get processed quickly and efficiently.

*proof point pending

Summary

Simple Experiences

Administrative work shouldn't keep you from your patients. We're constantly working to streamline processes, provide insights to close care gaps, help you save time, and enhance your work. And with our Blue e portal, you can quickly and easily confirm eligibility, see patient histories, and submit and track claims. So, you can get back to what you care about most.

Innovative Solutions

For more than 90 years, we've teamed with providers to understand how we can best support you and your patients. Our programs and partnerships help you deliver efficient, effective care by leveraging data-driven technologies for informed treatment decisions — while our community investments help ensure that more people get the support they need.

Empathetic Partnership

We're your true partner in care — and just like you, we're here to help people get and stay healthy. We provide resources, support, and insights to help guide your decisions and keep your practice and patients thriving.

Affordable Care

We're always working to make care better and more cost-effective for you and your patients. From competitive rates to faster claims processing, we help keep your practice running smoothly.

Before and after examples

Overview

Our before and after examples are key communications that show how our brand personality comes to life in our language.

Each example illustrates how our personality can be dialed up or down depending on audience or communication.

Examples include:

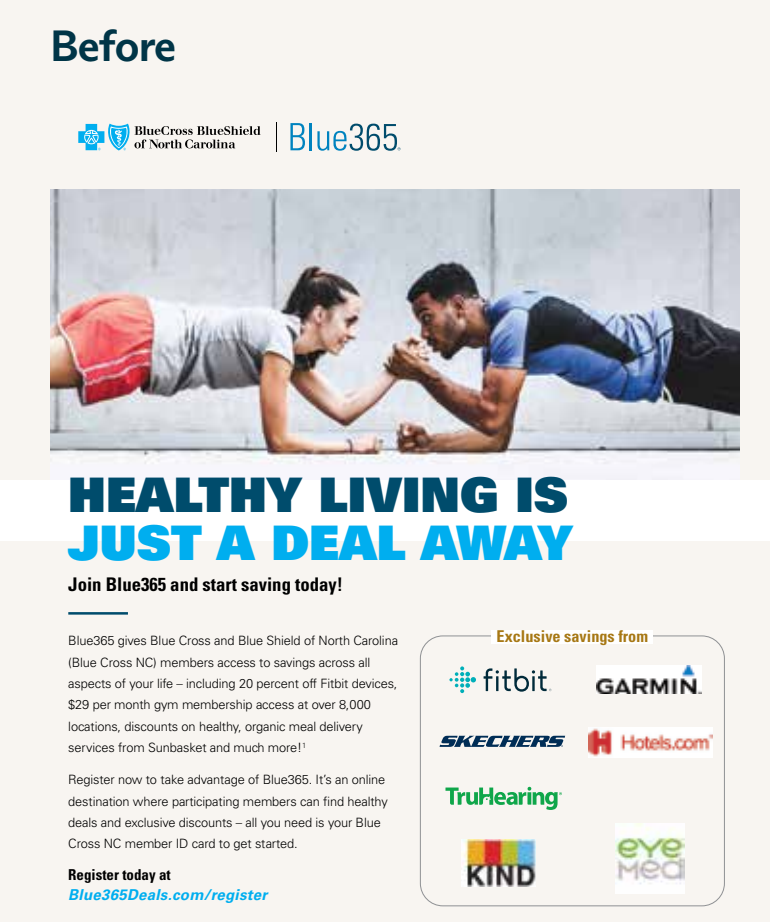
- 1 Medicare introduction
- 2 About Us page
- 3 Direct mail to group administrators (BlueHPN)
- 4 Program introduction (My Advocate)
- 5 Blue365 advertisement
- 6 Instagram post

Format

Before and after

Program overview (Blue365)

Before



After

Get strong and save big with Blue365.

Want deals on gyms, gear, and healthy meal delivery? Sign up for Blue365, an exclusive program for Blue Cross NC members that gives you healthy discounts.

To register, grab your member ID card and go to [Blue365Deals.com/register](#).

Personality

- Tenacious
What we're doing + why we're doing it
- Familiar
What we're doing + why we're doing it
- Positive
Colloquial call to action

Changes

- Personality-driven copy.** In particular, our tenacity and familiarity come through in this member-focused communication.
- Benefit-driven headline.** Set our intent with headlines beforehand—in this case, getting healthier and saving money.
- Quicker journey.** Consider details needed to drive signup, and which can be included once members have already navigated to the signup page.

Before

The existing form of the communication

After

The communication rewritten through our brand personality

Personality

Specific call-outs of where personality is reflected in language

Changes

How and why the communication has been evolved

Before and after

Medicare introduction

Before

Thank you for your interest in Blue Medicare Advantage!

In this book you'll find everything you need to learn about Blue Medicare PPO Enhanced. When you're ready to enroll, simply fill out the enrollment form and return it to your Blue Cross NC Authorized Independent Agent or visit Medicare.BlueCrossNC.com to enroll online. If you have any questions, don't hesitate to reach out. Our local plan experts are here to help you find the plan that works for you.

We look forward to welcoming you to Blue Medicare Advantage!

After

Thanks for your interest in Blue Medicare Advantage!

Inside, you'll find everything you need to know about Blue Medicare PPO Enhanced. *When you're ready to enroll, just fill out the form and return it to your agent—or enroll online at Medicare.BlueCrossNC.com.*

Questions? Call one of our Medicare experts at (XXX) XXX-XXXX. We'll make sure you find the plan that works for you.

Let's get started!

Personality

— **Familiar**
Conversational, neighborly language

— **Positive**
Collective call to action

Changes

- **Simpler language.** Especially for complicated topics like Medicare, we strive to make our message as simple as possible.
- **Scannable information.** Paragraph breaks makes the information easier to digest.
- **Clear next steps.** Readers know where to go next.

Before and after

About Us homepage

Before

Get to know Blue Cross NC

Since 1933, Blue Cross and Blue Shield of North Carolina (Blue Cross NC) has been committed to making health care easier to navigate, more affordable and more accessible to all. Through our history, we’ve grown to better serve our members and meet North Carolina’s biggest health challenges.

4.3 million members

We have more than 4.3 million members, including 1.2 million served on behalf of other Blue Plans.

Neighbors helping neighbors

Our NC-based operations and locations have a global reach. We serve all 50 states and nearly 200 countries and territories.

Broad coverage for all your needs

Our PPO network includes 95% of medical doctors and 98% of all general acute-care hospitals in NC.

For people, not profits

As a fully taxed not-for-profit health insurance company, we serve our members, not shareholders.

After

Great to meet you.

We’re Blue Cross NC. For over 90 years, we’ve worked to help North Carolinians get health coverage and care that fits their lives. **Today, we’re more committed than ever. We won’t stop until health care is simpler, more affordable and more accessible for everybody. Starting with you.**

In-network and in the neighborhood.

Our PPO network includes 95% of medical doctors and 98% of all general acute-care hospitals in North Carolina.

Standing up people every day.

We keep our 4.3 million members covered, and help people in communities across our state get healthier and grow stronger.

Local roots, global reach.

We’re fully based in North Carolina, and serve all 50 states and nearly 200 countries and territories.

For people, not profits.

As a not-for-profit insurance company, **your care and wellbeing is our bottom line.**

Personality

- **Familiar**
Conversational, second-person language
- **Tenacious** and **Familiar**
Unyielding commitment to do right, with individual focus
- **Familiar**
Simple, subtle alliteration
- **Tenacious**
Unwavering determination
- **Familiar**
Simple, subtle alliteration
- **Familiar**
Simple, subtle alliteration
- **Genuine**
Straightforward language

Changes

- **A “you and us” point of view.** Communications like this are an opportunity to connect directly with audiences.
- **Personality-driven headlines.** We push past merely descriptive or statistical headlines to encourage further reading—while still ensuring headlines have intuitive meaning.
- **Information hierarchy.** We consider which pieces of information readers will want to know first.

Before and after

Direct mail to group administrators (BlueHPN)

Before

Now you can provide your employees a smart, new health plan option that delivers high-quality care at a lower cost.

Blue High Performance Network (BlueHPNSM) includes doctors, hospitals and specialists who are committed to improving care quality and reducing costs. The results? Savings that are good for your organization’s bottom line and high-quality care that’s good for your employees’ health.

- BlueHPN brings you and your employees:
Access to high-quality care – In-network coverage across more than 65 U.S. metropolitan markets
- Significant savings – BlueHPN offers savings of 11% up to 21% over our industry-leading PPO*
- Helpful resources – Easy-to-use, online tools to help your employees in planning care and navigating the health care system

After

High-quality care that’s good for your bottom line.

The Blue High Performance network (BlueHPNSM) is a premier network of doctors, hospitals and specialists committed to great care and lower costs.

Through BlueHPNSM, you and your employees can get:

Access to in-network coverage and care across more than 65 major U.S. markets

Savings of 11-21% over our industry-leading PPO*

Online tools to help your employees plan care and navigate the health care system

Sound like the plan for your company? Speak with an expert now.

Personality

- **Positive**
Energizing headlines
- **Tenacious**
Short, pithy sentences
- **Familiar**
Conversational, neighborly language
- **Tenacious**
Unwavering determination
- **Familiar**
Simple, subtle alliteration
- **Familiar**
Simple, subtle alliteration
- **Genuine**
Straightforward language

Changes

- **Benefit-driven headline.** We make it clear from the start why audiences should care—and we add our personality.
- **Simpler language.** We distill opening paragraph and bullets down to their essence.
- **Scannable information.** We structure information to get the most important details first.
- **Clear next steps.** We add relevant CTAs to make it clear what readers should do next.

Before and after

My Advocate® program

Before

Blue Cross and Blue Shield North Carolina (Blue Cross NC) collaborates with Change Healthcare’s My Advocate® program to help find out if you’re eligible for government programs and Extra Help on your health care costs. By working with an advocate, you’ll receive personalized assistance, eligibility information, and help through the application process if you qualify.

In order to make the assessment, My Advocate will gather personal financial information necessary to make a determination, so be prepared for questions regarding your finances. Rest assured that Change Healthcare does not share this information with any company or agency other than government agencies that require it should you qualify. The Blue Cross NC contract with Change Healthcare requires that your information be protected. Blue Cross NC does not receive the information that Change Healthcare gathers.

After

See if you can save on care.

My Advocate® connects you with a personal health assistant who will help you check if you’re eligible for government programs and additional savings.

How it works

You’ll work one-on-one with an advocate to see if you’re eligible for assistance. If you are, your advocate will help you gather all the financial information you need to apply.

What it costs

Free! My Advocate® is made to help you save.

How to get started

Just go to [website] to get connected with an advocate.

We offer Change Healthcare’s My Advocate® program to our members to help them get the most out of their coverage.

Personality

— **Familiar**
Simple, subtle alliteration

— **Tenacious**
Unwavering determination

Changes

- **Benefit-driven headline.** We make the intention clear from the start.
- **Simpler word choice** with the elimination of words like “eligibility” and “determination”.
- **Three-bucket structure.** Readers can easily scan the document and remember what they need to know—in this case, the process, costs, and getting started.
- **Prioritizing information for audiences.** Since this is a consumer audience, technical details may be de-prioritized in the information flow (though still included if necessary).

Before and after

Program overview (Blue365)

Before

 | Blue365



HEALTHY LIVING IS JUST A DEAL AWAY

Join Blue365 and start saving today!

Blue365 gives Blue Cross and Blue Shield of North Carolina (Blue Cross NC) members access to savings across all aspects of your life – including 20 percent off Fitbit devices, \$29 per month gym membership access at over 8,000 locations, discounts on healthy, organic meal delivery services from Sunbasket and much more!¹

Register now to take advantage of Blue365. It's an online destination where participating members can find healthy deals and exclusive discounts – all you need is your Blue Cross NC member ID card to get started.

Register today at
Blue365Deals.com/register

Exclusive savings from

After

Get strong and save big with Blue365.

Want deals on gyms, gear, and healthy meal delivery? Sign up for Blue365, an exclusive program for Blue Cross NC members that gives you healthy discounts.

To register, grab your member ID card and go to Blue365Deals.com/register.

Personality

- **Tenacious**
What we’re doing + why we’re doing it
- **Familiar**
What we’re doing + why we’re doing it
- **Positive**
Colloquial call to action

Changes

- **Personality-driven copy.** In particular, our tenacity and familiarity come through in this member-focused communication.
- **Benefit-driven headline.** Set our intent with headlines beforehand—in this case, getting healthier and saving money.
- **Quicker journey.** Consider details needed to drive signup, and which can be included once members have already navigated to the signup page.

Before and after

Instagram

Before



bluecrossnc Words of wisdom from Arif our VP of Enterprise Strategy sharing his advice for young professionals.

“I tell all my teams to focus on two distinct traits for their professional development – intellect and personability. You should think of these as umbrella terms because intellect doesn’t have to mean you had the highest GPA or test scores. It means you’re willing to work hard enough to learn the content needed to build subject matter expertise.

The personability is critical because it means you’re the type of person people want to work with. These two traits, balanced but maximized, lead to the most successful careers. Think about it – you could be one of the smartest people around, but if people don’t like you, they’ll look for someone else and there’s always someone else just as smart, if not smarter. Conversely, you could be my blood relative that I want to support in every way, but if you aren’t smart enough for the work, I won’t be able to keep you around.

After



bluecrossnc Words of wisdom for young professionals from Arif Khan, our VP of Enterprise Strategy, who says intellect and personability are two keys to success—and you can get stronger at both. Hear more from Arif at the link in our bio.

Personality

— **Positive**
Expressing hope in the future

Changes

- **Considering our audience.** The on-image text speaks to what young professionals might want to hear.
- **Simpler caption and CTA.** As many don’t read long Instagram captions, we might consider distilling captions to their essence, then drive engagement by directing audiences to learn more.

Before and after

Denial letter

Before

This document contains important information that you should retain for your records.

This document serves as notice of an adverse benefit determination. We have declined to provide benefits, in whole or in part, for the requested treatment or service described below. If you think this determination was made in error, you have the right to appeal. Please see the information below regarding your appeal rights.

Reason for Denial: The request does not meet the definition of Medical Necessity found in your benefit booklet.

Explanation of Basis for Determination:
We are not able to approve coverage of an electrical bone stimulation device. This device uses electrical current on the neck bones after surgery (cervical fusion).

After

We’ve denied coverage for the use of an electrical bone stimulation device in your case. However, you have the right to appeal.

Why we’ve denied coverage for this treatment

Using an electrical bone stimulation device on the neck bones after cervical fusion surgery is considered “investigational.” This means that a team of doctors and other professionals (independent of Blue Cross NC) have found there’s not enough scientific study showing that this treatment will benefit you — and so it doesn’t meet the standard of medical necessity as defined in your plan.

Your right to appeal

If you feel our decision is unjustified in your case, you have the right to appeal. Please see the information below for details.

Personality

- **Familiar**
Simpler, everyday language
- **Genuine**
Presenting the issue clearly and honestly

Changes

- **Clarity from the beginning.** We make the core message clear in the very beginning.
- **Simpler word choice** We replaced words like “adverse” and “determination” for words that are easily understood.
- **Simpler structure.** Readers will find it easier to scan the letter and understand the key points.
- **Prioritizing information.** Technical details may be de-prioritized in the information flow, but always included as needed.

Before and after

ID card mailer

Before

Welcome to your health plan! Enclosed is your new member ID card that you can begin using on your coverage start date. Here are some tips and information to help you make the most of your plan:

[Register at BlueConnectNC.com](#)

- Make sure your contact information is complete and up-to-date.
- Find doctors in your network and select your primary care provider (PCP).
- Sign up for AutoPay to easily pay your monthly bill.
- Go paperless by changing your delivery preferences to cut clutter and stay informed.
- Download our Blue Connect MobileSM app for access no matter where you are.
- Review your claims and Explanation of Benefits.
- Access your Benefit Booklet and Summary of Benefits and Coverage for plan details.

After

Welcome to Blue Cross NC! We’ve enclosed your new member ID card, the key to your plan. Let’s get started!

[First things first: Register at BlueConnectNC.com](#)

Blue ConnectSM, your member website, makes it easy to manage your coverage — wherever, whenever. With Blue Connect you can:

- Find doctors in your network and select your primary care doctor
- Review your claims
- Go paperless: have plan information and documents delivered by email and secure online messaging
- Access plan details and more

Download the Blue Connect MobileSM app for access from your phone.

Personality

- **Familiar**
Neighborly, everyday language
- **Positive**
Energizing, engaging headings (“Let’s get started” and “First things first”)
- **Genuine**
Straightforward and easily scanned

Changes

- **Simplicity.** We prioritize the power of the ID card over the start date information.
- **Organized.** Readers will find it easy to scan the text and come away with the key features of Blue Connect.
- **Prioritizing information.** Bring key points to the top and provide a logical flow to the information.

Vocabulary

Words and phrases

Being an Unwavering Ally informs how we want to be perceived by audiences—always in partnership, as leaders, but never in a position of superiority. The words and phrases below help ground us in this sentiment, and are core to the messages in this playbook. Use this guidance in conjunction with that found in our DEI style guide.

Instead of	Use
activate	start, begin
advise	tell
advocate	coach, help
authorize	approve
behavioral health	mental health
facility	hospital, clinic, lab (i.e., the precise place)
group	employer, company, business
healthcare	health care
portal	website (except for provider audience)
PCP, provider	your doctor (except for provider audience)
subscriber	member
utilize	use

Instead of	Use
Absolutes We are We do We change	Progress-oriented Driving toward Moving toward Working toward
Donor mindset Funding Giving Educating	Collaborator mindset Investing Working alongside Helping ensure
Negative-led Communities in need At-risk populations	Positive-led We support communities We help people get healthier
Dehumanized Brain-damaged Epileptic Addict	Personal Person with a brain injury Person with epilepsy Person with substance use disorder

Headlines

We use the phrases below to drive home our voice and make our purpose and goals more memorable. Use them where you see fit—website, social media, email, and more. Consider these a starting place, and feel free to modify and expand.

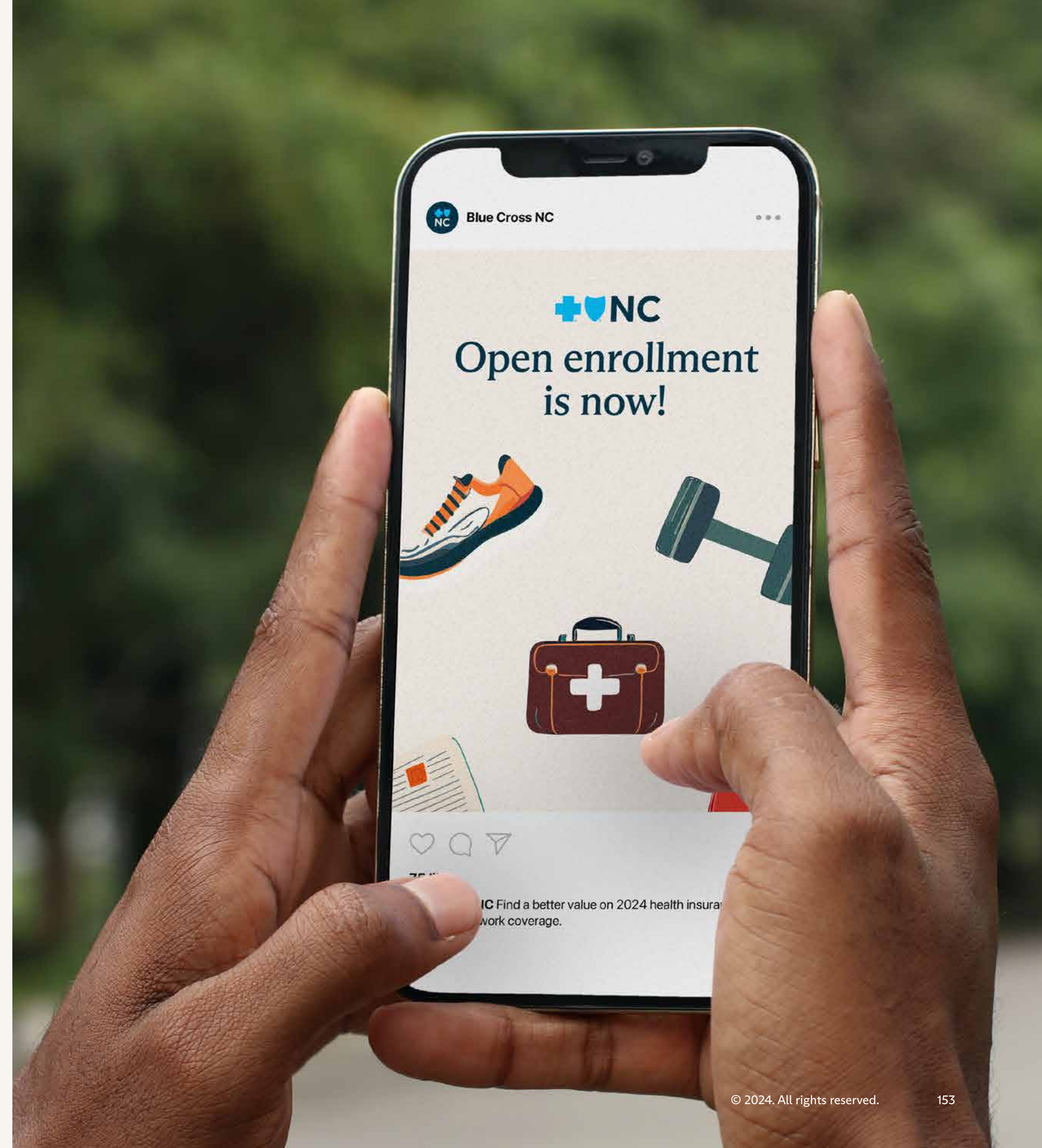
Our unwavering allyship	Our actions, in action	Riffs on our purpose
You, first.	Driving toward better.	Your health is your world.
Let’s do this.	Breaking new ground.	Care made for your world.
Here, for good.	Breaking good ground.	Every person is worthy of care.
Find care, feel seen.	Meeting you on your turf.	We won’t stop until you get better.
Made for your world.	Removing barriers to care.	You deserve more care for your money.
It all starts with you.	Making health care better for us all.	Life’s not always simple, but care should be.
We get it, and we’ve got you.	Taking a whole-health approach to care.	We’re here to make health care a little easier.
Get more care from your coverage.	Making it easier to find benefits that work.	Your health is worth fighting for. Every day, we’re in your corner.
In-network and in the neighborhood.	Keeping you covered, day in and day out.	
Get better, feel healthier, find peace of mind.		

Social media

Overview

Social media helps us connect with our communities and illustrate our allyship in a conversational, human way. Our voice and visual identity are key to this goal. They help us establish a consistent and compelling presence on social media while building strength into our brand as a whole.

The following pages help explain our goals for social media, and offer guidance and examples for how we accomplish those goals across all of our channels. If you have any questions, please contact the [Digital and Social Media Marketing team](#).



Objectives

For Blue Cross NC

At the highest level, we use social media to:

- ① Foster conversation and community.
- ② Build brand engagement.
- ③ Amplify our purpose.

For readers

Our social media presence should help people feel:

- ① Empowered to make the most of their care.
- ② Respected in their time and understanding.
- ③ Guided toward the answers they need.

By topic

We make sure our message is:

- ① Truthful, focusing on the facts and our strengths.
- ② Intentional, with a clear audience and purpose in mind.
- ③ Useful, providing answers readers need or direction on where to find them.

By tone

We use warm, simple language written in our brand personality:

Tenacious
Positive
Genuine
Familiar

For more guidance on our brand personality, please see the [Verbal identity](#) section of the Brand guidelines.

Our channels

As with the rest of our brand, consistency is key for our social media presence. The format, colors, imagery, topic and tone of our posts should connect to how we express our brand as a whole, while accounting for the strengths of each channel.

Our official social media channels are:

- 1 Instagram: Blue Cross NC [@BlueCrossNC](#)
- 2 LinkedIn: [Blue Cross NC](#)
- 3 X: Blue Cross NC [@BlueCrossNC](#)
- 4 Facebook: Blue Cross NC [@BlueCrossNC](#)
- 5 TikTok: [@BlueCrossNC](#)
- 6 YouTube: [Blue Cross NC](#)
- 7 Pinterest: Blue Cross NC [@BlueCrossNC](#)
- 8 Blog: [blog.bcbsnc.com](#)

Across all our social media channels, we should speak directly to readers, be easy to understand, and stay focused on positives, possibility and our allyship. Copy should be concise and keep to the recommended character limits to avoid partially hidden captions.

On the following pages, you'll find channel-specific guidance and examples.



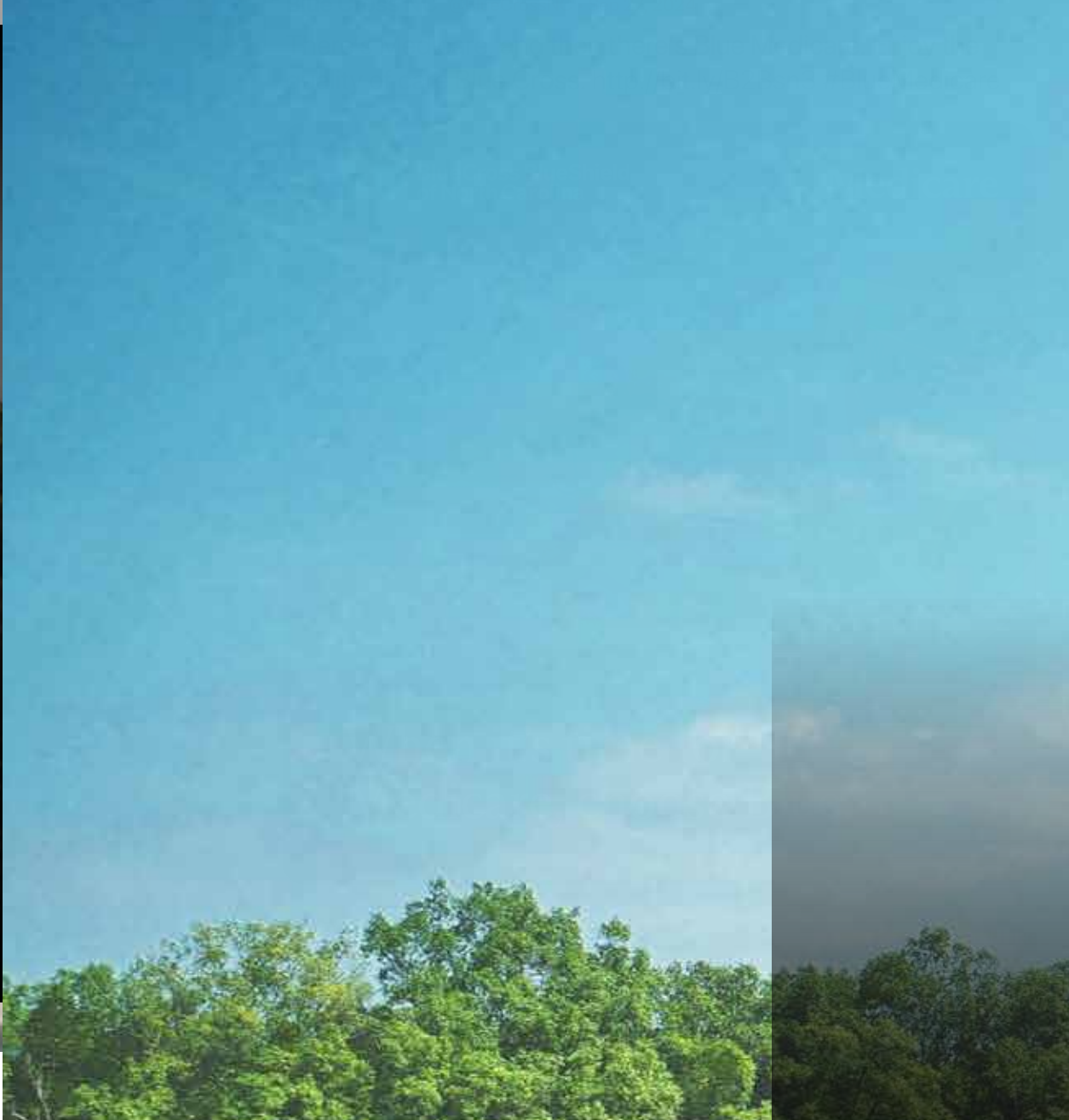
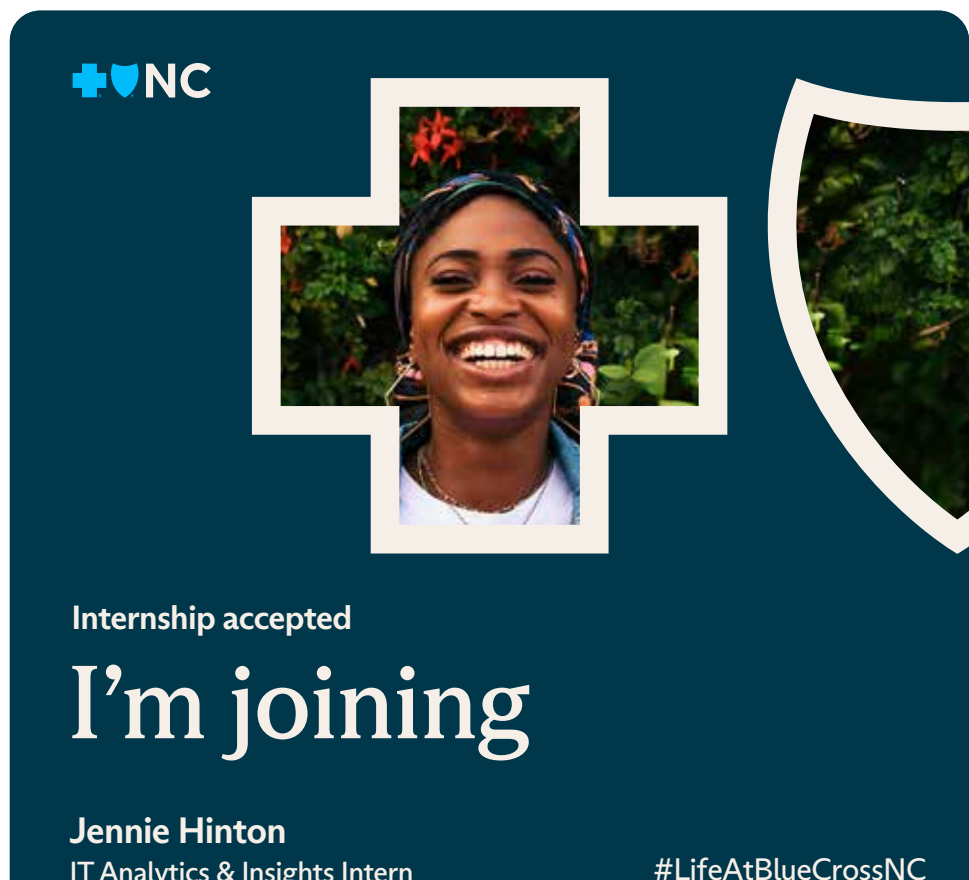
75 likes

Blue Cross NC Black mothers face higher pregnancy risks. Maya is making sure all mothers and babies are well cared for. Learn more at the link in our bio. [#Motherhood](#)

2

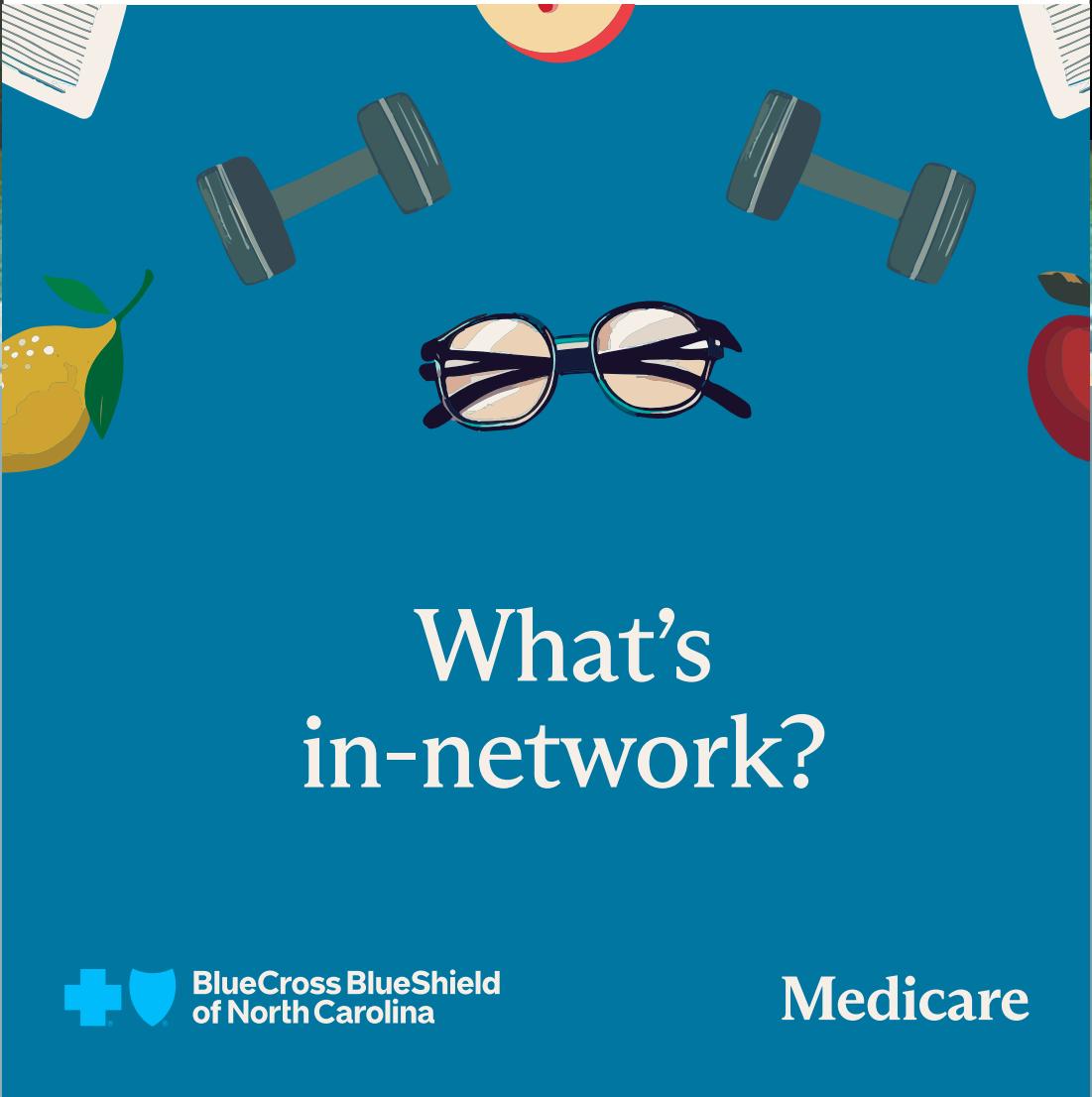
Blue Cross NC
49,316 followers
2d · 🌐

Please join us in welcoming Jennie Hinton as our summer intern! Click here to see our other open roles. [http://linkd.in](#) [#SummerIntern](#)



Blue Cross NC
September 16 at 12:00 PM · 🌐

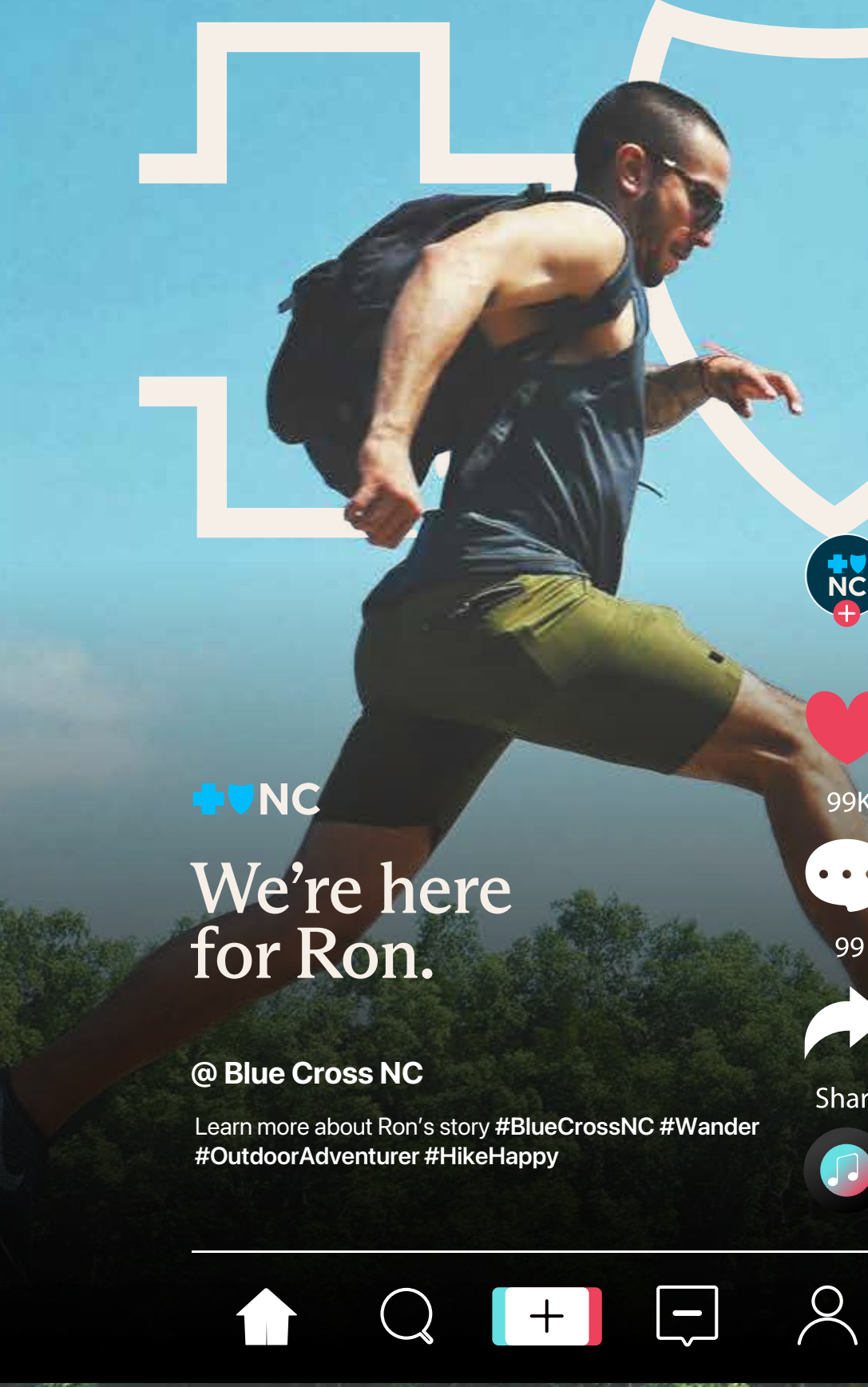
Switching plans? Discover your options with Medicare [https://bluecrossnc.info](#) [#Medicare](#)



74

15 Comments

Like Comment Share



@ Blue Cross NC

Learn more about Ron's story [#BlueCrossNC](#) [#Wander](#) [#OutdoorAdventurer](#) [#HikeHappy](#)

6



Here for Those Who Need Primary Care

Blue Cross NC
1.94K subscribers

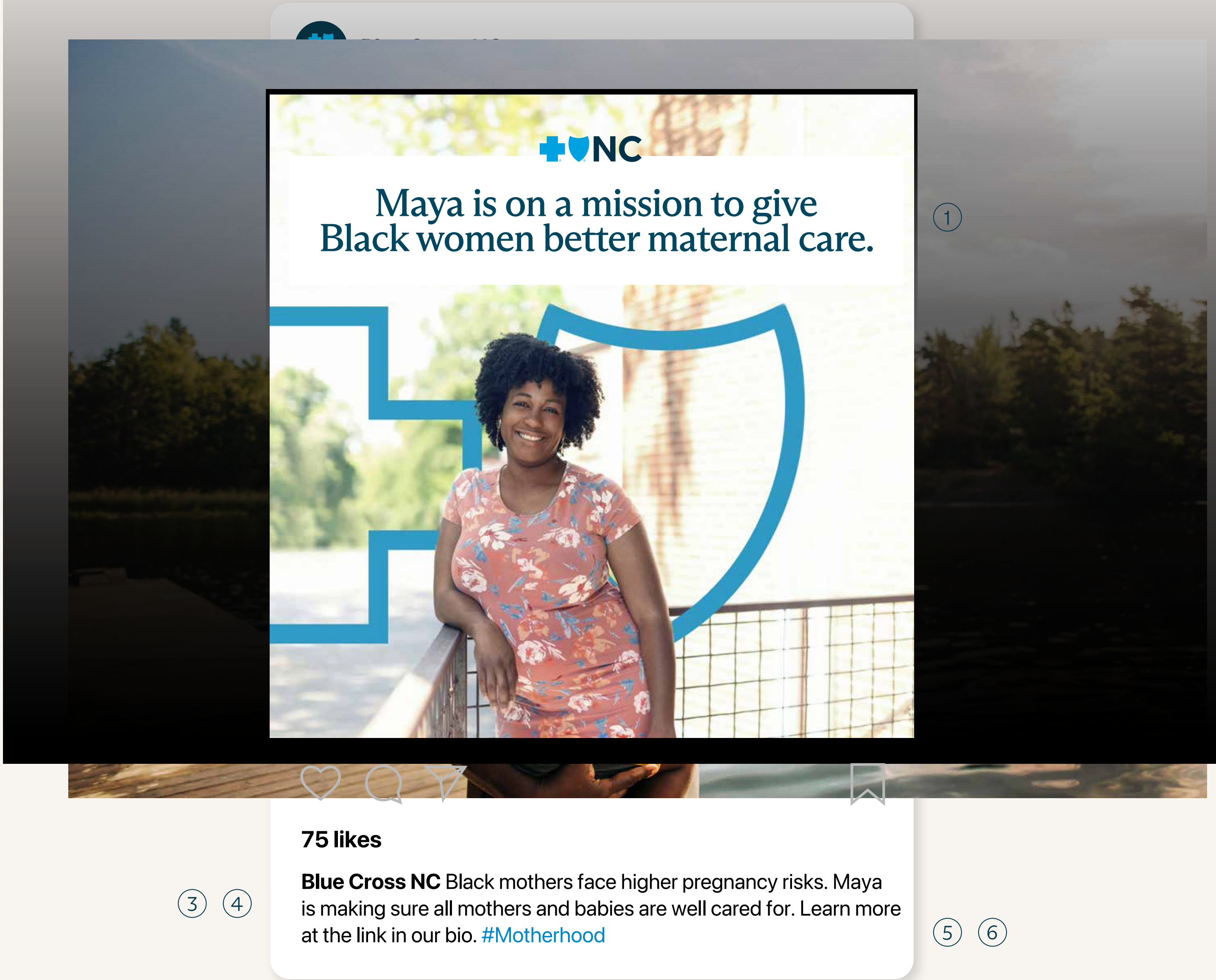
1 in 10 North Carolinians don't have access to care. That's why we're proud to support April and the NC of Free and Charitable Clinics in helping people across the state get the primary care they need to be healthy.

[#BlueCrossNC](#) [#PrimaryCare](#)

Best practices by channel

Instagram

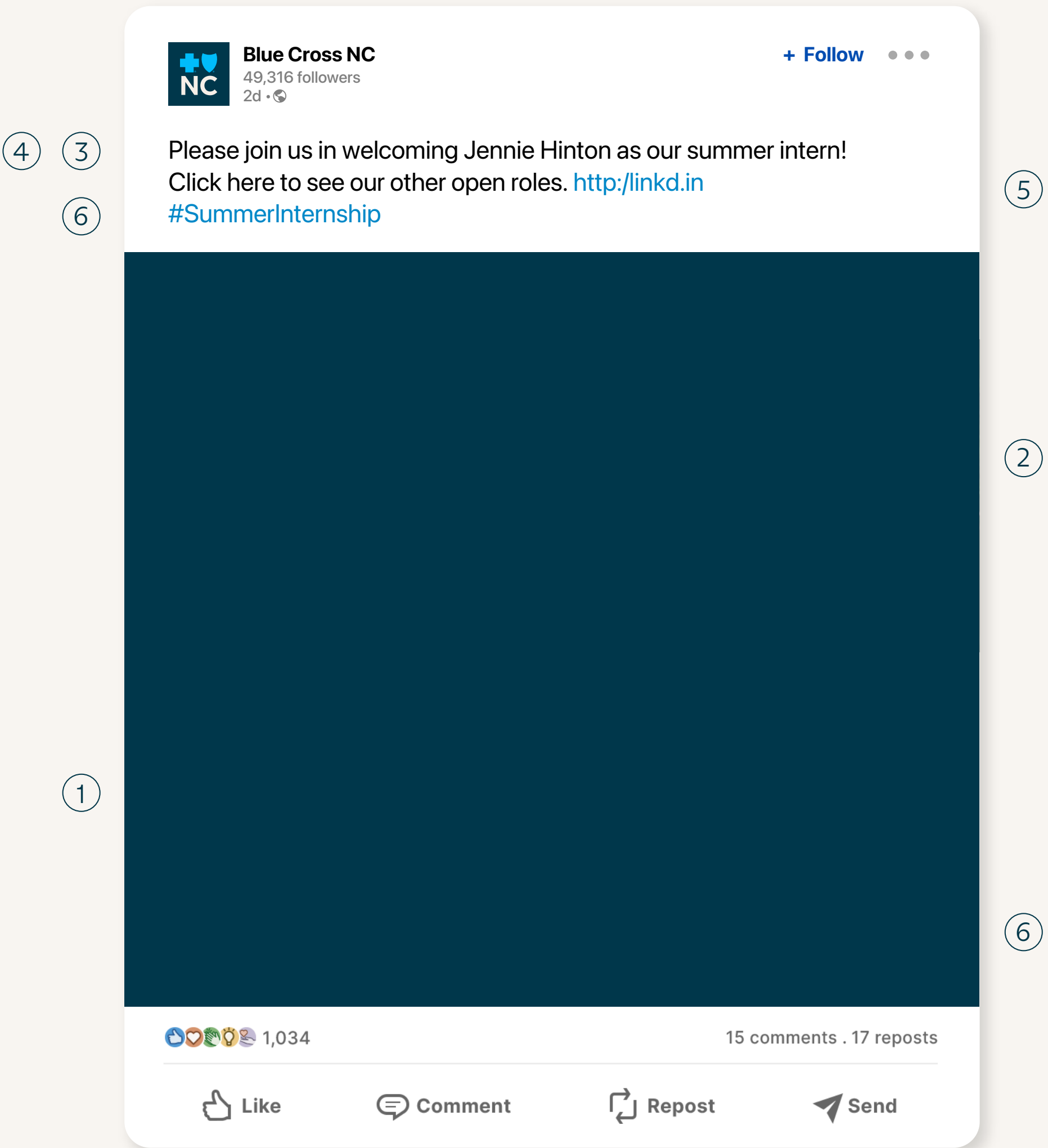
- ① **Channel strength:** To visually inspire and delight.
- ② **Our role:** To elevate the humanity of our brand and community impact.
- ③ **Caption length:** Fewer than 150 characters, especially if the visual is most important. (Captions are hidden at approximately 125 characters.)
- ④ **Caption content:** Should complement or elevate the post image, headline and/or graphic.
- ⑤ **Links:** Cannot be embedded into posts, but included in account bio when appropriate and referenced in post (e.g., “Learn more at the link in our bio.”).
- ⑥ **Hashtags:** Tailored to the post’s intended audience, included after captions, written in title case, no more than 12 characters in length, and easily understood but not generic.



Best practices by channel

LinkedIn

- ① **Channel strength:** To connect professionally, to share and educate through thought leadership, and to congratulate employee and community achievement.
- ② **Our role:** To show humanity and expertise as a provider, employer and thought leader (especially compared to other health insurance companies) and to highlight our local presence and company culture.
- ③ **Caption length:** Around 100 characters. (“See more” appears at about 140 characters.)
- ④ **Caption content:** Should complement or clarify the visual or information in the post, or provide a simple call to action ahead of a link.
- ⑤ **Links:** Should follow the shortened LinkedIn format (<http://lnkd.in>).
- ⑥ **Hashtags:** Used sparingly at the end of captions to tie posts to larger conversations. They should be title case, and no more than 12 characters long (unless required for a specific campaign or cultural moment).



Best practices by channel

X

- ① **Channel strength:** To join in the daily conversation, one-on-one and across the community, and to personally respond to customer service questions.
- ② **Our role:** To show how allyship and care are relevant in our moment—without veering into political or highly specific cultural references.
- ③ **Caption length:** 70 to 100 characters. (While 280 characters are allowed, shorter is preferred).
- ④ **Caption content:** Fresh opportunities for people to get clarity and save time and money.
- ⑤ **Links:** Can be included after post in bit.ly format.
- ⑥ **Hashtags:** Used when applicable, at the end of posts or embedded within to connect to trending conversations. They should be title case, and no more than 12 characters in length (unless required for a trending topic or cultural moment).

④

③



Blue Cross NC @BlueCrossNC • Sep 27, 2024

There's Medicare, and then there's Blue Medicare. Enjoy the quality of care Blue Cross. <http://bit.ly/B2Bsn3> #BlueMedicare

⑤

⑥



②

①



1



1



11

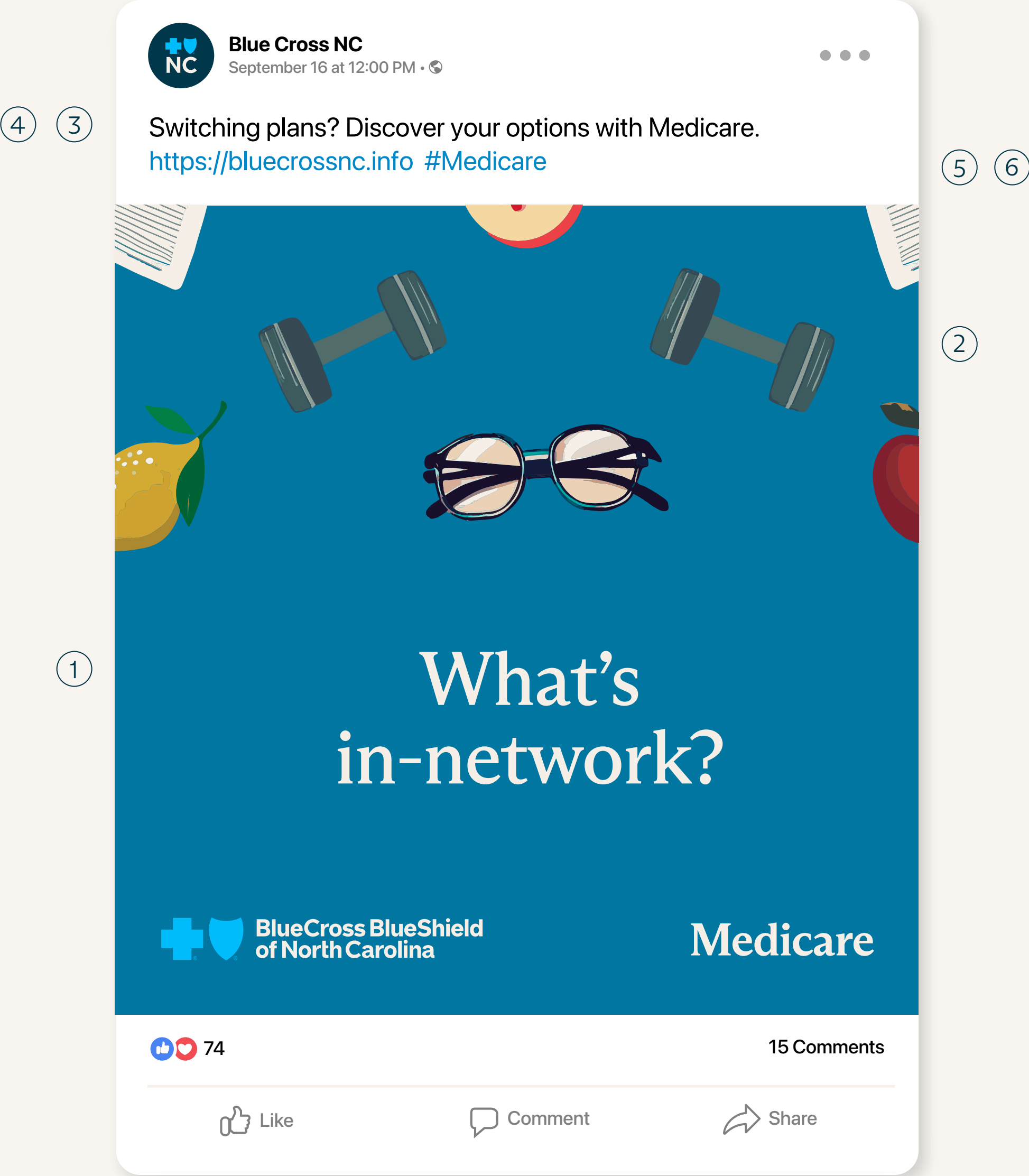


11 Likes

Best practices by channel

Facebook

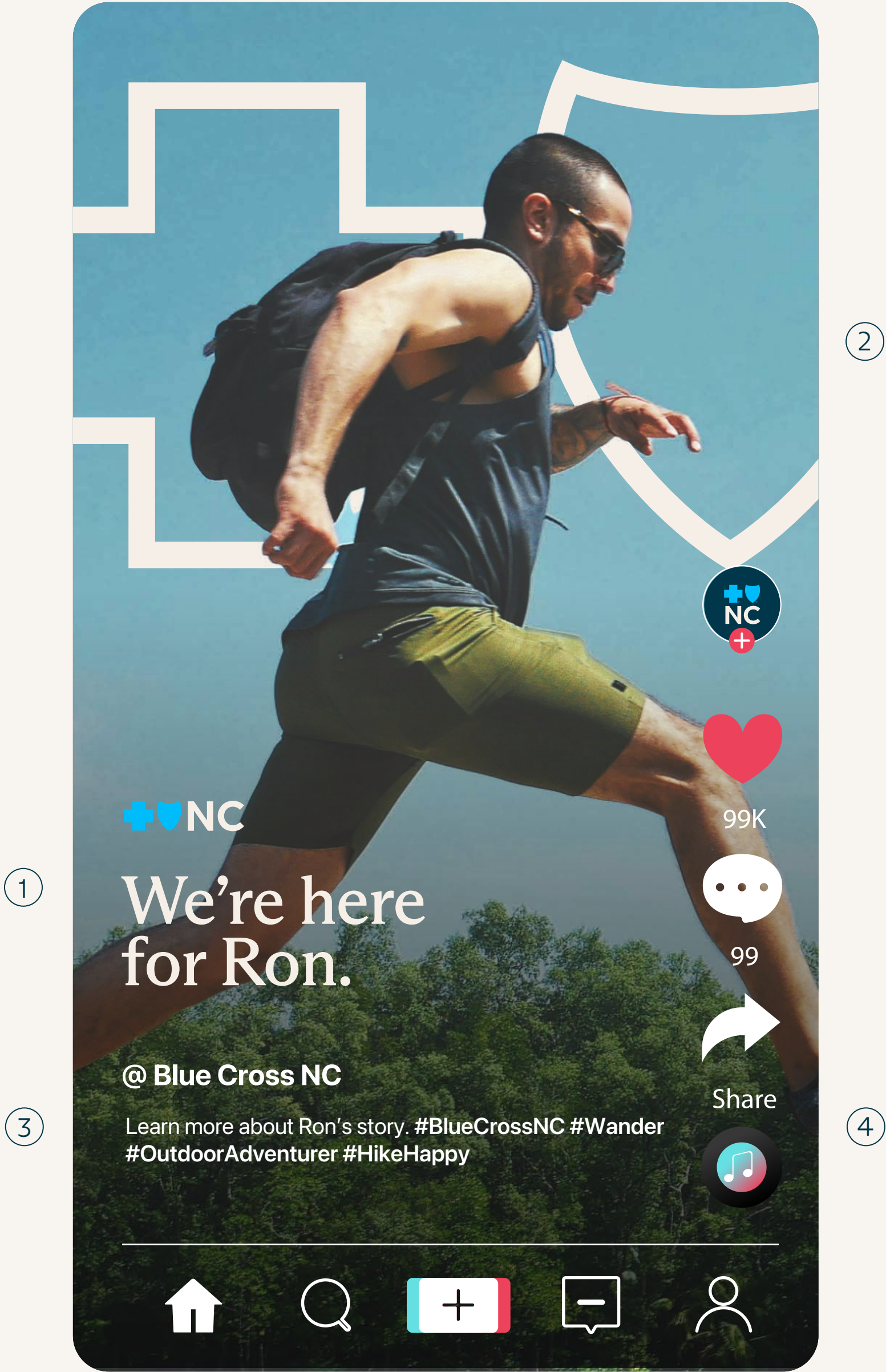
- ① **Channel strength:** To encourage learning, connection and action.
- ② **Our role:** To provide friendly, ally-oriented tips and calls to action.
- ③ **Caption length:** Should be 40 to 80 characters (posts of fewer than 80 characters receive higher engagement).
- ④ **Caption content:** Easily understood summaries, common questions and calls to action specific to target audiences.
- ⑤ **Links:** Follow bluecrossnc.info format.
- ⑥ **Hashtags:** Used sparingly at the end of captions and tie posts to larger conversations. They should be title case, and no more than 12 characters in length (unless required for a campaign or cultural moment).



Best practices by channel

TikTok

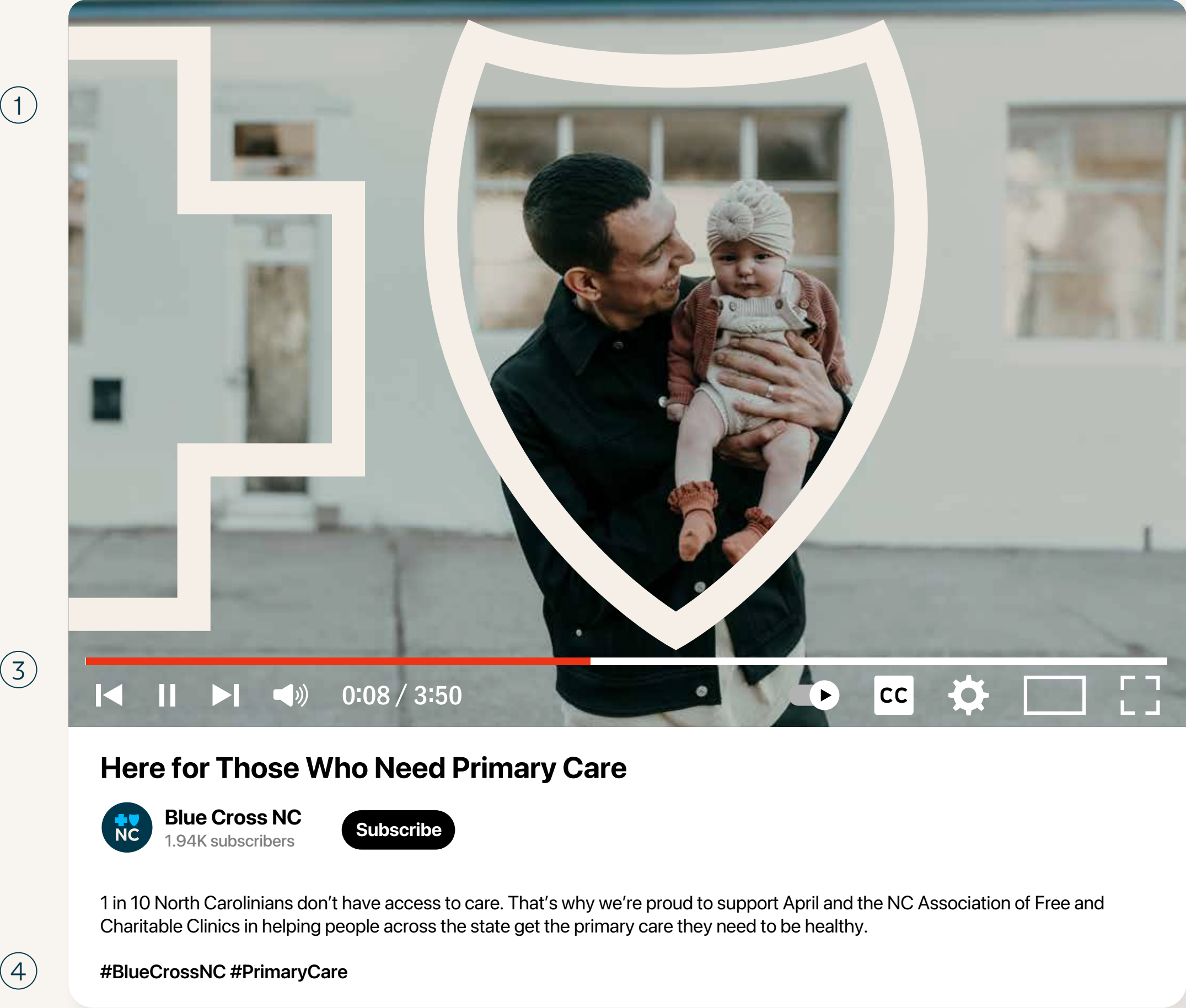
- ① **Channel strength:** To connect to culture and younger audiences. TikTok is a video-first platform.
- ② **Our role:** Show humanity, relevance and even a touch of humor.
- ③ **Length:** 15 to 30 seconds.
- ④ **Hashtags:** (three to five) should be used at the end of captions and summarize the post topic or connect to a larger category. They should be written in title case, and be no more than 12 characters in length (unless required for a trending topic or cultural moment).



Best practices by channel

YouTube

- ① **Channel strength:** Share short-form and long-form stories. Utilize YouTube Shorts to share short-form stories.
- ② **Our role:** Share community impact stories and first-person accounts.
- ③ **Length:** 1–2 minutes, unless the content is more educational, in which case try not to exceed 5 minutes.
- ④ **Hashtags:** Used sparingly at the end of captions to summarize and categorize a particular video. They should be written in title case, and be no more than 12 characters in length.



Connecting with audiences

Social media offers us a unique opportunity to connect with readers—and for readers to respond to us. It’s important that we approach these moments with the same consideration and principles we bring to creating a social post.

- 1

Calls to action (CTAs)

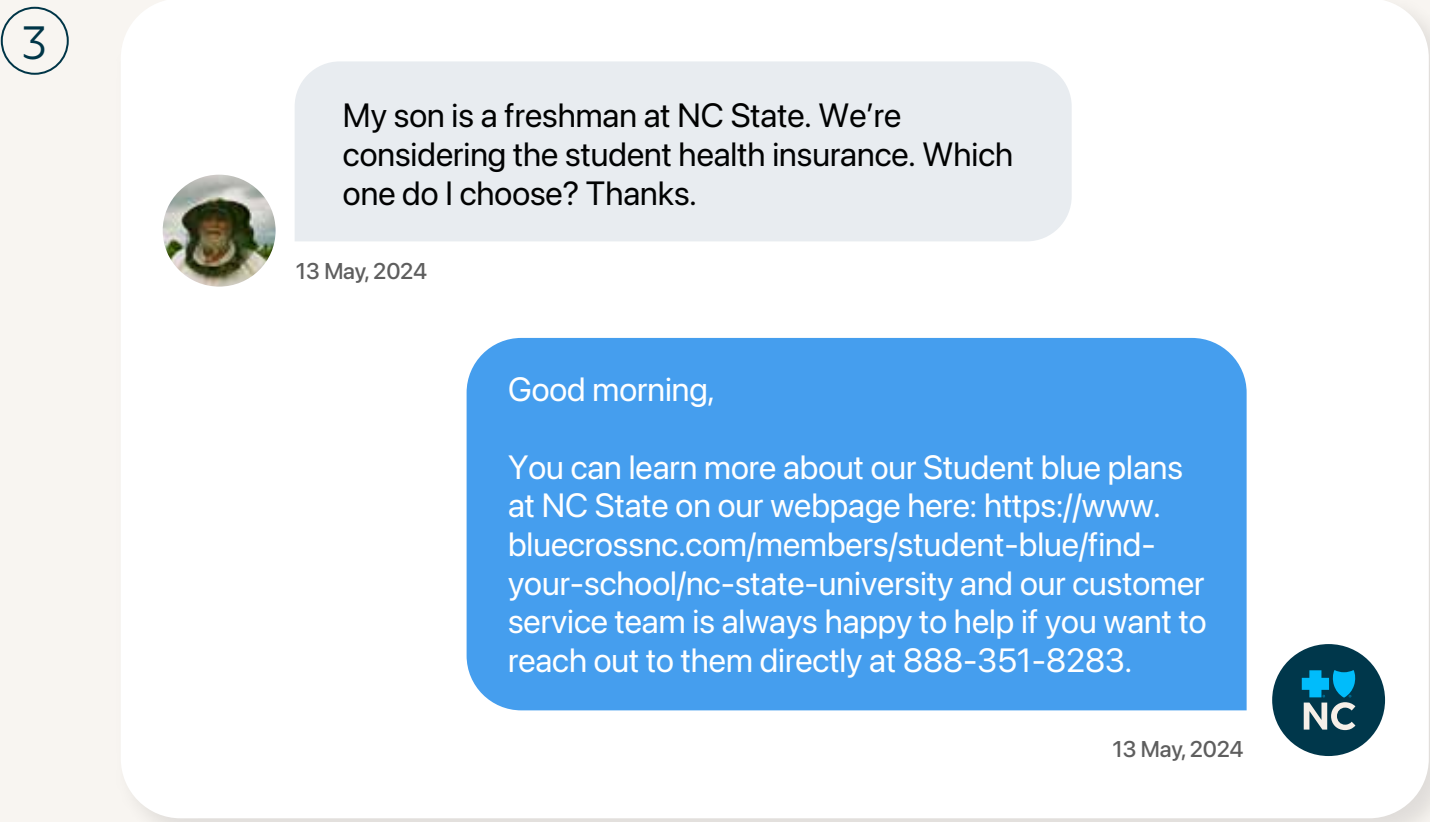
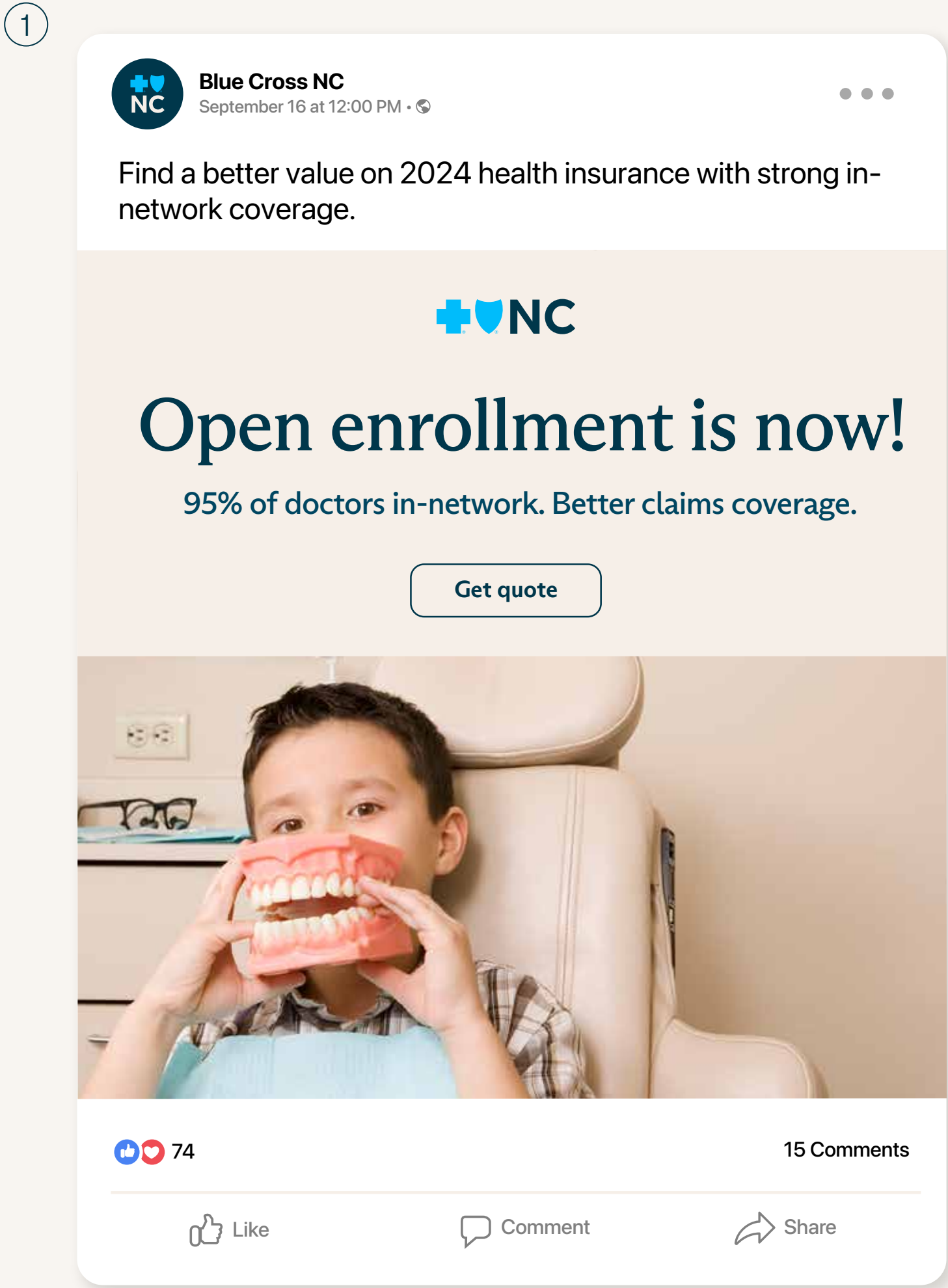
Calls to action should maintain our brand voice, focusing on the opportunity for readers to discover more or interact further with our brand. We should make sure to avoid overpromises or urgency conveyed in words like “guaranteed” or “today only.”
- 2

Replies

Replies should maintain our brand voice, leaning into the familiar part of our brand personality without losing our expertise. Replies should thoughtfully consider what a person has requested, and provide helpful links when necessary.
- 3

Direct messages

Nearly half of direct messages are sent when a reader has a question or issue. We want to make sure we meet readers where they are, apologizing for any frustration we may play a part in, and being thoughtful and warm in our response.



Legal considerations

Remember

- ① Copyright laws apply to social media—particularly to photos, music and artwork.
- ② When taking photos of kids, we need permission. Use this [talent release form](#).
- ③ When taking photos in a public setting, we do not need permission from adults. But if we focus on a specific individual, we will need permission. That requires a completed talent release form.
- ④ Always properly disclose influencer marketing campaigns.
- ⑤ Always ensure testimonials are true.
- ⑥ Make sure you have proper legal clearance before running a social media sweepstakes.



Visual assets

- 1

Image headlines

Headlines should be set in **Blue Ridge Book** and in one color.
- 2

Subheads

Subheads can be set in upper- and lowercase **Blue Ridge Book**. As an alternative, use **Blue Ridge Sans Book**. If multiple subheads are needed within copy of the same topic, they should all be the same color.
- 3

Templates

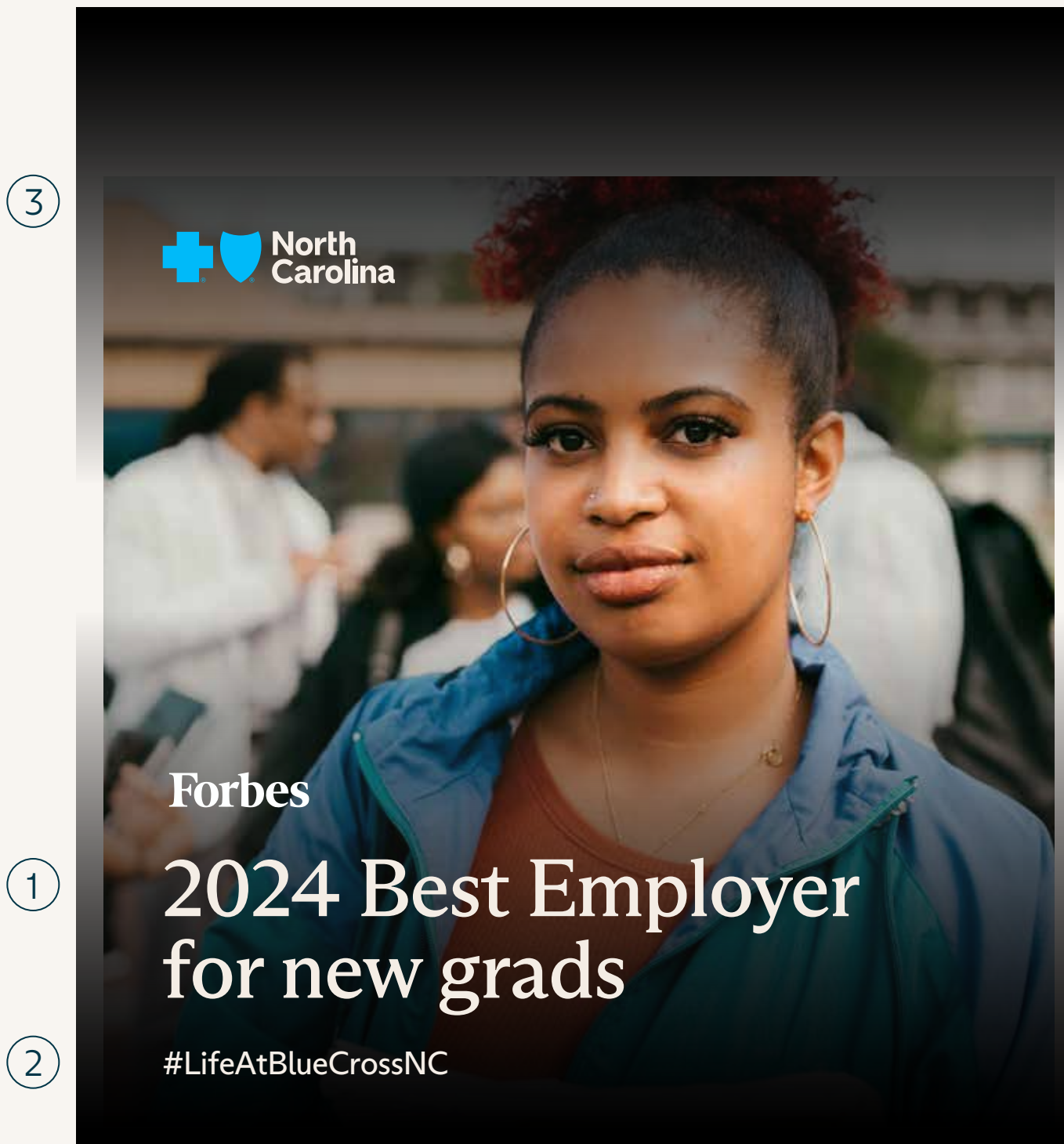
Templates are a proven way to speed up the design process and ensure consistency across creative elements. We shouldn't limit ourselves to one or two types of templates and should make several to accommodate a variety of content. Major content buckets for which unique templates should be created include: health care tips or facts, event posts, company announcements or milestones, contests, blog posts, job posts, employee brand, community.

Please refer to [pages XX](#) for more information on typography hierarchy specifications, including for headlines, subheads and legal.

- 1

Ready. Set. New!
- 2

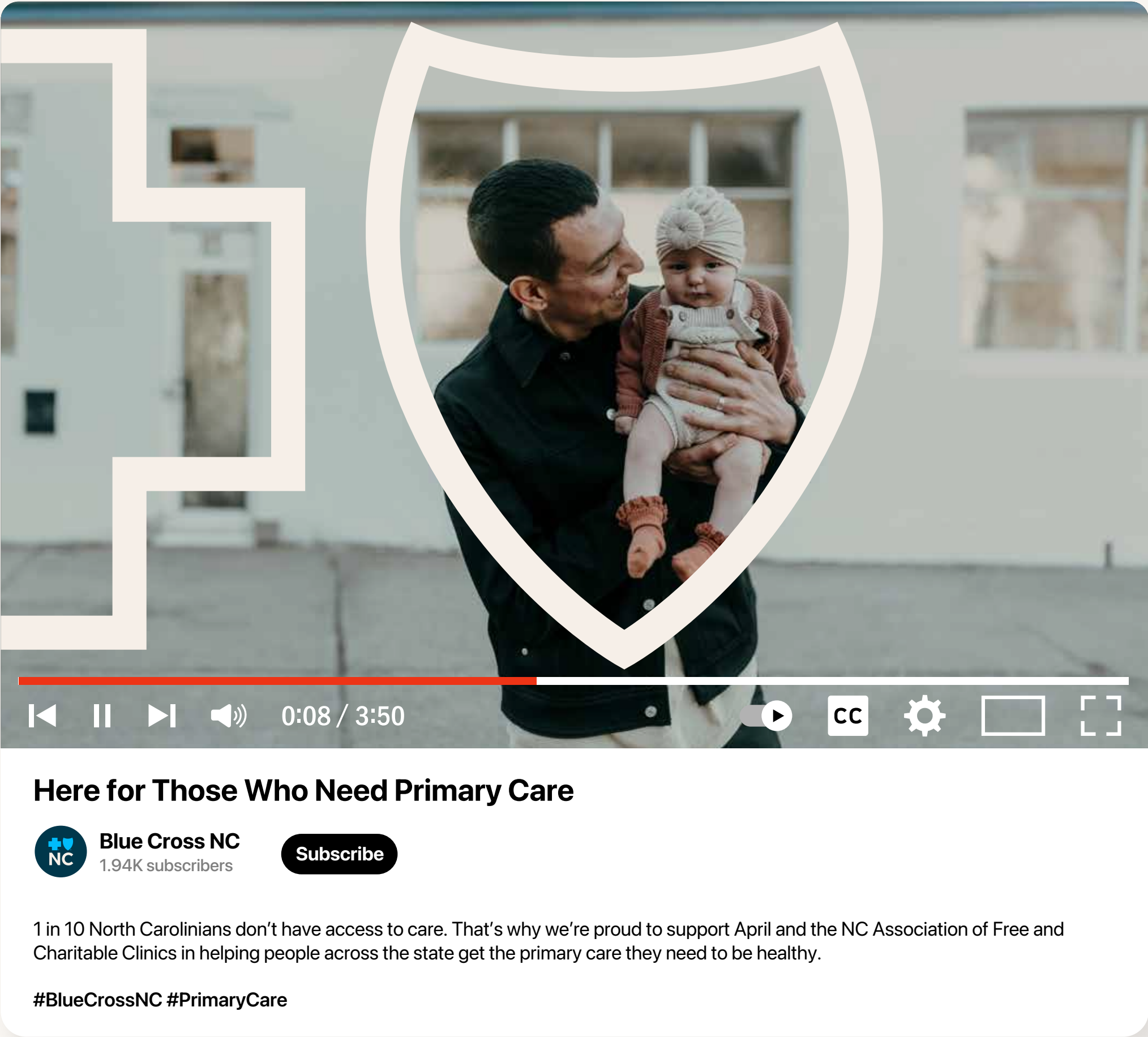
It's time to go NEW!



Video

Video is a powerful medium for our message on social media, and each channel plays an important role:

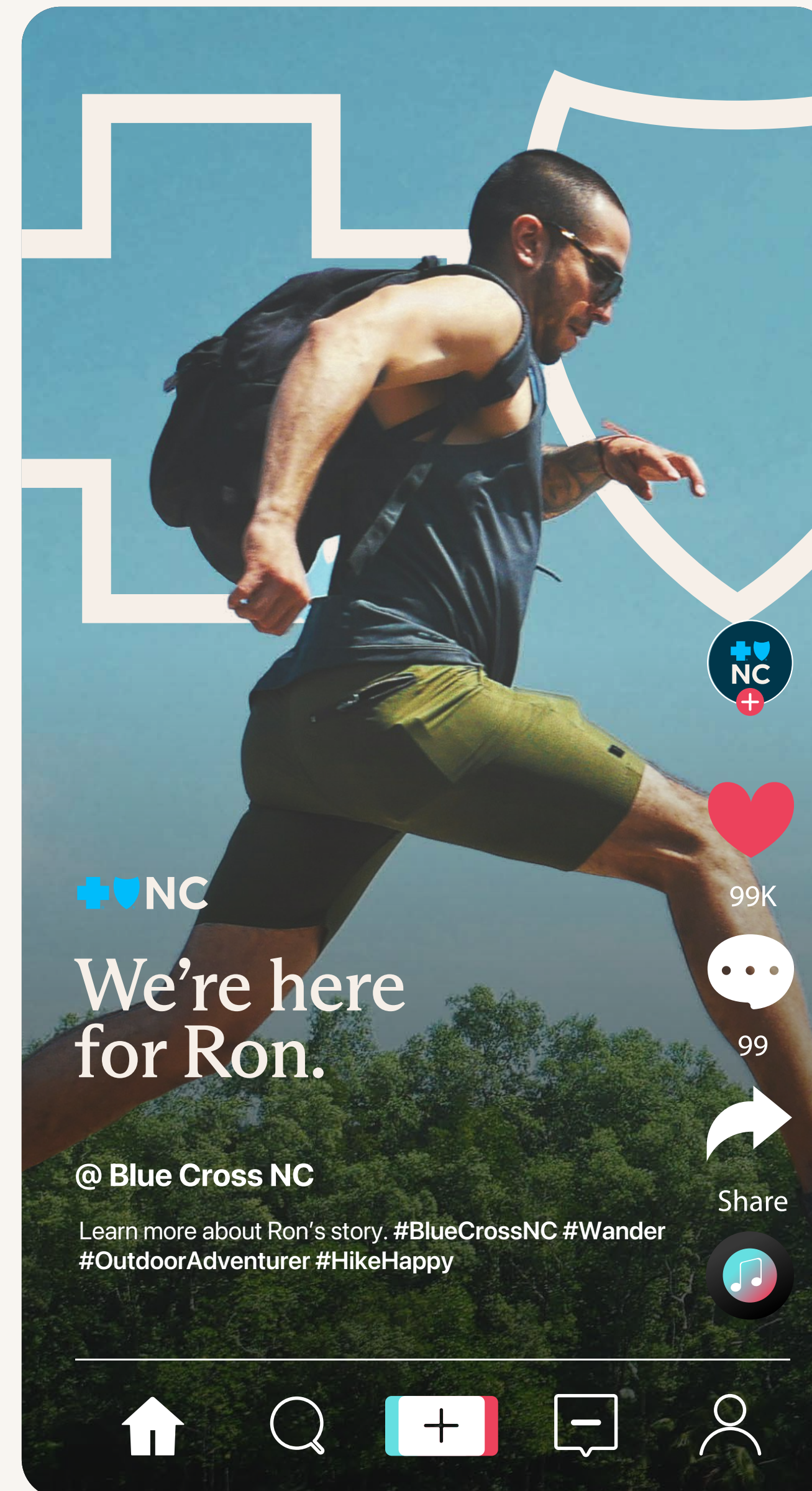
- **Instagram:** Short and visually compelling clips for Stories, Reels and the Feed. Videos should be in vertical orientation (9:16 aspect ratio).
- **LinkedIn:** Professional and educational, but with a dose of humanity that set us apart from other health insurance companies. Videos can be horizontal (16:9 aspect ratio) or vertical orientation (9:16 aspect ratio).
- **Facebook:** Longer videos and livestreams that take a more community-oriented approach. Videos can be horizontal (16:9 aspect ratio) or vertical orientation (9:16 aspect ratio).
- **TikTok:** Short, catchy and on-trend content. Videos should be in vertical orientation (9:16 aspect ratio).
- **YouTube:** Longer, high-quality videos for in-depth content, tutorials, community stories and testimonials. These long-form videos should be in horizontal orientation (16:9 aspect ratio). However, YouTube Shorts should be in vertical orientation (9:16 aspect ratio).



Video

Across all channels, we should aim to:

- ① **Grab attention fast**
The first 3 to 5 seconds of a video are critical. Make the most of them by using dynamic visuals, citing powerful callouts or stats, and asking intriguing questions that will be answered later on.
- ② **Use captions and text**
Our videos should be as accessible as possible. Add captions and/or on-screen text to ensure our message can be clearly understood.
- ③ **Take a mobile-first approach**
Make sure videos load quickly without sacrificing quality, and remember that vertical videos (9:16 aspect ratio) are now standard on Instagram and TikTok.
- ④ **Be thoughtful about length**
Because attention spans are short, we want to make sure we say enough, but not too much:
 - **Instagram, X and TikTok:** Under 1 minute.
 - **Facebook, LinkedIn and YouTube:** 1 to 2 minutes, unless the content is more educational, in which case try to stay under 5 minutes.



Imagery

Like our overall photography style, our imagery on social media should capture our audiences' worlds, as if taken from their camera rolls. Since social media offers us a unique chance to connect with people, authenticity here is extra important.

Subjects and scenes highlight our deep understanding of our members' health needs and challenges. Photos represent snapshots of the everyday moments that affect one's health.

It is very important that our visual assets—pictures, videos, emojis, etc.—also support and depict DEI. Reference our [DEI style guide](#) so that our audiences see a meaningful representation of North Carolina's diversity.

- ① Landscape
- ② Portrait
- ③ Candid
- ④ Direct flash
- ⑤ Point and shoot



Best practices

- ① **Focus on quality**
People engage with clean, simple images.
- ② **Look and learn**
How-to imagery and collages, such as a short time-lapse video, are shareable and stackable.
- ③ **Behind-the-scenes**
Images that get at the heart of us—specifically, our people—humanize our organization and connect us with our audiences.
- ④ **Action and lifestyle**
Rather than focus on products, we use imagery that highlights what life is like for members, and how it’s even better with us.

For questions specifically on our social media guidance, contact the Digital and Social Media Marketing team.



Gallery

Coverage that
fits your life





We get it and
we've got you







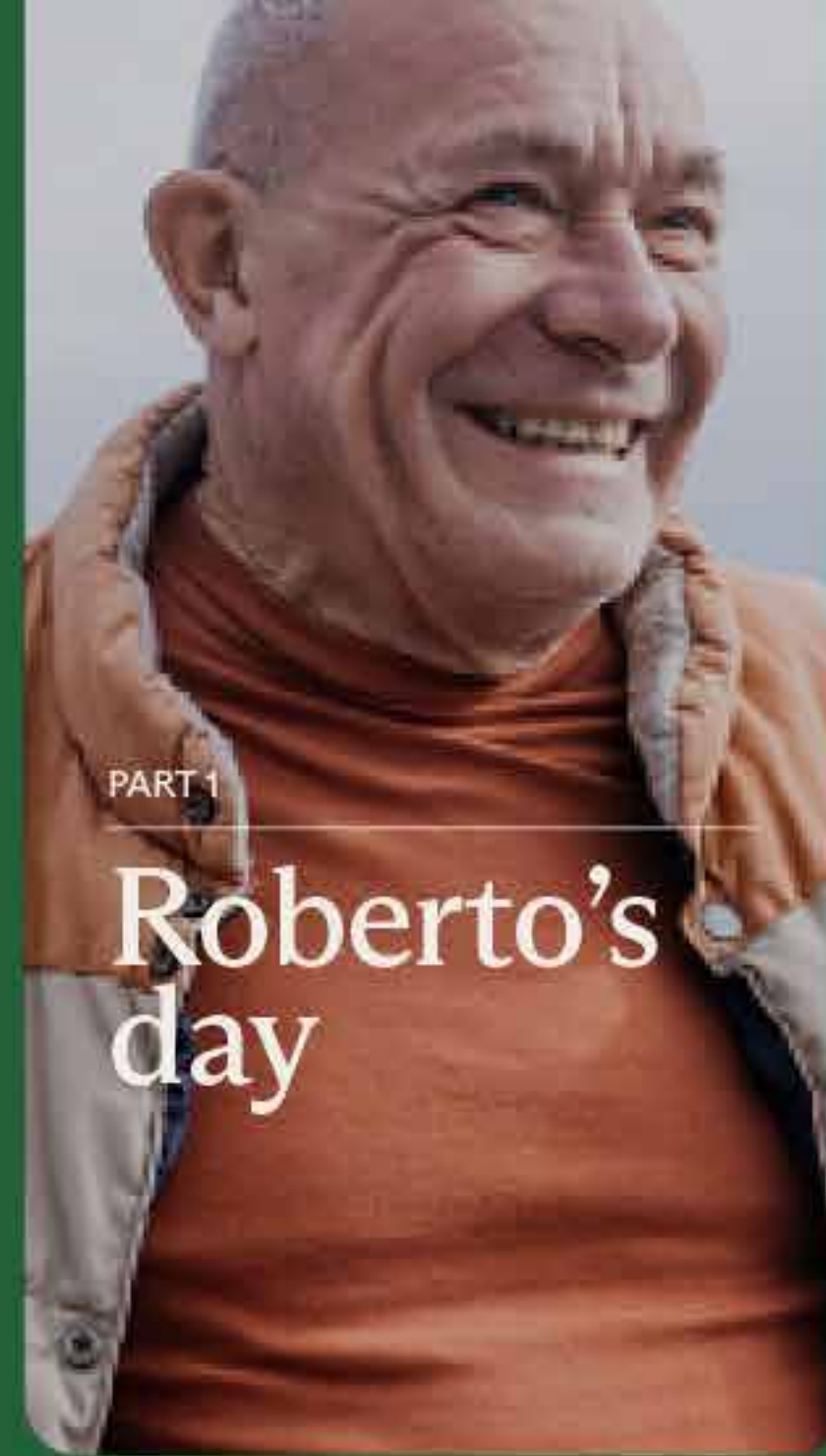
Making health care
better for us all





You, first.

an adding eggs
x all dry ingredients
then including apricot
fold into the egg mixture
the milk can be added
required mix this
texture will before turning
into prepared tin.
into moderate oven &
1 1/2 hrs;



A few steps to feel better

Dolore magna aliquam
erat volupta wisi enim ad
minim veniam, quis
nostrud exerci tation.



PART 1

Roberto's day



How to stay fit this winter



Dolore magna aliquam
erat volupta wisi enim ad
minim veniam, quis
nostrud exerci tation.



Dolore magna aliquam
erat volupta wisi enim ad
minim veniam, quis
nostrud exerci tation.

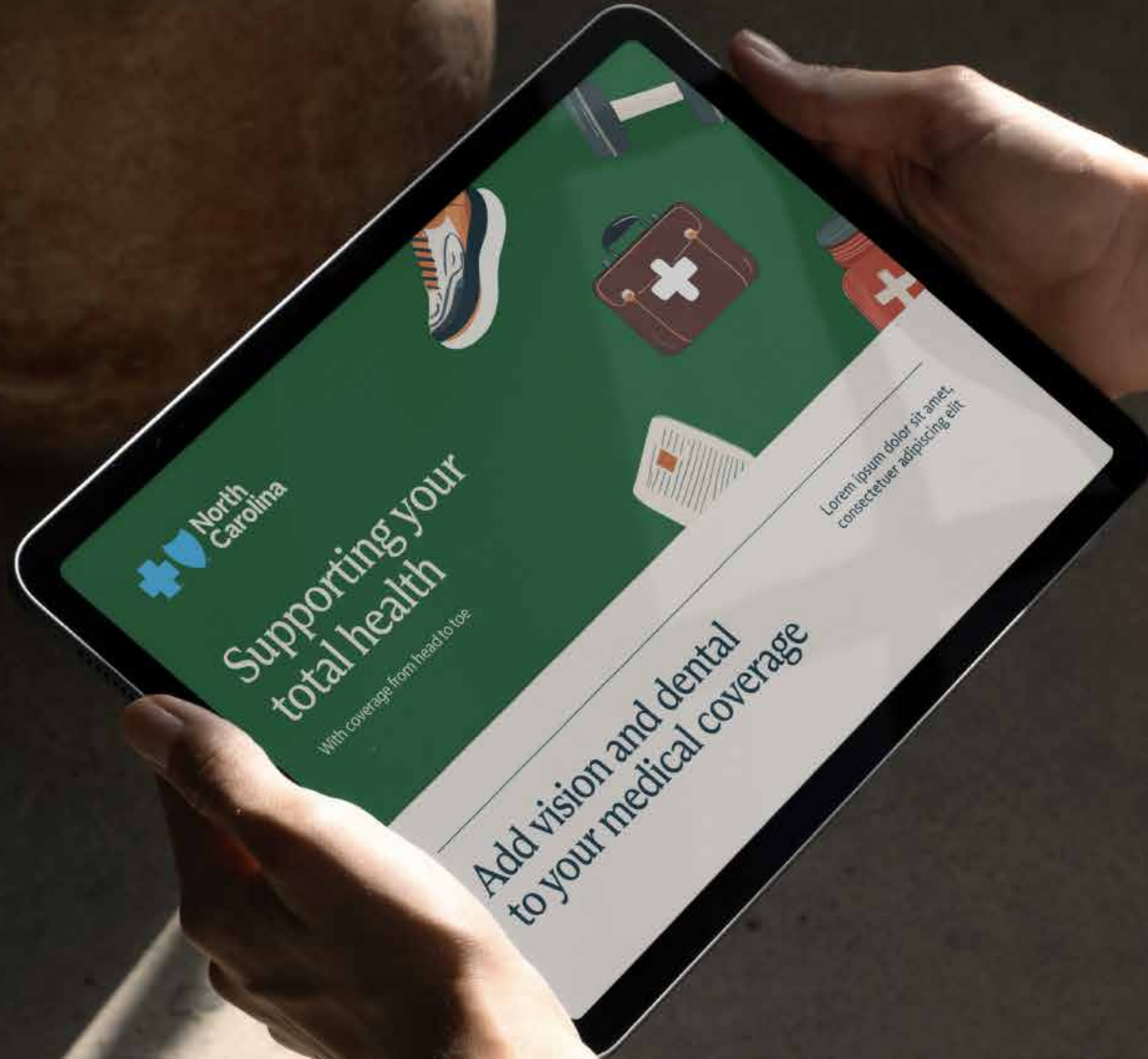


Dolore magna aliquam
erat volupta wisi enim ad
minim veniam, quis
nostrud exerci tation.



Get the care you need,
where you need it







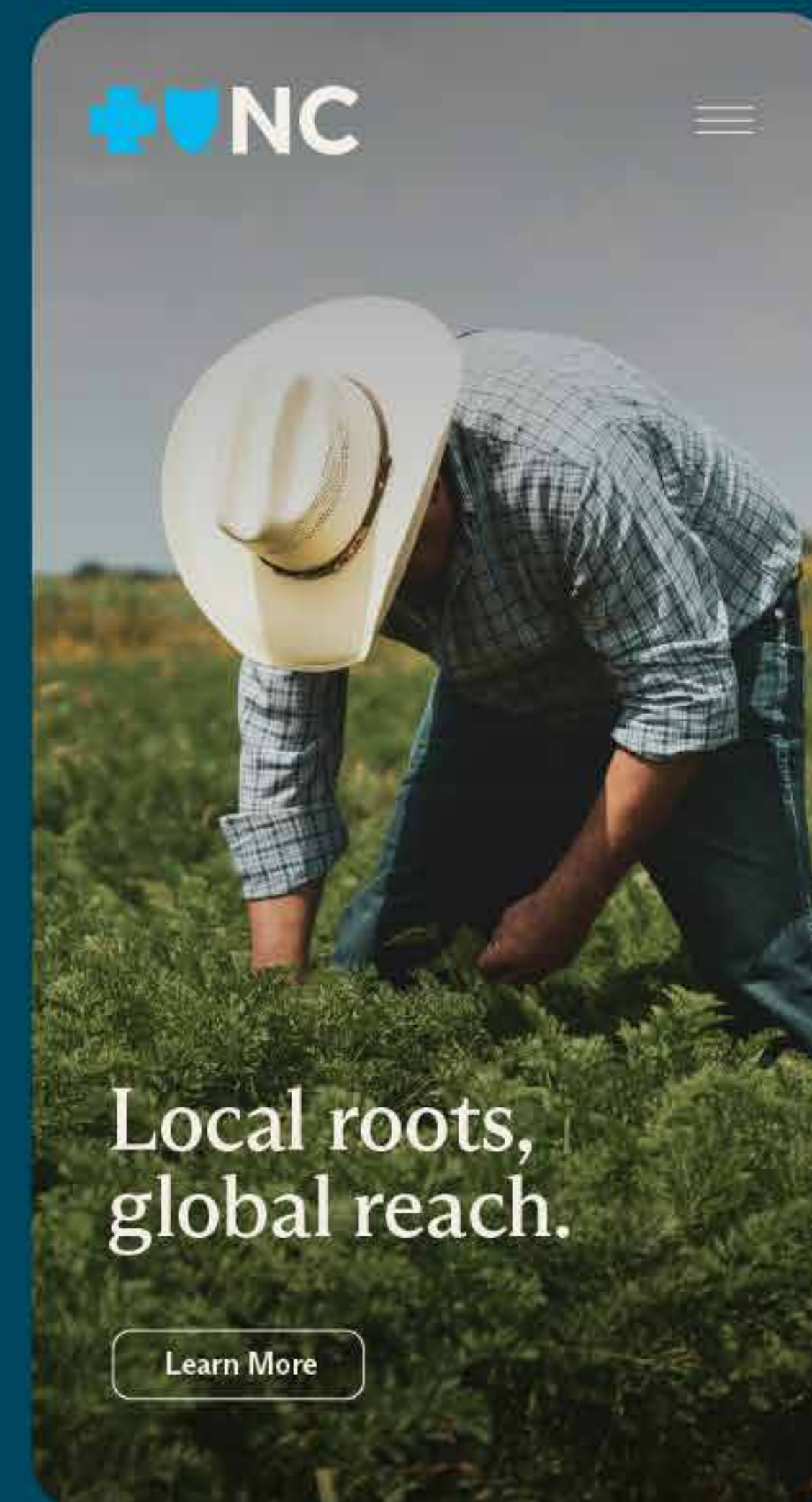
Feed your health

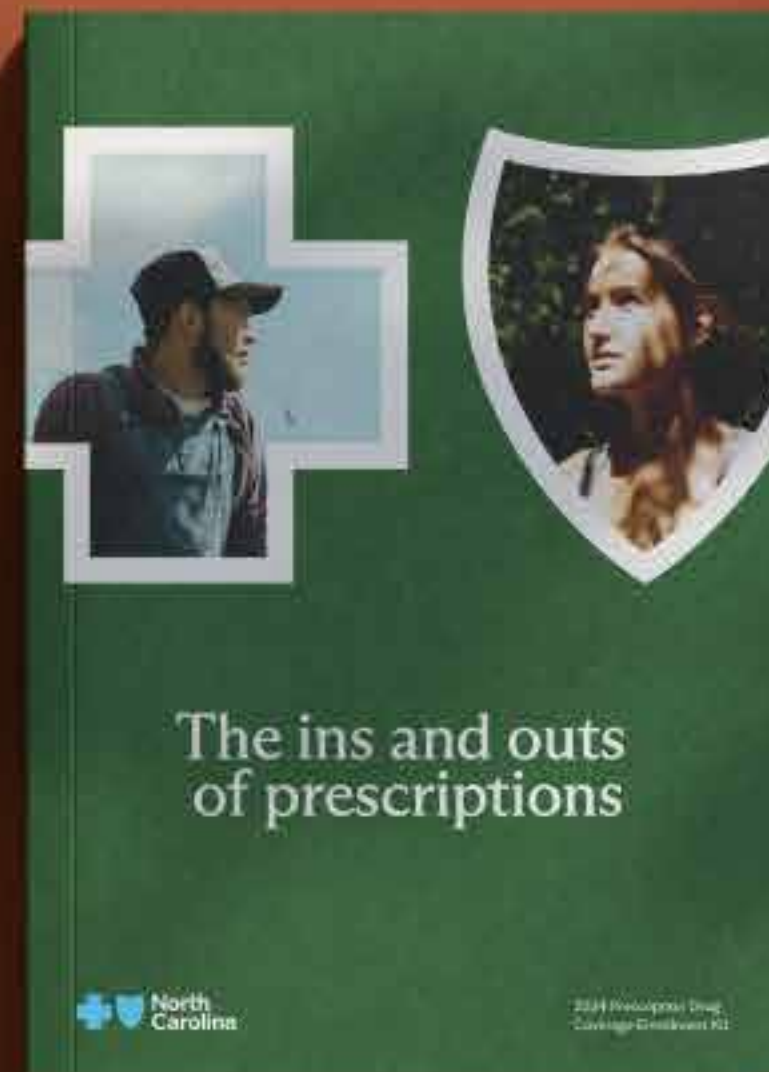
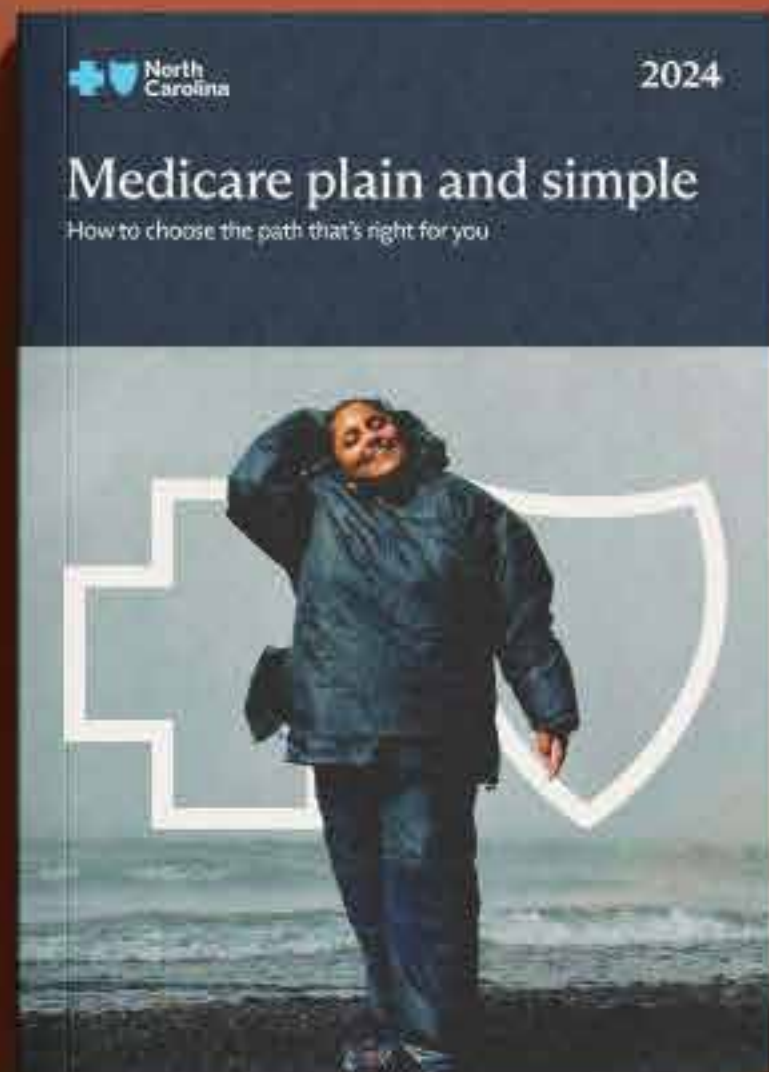
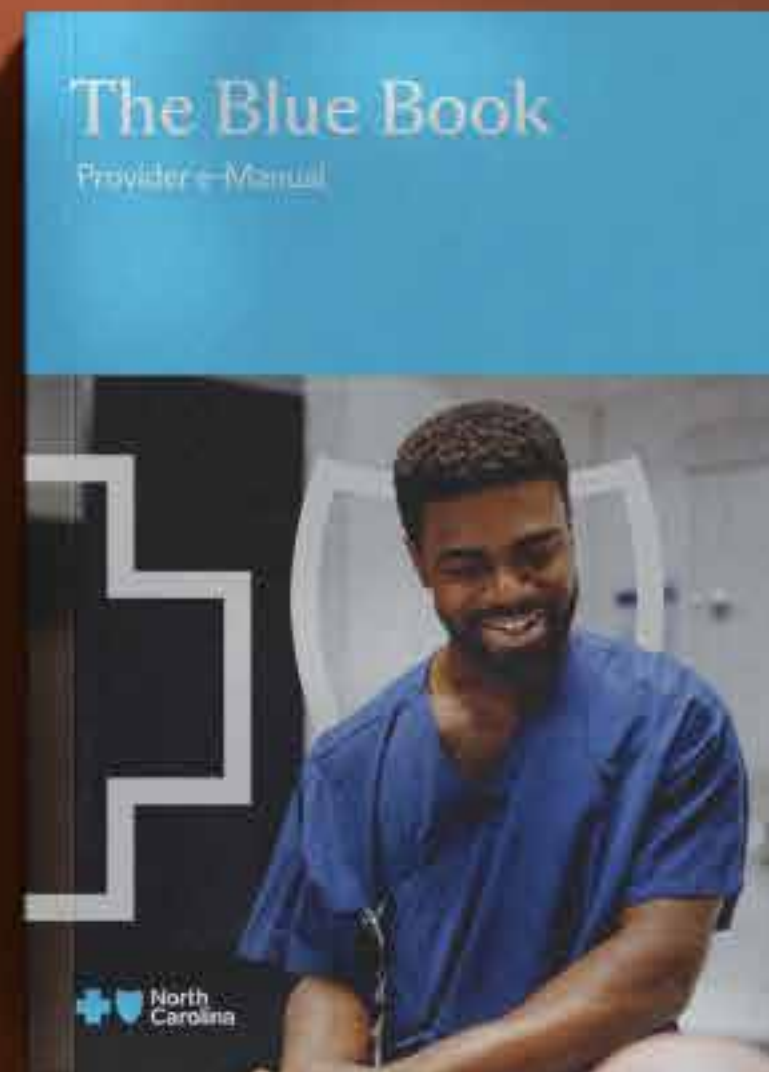
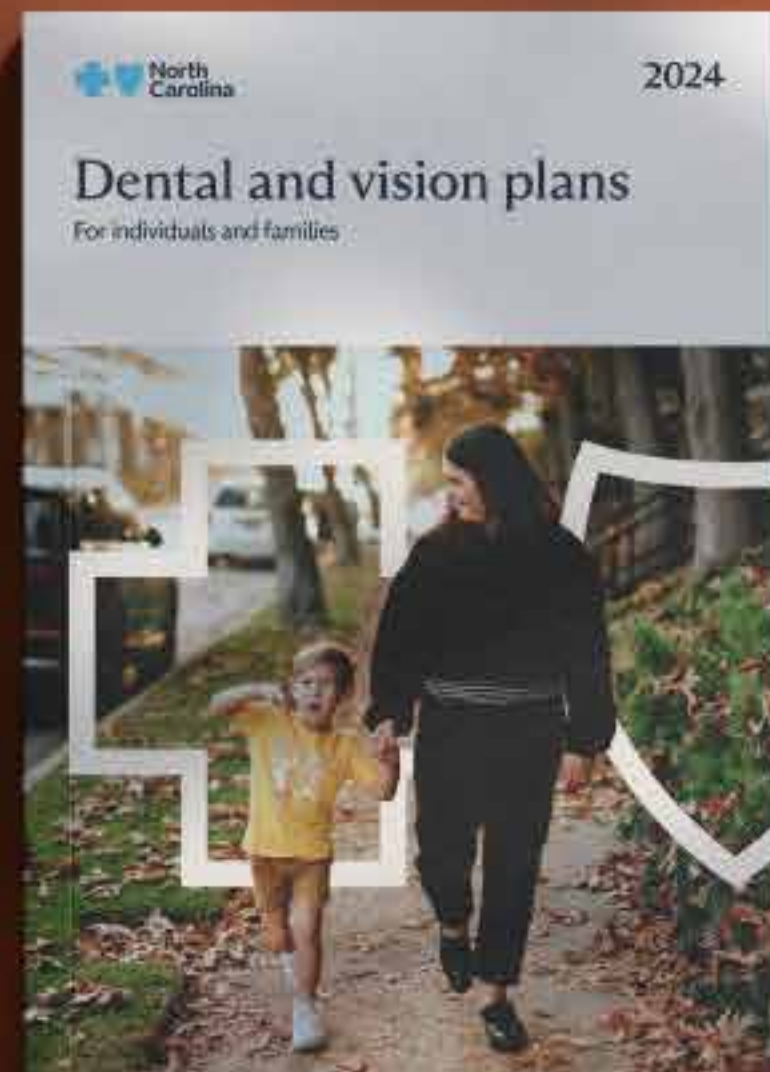
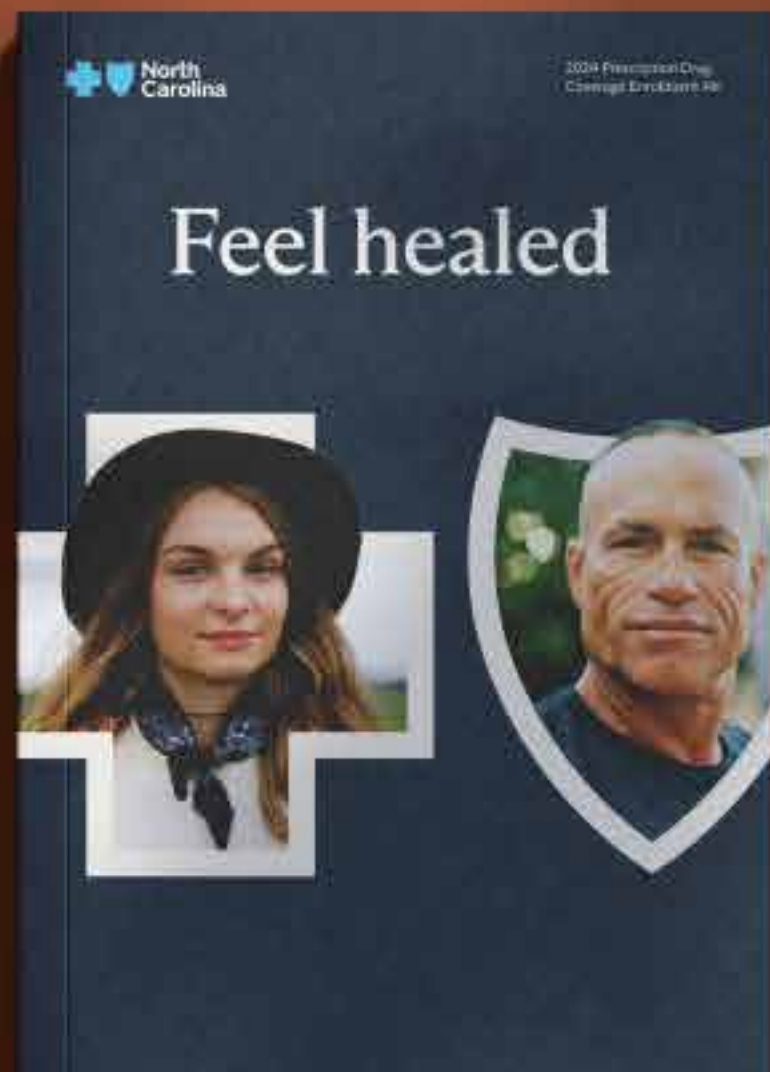
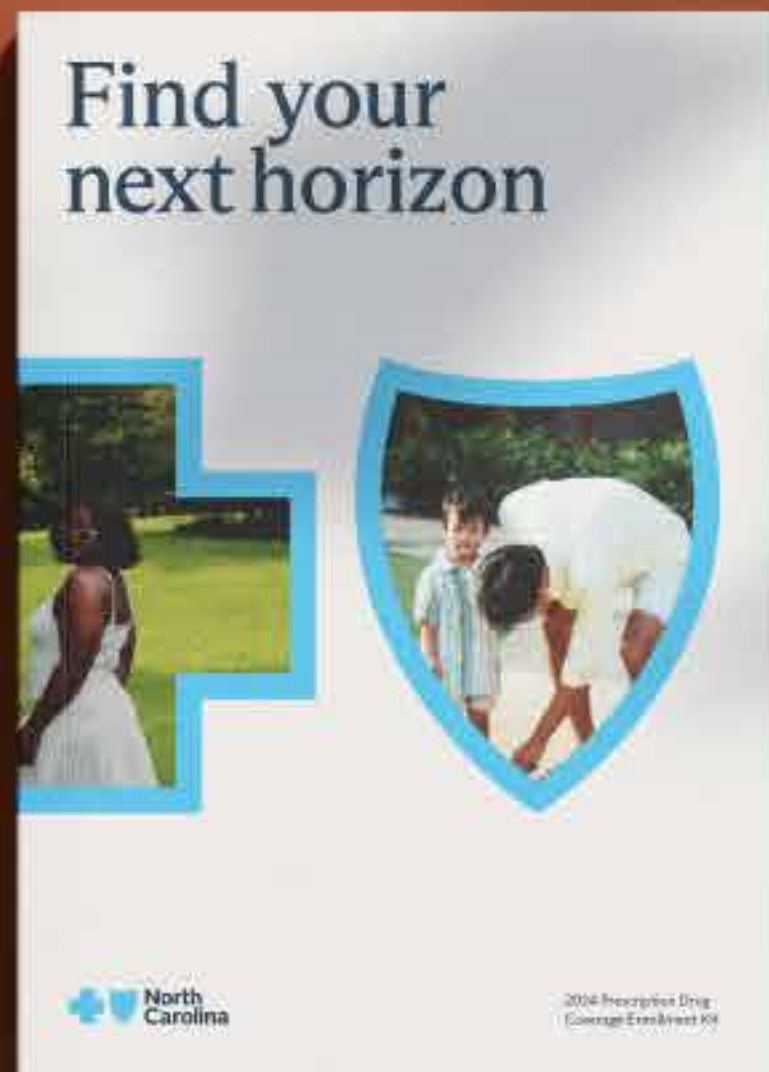
Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.

[Learn More](#)

Articles

[VIEW ALL](#)[Read the Report](#)[Stories from members](#)









Blue Value

Blue Advantage

Tools to get and stay healthy

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitation ullamcorper suscipit lobortis.

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitation ullamcorper suscipit lobortis.

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitation ullamcorper suscipit lobortis.

WHAT YOU GET

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitation ullamcorper suscipit lobortis.

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitation ullamcorper suscipit lobortis.

JOIN THE COMMUNITY!

1-880-273-9093

BlueCrossNC.com

facebook.com/BlueCrossNC



Get and stay healthy

About Blue Cross NC

Dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitation ullamcorper suscipit lobortis.

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitation ullamcorper suscipit lobortis.

Dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitation ullamcorper suscipit lobortis.



BlueCrossNC.com

Get the care you need, where you need it.



Health coverage and care that fits your life

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitation ullamcorper suscipit lobortis.

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitation ullamcorper suscipit lobortis.

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitation ullamcorper suscipit lobortis.

BlueCrossNC.com



You are the heart of our business

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitation ullamcorper suscipit lobortis.

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitation ullamcorper suscipit lobortis.

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitation ullamcorper suscipit lobortis.

45%

1645

BlueCrossNC.com







Appendix

W3C color compliance

The following pages document the contrast ratio results for text and background color combinations using the full Blue Cross and Blue Shield of North Carolina color palette.

These pages represent a comprehensive list. However, not all color combinations shown are recommended for use in our visual identity.

Please adhere to the text and color combinations outlined in the [previous guideline pages](#).

The World Wide Web Consortium (W3C) is an international community that develops open standards to ensure the long-term growth of the web. W3C has developed a contrast standard for text on colored backgrounds. Adhering to minimum requirements will ensure that we are serving all our customers by considering people's individual impairments.

Review the W3C standards in detail here: [Contrast \(minimum\): Understanding SC 1.4.3](#)

ADA study

In the table at right:

- Large text denotes headline copy, 19 pt or larger
- Normal text denotes body copy, 18 pt or smaller

Brand palette text colors	Text sample	Contrast ratio	Normal text WCAG AA	Large text WCAG AA	Normal text WCAG AAA	Large text WCAG AAA	Graphical objects and user interface components	
Sky #06B8EF on Light Sky #94DDF8	Sample	1.53:1	Fail	Fail	Fail	Fail		Fail
Dark Sky #17759F on Light Sky #94DDF8	Sample	3.41:1	Fail	Pass	Fail	Fail		Pass
Light Sea #94B1BB on Light Sky #94DDF8	Sample	1.5:1	Fail	Fail	Fail	Fail		Fail
Sea #00465E on Light Sky #94DDF8	Sample	6.84:1	Pass	Pass	Fail	Pass		Pass
Dark Sea #003547 on Light Sky #94DDF8	Sample	8.72:1	Pass	Pass	Pass	Pass		Pass
Light Dogwood #F8F5F1 on Light Sky #94DDF8	Sample	1.38:1	Fail	Fail	Fail	Fail		Fail
Dogwood #F4EFE9 on Light Sky #94DDF8	Sample	1.31:1	Fail	Fail	Fail	Fail		Fail
Light Sky #94DDF8 on Sky #06B8EF	Sample	1.53:1	Fail	Fail	Fail	Fail		Fail
Dark Sky #17759F on Sky #06B8EF	Sample	2.23:1	Fail	Fail	Fail	Fail		Fail
Light Sea #94B1BB on Sky #06B8EF	Sample	1.01:1	Fail	Fail	Fail	Fail		Fail
Sea #00465E on Sky #06B8EF	Sample	4.47:1	Fail	Pass	Fail	Fail		Pass
Dark Sea #003547 on Sky #06B8EF	Sample	5.69:1	Pass	Pass	Fail	Pass		Pass
Light Dogwood #F8F5F1 on Sky #06B8EF	Sample	2.12:1	Fail	Fail	Fail	Fail		Fail
Dogwood #F4EFE9 on Sky #06B8EF	Sample	2.01:1	Fail	Fail	Fail	Fail		Fail
Light Sky #94DDF8 on Dark Sky #17759F	Sample	3.41:1	Fail	Pass	Fail	Fail		Pass
Sky #06B8EF on Dark Sky #17759F	Sample	2.23:1	Fail	Fail	Fail	Fail		Fail
Light Sea #94B1BB on Dark Sky #17759F	Sample	2.27:1	Fail	Fail	Fail	Fail		Fail
Sea #00465E on Dark Sky #17759F	Sample	2:1	Fail	Fail	Fail	Fail		Fail
Dark Sea #003547 on Dark Sky #17759F	Sample	2.55:1	Fail	Fail	Fail	Fail		Fail
Light Dogwood #F8F5F1 on Dark Sky #17759F	Sample	4.73:1	Pass	Pass	Fail	Pass		Pass
Dogwood #F4EFE9 on Dark Sky #17759F	Sample	4.5:1	Pass	Pass	Fail	Pass		Pass

ADA study

In the table at right:

- Large text denotes headline copy, 19 pt or larger
- Normal text denotes body copy, 18 pt or smaller

Brand palette text colors	Text sample	Contrast ratio	Normal text WCAG AA	Large text WCAG AA	Normal text WCAG AAA	Large text WCAG AAA	Graphical objects and user interface components
Light Sky #94DDF8 on Light Sea #94B1BB	Sample	1.5:1	Fail	Fail	Fail	Fail	Fail
Sky #06B8EF on Light Sea #94B1BB	Sample	1.01:1	Fail	Fail	Fail	Fail	Fail
Dark Sky #17759F on Light Sea #94B1BB	Sample	2.27:1	Fail	Fail	Fail	Fail	Fail
Sea #00465E on Light Sea #94B1BB	Sample	4.54:1	Pass	Pass	Fail	Pass	Pass
Dark Sea #003547 on Light Sea #94B1BB	Sample	5.79:1	Pass	Pass	Fail	Pass	Pass
Light Dogwood #F8F5F1 on Light Sea #94B1BB	Sample	2.08:1	Fail	Fail	Fail	Fail	Fail
Dogwood #F4EFE9 on Light Sea #94B1BB	Sample	1.98:1	Fail	Fail	Fail	Fail	Fail
Light Sky #94DDF8 on Sea #00465E	Sample	6.84:1	Pass	Pass	Fail	Pass	Pass
Sky #06B8EF on Sea #00465E	Sample	4.47:1	Fail	Pass	Fail	Fail	Pass
Dark Sky #17759F on Sea #00465E	Sample	2:1	Fail	Fail	Fail	Fail	Fail
Light Sea #94B1BB on Sea #00465E	Sample	4.54:1	Pass	Pass	Fail	Pass	Pass
Dark Sea #003547 on Sea #00465E	Sample	1.27:1	Fail	Fail	Fail	Fail	Fail
Light Dogwood #F8F5F1 on Sea #00465E	Sample	9.48:1	Pass	Pass	Pass	Pass	Pass
Dogwood #F4EFE9 on Sea #00465E	Sample	9.01:1	Pass	Pass	Pass	Pass	Pass
Light Sky #94DDF8 on Dark Sea #003547	Sample	8.72:1	Pass	Pass	Pass	Pass	Pass
Sky #06B8EF on Dark Sea #003547	Sample	5.69:1	Pass	Pass	Fail	Pass	Pass
Dark Sky #17759F on Dark Sea #003547	Sample	2.55:1	Fail	Fail	Fail	Fail	Fail
Light Sea #94B1BB on Dark Sea #003547	Sample	5.79:1	Pass	Pass	Fail	Pass	Pass
Sea #00465E on Dark Sea #003547	Sample	1.27:1	Fail	Fail	Fail	Fail	Fail
Light Dogwood #F8F5F1 on Dark Sea #003547	Sample	12.07:1	Pass	Pass	Pass	Pass	Pass
Dogwood #F4EFE9 on Dark Sea #003547	Sample	11.47:1	Pass	Pass	Pass	Pass	Pass

ADA study

In the table at right:

- Large text denotes headline copy, 19 pt or larger
- Normal text denotes body copy, 18 pt or smaller

Brand palette text colors	Text sample	Contrast ratio	Normal text WCAG AA	Large text WCAG AA	Normal text WCAG AAA	Large text WCAG AAA	Graphical objects and user interface components
Light Sky #94DDF8 on Light Dogwood #F8F5F1	Sample	1.38:1	Fail	Fail	Fail	Fail	Fail
Sky #06B8EF on Light Dogwood #F8F5F1	Sample	2.12:1	Fail	Fail	Fail	Fail	Fail
Dark Sky #17759F on Light Dogwood #F8F5F1	Sample	4.73:1	Pass	Pass	Fail	Pass	Pass
Light Sea #94B1BB on Light Dogwood #F8F5F1	Sample	2.08:1	Fail	Fail	Fail	Fail	Fail
Sea #00465E on Light Dogwood #F8F5F1	Sample	9.48:1	Pass	Pass	Pass	Pass	Pass
Dark Sea #003547 on Light Dogwood #F8F5F1	Sample	12.07:1	Pass	Pass	Pass	Pass	Pass
Dogwood #F4EFE9 on Light Dogwood #F8F5F1	Sample	1.05:1	Fail	Fail	Fail	Fail	Fail

Light Sky #94DDF8 on Dogwood #F4EFE9	Sample	1.31:1	Fail	Fail	Fail	Fail	Fail
Sky #06B8EF on Dogwood #F4EFE9	Sample	2.01:1	Fail	Fail	Fail	Fail	Fail
Dark Sky #17759F on Dogwood #F4EFE9	Sample	4.5:1	Pass	Pass	Fail	Pass	Pass
Light Sea #94B1BB on Dogwood #F4EFE9	Sample	1.98:1	Fail	Fail	Fail	Fail	Fail
Sea #00465E on Dogwood #F4EFE9	Sample	9.01:1	Pass	Pass	Pass	Pass	Pass
Dark Sea #003547 on Dogwood #F4EFE9	Sample	11.47:1	Pass	Pass	Pass	Pass	Pass
Light Dogwood #F8F5F1 on Dogwood #F4EFE9	Sample	1.05:1	Fail	Fail	Fail	Fail	Fail

ADA study

In the table at right:

- Large text denotes headline copy, 19 pt or larger
- Normal text denotes body copy, 18 pt or smaller

Brand palette text colors	Text sample	Contrast ratio	Normal text WCAG AA	Large text WCAG AA	Normal text WCAG AAA	Large text WCAG AAA	Graphical objects and user interface components
Light Sky #94DDF8 on Light Asphalt #B4BABA	Sample	1.3:1	Fail	Fail	Fail	Fail	Fail
Sky #06B8EF on Light Asphalt #B4BABA	Sample	1.17:1	Fail	Fail	Fail	Fail	Fail
Dark Sky #17759F on Light Asphalt #B4BABA	Sample	2.61:1	Fail	Fail	Fail	Fail	Fail
Light Sea #94B1BB on Light Asphalt #B4BABA	Sample	1.15:1	Fail	Fail	Fail	Fail	Fail
Sea #00465E on Light Asphalt #B4BABA	Sample	5.23:1	Pass	Pass	Fail	Pass	Pass
Dark Sea #003547 on Light Asphalt #B4BABA	Sample	6.66:1	Pass	Pass	Fail	Pass	Pass
Light Dogwood #F8F5F1 on Light Asphalt #B4BABA	Sample	1.81:1	Fail	Fail	Fail	Fail	Fail
Dogwood #F4EFE9 on Light Asphalt #B4BABA	Sample	1.72:1	Fail	Fail	Fail	Fail	Fail
Light Sky #94DDF8 on Asphalt #5C6969	Sample	3.79:1	Fail	Pass	Fail	Fail	Pass
Sky #06B8EF on Asphalt #5C6969	Sample	2.47:1	Fail	Fail	Fail	Fail	Fail
Dark Sky #17759F on Asphalt #5C6969	Sample	1.1:1	Fail	Fail	Fail	Fail	Fail
Light Sea #94B1BB on Asphalt #5C6969	Sample	2.51:1	Fail	Fail	Fail	Fail	Fail
Sea #00465E on Asphalt #5C6969	Sample	1.8:1	Fail	Fail	Fail	Fail	Fail
Dark Sea #003547 on Asphalt #5C6969	Sample	2.29:1	Fail	Fail	Fail	Fail	Fail
Light Dogwood #F8F5F1 on Asphalt #5C6969	Sample	5.25:1	Pass	Pass	Fail	Pass	Pass
Dogwood #F4EFE9 on Asphalt #5C6969	Sample	4.99:1	Pass	Pass	Fail	Pass	Pass
Light Sky #94DDF8 on Dark Asphalt #313E41	Sample	7.36:1	Pass	Pass	Pass	Pass	Pass
Sky #06B8EF on Dark Asphalt #313E41	Sample	4.8:1	Pass	Pass	Fail	Pass	Pass
Dark Sky #17759F on Dark Asphalt #313E41	Sample	2.15:1	Fail	Fail	Fail	Fail	Fail
Light Sea #94B1BB on Dark Asphalt #313E41	Sample	4.88:1	Pass	Pass	Fail	Pass	Pass
Sea #00465E on Dark Asphalt #313E41	Sample	1.07:1	Fail	Fail	Fail	Fail	Fail
Dark Sea #003547 on Dark Asphalt #313E41	Sample	1.18:1	Fail	Fail	Fail	Fail	Fail
Light Dogwood #F8F5F1 on Dark Asphalt #313E41	Sample	10.19:1	Pass	Pass	Pass	Pass	Pass
Dogwood #F4EFE9 on Dark Asphalt #313E41	Sample	9.68:1	Pass	Pass	Pass	Pass	Pass

ADA study

In the table at right:

- Large text denotes headline copy, 19 pt or larger
- Normal text denotes body copy, 18 pt or smaller

Brand palette text colors	Text sample	Contrast ratio	Normal text WCAG AA	Large text WCAG AA	Normal text WCAG AAA	Large text WCAG AAA	Graphical objects and user interface components
Light Sky #94DDF8 on Light Aster #E1BAE0	Sample	1.13:1	Fail	Fail	Fail	Fail	Fail
Sky #06B8EF on Light Aster #E1BAE0	Sample	1.35:1	Fail	Fail	Fail	Fail	Fail
Dark Sky #17759F on Light Aster #E1BAE0	Sample	3.01:1	Fail	Pass	Fail	Fail	Pass
Light Sea #94B1BB on Light Aster #E1BAE0	Sample	1.32:1	Fail	Fail	Fail	Fail	Fail
Sea #00465E on Light Aster #E1BAE0	Sample	6.03:1	Pass	Pass	Fail	Pass	Pass
Dark Sea #003547 on Light Aster #E1BAE0	Sample	7.68:1	Pass	Pass	Pass	Pass	Pass
Light Dogwood #F8F5F1 on Light Aster #E1BAE0	Sample	1.57:1	Fail	Fail	Fail	Fail	Fail
Dogwood #F4EFE9 on Light Aster #E1BAE0	Sample	1.49:1	Fail	Fail	Fail	Fail	Fail
Light Sky #94DDF8 on Aster #81338E	Sample	4.98:1	Pass	Pass	Fail	Pass	Pass
Sky #06B8EF on Aster #81338E	Sample	3.25:1	Fail	Pass	Fail	Fail	Pass
Dark Sky #17759F on Aster #81338E	Sample	1.45:1	Fail	Fail	Fail	Fail	Fail
Light Sea #94B1BB on Aster #81338E	Sample	3.31:1	Fail	Pass	Fail	Fail	Pass
Sea #00465E on Aster #81338E	Sample	1.37:1	Fail	Fail	Fail	Fail	Fail
Dark Sea #003547 on Aster #81338E	Sample	1.74:1	Fail	Fail	Fail	Fail	Fail
Light Dogwood #F8F5F1 on Aster #81338E	Sample	6.9:1	Pass	Pass	Fail	Pass	Pass
Dogwood #F4EFE9 on Aster #81338E	Sample	6.56:1	Pass	Pass	Fail	Pass	Pass
Light Sky #94DDF8 on Dark Aster #542753	Sample	7.78:1	Pass	Pass	Pass	Pass	Pass
Sky #06B8EF on Dark Aster #542753	Sample	5.08:1	Pass	Pass	Fail	Pass	Pass
Dark Sky #17759F on Dark Aster #542753	Sample	2.27:1	Fail	Fail	Fail	Fail	Fail
Light Sea #94B1BB on Dark Aster #542753	Sample	5.17:1	Pass	Pass	Fail	Pass	Pass
Sea #00465E on Dark Aster #542753	Sample	1.13:1	Fail	Fail	Fail	Fail	Fail
Dark Sea #003547 on Dark Aster #542753	Sample	1.11:1	Fail	Fail	Fail	Fail	Fail
Light Dogwood #F8F5F1 on Dark Aster #542753	Sample	10.78:1	Pass	Pass	Pass	Pass	Pass
Dogwood #F4EFE9 on Dark Aster #542753	Sample	10.25:1	Pass	Pass	Pass	Pass	Pass

ADA study

In the table at right:

- Large text denotes headline copy, 19 pt or larger
- Normal text denotes body copy, 18 pt or smaller

Brand palette text colors	Text sample	Contrast ratio	Normal text WCAG AA	Large text WCAG AA	Normal text WCAG AAA	Large text WCAG AAA	Graphical objects and user interface components
Light Sky #94DDF8 on Light Pine #A7CAB4	Sample	1.18:1	Fail	Fail	Fail	Fail	Fail
Sky #06B8EF on Light Pine #A7CAB4	Sample	1.28:1	Fail	Fail	Fail	Fail	Fail
Dark Sky #17759F on Light Pine #A7CAB4	Sample	2.87:1	Fail	Fail	Fail	Fail	Fail
Light Sea #94B1BB on Light Pine #A7CAB4	Sample	1.26:1	Fail	Fail	Fail	Fail	Fail
Sea #00465E onLight Pine #A7CAB4	Sample	5.76:1	Pass	Pass	Fail	Pass	Pass
Dark Sea #003547 on Light Pine #A7CAB4	Sample	7.34:1	Pass	Pass	Pass	Pass	Pass
Light Dogwood #F8F5F1 on Light Pine #A7CAB4	Sample	1.64:1	Fail	Fail	Fail	Fail	Fail
Dogwood #F4EFE9 on Light Pine #A7CAB4	Sample	1.56:1	Fail	Fail	Fail	Fail	Fail
Light Sky #94DDF8 on Pine #2B7B49	Sample	3.46:1	Fail	Pass	Fail	Fail	Pass
Sky #06B8EF on Pine #2B7B49	Sample	2.25:1	Fail	Fail	Fail	Fail	Fail
Dark Sky #17759F on Pine #2B7B49	Sample	1.01:1	Fail	Fail	Fail	Fail	Fail
Light Sea #94B1BB on Pine #2B7B49	Sample	2.29:1	Fail	Fail	Fail	Fail	Fail
Sea #00465E on Pine #2B7B49	Sample	1.97:1	Fail	Fail	Fail	Fail	Fail
Dark Sea #003547 on Pine #2B7B49	Sample	2.51:1	Fail	Fail	Fail	Fail	Fail
Light Dogwood #F8F5F1 on Pine #2B7B49	Sample	4.79:1	Pass	Pass	Fail	Pass	Pass
Dogwood #F4EFE9 on Pine #2B7B49	Sample	4.55:1	Pass	Pass	Fail	Pass	Pass
Light Sky #94DDF8 on Dark Pine #226139	Sample	4.91:1	Pass	Pass	Fail	Pass	Pass
Sky #06B8EF on Dark Pine #226139	Sample	3.21:1	Fail	Pass	Fail	Fail	Pass
Dark Sky #17759F on Dark Pine #226139	Sample	1.43:1	Fail	Fail	Fail	Fail	Fail
Light Sea #94B1BB on Dark Pine #226139	Sample	3.26:1	Fail	Pass	Fail	Fail	Pass
Sea #00465E on Dark Pine #226139	Sample	1.39:1	Fail	Fail	Fail	Fail	Fail
Dark Sea #003547 on Dark Pine #226139	Sample	1.77:1	Fail	Fail	Fail	Fail	Fail
Light Dogwood #F8F5F1 on Dark Pine #226139	Sample	6.81:1	Pass	Pass	Fail	Pass	Pass
Dogwood #F4EFE9 on Dark Pine #226139	Sample	6.47:1	Pass	Pass	Fail	Pass	Pass

ADA study

In the table at right:

- Large text denotes headline copy, 19 pt or larger
- Normal text denotes body copy, 18 pt or smaller

Brand palette text colors	Text sample	Contrast ratio	Normal text WCAG AA	Large text WCAG AA	Normal text WCAG AAA	Large text WCAG AAA	Graphical objects and user interface components
Light Sky #94DDF8 on Light Sun #F9DFAD	Sample	1.15:1	Fail	Fail	Fail	Fail	Fail
Sky #06B8EF on Light Sun #F9DFAD	Sample	1.77:1	Fail	Fail	Fail	Fail	Fail
Dark Sky #17759F on Light Sun #F9DFAD	Sample	3.96:1	Fail	Pass	Fail	Fail	Pass
Light Sea #94B1BB on Light Sun #F9DFAD	Sample	1.74:1	Fail	Fail	Fail	Fail	Fail
Sea #00465E on Light Sun #F9DFAD	Sample	7.94:1	Pass	Pass	Pass	Pass	Pass
Dark Sea #003547 on Light Sun #F9DFAD	Sample	10.11:1	Pass	Pass	Pass	Pass	Pass
Light Dogwood #F8F5F1 on Light Sun #F9DFAD	Sample	1.19:1	Fail	Fail	Fail	Fail	Fail
Dogwood #F4EFE9 on Light Sun #F9DFAD	Sample	1.13:1	Fail	Fail	Fail	Fail	Fail
Light Sky #94DDF8 on Sun #F0B33C	Sample	1.24:1	Fail	Fail	Fail	Fail	Fail
Sky #06B8EF on Sun #F0B33C	Sample	1.23:1	Fail	Fail	Fail	Fail	Fail
Dark Sky #17759F on Sun #F0B33C	Sample	2.74:1	Fail	Fail	Fail	Fail	Fail
Light Sea #94B1BB on Sun #F0B33C	Sample	1.21:1	Fail	Fail	Fail	Fail	Fail
Sea #00465E on Sun #F0B33C	Sample	5.5:1	Pass	Pass	Fail	Pass	Pass
Dark Sea #003547 on Sun #F0B33C	Sample	7.01:1	Pass	Pass	Pass	Pass	Pass
Light Dogwood #F8F5F1 on Sun #F0B33C	Sample	1.72:1	Fail	Fail	Fail	Fail	Fail
Dogwood #F4EFE9 on Sun #F0B33C	Sample	1.63:1	Fail	Fail	Fail	Fail	Fail
Light Sky #94DDF8 on Dark Sun #9C6E21	Sample	2.99:1	Fail	Fail	Fail	Fail	Fail
Sky #06B8EF on Dark Sun #9C6E21	Sample	1.95:1	Fail	Fail	Fail	Fail	Fail
Dark Sky #17759F on Dark Sun #9C6E21	Sample	1.14:1	Fail	Fail	Fail	Fail	Fail
Light Sea #94B1BB on Dark Sun #9C6E21	Sample	1.98:1	Fail	Fail	Fail	Fail	Fail
Sea #00465E on Dark Sun #9C6E21	Sample	2.28:1	Fail	Fail	Fail	Fail	Fail
Dark Sea #003547 on Dark Sun #9C6E21	Sample	2.91:1	Fail	Fail	Fail	Fail	Fail
Light Dogwood #F8F5F1 on Dark Sun #9C6E21	Sample	4.14:1	Fail	Pass	Fail	Fail	Pass
Dogwood #F4EFE9 on Dark Sun #9C6E21	Sample	3.93:1	Fail	Pass	Fail	Fail	Pass

ADA study

In the table at right:

- Large text denotes headline copy, 19 pt or larger
- Normal text denotes body copy, 18 pt or smaller

Brand palette text colors	Text sample	Contrast ratio	Normal text WCAG AA	Large text WCAG AA	Normal text WCAG AAA	Large text WCAG AAA	Graphical objects and user interface components	
Light Sky #94DDF8 on Light Clay #E2B29D	Sample	1.25:1	Fail	Fail	Fail	Fail	  	Fail
Sky #06B8EF on Light Clay #E2B29D	Sample	1.21:1	Fail	Fail	Fail	Fail	  	Fail
Dark Sky #17759F on Light Clay #E2B29D	Sample	2.71:1	Fail	Fail	Fail	Fail	  	Fail
Light Sea #94B1BB on Light Clay #E2B29D	Sample	1.19:1	Fail	Fail	Fail	Fail	  	Fail
Sea #00465E on Light Clay #E2B29D	Sample	5.44:1	Pass	Pass	Fail	Pass	  	Pass
Dark Sea #003547 on Light Clay #E2B29D	Sample	6.92:1	Pass	Pass	Fail	Pass	  	Pass
Light Dogwood #F8F5F1 on Light Clay #E2B29D	Sample	1.74:1	Fail	Fail	Fail	Fail	  	Fail
Dogwood #F4EFE9 on Light Clay #E2B29D	Sample	1.65:1	Fail	Fail	Fail	Fail	  	Fail
Light Sky #94DDF8 on Clay #BB4815	Sample	3.44:1	Fail	Pass	Fail	Fail	  	Pass
Sky #06B8EF on Clay #BB4815	Sample	2.24:1	Fail	Fail	Fail	Fail	  	Fail
Dark Sky #17759F on Clay #BB4815	Sample	1:1	Fail	Fail	Fail	Fail	  	Fail
Light Sea #94B1BB on Clay #BB4815	Sample	2.28:1	Fail	Fail	Fail	Fail	  	Fail
Sea #00465E on Clay #BB4815	Sample	1.98:1	Fail	Fail	Fail	Fail	  	Fail
Dark Sea #003547 on Clay #BB4815	Sample	2.53:1	Fail	Fail	Fail	Fail	  	Fail
Light Dogwood #F8F5F1 on Clay #BB4815	Sample	4.77:1	Pass	Pass	Fail	Pass	  	Pass
Dogwood #F4EFE9 on Clay #BB4815	Sample	4.53:1	Pass	Pass	Fail	Pass	  	Pass
Light Sky #94DDF8 on Dark Clay #933810	Sample	4.96:1	Pass	Pass	Fail	Pass	  	Pass
Sky #06B8EF on Dark Clay #933810	Sample	3.23:1	Fail	Pass	Fail	Fail	  	Pass
Dark Sky #17759F on Dark Clay #933810	Sample	1.45:1	Fail	Fail	Fail	Fail	  	Fail
Light Sea #94B1BB on Dark Clay #933810	Sample	3.29:1	Fail	Pass	Fail	Fail	  	Pass
Sea #00465E on Dark Clay #933810	Sample	1.38:1	Fail	Fail	Fail	Fail	  	Fail
Dark Sea #003547 on Dark Clay #933810	Sample	1.75:1	Fail	Fail	Fail	Fail	  	Fail
Light Dogwood #F8F5F1 on Dark Clay #933810	Sample	6.86:1	Pass	Pass	Fail	Pass	  	Pass
Dogwood #F4EFE9 on Dark Clay #933810	Sample	6.52:1	Pass	Pass	Fail	Pass	  	Pass

ADA study

In the table at right:

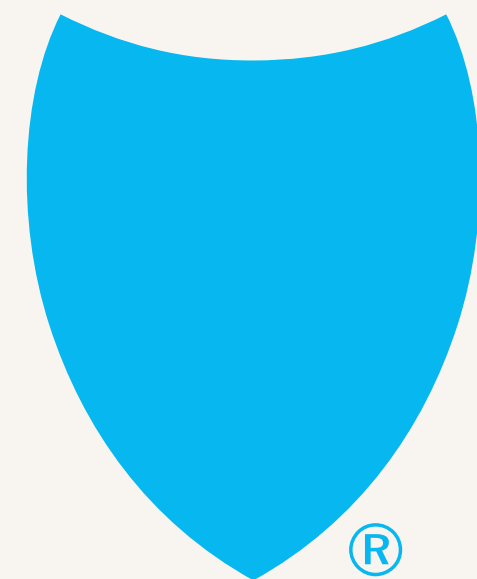
- Large text denotes headline copy, 19 pt or larger
- Normal text denotes body copy, 18 pt or smaller

Brand palette text colors	Text sample	Contrast ratio	Normal text WCAG AA	Large text WCAG AA	Normal text WCAG AAA	Large text WCAG AAA	Graphical objects and user interface components	
Light Sky #94DDF8 on White #FFFFFF	Sample	1.5:1	Fail	Fail	Fail	Fail		Fail
Sky #06B8EF on White #FFFFFF	Sample	2.3:1	Fail	Fail	Fail	Fail		Fail
Dark Sky #17759F on White #FFFFFF	Sample	5.14:1	Pass	Pass	Fail	Pass		Pass
Light Sea #94B1BB on White #FFFFFF	Sample	2.26:1	Fail	Fail	Fail	Fail		Fail
Sea #00465E on White #FFFFFF	Sample	10.3:1	Pass	Pass	Pass	Pass		Pass
Dark Sea #003547 on White #FFFFFF	Sample	13.12:1	Pass	Pass	Pass	Pass		Pass
Light Dogwood #F8F5F1 on White #FFFFFF	Sample	1.08:1	Fail	Fail	Fail	Fail		Fail
Dogwood #F4EFE9 on White #FFFFFF	Sample	1.14:1	Fail	Fail	Fail	Fail		Fail

Light Sky #94DDF8 on Black #000000	Sample	13.95:1	Pass	Pass	Pass	Pass		Pass
Sky #06B8EF on Black #000000	Sample	9.11:1	Pass	Pass	Pass	Pass		Pass
Dark Sky #17759F on Black #000000	Sample	4.08:1	Fail	Pass	Fail	Fail		Pass
Light Sea #94B1BB on Black #000000	Sample	9.26:1	Pass	Pass	Pass	Pass		Pass
Sea #00465E on Black #000000	Sample	2.03:1	Fail	Fail	Fail	Fail		Fail
Dark Sea #003547 on Black #000000	Sample	1.6:1	Fail	Fail	Fail	Fail		Fail
Light Dogwood #F8F5F1 on Black #000000	Sample	19.32:1	Pass	Pass	Pass	Pass		Pass
Dogwood #F4EFE9 on Black #000000	Sample	18.36:1	Pass	Pass	Pass	Pass		Pass

Thank you

For more information, contact:
brand@bcbsnc.com



**North
Carolina**