Premera writing style standards

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Premera writing standards

The following are the writing style and word usage standards for all communications for the Premera family of companies. Writers, editors, designers, developers, and communicators all need to align their work with these guidelines to ensure consistency. Consistent style helps strengthen our brand, promotes customer trust, and enables us to be more productive.

Style guides and dictionary (use in this order)

Premera writing style standards (also known as the Premera style guide)

Associated Press Stylebook (AP)

Chicago Manual of Style

Dictionary: merriam-webster.com

The Premera style is a hybrid of several styles. While AP is the secondary guide, not all entries adhere to AP. Still, if you don't find an answer in the Premera guide, do refer to AP. Then send us an email if you think it would be helpful to add an entry to the Premera style guide.

Language, insurance, and the digital world, especially mobile devices, are always changing. This means that we'll regularly update the Premera style guide to reflect these changes. Future updates to entries will be flagged with a date stamp.

In this guide

Section 1: Word usage and style standards
Alphabetical listing of grammar; punctuation; style; and word usage, including medical, insurance, and Premera-specific terms.

Appendix A: Readability guidelines
Writing tips to help us communicate clearly with low-literacy readers. It includes readability guidelines based on Flesch-Kincaid standards, plus information about our Let's Be Clear initiative.

Appendix B: Notes on writing interface instructions
These are helpful terms to know when writing about online interfaces, such as websites and mobile apps.

Note

- **User interface (UI) writing** may include differences from website narrative text. Therefore, UI writers will follow the Microsoft Manual of Style (MMS) and UI best practices rather than the Premera style guide.
- **National accounts** has a separate style guide that lists deviations from the Premera style guide. Contact the national accounts team in Marketing if you have questions.

Appendix C: Inclusive language
Consider whether the language you use is inclusive. These are guidelines rather than rules.

Word usage and style standards alphabetical listing

Red = Words or phrases to avoid

Numerals and symbols

24-Hour NurseLine

A service included at no extra cost to our plan members to help them decide whether to seek help from an urgent care clinic or ER.

Instead of referring to specific 24-Hour NurseLine phone numbers, instead say, "Call the number on your member ID card."

Exceptions: Amazon, Microsoft, FEP

- Amazon combined its NurseLine and Teladoc services into the Medical Advice Line**.**
- Microsoft calls its service the 24-Hour Nurse Line, with Nurse Line as two words.
- FEP uses 24/7 Nurse Line.

& (ampersand)

In general, ampersands should be avoided, but they may be used in short-form text, such as tables or charts, where space is at a premium.

Exceptions:

- Use the ampersand symbol when it is part of a formal name, such as The Centers for Medicare & Medicaid Services or a program name (Active&Fit).
- Use the ampersand symbol when it is a graphic element, such as part of a logo or infographic.
- PACCAR will use the ampersand.

! (exclamation points)

See: exclamation points!

UPDATED 8/11/23

numbers/numerals

Web and mobile: The preference is to use numerals all of the time. With the popularity of mobile devices, spelling out numbers is becoming outdated. (For additional info, visit Aha Media's blog post by Ahava Liebtag, who's a thought leader in content strategy.)

Print: As a general guideline, spell out one through nine in more formal writing and letters and use numerals for 1 through 9 in short-form text, such as calendars, monetary references, charts, or where otherwise appropriate. (Be clear about the reason and be consistent within a document.)

Exceptions:

- At the start of a sentence, always spell out the number. If this is awkward, rewrite the sentence.
- If a sentence includes both a number lower and higher than 10, switch all to numerals. “There were 10 people already seated and 3 more were just arriving.”
- In short-form text: Use numerals for 1 through 9 in short-form text, such as calendars,

monetary references, charts, or where otherwise appropriate. (Be clear about the reason you're choosing one way over another and be consistent within a document.)

Incorrect: 20 members added dental coverage.
Correct: Twenty members added dental coverage.

Ordinals: Avoid the use of the ordinal format (such as 1st, 31st) when referring to dates.

Incorrect: The meeting is on March 1st, 2022
Correct: The meeting is on March 1, 2022

Incorrect: The meeting is on the 1st Wednesday of the month.
Correct: The meeting is on the first Wednesday of the month.

Correct: The content is written for a 6th grade reading level.

Also refer to: dates; times; years and centuries; %(percent); phone numbers; short-form text

% (percent)

See: percent vs. %

Also refer to: dashes; numbers/numerals

Added 1/23/23

periods

Periods appear after punctuation in American English and before punctuation in British English.

Correct: "This is where the period appears in American English."
Incorrect: "British punctuation isn't used in the United States".

A

a, an

Use *an* before a word that starts with a vowel or a vowel sound.

Examples:

- **An HSA** (The H in *HSA* begins with an A sound)
- But **A PPO**

abbreviations

Most common abbreviations (Dr., PhD., ext.) don't need to be spelled out. Use periods in most two-letter abbreviations, such as U.S., a.m., and p.m.

Unlike acronyms, some abbreviations do require periods (Dr., ext.) while others do not (ob/gyn). To form a plural abbreviation, use a lowercase "s" with no apostrophe: MDs, ob/gyns.

- Call your agent at 206-555-1212, ext. 45.
- Most of the ob/gyn board members were PhDs as well as RNs or MDs.

Abbreviations may be used in headlines if the abbreviation is more common than the full term or if it's unavoidable due to space. Then spell it out on first reference in the body of the text and add the abbreviation in parentheses after it.

Also refer to: academic degrees; acronyms; short-form text

ACA (Affordable Care Act)

The Affordable Care Act is an acceptable alternative to the full name: The Patient Protection and Affordable Care Act. Do not refer to it as Obamacare.

UPDATED 7/29/22

academic degrees

Not everyone is familiar with academic degrees, so only use them when it's important in the context of the communication. Use doctor (Dr.) only for medical doctors. Use the possessive form (with apostrophe) and lowercase (bachelor's degree; master's degree) unless the academic major is a proper noun (French, Latin). Don't use a degree's abbreviation except for PhD (not Ph.D.).

Incorrect:
Dr. John Smith, MD.
She received an MS degree in Botany from Washington State University.
Correct:
Dr. John Smith
She holds a bachelor's degree in French from Ohio State University, a master's degree in business administration from Arizona State University, and a PhD in zoology from the University of Washington.

Examples: bachelor of arts (BA) (a bachelor's); bachelor of science (BS); doctor of education (EdD); doctor of medicine (MD); master of arts (MA) (a master's); master of business administration (MBA); master of science (MS); doctor of pharmacy (PharmD); doctor of business administration (DBA); doctor of health administration (DHA); doctor of philosophy (PhD).

Exception: If you are listing only name, title, and degrees, you may use *Jane Thomas, MD* for consistency with the other listings that include the degrees abbreviation after the last name.

Also refer to: titles

Accredo

Premera contracts with Accredo to provide specialty pharmacy services. Specialty pharmacy drugs help members who have chronic, life-threatening, or rare conditions; these drugs are typically injectable biopharmaceutical medications. Accredo is a subsidiary of Express Scripts. Use without a trademark symbol.

Also refer to: AllianceRx Walgreens Prime

ACO

Avoid use. ACO refers to Accountable Care Organization. Premera has ACOs, but we refer to them as PersonalCare Plans.

acronyms

Spell out acronyms (HIPAA, COBRA) and initialisms (such as PCP, FDA, HSA, EAP) on first reference, followed by the acronym in parenthesis. Use only the acronym or initialism in subsequent references.
Do not use periods. Although we use all caps for initialisms—such as HSA or PCP—the spelled-out term isn't capitalized unless it's a proper noun: Affordable Care Act (ACA), Centers for Medicare & Medicaid Services (CMS).

Examples:

All prescription drugs are approved by the Food and Drug Administration (FDA).

The Health Insurance Portability and Accountability Act (HIPAA) went into effect in 1997. HIPAA is designed to protect patients' medical records.

Find more information in the Explanation of Benefits (EOB).

Also refer to: abbreviations

LET'S BE CLEAR

activate

Avoid. Use *start* instead.

active vs. passive voice

Avoid passive voice. Use active voice as often as possible to send your message with clarity and energy. Passive voice also reduces readability.

Passive voice:
The new program was launched by Premera Blue Cross in July.
Active voice:
Premera Blue Cross launched the new program in July.

addresses

Use PO Box (not P.O. Box). This is a deviation from the AP Stylebook.
Do not use periods in directional addresses (SW, not S.W.)

Example:
7001 220th St. SW, Building 1
Mountlake Terrace, WA 98043

LET'S BE CLEAR

adhere

Avoid use. Use *follow* instead.

LET'S BE CLEAR

adjudicate

Avoid use in member-facing communications. Use *process* instead.

LET'S BE CLEAR

advise

Avoid use. Instead, use *tell*, *let you know*, or *recommend* instead.

agent

See: producer

UPDATED 2/20/19

ages

Use numerals in all instances. Rather than using an en dash between ages, use the word *to* whenever possible: *ages 15 to 18*. Use *65 and older*, not *65 and up.*

Also refer to: numbers and numerals

Alaska Time

Not: Alaska time, Alaska Standard Time, AT, or AST. Avoid use unless necessary for clarity or for short-form text.

Incorrect:
Customer service is open until 8 p.m. Alaska time.
Correct:
Customer service is open until 8 p.m. Alaska Time.

Also refer to: Pacific Time; short-form text

AllianceRx Walgreens Prime

Formerly known as Walgreens Specialty Pharmacy. Use without a trademark symbol.

AllianceRx Walgreens Prime is one of two companies Premera contracts with to provide specialty pharmacy services. A specialty drug provider delivers injectable and biopharmaceutical medications with support services to patients with complex health conditions. Specialty pharmacy services include working closely with individuals to manage chronic, life-threatening, or rare conditions and delivering injectable and biopharmaceutical medications.

Also refer to: Accredo

ALL CAPS

Avoid. COPY THAT'S IN ALL CAPS is the equivalent of yelling and is not customer friendly.

UPDATED 2/20/19

a.m., p.m.

Lowercase, with periods. Not am, pm; A.M., P.M.; or AM, PM. Use a space between the numeral and the letter that follows (7 a.m.). Beware of redundancies.
Note: Use 6 a.m. to 8 p.m., BUT when it's 4 p.m. to 6 p.m., write 4 to 6 p.m.

Incorrect:
7 a.m. in the morning
Correct:
7 a.m.

Also refer to: times

Amazon-specific content

We do our best to avoid one-offs and unique features for national accounts. However, Amazon has rebranded its 24-Hour NurseLine and Teladoc as the Medical Advice Line (March 2016). Amazon also prefers health care as two words; however, there is an effort to use as one word when possible.

ampersand (&)

See: & (ampersand)

annual election period (Medicare)

Do not capitalize. The Medicare annual election period runs from October 15 through December 7.

annual enrollment period (Medicare)

Open enrollment is also prominent in Medicare. It's when enrollees can choose to stay in Original Medicare or choose to join or change plans within the Medicare Advantage and Medicare Part D Prescription Drug programs for the coming calendar year. For Medicare Advantage, we use *annual election period* and *open enrollment*.

apostrophes

Possessives: For words that end in the letter "s," use an apostrophe to denote a possessive: *customers' needs*. For proper names, use "s." Don't use a single quotation mark in place of an apostrophe.

Do not use apostrophes in years.

Incorrect:
In the 1990's, 20 percent of Americans had no health plan.

Correct:
In the 1990s, 20 percent of Americans had no health plan.

Also refer to: plurals; possessives

ARNP

Advanced registered nurse practitioner. ARNPs have had more education and training than registered nurses (RNs) and have the authority to write prescriptions.

Depending on the plan, customers may be able to designate an ARNP as their primary care provider.

LET'S BE CLEAR

associate

Avoid use. Use employee instead.

UPDATED 1/23/23

asterisks

For important additional information, start a new paragraph with **NOTE:** [and the information] if possible, instead of an asterisk. In the text, place the asterisk before all other punctuation except the long dash.

Example:
Correct: Premera has the best customer service[1]—and we're so happy about it.
Correct: Premera has the best customer service,[1] and we're so happy about it.
Incorrect: Premera has the best customer service[1], and we're so happy about it.

Asterisks can be used when space doesn't allow, such as on rate sheets. If more than two asterisks are needed, use numbered footnotes instead.

Exception:
You can use these symbols, in this order, when numbered footnotes are difficult to read because they

appear next to other numbers.
* asterisk
+ dagger
++ double dagger
§ section mark

Also refer to: citations; footnotes

NEW 7/29/22
attributions

See: citations

authorized generics

A brand-name drug that's marketed without the brand name on the label.

> **Example:** Authorized generic versions of EpiPens are available without the Mylan brand name listed on the packaging. They have the same formulation and functionality as the name-brand versions. Authorized generics may be marketed by the brand-name drug company or a different company with the brand company's permission. FDA list of authorized generic drugs

B

LET'S BE CLEAR
balance billing

(Can't replace but provide an explanation.)
Customer-facing content: This is when a healthcare professional outside of a plan's network sets a higher cost for a service than professionals do inside the plan's network. Charging an extra amount is called balance billing. (Balance billing is more commonly called surprise billing and is a source of many customer appeals and complaints.)

UPDATED 10/05/23
behavioral health

Avoid use in customer-facing materials without an explanation. If programs are behavior-related, such as for addiction services, smoking cessation, or autism, be specific and clear when writing about these programs rather than using "behavioral health" by itself. Use of the term in internal communications or in business-to-business contexts is acceptable.
Note: We write "healthcare" when referring to physical health, but we use "behavioral health care" when discussing mental health. Also, do not use the abbreviation "BH."

See also: mental health

benefit booklet

(Not benefits booklet or benefit book)

A member brochure that includes a complete list of benefits and related information. Do not use the terms benefit summary or benefit brochure.

biological children

Don't use the term natural children. Sometimes used in open enrollment qualifying life event copy.

Also refer to: Appendix C: Inclusive language

B'link

B'link is a collection of short, medium, and long printable resources for employers to share with employees from the Premera employer website.
Note the lowercase "l."

UPDATED 1/13/23

BlueCard® (one word; note the internal caps)

BlueCard links participating healthcare providers and the independent Blue Cross Blue Shield companies across the country through a single electronic network for claims processing and reimbursement. Use the registered trademark symbol only once and in the first in-text reference (not in a table of contents or a headline).

Also refer to: Blue Cross Blue Shield Global Core

Blue Cross Blue Shield Association (BCBSA)

A national federation of 36 independent, community-based, locally operated Blue Cross and Blue Shield companies. Premera Blue Cross is a member of this group. When talking about membership in the association, use the complete name when first mentioned, followed by the initialism (BCBSA) in parentheses. On subsequent references to the association as a noun, use BCBSA. Use BCBS on subsequent reference as an adjective describing member companies. (Also applies when talking about Premera Blue Cross Blue Shield of Alaska.)

When referring to Premera Blue Cross only, it's not necessary to refer to the association, so use BCBS instead of BCBSA.

Blue Cross Blue Shield Global Core

The BCBS program for coverage while traveling internationally. This program name was introduced in January 2017. The Blue Cross Blue Shield Global Core program provides a network of contracting providers and hospitals in more than 200 countries and territories. The program only offers referrals to doctors and other healthcare providers.

brand voice (Premera)

Brand voice is the consistent representation of a brand through the particular use of words and stylistic elements. Done well, the brand voice reinforces and supports the company's overt and implied promise to its customers.

Also refer to: Brandland

brand voice (LifeWise)

View the LifeWise brand guidelines.
Also refer to the BCBSA Brand Book (created by Landor) or the legal department for general guidance on Blue Cross Blue Shield brands.

broker

See: producer

UPDATED 8/11/23

bulleted lists

Use bulleted items (words, phrases, and complete sentences) to make simple, easily understood points.

- Use with a list of two or more items (three or more are preferred).
- Introduce a bulleted list with a colon and capitalize the first word in bullet point. The preference is to introduce a bulleted list with a complete sentence.
- Punctuate only those bulleted list items that are full sentences.
- Do not use hyphens in place of bullets in bulleted lists.
- Use the open circle for sub-bullets.
- Don't end a bullet point with a comma or a semicolon.
- Be consistent in either using complete sentences or fragments within the same list.

Examples:

Premera dental plans include four options:

- Dental Preference is for basic coverage.
- Dental Essentials includes a range of care.
- Dental Preventive+ is for preventive care.
- For access to the greatest number of dentists, Dental Optima provides access to the largest number of dentists.

Make bulleted items parallel in construction by using the same part of speech, and if a verb, the same verb tense, when beginning each item.

Incorrect:

- We work hard to simplify administration
- Your professional needs and concerns
- Respecting the physician-patient relationship

Correct:

- Understanding your professional needs and concerns
- Working hard to simplify administration
- Respecting the physician-patient relationship

End complete sentences—subject and verb, plus object (if any)—with a period.

Incorrect:

- I claim more than $1,000 in prescription costs per calendar year,
- I take more than 3 specialty drugs,
- There are generic equivalents for the ongoing prescriptions I take

Correct:

- I claim more than $1,000 in prescription costs per calendar year.
- I take more than three specialty drugs.
- There are generic equivalents for the ongoing prescriptions I take.

Do not use punctuation for short word lists or phrases (one to three words).

Incorrect:

Symptoms include everything from:

- Earaches to
- Back pain

Incorrect:

Symptoms:

- Headache
- Cough
- Runny nose

Correct:
Symptoms include the following:
- Headache
- Cough
- Runny nose

buttons

Also called call-to-action buttons.
Use sentence case for buttons on websites.

Incorrect: Sign In
Correct: Sign in (note lowercase "i" in "in.")

C

calls to action

The buttons and links on our websites should always include VERBS. Including a verb in call-to-action links dramatically increase click-through rates. (Our call-to-action links and buttons use sentence case.)

Note the plural of call to action is calls to action, not call to actions.

Incorrect:
Dental plan information
Correct:
Shop dental plans

UPDATED 2/20/19

cancel, canceled, canceling, but cancellation

Not cancelled or cancelling.

UPDATED 8/11/23

capitalization

Only formal names, such as departments, government organizations, agencies, and programs with proper names should use initial caps. Using lowercase is less formal and sounds more approachable, relatable, and human. For instance, each word in Affordable Care Act is capitalized. However, use lowercase for customer service.

Formulary names are capitalized, as in the "Essentials Formulary," but when writing "the formulary" it should not be capitalized.

Job titles are not capitalized except when they appear before a person's name.

Incorrect:
Prior Approval
Case Manager
Member, Provider
Primary Care Physician
Customer Service
Correct:
prior approval
case manager, but Case Management Program
member, provider

primary care physician
call customer service

Incorrect:
If you're a Premera Member, complete the claim form to be reimbursed.
If you're a producer who sells Premera health plans to Large Employer groups, read the attached notice.
Correct:
Premera members can access a suite of health tools.
Or
If you're a producer who sells Premera health plans to large employer groups, read the attached notice.

Plan names should be title case. If "plan" or "health plan" appears after the name of the plan, those words should not be capitalized. When referencing a plan: "Adult Dental" and "Adult Vision" are not full plan names so they should not be capitalized

Premera programs (not departments) are typically capped, for branding: Case Management Program.

Product names should be capitalized in the way in which the project manager indicates. If you're not sure, check.

Team names and department names – If the usage of the department name is not specific to Premera, then it should be in sentence case. Example: "Call our customer service line," but "contact Premera Customer Service."

Also refer to: abbreviations; acronyms; titles

CDC (Centers for Disease Control and Prevention)

Note the "s" on Centers. Also, the CDC frequently updates its website. This can lead to broken links if we link to their content (such as in the blog).

Cesarean

Not Caesarean. C-section is acceptable on second and further reference.

NEW 7/29/22

citations

Adding a citation as a footnote is the way to let readers know the source of the information you're providing. Autogenerate MLA citations using easybib.com (free).

Be sure to cite third-party sources when using a superlative (best, most, lowest), per government regulations.

Example:
We're the #1 health plan in the Northwest.
Source: Kaiser Family Foundation

Also refer to: asterisks; footnotes

LET'S BE CLEAR

claim

(Can't replace but provide explanation)
A claim is a request to a health plan provider for payment of healthcare services.

click

See: Appendix B: Notes for writing interface instructions

click on

See: Appendix B: Notes for writing interface instructions

click vs. tap

Use click when referencing a website. Use “tap” in mobile copy.

CMS (Centers for Medicare & Medicaid Services)

The ampersand is part of the name, and the acronym includes only one M. This governmental organization reviews our Medicare content prior to publishing. Contact the Medicare team for CMS-related questions.

"co" as a hyphenated prefix

Refer to merriam-webster.com. The hyphen is often omitted unless a word is easily misread or mispronounced without the hyphen as a cognitive clue.

Examples:
We don’t hyphenate *copay* so it matches the format of *coinsurance*.
Co-branding is hyphenated.

Also refer to: prefixes

co-branding: BCBSA disclosure templates for co-branded marketing materials

Use the following template BCBSA disclosure copy for co-branded marketing materials. If in doubt, check first with the Premera legal department.

a) When an account vendor has an agreement directly with the group or employer to provide services, use the following waiver:
[Company name], an independent provider of [description of services], does not provide Blue Cross Blue Shield products or services. [Company name] is solely responsible for its products and services.

b) When a support company contracts with Premera directly, use the following waiver:
[Company Name] is an independent company that provides [describe products/services] on behalf of Premera Blue Cross.

LET'S BE CLEAR

coinsurance

(Can’t replace but provide an explanation.) Not co-insurance. Coinsurance is a percentage of costs that customers are required to pay for services, after paying their deductible. Note: Not all plans include a deductible.

commas in a series (also called the serial comma or Oxford comma)

In a series of three or more items, place a comma before the connector—such as *and* or *or*—that precedes the last item. Separated items can be words, phrases, or clauses. This rule is often broken or is used inconsistently—sometimes within the same piece.

Note: The use of the serial comma differs from AP style. It's intended to make our content more customer-friendly and to improve readability.

Incorrect:
We offer Group Medical, Individual Medicare and Individual and Family Plans
Correct:
We offer Group Medical, Individual Medicare, and Individual and Family Plans

Exceptions:
Press releases are written in Associated Press style (without serial commas) to make them more accessible to the media.

Also refer to: semicolons in a series

compound adjectives

Use a hyphen to join two or more words that function as a single adjective preceding a noun. (These are known as compound adjectives.) Use a hyphen to express a single concept when two or more words are used together as an adjective.

Examples:
The providers were involved in high-powered negotiations.
Also, managed-care plan, out-of-pocket maximum, full-time job, and toll-free number.
When a hyphenated word is capitalized, capitalize the second word if the second word can stand alone.

When compound adjectives do not precede the word they modify, they are not hyphenated.

Example:
The representative from the insurance commission was high powered.

Also, in some cases, compound adjectives are so commonly used that hyphens aren't necessary. If unsure, see merriam-webster.com.

Also refer to: compound words; hyphens

Added 1/23/23

compound words

Compound words often evolve the longer they are in use.

Example: *Electronic mail* (open compound) changed to *e-mail* (hyphenated) once it became more familiar until it finally changed to *email* (closed compound).
Healthcare (at least for Premera, is a closed compound) while behavioral health is an open compound and that's why we write *behavioral health care*, not *behavioral healthcare*.
Exception: Some compound words are so familiar they are not hyphenated or combined, such as living room and full moon. The way to know for sure it to look them up on merriam-webster.com.

Also refer to: compound adjectives; hyphens

contractions

Use common contractions. Contractions give copy a more conversational, friendly feel.

Incorrect:
Do not forget to add your dental coverage.
Correct:
Don't forget to add your dental coverage.

LET'S BE CLEAR

coordination of benefits

(Can't replace but provide an explanation.)
If you have coverage from more than one health plan, Premera will work with the other health plan to share part of the costs. It can also be referred to as coverage from more than one health plan.

LET'S BE CLEAR

copay

Not *co-pay* or *copayment*. (Can't replace but provide an explanation). Coinsurance isn't hyphenated in the Premera style. Copay is similarly unhyphenated for consistency.

For each healthcare visit, a copay is the fixed amount you pay at the time of service. **Note**: Not all plans or services have a copay.

UPDATED 2/20/19

LET'S BE CLEAR

cost share

Not *costshare*. Use *cost-share* only as an adjective, as in *cost-share subsidy*.
Can't replace but provide an explanation:
The part of healthcare costs that you have to pay, such as deductibles, coinsurance, and copay. It doesn't include monthly health plan bills, amounts balance billed by healthcare providers who are out of your plan network, or the cost of services not included in your plan.

UPDATED 2/20/19

cost-share reduction subsidy

This is one of two kinds of help with costs for metallic plans. The other is a federal tax credit. This subsidy is in addition to the federal tax credit and lowers out-of-pocket costs by reducing the percentage of medical costs that must be paid. A member can receive the subsidy if income is below a certain level and if a Silver plan is purchased.

LET'S BE CLEAR

covered

Avoid use when possible. (Use of *covered* may have legal implications.) Instead, explain the benefits provided or included with the specific service. Example: Instead of "Yes, that's a covered service," say, "Yes, knee replacements are covered by your health plan. If you haven't met your deductible, you pay for the service. Once you meet your deductible, you pay coinsurance until your out-of-pocket maximum is met."

coworker

Not *co-worker*.

CT scan

Not *CAT scan*. CT stands for computerized tomography. *CAT* is outdated (computerized axial tomography).

customer service

Lowercase. Lowercasing is friendlier and supports our content strategy of humanizing content. Capitals are formal and denote authority; we should avoid capitalizing department names unless they are specific to Premera.

Also refer to: capitalization

customer service representative

Lowercase.

D

dashes

For information about hyphen use, refer to hyphens and compound adjectives.

See: compound adjectives; em dash; en dash; hyphens

dates

Don't use ordinal numbers (such as 1st, 3rd, 17th), especially in dates.

Incorrect:
The next meeting is Aug. 10th.
Correct:
The next meeting is on August 10.
Grades, such as the 6th grade is an exception.

When a sentence lists only the month and year, don't separate the month and year with a comma.

Incorrect:
Premera launched the program in June, 2020.
Correct:
Premera launched the program in June 2020.

When a phrase includes a date with month, day, and year, use a comma after the year.

Incorrect:
At midnight on Dec. 31, 2020 LifeWise Individual and Family Plan changes started.
Correct:
At midnight on December 31, 2020, LifeWise Individual and Family Plan changes started.

When describing start dates for health plans, use the active voice. Avoid using effective date. Avoid using *ending* or *starting* if possible.

Incorrect:
The plan is effective starting Aug. 1, 2022.
View the sales brochure for plans with effective dates ending July 31, 2022.
Correct:
The plan starts on August 1, 2022.
View the sales brochure for plans starting before July 31, 2022.

When describing consecutive plan years, use the four-digit year for each year, not just the initial year (per our legal department).

Incorrect: Vision Plan Benefits for 2022-23

Correct: Vision Plan Benefits for 2022–2023. Use an en dash between numbers in text, not a hyphen.)

Also refer to: months; numbers; seasons of the year; times; years and centuries

days of the week

Write out days of the week. Use Monday through Friday, not Monday–Friday.

UPDATED 07/29/22

deaf and hard of hearing

Preferred term over *hearing impaired*.
Use "deaf **and** hard of hearing community," but "deaf **or** hard of hearing" when referring to an individual.

A medical condition shouldn't define a person. "A person who is deaf or hard of hearing" is preferable to "deaf or hard-of-hearing person." (Just as we prefer to use "person who has autism" or "person with autism" to "autistic person.")
Note: The National Association of the Deaf has guidelines for sensitivity:
http://nad.org/issues/american-sign-language/community-and-culture-faq
Also, the Yahoo! Style Guide has great tips on sensitive language, as does the Associated Press Stylebook.

Also refer to: Appendix C: Inclusive language

LET'S BE CLEAR

deductible

(Can't replace but provide an explanation.)
The amount you pay each year before your health plan starts to pay for certain services. Copays don't count toward meeting your deductible. Once your deductible is met, you pay coinsurance until your out-of-pocket maximum is met.

Also refer to: copay; coinsurance

degrees

See: academic degrees

Dental Health Center

An online resource to help plan members estimate treatment costs, locate a dental provider, and find out about oral health. This tool is provided through go2dental, a company based in New Jersey. Don't refer to the go2dental name in plan member communications, but the go2dental logo image may be used.

Note: The Dental Health Center is currently linked to from our navigation. Ideally, for a better customer experience, we shouldn't link to third-party content directly from our navigation.

dependents

Often misspelled as dependants.

dietitian

Not dietician. In most states, a dietitian typically has more credentials than a nutritionist.

disclaimer for health content

Use the following on health content (such as the blog):
The health information on this site is provided as a resource only. It's not intended to be medical advice or used for any diagnostic or treatment purposes.

doctor

See: provider

doctors and other providers

Use to refer to a mixed group of providers, such as doctors, nurses, and acupuncturists.

UPDATED 10/10/19

do's and don'ts

Not *dos and don'ts*. Try to avoid using the phrase, as it can be perceived as bossy or insensitive. For example, if

you have a list of the top 10 do's and don'ts for weight loss, a customer who has diabetes may not be able to follow some of the dietary tips (or worse, it may be dangerous for them to do so).

ADDED 2/20/19

drug

The words *drug*, *medication*, and *medicine* may be used interchangeably. Be consistent within the same document if it will be clearer to the reader to do so.

drug list

Use drug list rather than formulary in all instances.

Exception: The Request for Proposal (RFP) team will use *formulary* if the client uses the term.

E

Eastern Washington

Correct spelling for both the region of Washington and the Premera Blue Cross service region. Capitalize the "E" in Eastern in both uses.

Also refer to: Western Washington

LET'S BE CLEAR

effective date

Avoid use. Instead, use start date.

Also refer to: dates

e.g.

Avoid.

See: Latin terms

ellipsis (…)

Avoid ellipses. They connote a lack of certainty or confidence and are therefore off-brand. In some exceptions, an ellipsis may have a place in advertising copy.

email

Not e-mail or E-mail.

Also refer to: compound words

em dash (—)

Also known as the long dash. It gets its name from its width—roughly the same as a capital letter M. It's used to denote an abrupt shift in thought and is sometimes used in place of parentheses.

Em dashes are used with no space between the dash and the words surrounding them.

> **Examples:**
> Vantage Plus lets you choose benefits based on what's important to you—cost, maximum choice of doctors, or a specific physician.

Do yourself a favor—and reduce paper—by choosing to receive your Explanation of Benefits (EOB) electronically.

Tip: On a Windows machine, use Alt+0151 to insert an em dash, or ALT + SHIFT + the dash on the number pad.

UPDATED 2/20/19

en dash (–)

Also known as the short dash. It gets its name from its width—roughly the same as the letter N. Used in number ranges, dates, and times. Don't add spaces before or after the en dash.

Examples:
Meeting time: 11 a.m.—1 p.m., (but 11 a.m. to 1 p.m. is preferable)
Monday–Friday, (but Monday through Friday is preferable)

Incorrect:
The plan covers employee groups with 2-50 members.
Correct:
The plan covers employee groups from 2 to 50 members.

Similar to ampersands, the use of the dash makes the copy harder to read. If *from* precedes the range, use *to* between the numbers, instead of an en dash.

Tip: On a Windows computer, use Alt+0150 to insert an en dash. On keyboards, the shortcut is CTL+ hyphen on the number pad.

Exception: En dashes can be used when space is very tight, such as in short text, tables, or the mobile app.

Also refer to: short-form text

ADDED 8/11/23

Enroll in

A member enrolls in a plan (not on a plan).

EPO (exclusive provider organization) plan

An EPO is a managed care plan where services are covered only if you go to providers, specialists, or hospitals in the plan's network (except in an emergency).

etc.

Avoid.

See: Latin terms

eviCore

Use eviCore healthcare on first reference; eviCore thereafter. Note lowercasing and internal caps.

UPDATED 10/10/19

exchange or marketplace

Avoid. Use the specific website name or URL, such as HealthCare.gov and WAhealthplanfinder.org.

Updated 08/11/23

LET'S BE CLEAR

Explanation of Benefits

Note: lowercase. Can use *EOB* after first reference. Documents are referred to in title case within the body of a document for clarity.
(Can't replace but provide an explanation.)
A statement that shows what you will owe and what Premera/LifeWise will pay for healthcare services received. It's not a bill.

Also see: Summary of Benefits

Express Scripts; Express Scripts Holding Company

This company manages a nationwide network of pharmacies and the Premera mail-order pharmacy option.

Express Scripts Home Delivery

(Also known as Express Scripts Pharmacy) This name does not require special type treatment or the trademark symbol.
Express Scripts offers a prescription mail-order service available to members.
The first time you mention the name, you may explain that Express Scripts Home Delivery is not a brick-and-mortar pharmacy.

Example: To get prescriptions by mail only, use Express Scripts Home Delivery.

ADDED 2/20/19

exclamation points!

Save them for exclamations! Let your language, rather than punctuation, evoke feelings in the reader.

ext.

Abbreviation for extension.

Example: You can reach her at ext. 65940.

Also refer to: phone numbers; abbreviations

F

Facets

The Premera claims-processing platform. Never refer to Facets in customer-facing content.

UPDATED 2/20/19

facility

Any location where members receive healthcare services.
Members: Avoid when possible. Use the specific term, such as provider's office, hospital, lab, and urgent care center.
Providers: Must use the term.

federal healthcare reform

Avoid. Use *Affordable Care Act*.

federally facilitated exchange or marketplace (FFE or FFM)

Avoid. This is insurance-industry jargon. Use the specific website name instead, such as HealthCare.gov and WAhealthplanfinder.org.

ADDED 8/11/23

federal

Use lowercase when used as an adjective to distinguish it from state or county jurisdictions: the federal government. Use capital letters for a governmental body that uses the word as part of its name: The Federal Trade Commission.

Also refer to: capitalization

federal tax credit

A tax credit given by the federal government that's based on annual income. It helps customers reduce the cost of individual plan monthly premiums. The federal tax credit is different from cost-sharing reductions. Some people qualify for both; about 60 percent of Washington residents qualified for a federal tax credit during the 2014–2015 enrollment.

Avoid *premium tax credit*, as it's a bit of an oxymoron. Premium often means deluxe or special, and we don't want to potentially mislead customers into thinking this tax credit provides anything above a reduction of their monthly plan cost.

See: https://www.healthcare.gov/lower-costs/save-on-monthly-premiums/

Also refer to: cost-share reduction subsidy

FEHBP

Federal Employees Health Benefits Program. Premera participates in this national health plan program for federal employees, their dependents, and retirees. Spell out at first mention, with the acronym in parentheses; use FEHBP thereafter.

FEP

Initialism for Federal Employee Program. Premera administers this plan on behalf of the Blue Cross Blue Shield Association's Service Benefit Plan. Spell out at first mention, followed by the initialism in parentheses. Use FEP after first mention.

Find a Doctor

The third-party physician, healthcare provider, pharmacy, and hospital-finding tool run by Vitals.
Never say *our Find a Doctor* tool, as Premera does not own the tool or control its user interface. Use *the Find a Doctor* tool instead.

Flesch-Kincaid

An algorithm that measures the readability of copy. We're aiming for a 6th-grade reading level for our content. Note: The RFP team will aim for a 10th-grade reading level.

You can run the Flesch-Kincaid tool by selecting the readability feature in Microsoft Word and Outlook. It's a checkbox under: Word > Options > Proofing > When correcting spelling and grammar in Word > Show readability statistics.

Installation instructions
After you install the Flesch-Kincaid feature and you run a spelling check, you'll see readability statistics displayed:

It includes two measures: overall reading ease (which is on a 0–100 scale), and grade level.
Flesch-Kincaid's algorithm is pretty basic and favors short, one to two syllable words and short sentences.
Information on other readability tools can be found at ReadabilityScore.com.

Keeping copy at an 6th-grade level helps content be easily understood by all audiences, and aligned with Section1557 of the Affordable Care Act.

Writing at a 6th grade level does not equate to dumbing down our content. Writing at a high grade level (as seen in the screen shot) can make our content unclear and overwhelming. Its use is more likely to erode customer loyalty. Breaking a long sentence into two sentences often increases readability and lowers the grade level.

The Hemingway app is another helpful testing tool for readability.

Also refer to: Appendix A, Readability Guidelines

UPDATED 2/20/19

font size

Medicare Advantage and Medicare Supplement content must be in 12-point type, per CMS guidelines.
Disclaimers can be in 8-point type.
Provider content does not follow the 12-point guidelines.
Marketing content should avoid anything smaller than an 8-point font, even in footnotes.

UPDATED 7/29/22

footnotes

Footnotes are information placed at the bottom of a page and referenced in the text with superscript numbers. They are used to provide the following:

- Additional information that would disrupt the flow of the main copy
- Citations (see link to *citations* entry below)

Try to include all information directly in the text. If not possible, and only one or two footnotes are needed, asterisks may be used. Otherwise, use numeric footnotes.

> **Exception*:***
> In charts with many numerals, follow the footnote guidelines in the *Chicago Manual of Style* and in the *asterisks* entry in this document.

Also refer to: asterisks; citations

UPDATED 8/11/23

LET'S BE CLEAR

formulary

Exception: In Premera Blue Cross HMO copy, use “formulary” on first reference, followed by “drug list” in parentheses, and then use “drug list thereafter.

Correct: The formulary (drug list) is called x,y,z. This drug list is for the Premera Blue Cross HMO plan.

See: drug list

full-time vs. full time

Hyphenate when used as a compound modifier before the word it modifies. Don't hyphenate when the modifier does not precede the word it modifies.

Example:

She works full time. She has a full-time job.

Also refer to: compound adjectives

ADDED 07/29/22

fully insured

Never hyphenate the word following on that ends in “ly.” The *ly* ending on adverbs signals to the reader that the next word will be another modifier, not a noun. So, the hyphen following an *-ly* adverb is essentially redundant and not used.

Also refer to: hyphens; compound words

G

generic equivalent

A prescription medication with the same active ingredient(s), strength, and dosage form as the brand-name equivalent drug. The word *generic* is acceptable after first reference.

grandfathered

Avoid use with customers and members. This refers to members who purchased plans prior to the introduction of Affordable Care Act plans.

grandmothered

Avoid use with customers and members. This refers to members with plans issued during a transition period early in the implementation of the Affordable Care Act (ACA).

group plans

When used as a proper noun referring to the Premera suite of health plan products for employer groups, capitalize the name of the specific plans. Don’t capitalize when referring to group plans as a general category of plans versus individual plans.

Example:

Select the group plan that best matches your employees' needs.

Also refer to: insurance, insurer, insured (terms to avoid)

H

hard of hearing

See: deaf and hard of hearing

UPDATED 7/29/22

headings

Website: For main headings (called H1s by web developers), use title case. (Please see TitleCase.com if you're wondering which words get capped and which don't.)
H2 headings and smaller—Use sentence case (capitalize only the first word and any proper nouns). Our website call-to-action buttons also use sentence case.
Print: Use sentence case.

health plan vs. medical plan

Use health plan when describing our companies, but never to describe our products. Premera is a health plan that offers several medical plans from which one can choose. When describing our products, use the terms healthcare coverage, medical benefit plans, or plans.

Exception:
Weyerhaeuser refers to Premera as a medical plan.

Also refer to: insurance, insurer, insured (terms to avoid)

health savings account (HSA)

Note that only the acronym is capitalized.

UPDATED 10/10/19

healthcare

One word in all uses (adjective and noun).
(The preferred spelling in merriam-webster.com uses two words; because it will take an enormous amount of rework to change this, we've been sticking to one word. But this is something we can collectively revisit at some point.)

Example:
Premera provides healthcare coverage to more than 2 million people.

Exceptions:
Amazon, The Healthcare Authority (HCA), Microsoft, and PACCAR, prefer health care, as two words.
Starbucks prefers health care (when you need health care) but one word when it modifies another word (healthcare spending).

Note; Use *behavioral health care* and *mental health care*.

healthcare provider

Sometimes customers think that Premera is a provider, so the term healthcare provider is used to increase clarity. (Same definition as provider.)

Also refer to: provider

Healthcare Services (HCS)

Note that healthcare is one word. The acronym is HCS, but the department is Healthcare Services.

HealthCare.gov

Note the internal capping on the "C." HealthCare.gov is the federal exchange that's used by Alaska and Oregon. The Washington state exchange is called wahealthplanfinder.org.

HealthGrades (one word)

A healthcare information services company that provides ratings and profiles of hospitals, nursing homes, and physicians. Some of our PersonalCare plans (such as the University of Washington Plan) include information about their physicians' HealthGrades rankings in their marketing materials.

ADDED 6/19/19

High-value care

Note the hyphen.

HMO

Spell out at first mention: health maintenance organization.

See also: Premera Blue Cross HMO

UPDATED 2/20/19

hyphens

For information about words not listed in this guide, use merriam-webster.com to see if a word should be hyphenated.

Do not use hyphens with adverbs ending in “ly.”

Incorrect: He is a seriously-ill patient.

Note: Do not use hyphens in the place of bullets in bulleted lists.

Also refer to: compound adjectives; dashes; prefixes

I, J, K

ID number, ID card

Instead of identification number or identification card. Do not capitalize *number* or *card*.
When referring to the mobile app, use the term *digital ID card*. Say, “You can use your digital ID card on the mobile app as proof of coverage.”

i.e.

See: Latin terms

ideation

Avoid (business jargon). Use *think* or *conceptualize* instead.

immunization, immunity

Avoid.

See: vaccination

individual and family plans

In order to clarify and separate content for the Affordable Care Act (ACA) open enrollment customers from our national account and employer group customers, we use individual and family plans.

UPDATED 2/20/19

in-exchange vs. out-of-exchange enrollment

Whenever possible, use the specific state exchange's name instead of *exchange*. Rather than refer to a customer's plan purchase as *in-exchange*, say instead that the customer purchased the plan through WAhealthplanfinder.org.

LET'S BE CLEAR

in network

(Cannot replace but provide an explanation.)
The specific providers, hospitals, or labs that Premera contracts with to provide healthcare services. When you have an in-network healthcare service, you usually pay less. Hyphenate the term when it modifies another word.

Incorrect: The provider is in-network.
Correct:
You will see an in-network provider.
Make sure your provider is in network.

Also refer to: out of network

insurance, insurer, insured

Avoid when referring to Premera. *Insurance* is a legally sensitive word when used to refer to Premera plans. Premera is licensed as a healthcare services contractor (HCSC), not as an insurance company. Premera technically offers prepaid health plans, not insurance. Premera has no plans to become licensed as an insurance company. (Refer to our legal department if you have any questions.)
The Washington Office of the Insurance Commissioner (OIC) requires us to be careful about implying Premera or LifeWise is the direct insurer. Premera or LifeWise is a healthcare plan. Members receive healthcare and services through a network of healthcare providers.

LifeWise Assurance and USAble Life do legally comprise insurance and it's fine to use that terminology when writing about them.

Integrated Health Management (IHM)

Internal Premera use only. Not a customer-facing term. Use Healthcare Services (HCS) in customer-facing content.

This division includes pharmacy, contracting, and consulting; clinical programs, clinical innovations; quality and medical management; and strategic programs.
Do NOT use the term disease management when referring to the work IHM does; use clinical programs instead.

ADDED 2/20/19

international coverage

See: Blue Cross Blue Shield Global Core

L

Latin terms

Avoid using Latin words and abbreviations.
Use *for example* instead of *e.g.* or rephrase copy to avoid the need entirely. Use *that is* instead of *i.e.*
Use *and more* for *etc*.

learn more

Avoid, especially as a call to action (CTA). CTA links should be contextual (that is, give the user a sense of what content they can expect when they tap or click on the CTA button). In addition, *learn more* is not accessibility friendly.

Marketing: No one wants to do homework. *Use find out*, *discover*, or *see more*.

Also refer to: Let's Be Clear glossary

legal guidelines

If you have legal questions, contact the legal department. Legal requires a three-day turnaround window.

Also refer to: Appendix D: Legal guidelines; co-branding disclosure; trademarks

Let's Be Clear

The Premera initiative to clarify and simplify how we communicate. On Vantage, you can find quick reference guides for aligning your content with the Let's Be Clear guidelines.

See: Let's Be Clear

level

The term *level* is used with Premera Flex Advantage and is the preferred term for all other benefit plans.

Exception: Pharmacy uses *tier*.

Also refer to: tier

UPDATED 07/29/22

LGBTQIA+

Use this as an umbrella term instead of *LGBT* or *LGBTQ*.

See also: Appendix C: Inclusive language

LifeWise Assurance Company

LifeWise Assurance Company Stop Loss is relevant only to self-funded group medical plans, and it should never be mentioned in customer-facing material. The only audiences for LifeWise Assurance Company Stop Loss material are plan sponsors (self-funded employers and trusts) and group benefit producers.

LifeWise Assurance Company Student Insurance

Our Washington health plan affiliate offering health plans to undergraduate and graduate students. Use LifeWise Assurance Company at first mention and LifeWise or LifeWise Student Insurance thereafter.

LifeWise Health Plan of Oregon

Use full name at first mention and LifeWise thereafter. Most LifeWise of OR plans were discontinued as of December 31, 2016 (a few grandfathered groups remain).

Note: Don't mention LifeWise in our Premera external communications or refer to Premera in LifeWise external communications, except in special circumstances, which require legal department review and approval. The only reference to LifeWise on our premera.com website is on the Affiliates page, which serves as a bridge to the LifeWise sites.

LifeWise Health Plan of Washington

Use full name at first mention and LifeWise thereafter.
Don't mention LifeWise in our Premera external communications or refer to Premera in LifeWise external communications except in special circumstances, which require legal department review and approval.

Also refer to: insurance, insurer, insured (do not use)

lifewisewa.com; lifewiseor.com

Lowercase, no capping. Don't italicize or bold.

Exception:
It's fine to use boldface for emphasis in marketing materials.

Also refer to: premera.com

link text

Links should be contextual; that is, give users a sense of what content they'll see if they tap or click.
Do not use *click here* or *see more* as link text. Doing so goes against accessibility guidelines. Beyond that, generic link text doesn't provide the user with a solid idea of what they'll find when they land on that page.
Click here is outdated; many users are no longer clicking on links with a mouse, but rather are tapping on mobile devices with their finger.
https://www.smashingmagazine.com/2012/06/links-should-never-say-click-here/

Never link the full text of a header or subheader and avoid using links in headers in general. Err on the side of clarity, but ideally, links shouldn't be longer than five words.

log in (verb)

See: sign in

M

ADDED 2/20/19

mail order

Include hyphen when word used as a modifier.

Examples:
One option is by mail order.
Order through a mail-order pharmacy.

Marketplace or marketplace

Avoid. This is a reference to the state or federal exchanges, such as Washington Healthplanfinder and HealthCare.gov. Instead, refer to the specific website or platform.

MD, MDs

No periods. No apostrophe for the plural.

Example:
More than 50 MDs attended the reception.

Also refer to: abbreviations

Medical Advice Line

Amazon only. An Amazon-specific term for its combined 24-Hour NurseLine and Teladoc service.

Medicare Advantage

Full name: Premera Blue Cross Medicare Advantage Plan. The full name isn't required at first mention.

ADDED 2/20/19

medication, medicine

See: drug

member

Be careful when using member, as some content also targets prospective customers. Customer is preferred when referencing prospective members. Client is the term used for employers.

ADDED 10/05/23

mental health

Preferred term for customer-facing materials that describe emotional, psychological, and social well-being. Can be used as a general descriptor of the providers, treatments, and services we offer to customers, but should always include an explanation. To destigmatize mental health concerns, whenever possible, talk about mental health in terms of symptoms, such as sad or anxious, instead of a diagnosis like depression or anxiety.
Note: We write "healthcare" when referring to physical health, but we use "mental health care" when discussing mental health.

See also: behavioral health

metallic plans

Avoid. Surveys show the public is becoming more aware of what metallic means in reference to Affordable Care Act plans, but it's still jargon and is best avoided.
Note: We've also seen user testing research that shows customers are confused by the word silver in reference to health plans and erroneously assume they refer to Medicare or senior plans.

Microsoft-specific content

Microsoft prefers *24-Hour Nurse Line* with Nurse Line as two words. *Health care* is also two words.
References to customer service in written materials should be as follows: "Please contact the Microsoft-dedicated customer service team at 800-676-1411, 5 a.m. to 8 p.m. Pacific Time, Monday through Friday."

mobile apps

You can use the Premera mobile app to show your proof of coverage.

months

Spell out the names of months unless space is very limited (such as for the mobile app).

Incorrect:
For plans renewing in Jan., customers have until Dec. 15 to confirm their plan.

Correct:
For plans renewing in January, customers have until December 15 to confirm their plan.
Exceptions:
In charts, tables, or mobile content, abbreviate months and use a period after the month abbreviation.

Incorrect:
Jan 1
Correct:
Jan. 1

Do not abbreviate names of months when they appear at the end of a sentence.

Incorrect:
His birthday is in Feb.
Correct:
His birthday is in February.

Also refer to: dates

N

national and labor accounts

For detailed guidelines specific to national and labor accounts (such as Alaska Air Group, Amazon, and Weyerhaeuser), contact the Marketing department's strategic marketing team.

NCQA

The National Committee for Quality Assurance is the top healthcare accreditation organization. We include NCQA logos on our site to provide social proof and boost credibility.

For approved quotes and other template language, use of NCQA seals and logo, and guidelines for describing our accreditation status, consult the NCQA Advertising Guidelines website.

Guidelines and template language for NCQA programs such as accreditation, HEDIS, and Quality Compass are available on the NCQA Advertising Guidelines website.

Do not reference URAC accreditation (our previous accreditation) or use its logo; URAC was replaced by NCQA.

NICU (neonatal intensive care unit)

Spell out at first mention.

numbers, numerals

See: numbers, numerals under *Numbers and Symbols*

O

Obamacare

Avoid; it's been politically charged. Instead, use Affordable Care Act.

obsolete terms and terms to avoid

Benefit Advisory Review Obsolete. Now called prior approval.
Dale-Chall Use the more accessible Flesch-Kincaid reading score, or Hemingway app score.
HealthVault
Medco
Serve it Up A former recipes and healthy living program that ended in 2015.
SocialWellth A wellness tools provider.
URAC Don't use the URAC logo on any content. It's been replaced by NCQA
WorldDoc

online
Not on-line or on line.
Online is often mentioned in copy when it's unnecessary.

open enrollment (in reference to ACA)
Don't capitalize. Refers to the period of time (usually November 1 through January 31) during which the public can enroll in an individual or family health plan under the Affordable Care Act. Sometimes people are choosing for the very first time; sometimes they're switching coverage from health plan to health plan.

open enrollment (other)
Sometimes referred to as annual enrollment. It's a defined period of time, in most cases once a year, in which an individual can select a health plan. In many instances during open enrollment, individuals select coverage from options provided by their employer. In the case of individual plan and Medicare plan purchasers, customers purchase from either the government or a health plan provider. See below.

> **Employer open enrollment:**
> Employees of companies and organizations may make changes to their elected benefit options (including health plans) generally once a year during an open enrollment period. An employer will typically communicate to all eligible employees what options they have for their benefit program. Employer open enrollment periods typically include an end date by which employees must select coverage, after which they must wait another 12 months before making additional changes.
>
> **Affordable Care Act (ACA) open enrollment period:** Individuals purchasing healthcare through the online, state-based health insurance exchanges established by the Affordable Care Act (ACA) may generally only purchase coverage during an open enrollment period. Individuals may also qualify for special enrollment periods for certain life events in which they can enroll outside of open enrollment.
>
> **annual enrollment period (Medicare):** Open enrollment is also prominent in Medicare, where enrollees can choose to stay in original Medicare, or they can join or change plans within the Medicare Advantage and Medicare Part D Prescription Drug programs for the coming calendar year**.**

ADDED 6/19/19

OptiFlex
Both the *O* and *F* are capitalized.

Oregon exchange
Oregon used to have its own healthcare exchange called CoverOregon. They have since moved to the federal exchange, HealthCare.gov.

orthopedic
Not orthopædic. Avoid Latin words and Latin abbreviations.

Also refer to: Latin terms

Oxford comma
See: commas in a series

LET'S BE CLEAR

out of network

(Can't replace but provide an explanation.)
Services from healthcare providers and hospitals that haven't contracted with your plan. This could mean the service will cost more or not be paid for at all by your plan.
Hyphenated only when used as a modifier.

Incorrect: This service is out-of-network.

Correct: This service is out of network.
Correct: This is an out-of-network service.

Also refer to: in network

out of pocket

Hyphenated only when used as a modifier.

Incorrect: The amount will be paid out-of-pocket.

Correct: The amount will be paid out of pocket.
Correct: This is the out-of-pocket maximum.

LET'S BE CLEAR

out-of-pocket maximum

(Can't replace but provide an explanation.)
The most you will have to pay for a covered service before the health plan begins to pay 100 percent.

P

Pacific Time

Not Pacific time.

Exception (Web and mobile only): Use PT in short form text to denote time zone. Do not indicate daylight savings or standard time.

Also refer to: Alaska Time; short-form text

Part A, Part B

See: Medicare Advantage

part-time vs. part time

Hyphenate when used as a compound modifier before the word it modifies. Don't hyphenate when the modifier does not precede the word it modifies.

Examples:
He works part time.
He has a part-time job.

Patient Protection and Affordable Care Act (PPACA)

Better known as the Affordable Care Act. The law went into effect March 23, 2010, to make significant changes in healthcare coverage.
Do not use this term. Instead, refer to the broad set of changes as federal healthcare reform or healthcare reform. Avoid referring to the ACA or PPACA as Obamacare.

payer
Not payor.

PCP
Abbreviation for primary care provider. Spell out at first mention. Note that using the term physician is not inclusive (our plans cover nurses, physician assistants, and others).

Also refer to: primary care provider; provider

PEBB
Public Employees Benefits Board (for employees of Washington state). Spell out on first mention, followed by the acronym; use acronym in subsequent references.

UPDATED 10/10/19

percent (vs. %)
Use the symbol % with a numeral is fine. (No need to spell out the word.) Per change to AP Style Book.

Also refer to: numbers, numerals

PersonalCare Partner Systems
(refers to the networks)
The Everett Clinic Integrated Care Network
EvergreenHealth Partners
MultiCare Connected Care
Northwest Physicians Network
UW Medicine Accountable Care Network
Virginia Mason Medical Center
Premera PersonalCare Plan with The Integrated Care Network [note the "The" in the plan name]
[but: alphabetize based on the E in Everett for member- and customer-facing copy]
Premera PersonalCare Plan with EvergreenHealth Partners
Premera PersonalCare Plan with MultiCare Connected Care™
Premera PersonalCare Plan Northwest Physicians Network
Premera PersonalCare Plan with UW Medicine Accountable Care Network
Premera PersonalCare Plan with Virginia Mason Medical Center
Note: We legally can't say "in partnership with" [plan system name].

personal funding accounts (PFAs)
Note: Only the initialism is capitalized.

Also refer to: health savings account (HSA)

phone numbers
Don't place the area code in parentheses. Use this style instead: 000-000-0000.

Don't use periods with phone numbers. Doing so prevents users from tapping to dial phone numbers from mobile devices.

Don't place a 1 before toll-free and long-distance numbers.

Incorrect:
(425) 918-4000
425.918.4000
1-800-722-2103

Correct:
425-918-4000
800-722-2103

Customer service phone numbers by line of business:

PBCWA	800-722-1471
PBCAK	800-508-4722
LWOR	800-596-3440
LWWA	800-592-6804

Also refer to: TDD vs. TTY

LET'S BE CLEAR

physician

Avoid use in member copy. Use healthcare provider instead.
For provider content, use provider.
Note: The term physician is not inclusive (our plans cover nurses, physician assistants, sometimes naturopaths, and more).

See: provider

plan year

This can often be unclear. Not all plan years run January through December; many start in July or October. Be specific when needed.

plurals

Be careful when using the plural of compound words.

Example:
Attorneys general is correct; attorney generals is not.

For words that end in the letter "s," add an apostrophe after the "s" to make the word plural.

Also refer to: apostrophes; possessives

PO Box

Per Postal Service guidelines. Not PO box, P.O. Box, P.O. box, or POB. (This differs from AP style.)

Also refer to: addresses

LET'S BE CLEAR

polychronic

Avoid use with customers. Instead, say "a customer with many health issues" or refer to the diseases: "a customer with diabetes and high blood pressure."

LET'S BE CLEAR

portal

Avoid. Use website.

ADDED 2/20/19

possessives

For plural nouns and proper names ending in "s," add an apostrophe after the "s."
For instance, when writing about multiple members:

Correct:
The members' forms were complete.
Incorrect:
The member's forms were complete.
Correct:
Jim Connors' team is working on it.

Note: Find additional information about possessives in the Associated Press Stylebook.
Exception: Premera never takes the possessive form.

Also refer to: Premera; plurals

PPO

Preferred provider organization. Write out at first mention and define for clarity. Most importantly, let customers know what it means to have this type of plan.

practitioner

Avoid. (Practitioner is only in certain documents such as used contracts.)

See: provider

UPDATED 2/20/19

LET'S BE CLEAR

preapproval (prior authorization)

Note: We are no longer hyphenating *preapproval*.
[For member facing content only. For providers, see prior authorization entry.]

Use the full phrase *preapproval (prior authorization)* on first reference. Using *preapproval* after that is acceptable.
If the service requires pre-approval (prior authorization) use both terms but explain it.

Example: There are certain medical services and prescription drugs that require pre-approval (prior authorization). The list of services that need to be approved is on our website at premera.com. Before you receive services, we suggest that you review this list.

Also refer to: prior authorization

pre-existing

Not preexisting.
Before the Affordable Care Act (ACA), pre-existing conditions were often used as a factor to deny coverage to potential health plan members. The ACA reform has blocked that practice, although this is changing in some states now.

prefixes

In general, do not hyphenate a prefix if the ending and beginning vowels are different. When you add a prefix, spell the resulting word without a hyphen or a space between the prefix and the root word.

Examples: preapproved, nonformulary
Do use a hyphen to separate a repeated vowel (letter) in a prefix.

Examples: pre-existing, pre-empt, re-entry
Do use a hyphen with a prefix to avoid vagueness.

Example: He re-covered the leaky roof after he recovered from the flu.

"co" as a hyphenated prefix: Generally, it's a good practice to retain the hyphen when forming nouns, adjectives, and verbs that indicate someone's occupation or status.

Examples: co-author, co-partner, co-signer, co-worker (not coworker). In other combinations, using a hyphen with *co* is not advisable: coeducation, coexistence

Premera-specific examples:
coinsurance (not co-insurance), copay (not co-pay or co-payment)

UPDATED 2/20/19

Premera

Use Premera for Washington or Alaska Blue plans, on second and subsequent mentions. Use company's full name on first mention.

Note: Neither Premera nor our brand names ever take the possessive form when referring to a Premera product, service, or brand because it weakens the brand. When a possessive is used (Premera's services), Premera becomes a passive owner of the services. When Premera is linked to a common noun (Premera services), the common noun is elevated into something that sounds official and branded.

Incorrect: Premera's BestBeginnings app
Correct: The Premera BestBeginnings app
Correct: The Premera mission is to make healthcare work better.
Correct: The Premera headquarters is located in Mountlake Terrace, Washington.

Also refer to: Premera Blue Cross; Premera Blue Cross Blue Shield of Alaska; Premera Blue Cross Medicare Advantage; insurance, insurer, insured

PREMERA

The umbrella holding company. Don't use in external communications unless you're referring to the legal term for the holding company.

premera.com

Use premera.com, not Premera.com.
For web: Don't capitalize, italicize, or bold.
Marketing materials: OK to use boldface for emphasis.

Also refer to: lifewisewa.com

Premera Blue Cross

Use full name on first mention, then use Premera.

ADDED 8/11/23

Premera Blue Cross HMO

When referring to Premera Blue Cross HMO, use full term the first time. If the document is not cobranded and PBC isn't referenced throughout the document, the company can be called PBC HMO after the first usage. If it is solely a Premera Blue Cross HMO document and it's after the first usage,

we can refer to the plan as "the HMO." HMO is not an initialism that needs to be written out on first occurrence because it's part of the organization name.

Also refer to: HMO

Premera Blue Cross Blue Shield of Alaska

Use full name on first mention, then use Premera on subsequent mentions.

Premera Blue Cross Medicare Advantage

There are four Medicare Advantage options:

- Premera Blue Cross Medicare Advantage HMO
- Premera Blue Cross Medicare Advantage Classic
- Premera Blue Cross Medicare Advantage Classic Plus
- Premera Blue Cross Medicare Advantage Total Health

You must use the full plan name in each mention if you are specifically referring to the name of a plan option or describing its specific benefits. You may not shorten the reference to Premera Medicare Advantage HMO, for example.
However, if you are referring generically to more than one or all Medicare Advantage options (for example, Premera Blue Cross Medicare Advantage plans provide the coverage Medicare beneficiaries need), AND you have already provided the full plan names in the first reference, you may abbreviate to Premera Medicare Advantage or Premera Medicare Advantage plans.

ADDED 10/10/19

Premera-Designated Centers of Excellence

Note the use of the hyphen and capitalization of *Designated*.

ADDED 07/29/22

PremeraLISTENS

Note the use of all-caps for "LISTENS."

Premera Social Impact

The Premera corporate social responsibility initiative, which replaced Premera Cares. Contact Premera Corporate Communications department for more information.

LET'S BE CLEAR

premium

Avoid use. Instead, use monthly health plan bill.

preventive

Not preventative.

primary care doctor

Avoid.

See: primary care provider; provider

UPDATED 1/23/23

primary care provider

Use *healthcare provider* on first reference if it provides clarity. This will cover all types of providers, such as doctors, nurses, and massage therapists. OK to use *provider* on second reference. Don't use *doctor*, *practitioner*, or *physician*.

Primary care provider is the required term for Premera Blue Cross Medicare Advantage.

Exceptions:
With PersonalCare, Premera matches customers with a Partner System, and the customer chooses a primary care provider who will coordinate their care.
Amazon uses title case: Primary Care Provider.

Also refer to: provider

LET'S BE CLEAR

prior authorization vs. pre-service or pre-approval (provider-facing content only)

Information provided for additional understanding:

There are two types of review conducted prior to a service being provided: prior authorization and pre-service (also known to members as pre-approval review). These terms do not mean the same thing to providers. Each type of review determines whether the service is medically necessary before the member is seen. Services that are not medically necessary are not covered, whether the review is done as a prior authorization or pre-service. (Pre-service is what we say externally to providers.)

For those services that require prior authorization, use the term "prior authorization" for provider-facing content. Prior authorization means the provider is required by the member's contract to obtain approval before specific services are provided. Prior authorization is a legally binding term for physician payments and it applies to specific services. This includes most inpatient stays and surgeries, as well as many drugs. If the provider doesn't obtain prior authorization for a service that requires it, it could result in the charges or claim being denied or a penalty applied.

For services that do not require prior authorization but where medical necessity review is still required, use the term pre-service review in provider-facing content (also referred to as pre-approval reviews to members).

Pre-service reviews are not contractually required; however, if a pre-service review is not obtained, we will hold the claim once it is received and conduct a retrospective medical necessity review. If the provider performs a service or procedure without pre-service review, the member or provider may have to pay the full service cost.

A list of services requiring prior authorization and medical necessity review is found here.

Prior Authorization Program

Integrated Health Management: In September 2013, Premera and LifeWise began implementation of prior authorization for select medical services across all lines of business, replacing benefit advisory.

Pharmacy: Prescription therapy for some conditions—such as migraines, diabetes, high blood pressure, or asthma—must meet certain requirements before the drug can be covered. The drugs in the Prior Authorization Program are listed online.

producer

A person licensed under applicable state law to sell health plans. Although formerly known as an agent in Oregon and a broker in other states, always use producer in every state in which we do business.

Also refer to: insurance, insurer, insured

ADDED 07/29/22

pronouns

Using “they” as a singular pronoun is acceptable. The use of "man" and "woman" are discouraged since they aren't inclusive terms.

Also refer to: Appendix_C_Inclusive_language

provider

Provider can refer to a healthcare facility or healthcare professional. Use the term provider or healthcare provider (rather than practitioner) for individuals.

Don’t use doctor as a catchall term; there are many ARNPs (advanced registered nurse practitioners), acupuncturists, midwives, massage therapists, mental health counselors, and other types of healthcare workers.

Note: Primary care provider (not provider) is the required term for Premera Blue Cross Medicare Advantage.

Q

QLE, qualifying event, or qualifying life event

Avoid use unless required by regulation. Instead, say “major life event" or refer to the specific events that may qualify a customer to purchase a plan outside of the typical open enrollment period: marriage, adoption or birth of a child, divorce, job loss, and more.

UPDATED 2/20/19

quotation marks

Periods and commas at the end of a phrase or sentence always go inside quotation marks, even when the material quoted consists of a single word.

Incorrect:
He calmly but firmly said, “No”.
The percentage you pay for a service is called “coinsurance”.
Correct:
He calmly but firmly said, “No.”
The percentage you pay for a service is called “coinsurance.”

Place dashes, semicolons, and question marks inside quotation marks when they apply to the quoted content. Place outside quotation marks when they apply to the whole phrase or sentence.

Incorrect:
“Is this your correct plan choice”? the producer asked.
He replied quickly, “We are opting out of the premium coverage.”
Correct:
“Is this your correct membership number?” the rep asked. She said, “We’ll talk after the meeting,” so I waited for her.

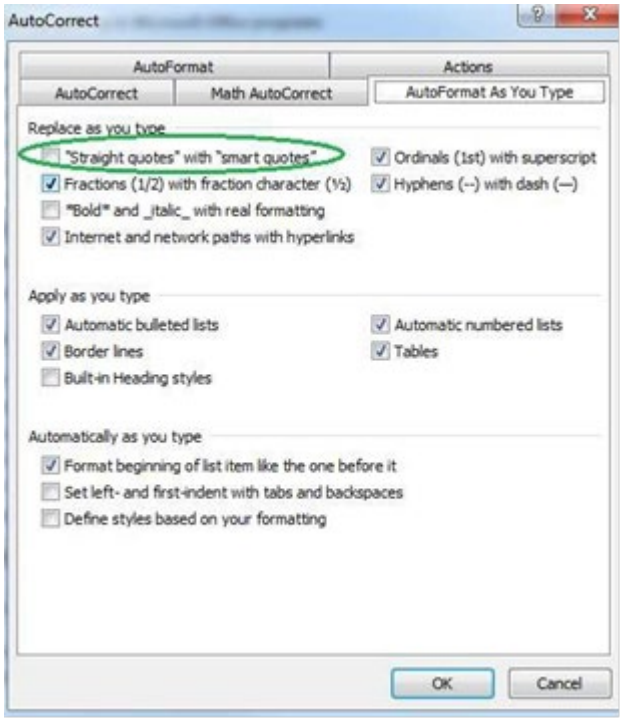
Don’t use quotation marks around technical terms, for emphasis, or for humor.
Using extraneous quotation marks around words and phrases is unnecessary and erodes credibility. Sometimes simply rewording makes a sentence clear without using quotation marks.

Example:
Some healthcare facilities such as
hospitals or clinics will add what’s called a facility fee to healthcare bills.

Incorrect:
This is known as a “catch up” contribution. (No meaning is lost when you remove the quotation marks.)
Correct: You won’t be able to roll over funds to the next year due to the federal governments “use it or lose it” rule. (It’s in quotation marks because there is no rule by that name.)

Note: Be sure you are consistent and use straight quotes (“ ”) and not so-called smart quotes (“ ”). (Smart quotes are sometimes more descriptively referred to as curly quotes.)
The setting for quotes in Microsoft Word is under Options > Proofing > Autocorrect > Autoformat as you type:

Also refer to: single quotation marks



R

UPDATED 2/20/19

RationalMed

Not a customer-facing term.
Offered by Express Scripts to identify and address previously undetected drug-therapy-related health risks among members.

RationalMed is available on a standalone basis to
employers, government groups, health plans, and labor organizations.

readability

See: Appendix A: Readability guidelines; Flesch-Kincaid; Let’s Be Clear

S

seasons of the year

Use lowercase spring, summer, fall, and winter, unless they are the first word in a sentence.

Also refer to: dates; months; times; years and centuries

secure member website

Avoid using in customer-facing content.
It's fine, however, to refer to customers being logged in to their accounts.

self-employed

Not self employed (without a hyphen) no matter where it appears in a sentence.

self-funding, self-funded

Not self funding, self funded. Never self-insured.

Also refer to: insurance, insurer, insured (do not use)

UPDATED 8/11/23

semicolons

Semicolons often signal stuffy, wordy writing. Go ahead and split the sentence into two instead.

If a series of words or phrases that ordinarily would be separated by commas contain commas within those words or phrases, use semicolons to separate all phrases. Include a semicolon before the last connector—*and* or *or*.

> **Example:**
> Committee representatives at the meeting included John Doe, director of network development; Mary Smith, manager of clinical quality; and Joe Brown, vice president of development.

Also refer to: commas in a series

UPDATED 2/20/19

short-form text

Some abbreviations can be used when space is tight when it otherwise wouldn't be recommended.

See: em dash; en dash

UPDATED 2/20/19

sign in

Two words. You sign *in to* your account, not *into*. The process of accessing web pages by entering a user name and password. Preferred over log in.

Note: All occurrences of *log in* on Premera websites will change to *sign in* during redesign. In the meantime, users aren't confused, so either is fine.

single quotation marks

Use only for a quote within another quote.

Also refer to: quotation marks

slashes (/)

Avoid using slashes in copy as they make it more difficult to read. If you must, don't use a space on either side of the slash.

Example:
It's an either/or decision (not It's an either / or decision).

smartphone

One word. Not smart phone.

spacing after punctuation

In both web writing and print writing, do NOT put two spaces between sentences. Type only one character space after punctuation (such as a period, colon, or question mark) and before the first letter of the content that follows. For em and en dashes, do NOT include spaces between the dash and the words surrounding them.

special enrollment period

When a person experiences a major life event such as divorce, having or adopting a child, getting married, or losing or changing jobs, they may be able to enroll in an ACA plan outside of the typical open enrollment period.

Also refer to: qualifying life event

Specialty Pharmacy

Specialty pharmacy drugs help members who have chronic, life-threatening, or rare conditions. These drugs are typically injectable biopharmaceutical medications.

subsidy

Define subsidy when used.

On premera.com and LifeWiseWA.com, subsidies refer to government help with the cost of health premiums (and in some cases, for healthcare).
There are two types of subsidies that are given to people who have Affordable Care Act plans and who buy them over their state or federal exchange. One is to help pay for the monthly premium, and the other is to help pay for healthcare costs at the time of service. Some plan members qualify for both.

Note: In usability tests in December 2015, only 40%of customers could correctly define a subsidy.

Also refer to: cost-share reduction subsidy; federal tax credit

UPDATED 8/11/23

Summary of Benefits

Note: capitalization. Do not use initialism (SOB). Documents are referred to in title case within the body of a document for clarity.

See also: Explanation of Benefits

T

UPDATED 8/11/23

TDD/TTY

TDD is short for telecommunications device for the deaf. TTY is Teletype. Both provide text-based communications.
All lines of business use TTY: 711. (There should be a space after the colon.)
New: All documents should reflect this change by using TTY: 711 instead of the Premera TTY: 800-842-5357.
Note: TTY is considered outdated according to the National Association for the Deaf, and VRS (video relay services)/VP (video phone) services and devices are increasing in popularity.

Exception: The Healthcare Authority (HCA) uses TRS: 711.

UPDATED 10/10/19

Teladoc

Note spelling. Teladoc is one type of telehealth service.

See also: Appendix D: Legal Guidelines; trademarks

ADDED 10/19/20

telehealth

Use "virtual care" on first reference. Can use telehealth (or telemedicine, if appropriate) on second reference or subsequent references, but be sure to explain the term(s).

See also: virtual care

telephone numbers

See: phone numbers

LET'S BE CLEAR

termination date

Avoid use. Use *end date* instead.

that vs. who

When referring to people, do not use *that* in place of *who*. People are not objects!

Incorrect:
Professionals that are in your network
Correct:
Professionals who are in your health plan network

LET'S BE CLEAR

tier

Tier is only used when referring to pharmacy benefits. Tier is a regulatory term that is in the benefit booklets.

Also refer to: level

ADDED 7/29/22

time zones

See: Alaska Time; Pacific Time

Also refer to: short-form text

times

Use lowercase with periods (a.m. and p.m.)
Don't use am and pm, A.M. and P.M., or AM and PM.

When giving times, use hours and minutes, (8:30 p.m.) except noon and midnight. If there are no minutes, use the hour alone: 8 p.m.

When indicating day or date along with the time, list the time first, then the day or date. Make use consistent through a reference to a range: stick with from-to or between-and or use the en dash range.

Incorrect:
The board of directors meets at 9:30 a.m. this morning.
Contact customer service between 8 a.m.–5 p.m., from Monday through Friday.
Correct:
The board of directors meets at 9:30 a.m. today.
Contact customer service between 8 a.m. and 5 p.m., Monday through Friday.

Also refer to: a.m., p.m.; dates; months; seasons of the year; and years and centuries

UPDATED 8/11/23

titles

Capitalize formal **job titles** before names, but not after them. Also, when listing several people with their titles, list the titles in a consistent way, either before or after each name.

Incorrect:
Joe Doe, Chief Financial Officer, and Mary Smith, Clinical Quality Manager, met with
Vice President of Strategic Development Ben Brown.
Correct:
Chief Financial Officer Joe Doe and Clinical Quality Manager Mary Smith met with Vice President of Strategic Development Ben Brown.
Committee members include Joe Doe, chief financial officer; Mary Smith, clinical quality manager; and Ben Brown, vice president of strategic development.

Don't capitalize job titles when not used along with a person's name.

Example:
At the medical directors' meeting, the case manager brought up a health management issue.

Capitalize **department titles** when you refer to the department name, such as in an address. Don't capitalize department names when you describe the department's function.

Incorrect:
Call Customer Service at 800-342-6565 for assistance.
Correct:
Call customer service at 800-342-6565 for
assistance.
Send resumes to Human Resources, Premera Blue Cross, PO Box 631,
Mountlake Terrace, WA 98043.

Use sentence case on names of **documents or forms**. Use title case when referring to the name of a document or form within the body of a copy for clarity.

Also refer to: academic degrees; capitalization; Group plans; Individual and family plans

ADDED 2/20/19

toward

Not towards. *Toward* is typically used in American English while *towards* is used in British English.

UPDATED 7/29/22

trademarks

Only add for Premera companies and licensed affiliates. If a product or service has a trademark or registered trademark, use that symbol at first mention unless it's in an H1 header. If the only reference is in an H1, don't add the trademark symbol unless it is a Premera or LifeWise product. In rare instances, a term may need to be trademarked at all instances; refer to your co-branding guidelines or subject matter expert for specifics.

Use superscript for both trademarks and registered trademarks.

Also refer to: Appendix D: Legal guidelines

Tri-Cities

A region of our Washington service area that includes Richland, Kennewick, and Pasco.

TTY

See: TDD/TTY

U

usage

Use the word *use* instead.

user ID

An ID that is associated with Subscriber ID. A Premera member can use it to sign in to and use the secure website: Find a Doctor, claim search, request ID card, and more.

utilize

Avoid. Use the word *use* instead, or a more descriptive verb.

V

vaccination, vaccine

Vaccination is preferred over immunization because immunity is not guaranteed even when a full series of booster shots is given. Even the most effective vaccinations do not have 100% effectiveness rates, and many have unknown effectiveness periods. (For example, the CDC recently added booster shots for adults aged 19 to 65 to the chicken pox shot series.)

Vivacity

Use Vivacity on all references. Vivacity is an independent company that provides consulting, programs, and services to support workforce health and wellness. Vivacity does not provide Blue Cross and Blue Shield products and is solely responsible for its products and services.
Do not describe Vivacity as a Premera company.

UPDATED 10/19/20

virtual care

Virtual care is primary care or urgent care accessed by phone, text, or video and provided by various remote vendors as well as brick-and-mortar providers who offer it as an option for their patients. These providers can diagnose and treat certain symptoms or conditions that don't require an in-person visit. Virtual care can also be used for mental health and substance use treatment as well as physical therapy.

See also: telehealth

W

Washington exchange

Avoid. Use Health Benefit Exchange at wahealthplanfinder.org or just the URL for member-facing content.

Washington state

For search engine optimization (SEO) reasons, it's useful to refer to Washington state instead of merely Washington, so it's not confused with Washington D.C.
Note: In general, we should keep in mind that many of our customers, especially those who have national accounts, live outside of the Northwest.

web

Do not capitalize unless used as a proper noun that refers to the Internet, as a short form of World Wide Web: Find it on the Web. When used as a modifier, web is lowercase.

> **Examples:** web page, World Wide Web, the Web, web page, web feed, website, webcast, webcam, webmaster

website (one word)

Use instead of *portal*.

website navigation (writing about)

See: Appendix B: Notes for Writing Interface Instructions

well-being

Not wellbeing.

Western Washington

A region of the United States and a Premera Blue Cross service region.

Also refer to: Eastern Washington

UPDATED 5/23/23

who vs. whom

How to determine if you should use "who" or "whom" in a sentence.
Recast the sentence and replace "whom" with "him/her" and then with "he/she."

> **Example:**
> "Do you need to contact him?" (If him/her works, then use "whom.")
> "Do you need to contact he?" (If he/she works, then use "who.")
> In this example, "whom" is correct.

X

x-ray

Lowercase x, per merriam-webster.com.

Y

years and centuries

When indicating a span of decades or centuries, add *s* without an apostrophe to the year.

Incorrect:
The Premera financial turnaround began in the late 1990's.

Correct:
The Premera financial turnaround began in the late 1990s.

Years are the only instances in which a number may be used at the beginning of a sentence.

Also refer to: dates

Z

ZIP code

ZIP is an acronym for Zonal Improvement Plan. To minimize capping, we lowercase the c in code. (AP style is lowercase; Chicago style capitalizes it.)

Appendix A: Readability guidelines

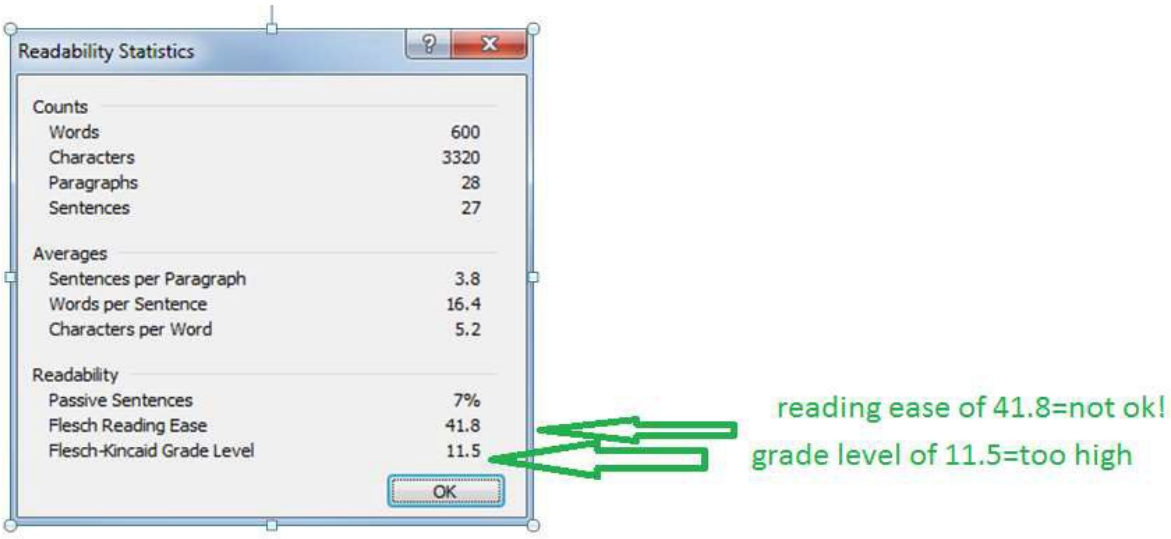
Readability refers to how easy it is for people to understand and remember what is in your documents. Creating easy-to-read content and avoiding jargon is important to support a friendly brand voice.

Premera aims for content at a **6th grade reading level, and a score of at least 80 on the 0–100 readability scale in Flesch-Kincaid.** Still, don't place such an obsessive focus on readability that you lose sight of the overall customer experience.

Flesch-Kincaid readability is an option in Microsoft Word that runs as part of the spelling checker. You can also set up Outlook so that you can check the readability of your emails.

(Note: "Premera" will instantly bump up your copy's grade-level score. If you're struggling to lower your Flesch-Kincaid level to be lower, omit "Premera" from your copy and re-run the readability test.)

Sample Flesch-Kincaid readability score display:



Also refer to: Flesch-Kincaid in the Word List and Style Standards section of this document.

Readability basics

To help achieve a 6th- to 8th-grade reading level according to Flesch-Kincaid, you can:

- Use short sentences (20 words or fewer)
- Use words that are one or two syllables
- Avoid difficult words, technical terms, and jargon
- Use active voice instead of passive voice
- Use personal pronouns
- Use simple explanations

Readability and regulated language

If someone tells you the language in a document is regulated, make sure you understand:

- Exactly what language in a document is regulated
- Who regulates it and why
- Whether you can paraphrase the language and tell readers to learn more at another document or website

For example, content on our Medicare Advantage and Medicare Supplement sites and any blog posts related to Medicare must be reviewed by the Centers for Medicare & Medicaid (CMS), and date stamped. All changes to this content must be reviewed and approved by them before it's published online. We are also limited in how many times per year and at which specific times each year these reviews happen. In some cases, language is mandated (model materials from CMS) and cannot be changed. Some blog content needs to be filed and some not. (Contact the Medicare team for CMS-related questions.)

Readability testing exceptions

We exempt these from testing:

- Brand names, product names, and place names
- Proper nouns, URLs, and numerals
- Medical conditions (though use simple terms whenever possible: heart attack vs. myocardial infarction)

Readability and font size

CMS requires that all content in a public-facing Medicare Advantage document must be at least 12 points. (Disclaimers can be 8 points.)

Resources for readability and plain language

Center for Plain Language: The center offers a five-step checklist for writing clearly.

PlainLanguage.gov: This site offers extremely helpful and user-friendly tips for writing in plain language.

The Hemingway app is another helpful tool for gauging content clarity.

Also refer to the Let's Be Clear Glossary, Let's Be Clear Guidelines, and the Flesch-Kincaid sections in Part A of this writing guide.

Appendix B: Notes for writing interface instructions

Helpful terms to know when writing about the interface

For writing specific instructions, kindly contact one of the content strategists for assistance!

TERM	NOTES	LIKE THIS	NOT THIS
Please	Avoid *please* unless asking the user to do something inconvenient or the application or site is to blame for the situation.	You were disconnected from the network. Please sign in again.	Please click **Next** to continue. Please select an option.
Sorry	Use *sorry* only in error messages that result in serious problems for the user.	We're sorry, we have a system failure. Please try again later.	We're sorry, your user name and password don't match our records.
Box, (see also Field)	MSTP prefers *box* to *field* but specifies to call out the item by its label. We say follow the design, but yes, ideally refer to the interface item by name.	Type your password in the Password field.	
Cents ($0.02)	Where we have control over the number format, we will not include cents in dollar amounts with ".00." Dashboard deductible and out-of-pocket maximum totals are good examples, because they are always whole numbers. However, in other member totals where data is input by systems such as Facets, the user might see cents.		
Check, check mark (see also Select)	For check boxes, use *Select* and *Clear* instead	Select the options you prefer.	Check the boxes you want.
Check box	Two words; always use this term to refer to a check box. Use *select* and *clear*, not *turn on* and *turn off*, not *check* and *uncheck*.	Select a check box from the list. Clear the options you do not need.	Uncheck the boxes you don't want.
Choose	Use *choose* when the user must make a decision. Do not use *choose* as an alternative to *click* or *select*.	Choose the option you prefer, then click **Next**.	On the **File** menu, choose **Open**. (Should be *select*.)
Click	Avoid unless using a mouse action specifically. Instead, use verbs that work with multiple	Select **Start**, make your selection, then click **Next** on each page.	Click on the image to blow it up.

	devices, such as *select*. OK to mix verbs when one will be too repetitive. Stands alone, does not take *on* or *at*. (See *tap* for mobile.)		
Drop-down	This one is a bit more complicated; avoid when possible and simply name the interface item.		
Enter, see also Type	Use to indicate that the user can interact with the UI by multiple methods, such as either typing or clicking a selection from a list. We may use other words for Chatbot or mobile. We are flexible with *enter* and *type*.	In the **Font Size** box, enter the font size you want.	
Field (see Box)			
Log on, (see Sign in)	Literally, this refers to creating a user session on a computer or a network. Avoid.		Log on to the website.
Okay, OK	Use *OK* only to match an item on the user interface. Otherwise, use *okay*. When referring to the **OK** button in procedures, do not use *button*. OK stands alone.	Click **OK** to finish. It is okay to wait and complete your account selections at a later time.	In the **Save As** dialog box, click the **OK** button. It is OK to write passwords down.
Radio button	This one is difficult; do not refer to it by this name, but use the label text. See the description on pg. 366 and Chapter 5 for more help.		
Select	Microsoft has defaulted to using *select* for almost every action, but it doesn't always fit and adding a lot of workaround text can create cognitive load. Apple prefers *choose*. Write clearly and to the situation!	Select the options you want.	
Sign in, sign out (not sign on and sign off) (See also Log on)	Use to refer to starting an authenticated session on the website. Hyphenate only when used as an adjective.	Sign in to see your claims and benefits.	Logon to see your claims.
Swipe	Use only as a verb, to move from object to object (or mobile screen to mobile screen) in touch UI.	Swipe right to see claim details.	
Tap	Use *tap* and *double-tap* instead of *click* and	Tap **Save** to finish.	Press **Save** to finish. Tap on **Save** to finish.

	double-click **when writing content specific to touching a screen**. Do not use *press* or *touch* (and hold). Do not use *on* together with tap.	Tap and hold the item you want to remove, then tap **Delete**.	
Toggle	Use as an adjective, as in toggle key (turns a mode on or off), not as a verb. Instead, use *switch*, *click*, or *turn off* and *turn on* to refer to the action.	Use the toggle key to change your paperless option in user preferences.	You can toggle off the paperless option in user preferences.
Type, also see Enter	Use in situations where it is clear that the action is typing (not mobile or tablet). We are flexible with *Enter*. Does not take *in* (type in).	Type your user name. Enter your user name.	
Uncheck, unmark, unselect	Do not use for check boxes or selections. Use *clear the check box* or *cancel the selection* instead.	Clear the check box- Cancel the selection.	Uncheck the check box.
User ID	The name a person selects in registration, for signing in along with a password.	Forgot your user ID or password?	(Not "user name")

*Last updated 6/19/19

OTHER NOTES

Refer to interface items simply. If they are visible on the screen, we don't need to identify what kind of object it is. (When there are multiple boxes or fields and we need to give instructions for one, it's okay to describe it as a box or field.)

Not: Click ~~the~~ **Save** ~~button~~ to finish.

But: Click **Save** to finish.

Bold formatting: We bold text to indicate it's an interface item (as previous **Save** example). Do not use bold to highlight a page name; if there's ambiguity, use *page* after the name.

Ex: See the Mail-Order Prescriptions page for full instructions.

ADDITIONAL RESOURCES THAT INFORM OUR DIGITAL-SPECIFIC STANDARDS

Material design writing

https://material.io/guidelines/style/writing.html

Material design error patterns

https://material.io/guidelines/patterns/errors.html#errors-usage

Apple human interface guidelines (HIG)

https://developer.apple.com/ios/human-interface-guidelines/overview/themes/

Appendix C: Inclusive language

The following are not rules but rather guidelines to consider in your writing. Pay particular attention to older documents or letters. Does a checkbox for male or female need to be on a form? How are older people portrayed through language or photographs?

Inclusive language

- Is respectful and accurate
- Involves making deliberate choices
- Uses terms preferred by the people you're referring to
- Represents the diversity of your audience

Methods

- Respect the self-identity of a person (for example, use gender-neutral pronouns).
- Use person-first language (for example, *a girl who is deaf* instead of *a deaf person).*
- Let the self-identity of the person you're talking with trump your house style.
- Use diverse sourcing for race, gender, sexuality, and more (for content and photos) so it accurately reflects the community, including the voices of non-white people who are less frequently heard from.
- Deconstruct language purposefully so it is accessible and relatable to more people. (For example, replace *he/she* with *they*.)
- Don't use *crazy* or *insane* to describe people or events.
- Be aware of your own biases. Harm comes from perpetuating stereotypes.

Examples of inclusive terminology

Instead of saying	Say
the elderly	older people
"girl" for a young adult	woman
he/she	they
preferred pronouns	pronouns ("preferred" makes it sound like a choice!)
sex change	transition
gay marriage	same-sex marriage or better yet, just marriage
sexual preference	sexual orientation
gay communities	LGBTQ communities

Instead of saying	Say
"the blacks" (Latinos, Muslims, and so on)	"black people" or leave race out entirely if it's not relevant to the story
wheelchair-bound	wheelchair user
suffers from (disability)	has a (disability)
fell on deaf ears	no metaphors like this!
battling (cancer, lupus, MS, and so on)	has or lives with (cancer, and so on)
drug abuser	be specific about the drug use in question (put the person first)
mentally ill	person with mental illness
husband/wife	spouse
gender	not synonymous with sex, and not all people identify or fall under any categories of either gender or sex
women's health care	reproductive health care

Additional reference:

AP Stylebook

Appendix D: Legal guidelines

Checklist for legal review

Marketing, advertising, and branding

If copy does not meet the guidelines in this checklist, please make appropriate changes or send the copy through legal review.

CHECKLIST	
ADVERTISING LAW	
Using legal name of issuer and proper reference	
	The full legal name of the carrier needs to be included somewhere, preferably on first mention in the body of the material (not in headlines). This applies to all materials under WA law (which we apply in all states). Exceptions – pens, mugs, and other promotional items. Note: If there is no room for the full legal name on short pieces like postcards, the logo with the full name will suffice.
	LifeWise: It's also fine to use the LifeWise logo and name if each material includes the legal name (LifeWise Health Plan of Oregon, LifeWise Health Plan of Washington).
	Use only one company per item—even if applies the same way to multiple entities.
``	Do not use the term insurance or insurer for PBC, PBCBSAK, or LWWA (refer to them as health plans). LWOR can be referred to as an insurer as it is licensed as an insurer. Note: The word *insurance* can be used in copy, if used in general terms and as long as the lines of business do not refer to themselves as insurers.

Avoiding unclear, misleading, or disparaging words	
	Content must be clear and not misleading in fact or in implication. [WAC 284-50-050]. Use of words like *total, all, full, complete, unlimited, comprehensive, highest, best,* cannot be used to exaggerate the terms of a policy. [WAC 284-50-060]. If you are using a superlative, comparative, or quantitative term, you must cite a source. If you are comparing one Premera product to another, that second product must be named.
ADVERTISING LAW	Applicable waiting periods must be disclosed in advertising. No deceptive use of words like *only, just, merely, minimum,* or similar to minimize exceptions. Just be accurate. *Simple* and *easy* are descriptors, not exclusionary, so they can be used.
	Competitors cannot be directly or indirectly disparaged. [WAC 284-50-070-130]
	In member-facing material, do not say that something is *free;* say *it's included in your plan* or *there is no additional fee. No charge* is used in the benefit booklet, which is also fine. If speaking to a group employer, *waived* can be used.
Stating testimonials and statistics accurately	
	Testimonials from individuals must be currently accurate. Any payment to an individual must be disclosed. The responsible publisher should audit the content and reconnect with the signer if the testimonial is to be used again at a later date. It's a good idea to check every year.
	Statistics used must be footnoted.
	Validate necessary releases and authorizations.

Describing benefits, such as ACA, autism, and preventive health	
	If the materials describe health savings account (HSA) operation, medical benefits, preventive care for which no cost share applies, and more, make sure that the product group and Regulatory Affairs/Legal subject matter expert, has reviewed this for accuracy.
	After review, if there are unaddressed questions, for Washington, Oregon, and Alaska, contact Jane.Douthit@premera.com in Regulatory Affairs or Megan.Hartman@premera.com, who are both extremely knowledgeable and can redirect to proper SME as needed. (Both are in the Regulatory Affairs office.) Note: There is a new SharePoint site for Regulatory Affairs. This includes lots of information, including FAQs and a regulatory inbox.
Using taglines	Must add when referring to products and services. If it's a small document, use the smaller taglines. If larger than a postcard, use regular taglines. Refer to document published by DA for more information. Note: Taglines are needed for all member-facing materials. Materials directed to employers, producers, or providers do not need taglines.
BRANDING	
Using proper Premera branding	Go to Brandland for more information.
	Brands – names, symbols, and derivative marks of the cross and/or shield.
	Color (blue, black, and white only) and format as prescribed in Brandland.
	Cross positioned to the left of shield.
	Use of ® after cross/shield - at least once if used without Premera name.
	Identify licensee and use independent licensee tagline:

	"[Premera Blue Cross/Premera Blue Cross Blue Shield of Alaska] is an independent licensee of the Blue Cross Blue Shield Association."
	Exceptions: business cards, signs, envelopes, mailing labels, promotional items (mugs).
Using trademarks	Use our trademarks but not necessary to do for other companies. Preferable to add to body text rather than headlines.
Referring to unlicensed affiliates	
	Unlicensed affiliate is a company that is owned by Premera but is not licensed to sell Blue products. LWWA, LWOR, LWAC, Connexion Insured Solutions, Calypso, and Vivacity are all unlicensed affiliates of Premera.
	When mentioning Vivacity, use the disclaimer. We can always mention Vivacity to members when Vivacity wellness program is part of their plan.
	Vivacity disclaimer: "On behalf of Premera Blue Cross, Vivacity is an independent company that provides health coaching and wellness program tools and services to groups and customers."
	DO NOT indicate Premera ownership or affiliation in the materials put out by an unlicensed affiliate.
	Unlicensed affiliate may state "[LWWA] is a member of a family of companies that support the health of ## MM."
	But, when unlicensed affiliate acts as a support company or account vendor, those rules apply.
	Avoid the word "partner." If we're paying them, they are not a partner. Vendors are not partners. Unlicensed affiliates are not partners. LifeWise and Calypso are affiliates; eviCore is a vendor.

Referring to another company by name or logo in cobranded communications	
	Rules differ based on the type of third party: **Cobranded communication** – joint communication with either an account vendor or a support company. Their largest element can be equal in size to the cross in our logo. The Premera logo should always have more prominence. The Premera logo typically comes first—if the two logos are stacked or are right next to each other. Rules come from Blue Cross Blue Shield Association. Note: This does NOT apply to providers or groups. **Account vendor** – a company that directly contracts with the employer group to provide non-Blue product. Amazon Health Equity is an example, or a different pharmacy benefits manager (PBM). If group carves out pharmacy, that company is an account vendor. **Support company** – a company Premera contracts with to deliver Blue products/services (for example, Express Scripts (ESI) and ConnectYourCare (CYC)). ESI logo/name can't be larger; Blue logo always on left and higher (only when right next to each other); OK to be in footer. Note: They do not *have* to be referred to as a support company. CYC is providing the service, not Premera. Say that they provide a service on behalf of Premera, not that they are a partner of Premera. Can also just say what the service is that they provide. Teladoc does not have members. They are Premera members.
	Ensure that the account vendor or support company is an approved cobranding partner. See list at http://bluewebportal.bcbs.com/documents/2574832/6041767/Co-Branding+Approval+List . If not listed, contact LegalReview@premera.com .
	Exceptions: Does not apply to a client group name, such as Expedia and AAG, and does not apply to providers. Use BlueWeb to see if they are approved as a cobranding partner for any plan. If they are approved for cobranding with any plan, they are approved for all.

Getting approval if cobranded partner is not on approved list	
	For groups already sold (as opposed to marketing for new business), communications to member requires administrative approval and can be obtained quickly.
	Complete the form (indicating required response date and select "Expedited – Administrative " in the pulldown menu for type of review) at http://bluewebportal.bcbs.com/documents/2574832/6041767/Co-Branding+Submission+Form.pdf/3e0447c5-c112-4ed2-b289-c6c5bd6df30f and send to Legal Review for review and submission to BCBSA.
	The review can be completed usually within 7–10 days.
Referring to cobranded companies properly	Co-branded communications must abide by the following: Convey content clearly: • Independence and role of unlicensed co-branded company • Support company does provide Blue products • Account vendor's products are not Blue products Make Blue brand prominent: • Support company and account vendor—no taller than Cross or Shield symbol (not the "P" in Premera) • Blue brands always on left and not lower • Use required language for account vendors and support companies Avoid displaying national competitors or entities in litigation with Blue Cross Blue Shield Association (BCBSA).
BRANDING **Including required disclosures for account vendor and support companies**	Once in the materials, the brand rules require the following disclosures based on whether the entity is an account vendor or support company: • *ACCOUNT VENDOR: [Company Name] is an independent provider of [Description of services] that does not provide Blue Cross Blue Shield products or services. [Company Name] is solely responsible for its products and services.*

	• *SUPPORT COMPANY: On behalf of Premera Blue Cross, [Company Name] is an independent company which provides [Describe products/services].* See list at http://bluewebportal.bcbs.com/documents/2574832/6041767/Co-Branding+Approval+List of contact. If not listed, contact Legal Review@premera.com
Being aware of rules that apply to online brand use, mobile apps, and ID cards	
	In general, all the aforementioned rules apply with the following exceptions: Online use including mobile apps: • Premera Blue Cross website can have a single page that lists all affiliates (unlicensed included) and brief description of their business. • Must be directed in a certain geography (an Alaska or WA newspaper's online site) and indicate that "Serving businesses and residents of Alaska and Washington." ID Cards – [Lisa.Erickson@premera.com] is responsible for ID cards. Check with her for examples and specific requirements.
OTHER CONSIDERATIONS	
Including a press release	Applies to Premera, Premera unlicensed affiliate, or a third party.
	Brand rules apply even if issued by another entity.
	Read carefully for content, grammar, and punctuation.
	Consider if it may impact other parts of Premera (a press release that talks about a company that will root out provider billing errors should be reviewed the HCSC).
Including an RFI or RFP	This is not common and should not come through Legal Review, but know that our RFP group (Rebecca.Peterson@premera.com) has examples of proper use of the Blue brands in request for proposal (RFP) and request for information (RFI) content.

Requesting approval for a product name	
	Sometimes product names are sent for legal review approval and need to be reviewed for existing use and trademark protectability or conflict.
	This review of names may take the full three business days. It must be sent with a description of the product (so the name can be evaluated for the proper categor(ies)) to the legal department. A trademark usually applies only within an industry, so it's often fine to use the same name if it's not in the same industry.
	Marketing knows that names are not always available, and that the request should be for multiple names or permit time for one to two cycles of review.
Responding to requests to list Premera as a representative client, author of white papers	
	Follow Press Release guidance above.
	Blue rules apply and Premera should retain the ability to approve any use of its name and logo, including placement.
	The business should articulate the business benefit to Premera in exchange for this exceptional third-party support. Contact the EVMO Mark.Thomas@premera.com for input on value, pricing, and more.
	Premera needs the right to revoke on written notice.
	Corporate Communications should evaluate for impact in the marketplace; likelihood to lead to other vendor, partner, provider dissatisfaction; and more.