

HEALTH NET

Healthcare Solutions

STYLE GUIDELINES





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CORPORATE LOGO



Oval: Pantone 544 C
Type & Stroke Color: 80% of Black



WATERMARK



Pantone 544 C on white background



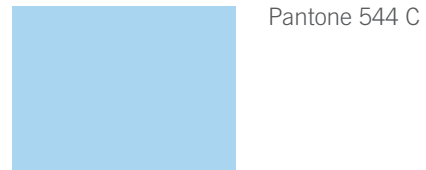
Background: Pantone 544C
Watermark: Ghosted White (40% Opacity)

BANNER LOGO

Pantone 544 C on white background

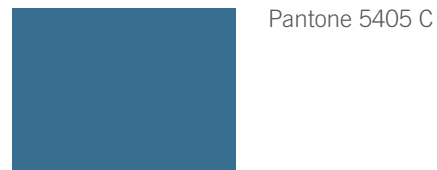


CORPORATE COLORS



Pantone 544 C

Main Color: Pantone 544 C
For solid color blocks, Oval in HCS Logo



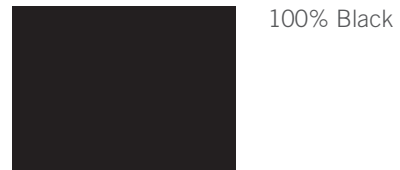
Pantone 5405 C

Secondary Color: Pantone 5405 C
For headers and subheaders.



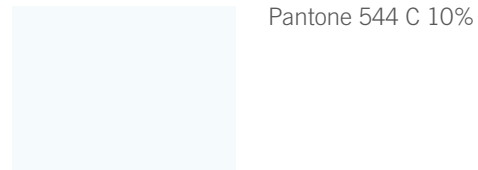
80% Black

Font Color: 80% of Black
For all body copy, charts, other text elements.



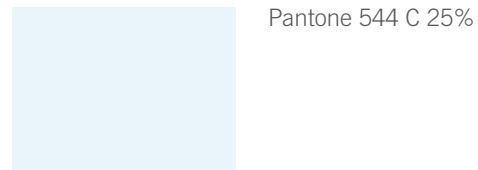
100% Black

Legal Color: 100% of Black
For all legal copy - 6 pt. font



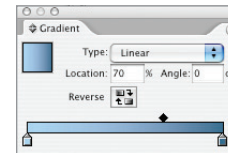
Pantone 544 C 10%

Background: Pantone 544 C @ 10% for
background color, chart background, or other
graphic elements.



Pantone 544 C 25%

Background: Pantone 544 C @ 25% for
background color, chart background, or other
graphic elements.



Single Gradient Header (Cover page) // From 544 on Left to 5405 on
Right Size // 0.365" H (bleeds on top of page only)
Gradient Location point // @ 70 (see screen figure to left)



Double Gradient Header (Spread pages)
Reflected banner on left page
Making the 544 sides blend/touch

CORPORATE FONTS

Trade Gothic Light

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890\$#@&!'"()

Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.

Trade Gothic Condensed No. 20

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890\$#@&!'"()

Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.

Trade Gothic Bold

www.healthnet.com

USES

Includes:

Body Copy: around 9 pt. font on 11 pt. leading)
Left Aligned for bullet points
Justified for flowing copy

Includes:

Headlines & Subheads
Type Highlights in Body Copy

Includes:

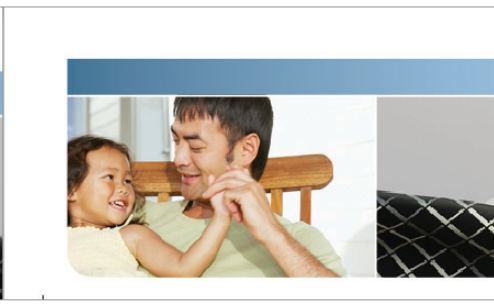
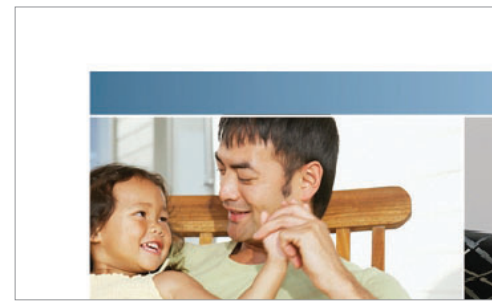
Web Address font for underneath HCS Logo
All other uses of bold are Condensed Bold No. 20

PHOTO SELECTION

Try to use photo with blue as a dominant color
Royalty Free images only

PHOTO TREATMENT

Bottom corners of photo stripe have rounded corners // Rounded Corner Effect size of 0.25"
The Round Corners don't bleed // Photos don't bleed
Keep 1/4" clear frame on left and right sides of image stripe
Use a white stroke of 1.5 pt. to separate images btw each other (not btw image and blue color)



GRIDS AND CHARTS

Type (General info) // Trade Gothic Light, 8 pt., 80% black
 Type (titles, sections, topics...) // Trade Gothic Medium and Bold
 Type in gradient header // Trade Gothic Bold, All Caps, White

Color (Gradient) // 544 (left) to 5405 (right)
 Color (Background / sections) // 544 @ 10% + 544 @ 25%

Stoke (Divider main sections) // 544 @ 100% (stroke of 0.5 pt.)
 Stoke (Divider secondary sections) // 544 @ 80% (stroke of 0.25 pt.)

BENEFITS	HCS OUTLOOK POS TDATDA OFFERS IN AND OUT-OF-NETWORK COVERAGE WITH IN-NETWORK HOSPITAL SERVICES DEDUCTIBLE		HCS OUTLOOK POS TBFTBD OFFERS IN AND OUT-OF-NETWORK COVERAGE WITH AN IN-NETWORK DEDUCTIBLE AND COINSURANCE		HCS OUTLOOK HMO TP2000 OFFERS IN-NETWORK COVERAGE WITH IN-NETWORK HOSPITAL SERVICES DEDUCTIBLE
	In-network (Individual/Family)	Out-of-network (Individual/Family)	In-network (Individual/Family)	Out-of-network (Individual/Family)	In-network (Individual/Family)
Deductible	\$1,500 / \$3,000 hospital services deductible	\$1,500 / \$3,000	\$1,000 / \$2,000	\$2,000 / \$4,000	\$2,500 / \$5,000 hospital services deductible
Out-of-pocket maximum	\$3,000 / \$6,000	\$4,500 / \$9,000	\$2,000 / \$4,000	\$5,000 / \$10,000	\$3,500 / \$7,000
Coinsurance level	100%	70%	90%	70% to \$10,000	N/A
Physician Office visit	\$30 copayment	Subject to ded. & coins.	\$20 copayment	Subject to ded. and coins.	\$20 copayment
Specialist visit	\$45 copayment	Subject to ded. & coins.	\$40 copayment	Subject to ded. and coins.	\$40 copayment
Inpatient hospital	100% after hospital services deductible met	Subject to ded. & coins.	Subject to ded. & coins.	Subject to ded. and coins.	100% after hospital services deductible met
Outpatient surgical	100% after hospital services deductible met	Subject to ded. & coins.	Subject to ded. & coins.	Subject to ded. and coins.	100% after hospital services deductible met
Urgent Care	\$75 copayment	Subject to ded. & coins.	\$75 copayment	Subject to ded. & coins.	\$75 copayment
Emergency Room	\$100 copayment	\$100 copayment	\$150 copayment	\$150 copayment	\$150 copayment
Prescription Drug	\$10/\$25/\$40	Covered in-network only	\$10/\$25/\$40	Covered in-network only	\$10/\$25/\$40

TITLES



MEMBER COLLATERAL

1. In First Line, Health Net is always written in Upper Case as shown above, while Healthcare Solutions remains in Regular Case, as pictured above.
2. The second line description is in Upper Case and it's color is Pantone 5405 C as pictured above.



EMPLOYER/BROKER COLLATERAL

1. In First Line, Health Net is always written in Upper Case as shown above, while Healthcare Solutions remains in Regular Case, as pictured to the left.
2. The second line description is in Upper Case and it's color is Pantone 5405 C as pictured to the left.
3. The sub-description or State Name is in Regular Case and it's color is Pantone 5405 C, as picture to the left.

DISCLAIMER



Health Net of the Northeast, Inc.
One Far Mill Crossing, Shelton, CT 06484
www.healthnet.com

NY36731 (3/07) 6013168

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POSITION

The Disclaimer on pieces are always left aligned, and is positioned 8.5 pts below the Health Net Healthcare Solutions Logo and Address information.

JOB CODE FORMAT

The Job Code always begins with the Job Code, followed by the printing date of the piece inside of parentheses followed by the SAP number, mirroring the format pictured above.

TEXT

The disclaimer is always in 100% Black, 6 pt font size with 8pt leading. All Trademark, Servicemark and Registered Symbols should be in superscript. The text must remain within the outlined margins for each piece.



Health Net of the Northeast, Inc.
One Far Mill Crossing, Shelton, CT 06484
www.healthnet.com

NE3R206 (4/07) 6013154

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DISCLAIMER FOR MANUALS

POSITION

The Disclaimer on pieces are always left aligned, and is positioned 25 pts below the Health Net Healthcare Solutions Logo and Address information.

JOB CODE FORMAT

The Job Code always begins with the Job Code, followed by the printing date of the piece inside of parentheses followed by the SAP number, mirroring the format pictured above.

TEXT

The disclaimer is always in Pantone 5405 C, 6 pt font size with 8pt leading. All Trademark, Servicemark and Registered Symbols should be in superscript. The text must remain within the outlined margins for each piece.

MEMBER HEADER

2pt. White Line

HCS Watermark

1.443 in

Single Page Header Bar
.365" in height

Photograph from HCS Collection
May be placed on Right Side Only

Rounded Corners: .25 inch

First Line
White Text, Must follow this format.

Second Line
Uppercase, Pantone 5405 C

2pt. White Line

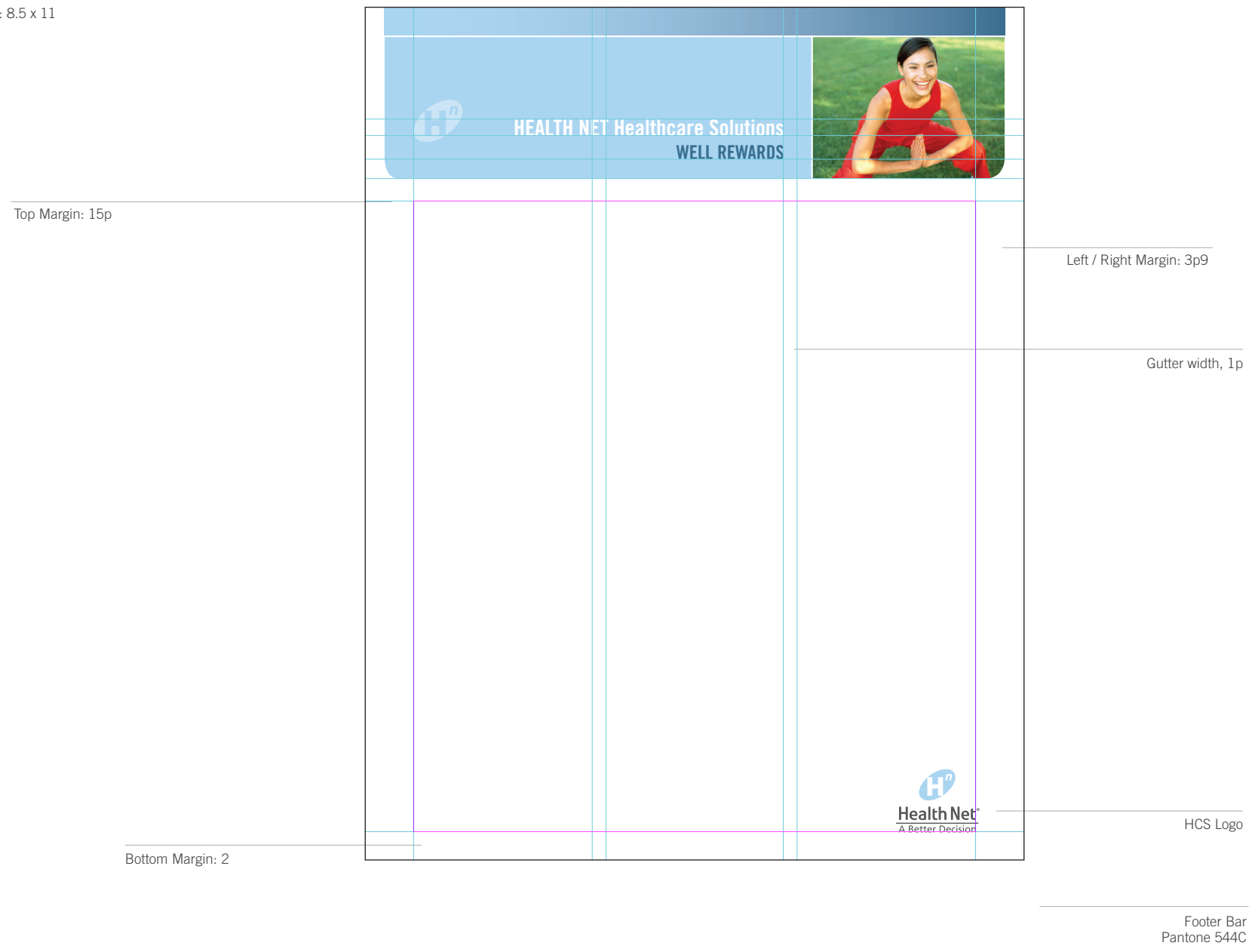
The diagram illustrates a member header banner. It features a dark blue header bar at the top. Below it is a light blue rectangular area containing the HCS logo (a stylized 'H' with a superscript 'n') and the text 'HEALTH NET Healthcare Solutions' on the first line, and 'WELL REWARDS' on the second line. To the right of the text is a photograph of a smiling woman in a red athletic outfit. The banner has rounded corners. Annotations specify a 2pt. white line border, a 1.443 in height for the main content area, and a .365 in height for the dark blue header bar. Text styling includes white text for the first line and uppercase Pantone 5405 C for the second line. A 2pt. white line is also indicated at the bottom. A watermark 'HCS' is visible on the left side. A photograph from the HCS collection is shown on the right, with a note that it may be placed on the right side only. The rounded corners are specified as .25 inch.

MEMBER ONE SHEET

<p>HCS Watermark</p>		<p>Single Page Header Bar</p>
<p>Pantone 544C Rounded Corners: .25 inch</p>	<p>At Health Net, we believe good health is more than the absence of illness. Our Well Rewards program thanks you for being a member and supports your good health! Please log on to www.healthnet.com and click on <i>It's Your Life™ - Wellsite > Member Discounts</i> to learn more about these discounts and how to access them. Discounts on products and services are not covered under your medical benefit plan, but are additional benefits we are pleased to offer our members.</p> <p>TruVision™</p> <ul style="list-style-type: none"> • Up to 50% off contact lenses (prices vary based on quantity) • Free shipping • \$749-\$945 Laser Vision Correction (LASIK) per eye <p>For more information call: 1-866-559-5252, 6:00 a.m. – 6:00 p.m., Monday – Friday.</p> <p>TLC Laser Eye Centers</p> <ul style="list-style-type: none"> • Complimentary evaluation for LASIK candidates and comprehensive pre-surgical testing • 15% off usual and customary procedure fee <p>For more information call: 1-877-PLAN-TLC, 7:00 a.m. - 10:00 p.m., Monday - Friday, 8:00 a.m. - 6:00 p.m., Saturday.</p> <p>HEALTHY LIVING BOOKS, MAGAZINES AND VIDEOS</p> <p>Yoga Journal</p> <p>Health Net members can be guided to more healthful living by subscribing to Yoga Journal for just \$14.00 for 8 issues. This is a great savings at 65% off the cover price. To subscribe at the Health Net rate, log in to www.healthnet.com > <i>It's Your Life – Wellsite > Member Discounts</i> or call 1-800-873-8807.</p> <p>Health Net members also receive 15% off Yoga Journal DVDs and VHS. To take advantage of this special offer log onto www.shopyj.com, enter coupon code MHNDV7 at checkout and click "Redeem Coupon" or call 1-800-IDO-YOGA (436-9642)*.</p> <p><small>*Younger Intensive DVD excluded.</small></p>	<p>Rounded Corners: .25 inch</p> <div data-bbox="1791 772 2077 892" style="background-color: #0056b3; color: white; padding: 5px; text-align: center;"> <p>IMPORTANT ALL BODY TEXT IS ALIGNED TO A 11PT BASELINE GRID</p> </div>
<p>Trade Gothic Bold Condensed No. 20 11.5 pt/13; Pantone 5405 C</p>	<p>EYE EXAMS / EYEWEAR / CONTACT LENSES / LASER VISION CORRECTION</p> <p>EyeMed Access™</p> <p>EyeMed gives you discounts on eye exams, frames and lenses at over 18,500 locations including LensCrafters, Target Optical, JC Penney, and most Sears Optical and Pearle Vision locations.</p> <ul style="list-style-type: none"> • \$10 off contact lens exam and \$5 off routine eye exam • 15% off retail price for conventional contact lenses • 35% off retail price of any available frame at provider location* • \$50 single, \$70 bifocal, \$105 trifocal plastic lenses* • 15% off retail Laser Vision Correction or 5% off promotional price <p>For more information call: 1-866-559-5252, 5:00 a.m. – 8:00 p.m. (PST) Monday – Saturday, 8:00 a.m. – 5:00 p.m. (PST), Sunday. Or you can visit www.eyemedvisioncare.com to find a convenient location using the provider search.</p>	<p>Trade Gothic Bold Condensed No. 20 9.5 pt/11; Pantone 5405 C</p>
<p>Trade Gothic Bold Condensed No. 20 15.5 pt; Pantone 5405 C</p>	<p>VITAMINS / HERBAL SUPPLEMENTS/NATURAL PRODUCTS</p> <p>Healthroads</p> <p>You can buy vitamins, minerals, homeopathic remedies, and herbal supplements plus personal care items at a discount of up to 25% off the retail price and receive free standard shipping on all orders. Keep in mind that these products are not intended to diagnose, treat, cure or prevent any disease. To order, call 1-888-289-4325 (from 5:00 a.m. – 6:00 p.m. Monday – Friday) or visit www.healthnet.com.</p>	<p>Trade Gothic Bold Condensed No. 20 9 pt/11; 80% Black</p>
<p>Trade Gothic Light 6 pt/8; Black 80%</p>	<p>For more information, visit www.healthnet.com > <i>It's Your Life™ - Wellsite > Member Discounts</i></p> 	<p>Trade Gothic Light 9 pt/11; 80% Black</p> <p>HCS Solutions Logo</p>
	<p><small>*The discount is available only when a complete pair of glasses is purchased. Items purchased separately will be discounted 20% off the retail price.</small></p>	<p>Footer Bar Pantone 544C</p>

MEMBER ONE SHEET LAYOUT

Page Size: 8.5 x 11



BROKER/EMPLOYER ONE SHEET LAYOUT

Title
Trade Gothic
Condensed Bold 20
White
21pt / 22 tracking

HEALTH NET Healthcare Solutions
OUTLOOKSM PLANS: New Jersey

Title
Trade Gothic
Condensed Bold 20
Pantone 5405 C
21pt / 22 tracking

HCS Watermark
White at 40% Transparency

2pt White Line

SINGLE PAGE HEADER BAR
.365" in height

BROKER/EMPLOYER ONE SHEET LAYOUT

Sub Header
Trade Gothic
Condensed Bold 20
Pantone 544 C
14 pt

HCS Logo

HCS Address
Trade Gothic
Light (K100, 8pt/10pt)
Web Address
Trade Gothic
Bold (8pt/10pt)

SINGLE PAGE HEADER BAR

HEALTH NET Healthcare Solutions
OUTLOOK® PLANS: New Jersey



FOR EMPLOYER GROUPS 50 AND UNDER

- Available in New Jersey for small business employer groups with 2 - 50 employees.
- Includes 28 plans in total: 14 Point-of-Service (POS) plans and 14 HMO plans.
- Provides greater benefit and rating flexibility for both new and renewing groups.
- Offers employers the flexibility to choose from various pharmacy riders, including options that incorporate a deductible.

OUTLOOK HIGHLIGHTS:

- Increased product flexibility with in-network deductibles/coinsurance and higher copayment options.
- Open access – no referrals necessary to see a contracted specialist.
- Access to our seamless Tri-State Advantage Platinum network with over 140,000 provider locations.
- Flexibility to offer dual and triple options within the same group.
- The same great service you have come to expect from Health Net Healthcare Solutions.
- In-network deductible and coinsurance apply to certain services such as inpatient care, comprehensive imaging and outpatient surgery.*

Body Text
Trade Gothic
Light
K80
9pt / 11pt tracking

SAMPLE OUTLOOK BENEFIT PLANS FOR NEW JERSEY

BENEFITS	HCS OUTLOOK HMO T10200 OFFERS IN-NETWORK COVERAGE		HCS OUTLOOK POS T5GT9H OFFERS IN AND OUT-OF-NETWORK COVERAGE		HCS OUTLOOK HMO T1H000 OFFERS IN-NETWORK COVERAGE	
	In-network only	In-network	In-network	Out-of-network	In-network only	In-network only
Deductible	\$1,000 single / \$2,000 family	N/A	N/A	\$2,500 single / \$5,000 family	N/A	N/A
Coinsurance	80%	N/A	N/A	70%	N/A	N/A
Out-of-pocket maximum (includes deductible)	\$2,000 single / \$4,000 family	N/A	N/A	\$10,000 single / \$20,000 family	N/A	N/A
Office Visit-PCP	\$25 copayment	\$25 copayment	\$25 copayment	Subject to deductible and coinsurance	\$30 copayment	\$30 copayment
Office Visit-specialist	\$40 copayment	\$40 copayment	\$40 copayment	Subject to deductible and coinsurance	\$50 copayment	\$50 copayment
Comprehensive imaging**	Subject to deductible and coinsurance	\$125 copayment	\$125 copayment	Subject to deductible and coinsurance	\$125 copayment	\$125 copayment
Inpatient hospital***	Subject to deductible and coinsurance	\$250 copayment	\$250 copayment	Subject to deductible and coinsurance	\$300 copayment	\$300 copayment

Please contact your HCS Sales Representative for a full portfolio listing and underwriting guidelines.

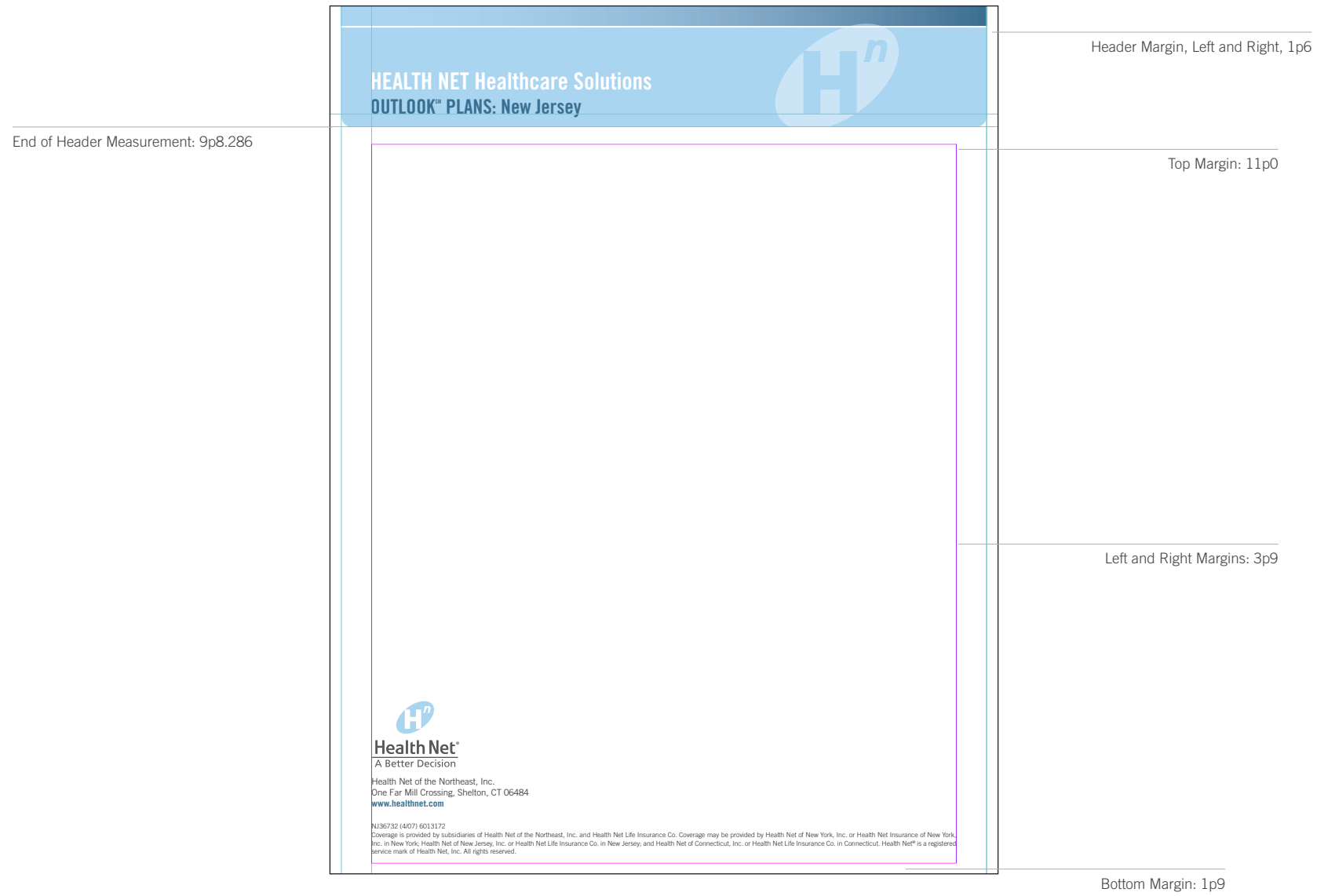
*Only applies to certain HCS Outlook POS plans. For a complete benefit summary, please contact your Healthcare Solutions sales representative.
**Comprehensive imaging includes MRI, MRA, CAT and PET Scans.
***When applicable, inpatient hospital copayments are charged per day of admission.

NJ36732 (4/07) 6013172
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Disclaimer
Trade Gothic
Light
K100
6pt / 8pt tracking

BROKER/EMPLOYER ONE SHEET LAYOUT

Page Size: 8.5 x 11



COVERS (Brochures)

Page Size: 8.5 x 11

White Border
1p0 All Around

56pt / 36pt Tracking
K80
-4 Leading

Trade Gothic
Condensed Bold No. 20

30pt / 36pt
Pantone 544 C
2 Leading

K40
29pt / 29pt

Pantone 544C
29pt / 29pt

K80
14pt / 15pt

HEALTH NET
Healthcare Solutions

OUTLOOK PORTFOLIO
New York
FOR EMPLOYER GROUPS
50 AND UNDER



Rounded Corners, .25 in

Three images

COVERS (Manuals)

Page Size: 6 x 9

White Border
1p6 All Around



Rounded Corners, .25 in

Three images

TITLE

Trade Gothic
Condensed Bold No. 20
K80
37 pt. / 24 pt leading
-5 tracking

Trade Gothic
Condensed Bold No. 20
Pantone 544 C
20pt / 24pt leading
6 tracking

HCS Logo
Centered under picture

Caption
6pt

LAYOUT: Manuals

BILLING AND PAYMENTS | EMPLOYER ADMINISTRATIVE MANUAL

Send payment to Health Net as follows:

BILLING AND PAYMENT	
Direct Addresses	Overnight Addresses
<p>Bank of America Health Net of Connecticut, Inc. P.O. Box 30626 Hartford CT 06150-0626</p>	<p>Bank of America Health Net of Connecticut, Inc. Lock Box # 30626 99 Founders Plaza, 3rd Floor Mailroom East Hartford, CT 06108</p>
<p>Bank of America Health Net of New York, Inc. P.O. Box 19017 Hartford, CT 06150-9017 (For NY Charter plans)</p>	<p>Bank of America Health Net of New York, Inc. Lock Box #19017 99 Founders Plaza, 3rd Floor Mailroom East Hartford, CT 06108 (For NY Charter plans)</p>
<p>Bank of America Health Net Insurance of New York, Inc. P.O. Box 31965 Hartford CT 06150-1965 (For NY Outlook POS, NY Outlook EPO and NY Outlook HSA plans)</p>	<p>Bank of America Health Net Insurance of New York, Inc. Lock Box #31965 99 Founders Plaza, 3rd Floor Mailroom East Hartford, CT 06108 (For NY Outlook POS, NY Outlook EPO and NY Outlook HSA plans)</p>
<p>Bank of America Health Net of New Jersey, Inc. P.O. Box 30599 Hartford, CT 06150-0599</p>	<p>Bank of America Health Net of New Jersey, Inc. Lock Box #30599 99 Founders Plaza, 3rd Floor Mailroom East Hartford, CT 06108</p>

ELECTRONIC BILLING AND PAYMENT PROCESS

Electronic Funds Transfer (EFT) Process
Electronic Funds Transfer (EFT) is the process by which Health Net automatically debits the employer's account on the 5th day, or next business day following the 5th day (if the 5th is a non-banking day, weekend or holiday). The customer is required to submit a signed "Request for EFT" form, along with a voided check of the account to be debited for the premiums. The amount debited against the employer's account is the current month's premium only. It **does not** include any retroactive premiums or manual adjusted premiums applied to an invoice. If there are any retroactive premiums or manual adjusted premiums charged, then the customer must remit a separate payment by check, customer initiated EFT, or any other method of payment separate and apart from the EFT process.

NOTIFYING HEALTH NET OF ENROLLMENT CHANGES

How to Notify Health Net
For prompt, accurate processing of all enrollment transactions, employers need to complete the Health Net Enrollment Form and/or Change/Cancellation Form. On the form, they need to include the company group number and plan code ("Master Package" on form), and send it to Health Net. Copies of these forms can be obtained through your Healthcare Solutions representative or by logging in to www.healthnet.com.

Employer should **NOT** mark any changes directly on their invoice. The forms serve as enrollment / disenrollment notification; the invoices do not. When completing the Health Net Enrollment Form, employers need to include the name and access code of the primary care physician(s) being selected and coordination of benefits and dependent information, if applicable.

When Forms are Due to Health Net
All Health Net Enrollment Forms and Change/Cancellation forms must be submitted to the plan by the 10th of the month prior to the effective date of the enrollment and within 31 days of the qualifying event. Meeting this deadline will allow Health Net to reflect these changes and all appropriate premium adjustments on the invoice for the month in which the enrollment, change and/or cancellation is effective.

Late Reports of Enrollments, Changes or Cancellations
All enrollment transactions not reported to Health Net by the 10th of the month will automatically be reflected on the company's Health Net invoice for the following month. The amount due will be adjusted accordingly to conform to the Health Net retroactivity policy.

Retroactivity Policy
Health Net's retroactivity policy allows a one-month retroactive adjustment (credit or debit) for all enrollment transactions. Since a COBRA situation may require more flexibility regarding the reinstatement of members, special provisions will be allowed for COBRA members upon prior approval from Health Net.

Mailing Enrollment Transactions
Health Net provides preaddressed envelopes for submitting enrollment and change/cancellation forms. If an employer must use a different envelope, they should send it to the address printed on the group invoice. To obtain additional invoices, they can call the Account Services Unit at the number located on the *How To Reach Us* section of the manual.

COBRA Groups
All COBRA groups administered by a Third Party Administrator will be set up with a separate group number.

PAGE 53

Body Text
Trade Gothic
Light
9pt / 11pt Tracking

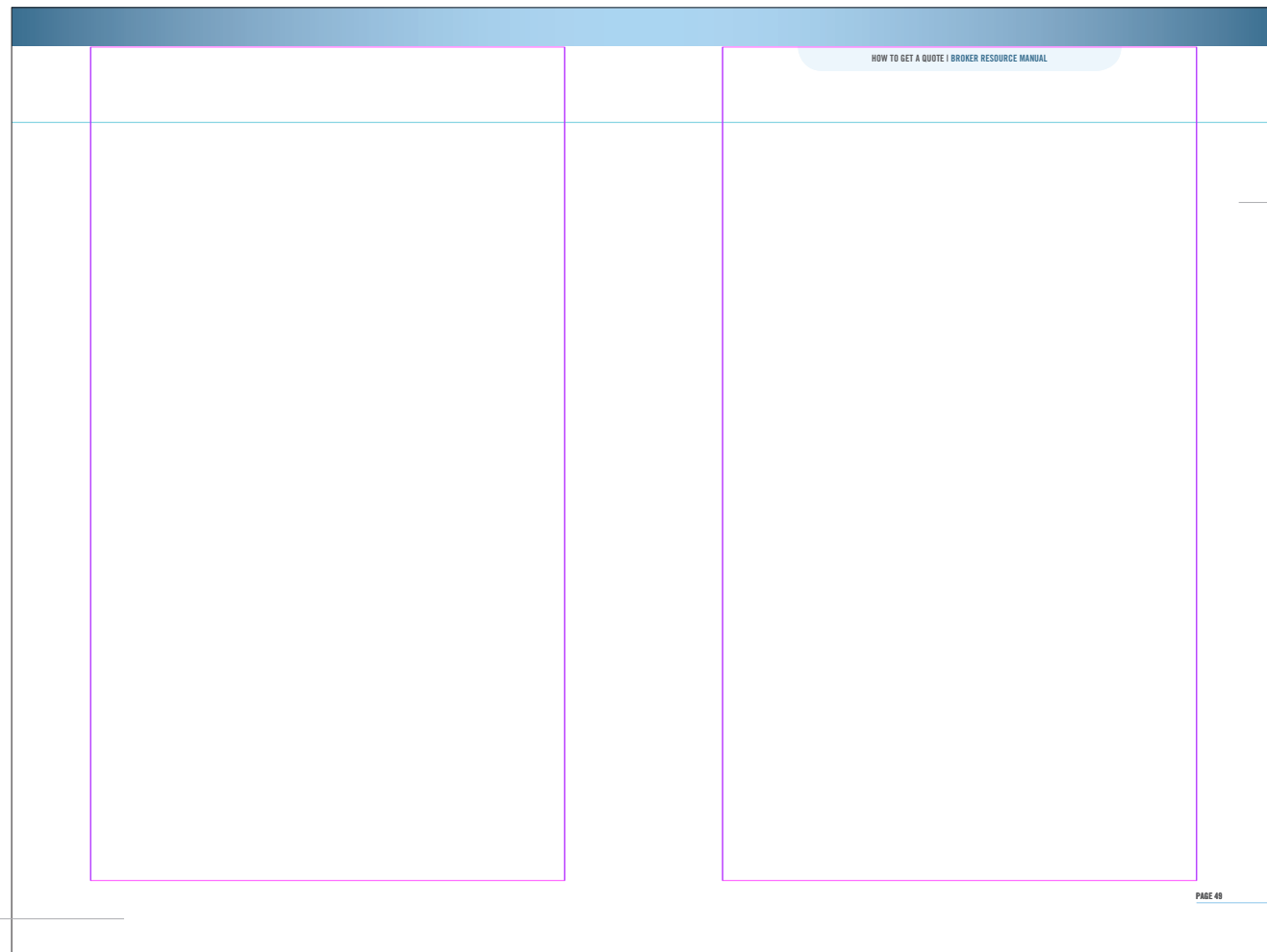
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Condensed Bold No. 20
Pantone 5405 C
10pt / 11pt Tracking

Emphasized Text
Trade Gothic
Condensed Bold No. 20
K80
10pt / 11pt Tracking

Page Number
Trade Gothic
Condensed Bold No. 20
K80
6pt

LAYOUT: Manuals

Page Size: 6 x 9



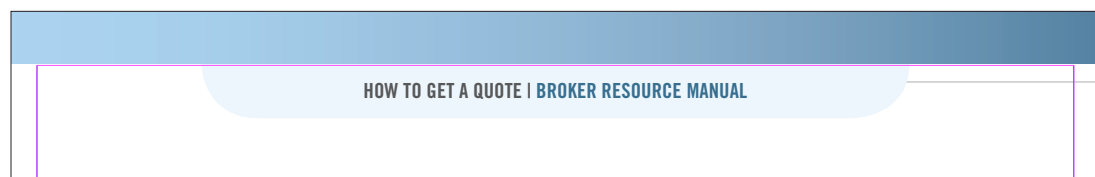
Double Page Header Bar

Top Margin, 6p0

Inside and Outside Margins, 4p6

Bottom Margin, 4p3

Page Number
Trade Gothic
Condensed Bold No. 20
K80
6pt







Title
K80 and Pantone 5405
6.5 pt
Centered on 18p5.188 wide graphic
Pantone 544 C 20%
1p5.189 in height
.25 corner radius

PAGE 19

DIVIDERS

Page Size: 6 x 9

			Single Header Bar
SECTION TITLE Trade Gothic Condensed Bold No. 20 12pt / 14pt leading		 SECTION ONE HOW TO REACH US	HN Watermark SECTION Trade Gothic Condensed Bold No. 20 10pt / 12pt leading
Pantone 544 C, 20%		 	BOX Pantone 544 C, 100% NUMBER Pantone 544 C, 20% Trade Gothic Condensed Bold No. 20 60 pt / 72 pt leading
		HOW TO REACH US BROKER RESOURCE MANUAL PAGE 1	PAGE NUMBER Trade Gothic Condensed Bold No. 20 K80 6pt
		SECTION TITLE Trade Gothic Condensed Bold No. 20 K80 6.5pt / 9pt leading	TITLE Trade Gothic Condensed Bold No. 20 Pantone 5405 C 6.5pt / 9pt leading
			.5 PT line Pantone 544 C, 100%

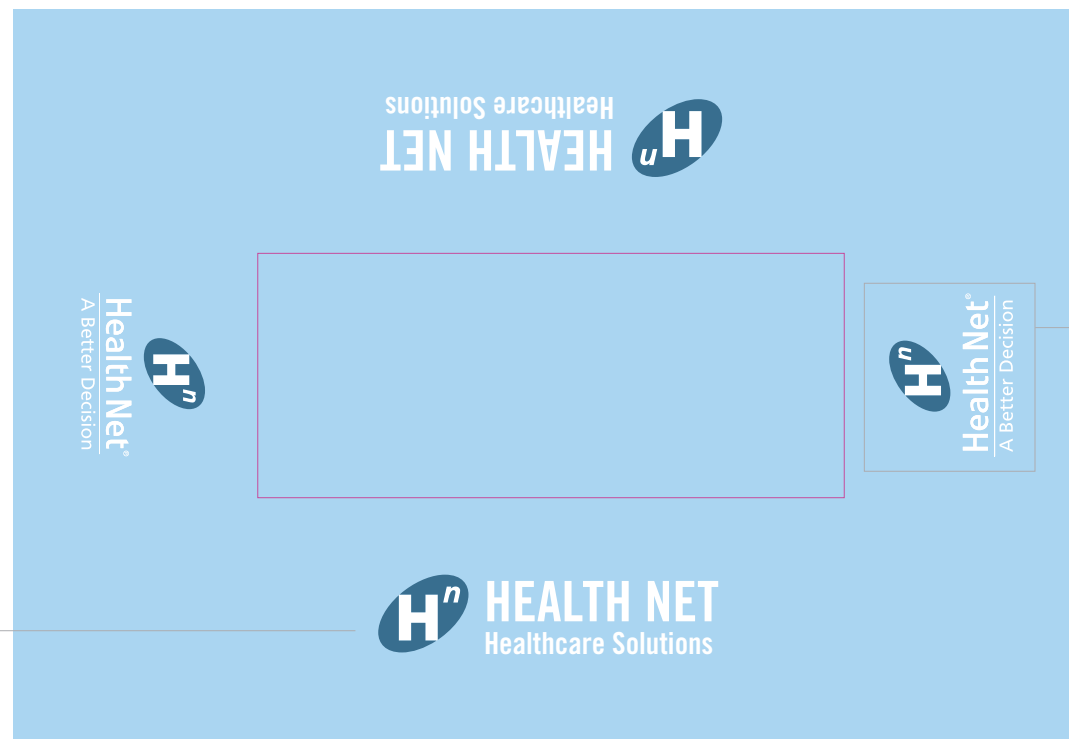
BANNER

Modified Banner Logo
Color for back of HN Watermark
Pantone 5405 C



Modified Corporate Logo
Health Net in Uppercase in 80% Black

TABLECLOTH



Modified Banner Logo
Color for back of HN Watermark
Pantone 5405 C

Modified Corporate Logo
Color for back of HN Watermark
Pantone 5405 C

Tablecloth Color
Pantone 544 C

VERTICAL DISPLAYS
31.5" x 86.625"

TITLE
Trade Gothic
Condensed Bold No. 20
220 pt / 240 pt Leading
White

Background Color: 5405 C

Rounded Corner
.33pt Radius

HEADER
Trade Gothic
Condensed Bold No. 20
180 pt / 216 pt Leading
White

Background Color: 544 C

CAPTION
Trade Gothic
Condensed Bold No. 20
120pt / 144 pt leading
White

DISCLAIMER
Trade Gothic
Light
9pt / 11 pt leading
White

See what makes Health Net A Better DecisionSM

Support: Live Health Coaches for personal guidance, day and night

Choice: Seamless network of provider locations and hospitals to choose from in our Tri-State Service Area

Information: Hospital Comparison Report, Doctor Search, online medical encyclopedia, prevention tips, and treatment options

Rewards: Discounts for fitness, vision, wellness publications, massage and more

Wellness: Smoking cessation, weight management and nutrition, pregnancy support, and more

Strength: Top Fortune 500 company

Online Convenience: View benefits, find and/or change primary care provider, order new ID cards, and update contact information

Local: Health Net Associates live and work in your neighborhood



For more information,
go to www.healthnet.com

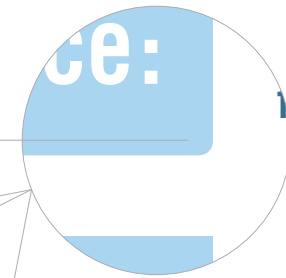


CAPTIONS
Trade Gothic
Condensed Bold No. 20
79pt / 90 pt leading
Pantone 5405 C

Modified Corporate Logo
Watermark Background Color: Pantone 544 C

HORIZONTAL DISPLAYS

Page Size: 69" x 48"



Rounded Corner
.33pt Radius

TITLE
Trade Gothic
Condensed Bold No. 20
170 pt / 204 pt Leading
White

Background Color: 5405 C

See what makes Health Net A Better DecisionSM



Support: Live Health Coaches for personal guidance, day and night

Choice: Seamless network of provider locations and hospitals to choose from in our Tri-State Service Area

Information: Hospital Comparison Report, Doctor Search, online medical encyclopedia, prevention tips, and treatment options

Rewards: Discounts for fitness, vision, wellness publications, massage and more

Wellness: Smoking cessation, weight management and nutrition, pregnancy support, and more

Strength: Top Fortune 500 company

Online Convenience: View benefits, find and/or change primary care provider, order new ID cards, update contact information, and access prescription drug mail order forms

Local: Health Net Associates live and work in your neighborhood

CAPTIONS
Trade Gothic
Condensed Bold No. 20
79pt / 90 pt leading
Pantone 5405 C

HEADER
Trade Gothic
Condensed Bold No. 20
130 pt / 156 pt Leading
White

Background Color: 544 C



For more information, go to www.healthnet.com



CAPTION
Trade Gothic
Condensed Bold No. 20
110pt / 132 pt leading
White

DISCLAIMER
Trade Gothic
Light
9pt / 11 pt leading
White

Modified Corporate Logo
Watermark Background Color: Pantone 544 C

TABLETOP DISPLAYS

Page Size: 19" x 23.75"

TITLE
Trade Gothic
Condensed Bold No. 20
230 pt / 276 pt Leading
White

Background Color: Pantone 544 C



PROGRAMS

- Smoking Cessation
- Weight Management and Nutrition
- Pregnancy Support

DISCOUNTS

- Fitness
- Vision
- Massage
- Wellness Publications

HEADER
Trade Gothic
Condensed Bold No. 20
50 pt / 60 pt leading
Pantone 5405 C

CAPTIONS
Trade Gothic
Condensed Bold No. 20
35 pt / 45 pt leading
Pantone 544 C

DISCLAIMER
Trade Gothic
Light
9pt / 11 pt leading
White

Corporate Logo
White

Rounded Corner
.33pt Radius



LANGUAGE STYLES

ABBREVIATIONS

If a term is abbreviated, the first reference should include the full name followed by the abbreviation in parentheses, with all subsequent references using the abbreviated form. For example, on first reference use participating physician group (PPG). For subsequent references, use only PPG. (In this case, physician group is equally acceptable.) The full term may be used again, however, if it has not occurred for a substantial time and not restating the entire term could result in confusion for the reader.

ABBREVIATION AND ACRONYM USAGE

Acronyms are defined as abbreviations that can be pronounced as a word, such as HIPAA and HEDIS. Abbreviations and acronyms are both usually set in all caps with no periods. Uncertainty often arises concerning the indefinite article (a or an) preceding the acronym or abbreviation. The solution lies in how the term is read – either as a series of letters (abbreviation) or as a word (acronym). The choice of article depends on how the term is pronounced. (See also Specific usage cases, A vs. An.)

Abbreviations

- an NAACP position (versus a National Association for the Advancement of Colored People position)
- an NFL franchise
- a TVA power station

Acronyms

- a NATO meeting
- a HEDIS benchmark

ADDRESSES

Health Net style requires that state names be spelled out in full in running text. However, when a full address is broken out from text and stacked, use the two-letter ZIP code form. Also, spell out street names and any designations

such as Street, Avenue, etc. If space permits on an address panel or other prominent place (letterhead, etc.) the full state name is preferable.

- Health Net of California is headquartered in Woodland Hills, California.

but

- 1200 Alta Vista Road
Santa Barbara, CA 93103-2344

PERCENTAGES

Generally, spell out the word percentage in body copy, as in “a 10 percent raise”; in charts, graphs and often in headlines, the percentage symbol (%) is the better choice.

PLURALS OF ABBREVIATIONS AND ACRONYMS

So far as it can be done without confusion, form the plurals of abbreviations and acronyms by adding s alone. Form the possessives by adding apostrophe and s. (See also Numbers, Plurals of Numbers.)

- HMOs, PPOs, IPAs, PPGs
- The DMHC’s recommendations delayed HCFA’s approval of our EOCs.

TIME ZONES

Capitalize the full name of the time in force within a particular zone: Eastern Time, Pacific Time, Mountain Time, etc. Also acceptable, especially when listed with a clock reading, are the abbreviations ET, PT, CT, etc.: Hours of operation are 7:00 a.m.–7:00 p.m., PT.

BULLETS

If you have a group of related ideas or sequential steps that you want to list together, the preferred style at Health Net is to use bullet

points to separate the ideas into individual segments. There is sometimes confusion about punctuation between bullets. We use these guidelines.

1. If the bullets are a simple list of short terms or phrases and don’t complete a sentence started by the introduction, don’t use punctuation after any of the bullet points. Usually lowercase the first word in each bullet, unless a specific artistic effect is desired.¹

Example

Please keep the following emergency items close at hand:

- a battery powered flashlight
- one or two blankets
- at least two gallons of water, tightly closed

2. If the bullets present a sequential series, use a comma at the end of each bullet (semicolon if there is internal punctuation), lowercase initial words and use a period to conclude the final bullet.

To file a claim:

- obtain a claim form, or utilize the one supplied by your physician group;
- fill it out thoroughly, paying careful attention to medical care options; and
- return it to Health Net.

3. If each individual bullet completes the thought (sentence) initiated by the introduction, or if the bullet points stand alone as complete sentences (or more than one sentence), cap the initial word of each bullet and use terminal punctuation after each.

Termination will occur if you or a family member:

- Fails to establish a satisfactory physician/

patient relationship.

- Acts in a disruptive manner while receiving care.
- Allows someone else to use the Health Net identification card.

COMMA SEQUENCE

(See also **Bullets**.) There are two trains of thought for whether to use a comma to separate the last two items in a series. Health Net style uses a final comma only when there are four or more items in a series.

Come to the health fair and be tested for cholesterol, fitness, body fat percentage and breath capacity.

or

Decision Power provides health coaching, video testimonials, online tools, and informational resources.

Health Net style does require a final comma to separate sequential clauses in a sentence, and we utilize final semicolons in sequences that require them. (Use semicolons when the elements in a series are long and complex, or involve internal punctuation.) Additionally, if omitting the final comma would lead to confusion, the comma should be included.

To obtain benefits through regular channels, contact your Health Net Coordinator at your physician group, note carefully the instructions you are given, communicate your understanding to your physician and any other party as necessary, and keep copies of all communication.

To obtain benefits: contact your Health Net Coordinator, who maintains your patient records; note carefully any instructions you

LANGUAGE STYLES

are given, including sequence and timing; communicate your understanding of the instructions to your physician, pharmacist and any Health Net representative, as necessary; and keep copies of all correspondence.

Special note regarding the ampersand (&)

If (for example, in a headline, bulleted list or chart) an ampersand is used, never insert a comma prior to the ampersand:

20% coinsurance & \$500 deductible

not

20% coinsurance, & \$500 deductible

COMPANY TERMS

Do not capitalize generic terms such as department, form and county. One exception is the term Disclosure Form. Also, capitalize the word county following a specific name (e.g., San Diego County).

- Capitalize (don't italicize) all names of Health Net forms. For example: Summary of Benefits, Evidence of Coverage, Provider Directory, etc.²
- Do not capitalize out-of-network and in-network.
- Do not capitalize participating physician group.
- Online and onsite are single words, not hyphenated.

COPYRIGHTS AND TRADEMARKS

Registration marks such as ®, ©, TM and SM should always be used when appropriate – but only on first usage. In lengthy text documents (generally not ads or flyers), this means both

first usage in headline or title, and then also first usage in text. (See also **Notes Regarding Trademarks and Copyrights.**)

When using the copyright symbol in documents, make sure it appears in Health Net style. Namely, the symbol, followed by a space, then year, followed by a space, and then company name. No period should follow the company name. If the copyright notice appears in a block of italicized text, do not italicize it – keep it roman.

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KERNING

In running text, when a superscript symbol needs to be placed alongside a punctuation mark, our house style is to place the punctuation mark first, then kern the superscript symbol toward the left so that, visually, it appears just slightly to the right of the word and punctuation mark it follows. In Quark, this kerning is usually around –21. For example: Health Net® and Rapid Access.SM See Em- Dashes section below.

DASHES

(See also Hyphenation.)

EM DASHES (—)

The em dash is what we use to replace the typewriter's two-hyphen dash (--). Our house style is to place one space on either side of em dashes. This of course does not apply to hyphens, which are used in compound words and certain phrases (co-worker, long-term, etc.).

Style note

We use the en dash in place of the em dash for graphic style reasons (most fonts' em dashes are very long and their en dashes look better in

our graphic style).

EN DASHES (–)

The most frequent use for en dashes is in sequences of numbers: e.g., pages, dates and times.

For example: pages 10–23; November 17–18; January 5–February 1; 10:10–11:20 a.m.; 8:00 a.m.–4:00 p.m.

A less frequent use for en dashes occurs when the en dash is used in place of a hyphen in a compound adjective when one of the elements of the adjective is an open compound or when two or more of the elements are hyphenated compounds. For example: post–World War II period, pro–managed care lobbyist, a New York–Los Angeles flight, quasipublic–quasi-judicial body. An exception to this is the prefix **non**: non-Preferred Provider.

DATES

Numerals are almost always used for dates. Do not use constructions such as 1st, 2nd, 31st, etc. Therefore,

Wednesday, April 1

not

Wednesday, April 1st

If the year must be placed at the beginning of a sentence, it is spelled out. Also, when a period of time is identified by the month and year, no internal punctuation is necessary or appropriate.

The events of April 18, 1775 have long been celebrated.

In August 1945 the war was won.

In informal contexts, the full number of a particular year is sometimes abbreviated.

the class of '84

DEPARTMENTS

Capitalize names of departments: Marketing Communications Services, Policy & Contracts, Treatment Review, etc. Also, cap the word "Department" (Marketing Department).

DISEASE NAMES

Do not capitalize arthritis, emphysema, lupus, migraine, pneumonia, etc. When a disease is known by the name of a person, capitalize only the individual's name: Parkinson's disease, Down syndrome, etc.

ELLIPSES

At Health Net, our style is to put a space on either side of an ellipsis ... like that, with no space between the dots. If you are indicating an omission within a sentence, only three dots are used. Thus, the sentence

The glottal stop, which is common to this family of languages, is marked by an apostrophe.

could be shortened when quoted to

The glottal stop ... is marked by an apostrophe.

However, if the material before the ellipsis is a complete sentence, four dots should be used, that is, a period (no space before the period), then the ellipses, and then a space. Thus,

It took all day. We went to the store. We bought supplies. We got the job done.

could be

LANGUAGE STYLES

It took all day... We got the job done.

EMPHASIZING WORDS

Using capitalization for any term other than a proper noun or name hinders readability. Hence, the list of words that demands capitalization is very small and, incidentally, does not include job titles. (See also **Titles and academic degrees, Standard terms and terminology.**)

Sometimes terms are italicized for emphasis. If that is so, please do so only for first use. Again, overuse of boldface, italics or capitalization only hinders readability.

Generally, do not use underlining. If your word processor enables italics, use this option instead as it is the preferred style for emphasis. (And “never” use quote marks OR ALL CAPITALIZATION for emphasis. Or more than one exclamation point!!!!)

Also, if you have a hyphenated compound noun, treat it as if each of the words making up the term were separate. That is, if you would capitalize each word in a phrase, capitalize each part of a compound term; if not, capitalize only those segments that would normally be capitalized. For example: Medicare-eligible members are not reimbursed for non-Formulary medication.

FOOTNOTES

Health Net style requires numerals to designate footnotes. The numeral should appear in the superscript position, both in the running text and preceding the footnote at the bottom of the page.

As mentioned in the Kerning section of Copyrights and trademarks, footnote numbers are similar to trademark designations – they

are kerned slightly to the right of punctuation in the text. Finally, whenever possible, insert the number at the end of a sentence – like this.¹

FORM NAMES

We have a general policy at Health Net to capitalize the names of forms (excluding the term form). So cap the full names of forms on every usage. However, do not cap common names, nicknames or abbreviated names of forms.

That is, cap Request for Change form. But do not capitalize the many uses of change form. The same is true for enrollment form and claim form. These border on the generic and do not need caps on every usage.

HEADLINES

Health Net Style

All main headlines should be all caps and set in Avenir (or available sans serif) font. For the first subhead, set in AGaramond (serif) font, sentence case. For the second subhead, set in AGaramond, small caps. For the third subhead, set in AGaramond italic, sentence case.

For example:

Main head: LOW COST PLANS FOR FAMILIES

First subhead: How your plan works

Second subhead: what you pay for services

Third subhead: What if I change my mind?

NEWSPAPER AND NEWSLETTER STYLE

In certain cases (such as a newsletter for a special account), we will use the so-called newspaper style for headlines. This style calls for capitalizing the most important words in the headline and lowercasing the others. Popular style guides offer varying guidelines for which words to capitalize in such a style. Therefore, at Health Net we follow the simplest guidelines

available, from the Associated Press Style Manual.

The AP guidelines are: Capitalize all principal words – including prepositions and conjunctions of four or more letters. (Capitalize a word of fewer than four letters if it is the first or last word in a title. Therefore, in this style we lowercase words such as: a, an, the, if, as, and, but, or, for, nor, to (assuming it is not the first or last word), but cap words like: with, because, although, that. For example:

The Plan That Takes Care of All Medicare-Entitled People

Welcome to the Plan With Extra Advantages

Notice in the first example the word Entitled is capitalized. This is because we treat hyphenated compounds as individual words. That is, if either word would normally be capitalized by itself, we cap it in the compound also.

PUNCTUATION IN HEADS

Do not end a headline with a dash or colon. Also, omit the period and comma after all heads and subheads.

wrong – Just wait ‘till you see what’s in store:

correct – Just wait ‘till you see what’s in store!

For added emphasis or suspense, adding ellipses (dots) at the end of a headline is usually OK (as long as the ellipses lead somewhere!).

(Cover headline): Here’s to a great year ...

(Inside head): A great year to enroll with Health Net!

or if the inside head is an obviously incomplete thought, use the ellipses there also:

(Cover head): Health Net puts health care decisions where they belong ...

(Inside head): ... with you!

HYPHENATION

Hyphenation can be one of the most confusing elements of grammar. However, most hyphenation questions can be readily answered by a dictionary.

For some years now, the trend in spelling compound words has been away from the use of hyphens.

Health Net style conforms to this trend. Whenever possible, assuming confusion will not result, combine words to form a closed compound. (See also **Dashes.**)

nonparticipating providers
preauthorization

Medicare-approved
self-referral

copayment
not
co-payment

less-appreciated art
but
an art less appreciated

mid-Atlantic
but
midterm

LANGUAGE STYLES

online, onsite
not
on-line, on-site

Avoid duplicated vowels and tripled consonants: anti-intellectual, pre-empt, shell-like. Try not to use a hyphen to separate non from the word to which it's attached (noncompliant-minded, nonsteroidal-inflammatory). But when the word it modifies starts with another n, or is a proper noun, it is separated by a hyphen (non-network, non-Formulary, etc.). Non-emergency, which always takes a hyphen, is an exception. In most cases, prefixes that end in a vowel, such as anti, would receive a hyphen only if the following word starts with a vowel or capital letter.

pre-operative
but
postoperative

anti-infective
but
antigout

anti-Parkinson
but
antipsychotic

Also be aware of the form for suspensive hyphenation: The 5- and 6-year-olds attended morning classes.

Style note: Since Health Net style is generally to use a ragged right margin, and either justify left or center text, it is not appropriate to hyphenate words for spacing. Please jump words in their entirety rather than hyphenating them. (See also **Line breaks**.)

LINE BREAKS

In finished form, neither the term Health Net

nor any other compound name of a Health Net product (e.g., Seniority Plus, Flex Net) should be divided between lines. Please keep them on the same line. Using left justify rather than full justify is perfectly acceptable for most documents, and helps immeasurably with this point. Also, never break telephone numbers. Avoid all breaks at the ends of lines, if possible. (See also **Telephone numbers**.)

LISTS

Vertical Lists

Use a period without parentheses after numerals or letters used to enumerate items in a vertical list:

1. Disclosure Forms
2. Evidence of Coverage

Numerals or letters enumerating items in a list within a paragraph should be enclosed in parentheses and should not be followed by a period.

Please keep the following items on hand: (1) a Global Positioning System unit; (2) canned food and bottled water; (3) a cellular phone, preferably digital; and (4) any totems or talismans you have handy.

In informal lists (see examples below) there is rarely a need to begin with a colon. Simply set off on the list using comma separators or, in the case of complex clauses, semicolons.

People were asked to donate needed items, including nonperishable goods, cleaning supplies, toys, boys' and girls' undergarments, kitchen items and linen.

or

People were asked to donate needed items, including nonperishable goods; cleaning supplies; toys, especially dolls for girls and action figures for boys; boys' and girls' undergarments, sizes 6–14; kitchen items, including pots and pans; and linen.

NUMBERS

Spell out whole numbers one through nine. Use numerals for 10 and above. An exception occurs when a number is placed at the beginning of a sentence. In such cases, the number must be spelled out – although often the sentence can be rewritten to avoid such a situation.

Forty-eight thousand doctors are available to members.

better

Members can choose from 48,000 doctors.

CONSISTENCY

When numbers that would normally be treated differently appear in the same sentence or apply to the same category in the same paragraph, do not use numerals for some and spell out others. If according to rule you must use numerals for one of the numbers in a given category, then for consistency's sake use numerals for them all:

Health Net has been in operation for nearly 25 years. Jay Gellert has served as CEO of the company for the past 6 of those years.

However, if the numbers refer to different classes or groups of things, do not employ this rule. For example:

Call our Customer Contact Center 24 hours a day, seven days a week, 365 days a year.

FRACTIONS

The Health Net style concerning fractions permits the use of spelling out or using numerals to express an amount. One style should be consistently maintained throughout a single document, however.

a two-thirds majority
or
a 2/3 majority

Quantities consisting of both whole numbers and fractions may be spelled out or expressed in numerals as long as consistency is maintained throughout a document. Never mix words and numerals in the same figure.

All manuscripts are to be typed on 8 1/2-by-11-inch paper.

or
She walked three and one-half miles through the snow.

never

three and 1/2 or 3 and one-half

INCLUSIVE NUMBERS

Inclusive numbers can be joined either by an en dash or by the prepositions from and to. (See also **Dashes, En Dashes**.)

from 167 to 172 or 167–172

never

from 167–172

To separate numbers that are not inclusive, such as telephone numbers and Social Security numbers, use a hyphen (-), not an en dash.

LANGUAGE STYLES

LARGE NUMBERS

When using numerals greater than 1,000, always include the necessary comma(s) within the figure. Very large numbers should be expressed in numerals followed by million, billion and so forth. For example: 2.2 million members; \$3 billion. (Note: “\$3 billion dollars” is redundant.)

PERCENTAGES

In text, whenever possible, spell out percent. In charts, tables, headlines or tabular material, the symbol % is generally preferable.

PLURALS OF NUMBERS

The plurals of numbers (both spelled-out and numerals) are formed by adding s alone:

The patients were in their twenties and thirties.

Back in the 1970s, students scored in the 650s on that test.

UNITS OF MEASURE

Quantities should be treated according to the rules governing the spelling out of numbers. However, if an abbreviation is used for the unit of measure (usually only in tables), the quantity should always be expressed by a numeral.

The temperature dropped 10 degrees.

The package weighed three pounds.

but in a table

weight = 3 lbs.

PAGINATION

Publications with only a few (e.g., 4) pages or brochures that comprise a folded single sheet generally do not need to be paginated. Only

when the reader needs to know a specific page number (for example, to find a particular section or locate a chart) are a table of contents and pagination necessary

In these cases, the cover and back cover, as well as inside front and back covers, are excluded from pagination. In addition, the first page (Page 1) does not carry a number. Page 2 carries a number only when there is text printed on it. If Page 2 is blank, numbers begin on the next page, Page 3.

PARENTHESES AND BRACKETS

When parentheses or brackets are used to enclose an independent sentence, the period belongs inside. When enclosed matter comes at the end of an including sentence, the period should be placed outside the final parenthesis or bracket.

She insisted on revising the document. (I had seen this behavior before.)

The meeting will be short (approximately three hours).

Brackets should always be used as parentheses within parentheses. For example: The text was lengthy and involved (although the section on certification [starting on page 53] was concise and not overly technical).

PHARMACY LANGUAGE

At Health Net, we have a specific style for listing our participating pharmacies. The language should appear as such:

Our network includes, but is not limited to, Longs, Rite Aid, Sav-on and Walgreens drugstores, and pharmacies located in the Albertsons, BelAir, Lucky, Raley's, Safeway, Save Mart and Vons/Pavilions supermarket

chains, as well as certain independent pharmacies.

Other organizations will have different company names but are invited to use this construction.

PRODUCT UNDERWRITING AND NAMING CONVENTIONS

Health Net's Legal department advises that, in developing marketing communication pieces for entities of Health Net, Inc. (HNI), “appropriate identification of HNI insurance companies and health plan companies in communications to our customers, to our sales partners and to the public is an issue ... regulators take seriously.”

To that end, it is essential that any PPO product, or a product that includes a PPO tier, be identified as being underwritten, offered and/or issued by Health Net Life Insurance Company. This disclosure must be made in every marketing collateral document created for any of our constituent communities (members and prospective members, brokers, physicians and other providers, investors, et al.). HMO products, and products with an HMO tier, should also be identified as being underwritten, offered and/or issued by their respective Health Net entity.

This underwriting identification, which must be done for legal clarity, does not extend to naming conventions, where it could confuse rather than clarify our product and brand identity in the marketplace. For example, our flagship PPO product is Health Net PPO, not Health Net Life PPO. A printed piece promoting the product would therefore refer to the plan as Health Net PPO, and would necessarily include the phrase “Health Net PPO is underwritten by Health Net Life Insurance Company.” This should be sufficient to legally identify the product as well as disclose its underwriter.

PERIODS WITH QUOTATION MARKS

When a sentence is enclosed in quotation marks, the period ending the sentence is placed inside the closing quotation mark.

“There is no reason to inform the president.”

Quoted words and phrases falling at the end of a sentence can, in the vast majority of cases, take the terminating period within the closing quotation mark without confusion or misunderstanding.

Gloria referred to it as her supervisor's “excessive discretion.”

QUESTION MARKS AND EXCLAMATION POINTS WITH QUOTATION MARKS

The question mark and exclamation point should be placed inside quotation marks, parentheses or brackets when they apply to the quoted or parenthetical matter; they go outside when they apply to the whole sentence.

The woman cried, “Quality is a bargain at any price!”

Why was the physician smiling when he said, “I have your lab results”?

OTHER PUNCTUATION

When the context calls for a comma at the end of material enclosed in quotation marks, parentheses or brackets, the comma should be placed inside the quotation mark but outside the parenthesis or bracket. The semicolon and colon should be placed outside a quotation mark or parenthesis.

See the comments on “political expedience,” which may be found elsewhere.

LANGUAGE STYLES

Here he gives a belated, though stilted (and somewhat obscure), exposition.

He assumed we had memorized the lyrics to “Happy Together”; he alluded to it continually.

SECTION NAMES

Initial cap the first word and italicize the names of particular sections in a Disclosure Form. For example: *Coverage for newborns, Certification for services, Exclusions and limitations, etc.*

SPACES

Use single spaces after colons, semicolons, periods, question marks and exclamation points. There’s generally never a reason to hit the space bar twice.

SPECIFIC USAGE CASES

A VS. AN

Such forms as an historical study or an union are not acceptable in American English. Use the article a before consonant sounds: a historic event, a one-year term (sounds as if it begins with a w), a united stand (sounds like you). Use the article an before vowel sounds: an energy crisis, an honorable man (the h is silent), an NBA record (sounds like it begins with the letter e), an 1890s celebration.

AFFECT VS. EFFECT

Here’s an interesting one, because both words have verb and noun forms, and their meanings seem to witch between verb and noun usage. (The pronunciation of affect also changes between verb and noun. The verb is pronounced with the emphasis on the second syllable; the noun places its emphasis on the first.)

Affect as a verb means “to have an influence or make a change on something.” *Effect* as a verb means “to bring into being or produce as

a result.” You see that the meanings are close but not identical. For example:

The warm temperatures this spring will affect the yield of the crops.

These policies have been designed to effect improved performance among the students.

However, *effect* as a noun primarily means “a result,” while *affect* as a noun primarily refers to an emotion as expressed through behavior. Therefore:

The warm temperatures this spring will have an effect on the yield of the crops.

but

This affect of brooding, silent wandering seems to have been caused by the new school policies.

“HE OR SHE,” “HIS OR HER,” VS. “THEY,” “THEIR”

It is incorrect to use the shorter they or their when the sense of a sentence is singular, not plural. They and their are plural pronouns and must take a plural verb form. Please use “he or she” or “his or her” (whichever is appropriate) when the verb form is singular. Feel free to change the verb form to make the sentence more graceful, when appropriate.

wrong: If a member needs a referral, they should contact their primary care physician.

correct: If a member needs a referral, he or she should contact his or her primary care physician.

or

If members need a referral, they should contact their primary care physician.

INSURE VS. ENSURE AND ASSURE

Use *insure* for references to insurance: The policy insures his life.

Use *ensure* to mean guarantee: Steps were taken to ensure accuracy.

Assure means “to make a person feel secure or certain”: I can assure you that your payments are all up-to-date.

PHONE VS. CALL

Phone is a noun, not a verb. Call is the correct term to use as a verb. Instead of *Phone today at 1-800-555-1212*, proper usage requires *Call today at 1-800-555-1212*.

TOWARD VS. TOWARDS

Always use *toward*, never *towards*. *Towards* is the British form, *toward* the American.

WHICH VS. THAT

That is the preferred term as a second reference to a thing, animal or institution, as in *This is the formula that I previously discussed*. *Which* must be used if the clause is set off by a comma. For example: The formula, which I discussed previously, is essential to the project’s success.

WHO VS. THAT

Who is always and only used to refer to a person or group of persons. That refers to institutions but never to persons or groups of persons.

wrong: The doctors that are part of the plan will contact the Claims department, who will then be in touch with the member.

It is the physician group who is responsible for referrals.

correct: The doctors who are part of the plan will contact the Claims department, which will then be in touch with the member.

It is the physician group that is responsible for referrals.

TELEPHONE NUMBERS

Telephone numbers should always be kept on the same line; neither the area code nor the prefix should be separated by a line break. Our house style for punctuation of telephone numbers distinguishes toll-free numbers (800, 888, 866, et al.) from other telephone numbers, as shown below.³

(818) 719-6775 – Health Net Corporate Headquarters

1-800-522-0088 – Customer Contact Center

TIME OF DAY

Health Net style primarily employs one particular form for times of day. Namely, numerals for hours and minutes. Use of noon and midnight are acceptable, but the numeral 12 should not precede the term. Also, a.m. and p.m. should be lowercase with periods, although SMALL CAPITALS are also acceptable.

The reception will be held from noon to 2:30 p.m.

also

Wednesday, August 31, 11:00 a.m.–4:00 p.m.

LANGUAGE STYLES

TITLES AND ACADEMIC DEGREES ACADEMIC DEGREES

The names of academic degrees and honors should be capitalized when following a name, whether abbreviated or written in full. Use abbreviations such as M.D. or Ph.D. only with a full name, never with just a last name. When used after a name, an academic abbreviation is set off by commas. Avoid preceding a name with Dr.

Lily Farmer, Ph.D., headed the research team.

Arthur M. Southam, M.D., M.P.H.

Clyde M. Haverstick, Doctor of Law

But when academic degrees are referred to in such general terms as doctorate, master's degree, bachelor's degree, they are not capitalized.

FORMAL TITLES

When a person's formal title precedes his or her name and, in effect, is pronounced as part of the name, the title should be in initial capitals. If the title follows the person's name or is used in a generic context, it should appear all lowercase.

Marketing Communications Director
Sandra M. Howe

Sandra M. Howe, the director of Marketing Communications

also note

Sandra M. Howe, the director of the Marketing Communications Department

TYPOGRAPHIC CONSIDERATIONS

Generally, punctuation marks are printed in the same style or font as the word, letter, character

or symbol immediately preceding them. Notice, the comma below is in italic because the word immediately preceding it is in italic.

Cold Mountain, Seabiscuit and ...

not

Cold Mountain, Seabiscuit and ...

A question mark or exclamation point that immediately follows an italicized title and is not part of the title should be set in roman type to avoid misreading:

When did she write *Together Again*?

but

After she wrote *What Next*?

PARENTHESES AND BRACKETS

Parentheses and brackets enclosing italicized material may be set in italics to avoid such common typesetting problems as overlapping characters or visually uneven spacing with enclosures. When the enclosed material begins and ends in italics but contains roman text in between, italic enclosures may be used. If only one end of the enclosed material is italicized, however, the parentheses or brackets should be roman.

(*express violations*) (*it was unforeseen*)

(a) (*see 12b*) [*Continued*]

[*it was used for outrageous*]

(*inappropriate* was substituted for *outrageous*)

WEBSITE ADDRESSES AND SITE LINKS

The Health Net website address, www.healthnet.com, should appear on every Marketing Communications piece produced by Health Net.

Regarding graphic considerations, we employ two separate styles: one for printed materials, and one for online docs where the links are "live."

PRINTED MATERIALS

The website address (www.healthnet.com, for example) is set roman type (plain). No special typographic considerations; no capitalization unless the URL requires it.

Links within a page are denoted by italics. For example, "On the Health Net home page, click on *DocSearch* to view your physician group's specialist network."

ONLINE DOCS

Note: this style is designed for online documents where the links references are "live," that is, they lead to another page or location.

The website address is set roman type. No special typographic considerations; no capitalization unless the URL requires it.

Links within a page will be denoted by underlining. For example, "On the Health Net home page, click on DocSearch to view your medical group's specialist network."

ACRONYMS AND ABBREVIATIONS

COMMON ACRONYMS AND ABBREVIATIONS	
AIDS	acquired immune deficiency syndrome
ASH Plans	American Specialty Health Plans
ASHN	American Specialty Health Network
CHAMPUS	Civilian Health and Medical Program of the Uniformed Services
CHP	California Health Programs
CMS	Centers for Medicare & Medicaid Services (formerly HCFA)
COB	coordination of benefits
COBRA	Consolidated Omnibus Budget Reconciliation Act of 1985
COI	Certificate of Insurance
C&R	customary and reasonable (not C & R)
DME	durable medical equipment
EAP	Employee Assistance Program
EOC	Evidence of Coverage
ESRD	end-stage renal disease
FHS	Foundation Health Systems
GIFT	gamete intrafallopian transfer
HCFA	Health Care Financing Administration (see CMS)
HEDIS	Health Plan Employer Data and Information Set
HIV	human immunodeficiency virus
IUD	intrauterine device
IVF	in-vitro fertilization
MES	Medical Eye Services (now replaced by Health Net Vision, Inc.)
NCQA	National Committee for Quality Assurance
OB/GYN	obstetrician/gynecologist
PBGH	Pacific Business Group on Health
PERS	Public Employees' Retirement System
PPG	participating physician group
RBRVS	Resource-Based Relative Value Scale (see "Standard terms and terminology")

COMMON ACRONYMS AND ABBREVIATIONS CONT.	
SB	Summary of Benefits
TMJ	temporomandibular joint syndrome
ZIFT	zygote intrafallopian transfer

PRODUCT NAME ACRONYMS AND ABBREVIATIONS	
EPO	exclusive provider organization
HMO	Health Maintenance Organization
MA	Medicare Advantage
MAPD	Medicare Advantage with Prescription Drug
POS	point-of-service
PPO	preferred provider organization
SNP	Special Needs Program

BUSINESS ACRONYMS AND ABBREVIATIONS	
ISG	exclusive provider organization
LG	Health Maintenance Organization
LT or L&T	Medicare Advantage
MM	Medicare Advantage with Prescription Drug
OE	point-of-service
PSA	preferred provider organization
PNM	Special Needs Program
PDM	Provider Data Management

TERMS AND TERMINOLOGY

24 Hour Fitness No hyphen.

Access for Infants and Mothers (AIM) Government program for pregnant mothers and newborns.

Acquired Immune Deficiency Syndrome (AIDS) Now often referred to as HIV disease.

American Specialty Health Plans™ (ASHP)

California's first and largest specialty health plan for chiropractic, acupuncture and therapeutic massage. ASHP provides a direct-access benefit for Health Net members and associates and medical plan riders for Health Net members.

applet Self-running program embedded in a webpage authored in Java; lower-case.

arbitration Health Net members agree to submit all disputes to binding arbitration, except for medical malpractice.

associate A full-time employee of Health Net. Do not capitalize.

back up (v.) and backup (adj., n.) One word as adjective or noun: *Backup tape; backup disc; I made a backup of that file.* Two words as verb: *I am going to back up the computer; please back up your work prior to shutting down.*

Beltone® hearing aids

bone marrow transfer Term is not hyphenated.

bookmark Can be a verb or noun; one word.

breastfeed As a verb or gerund (breastfeeding), this term is one word, not hyphenated. *Breastmilk* is a one-word term. *Breast pump* is a two-word phrase.

calendar year No need to hyphenate, even

in adjectival form (calendar year deductible, calendar year maximum, etc.).

CAM Complementary and alternative medicine. Sometimes used to refer to Health Net's medical benefit program including chiropractic, acupuncture and therapeutic massage. When the terms are used separately, they have distinct meanings. Complementary refers to CAM treatments utilized in coordination with traditional medical care; alternative refers to CAM services received in place of traditional medical care.

CD-R A recordable CD, blank before use.

CD-RW A re-recordable CD, able to be used more than once. ("RW" is an abbreviation for "rewritable.")

CD-ROM Stands for "compact disc – read-only memory." Is always hyphenated and capitalized. All CD-ROMs are CDs, but not all CDs are CDROMs.

Centers for Medicare & Medicaid Services

Federal agency that monitors Medicare+Choice programs, such as Health Net Seniority Plus. Materials produced for Health Net Seniority Plus and other Medicare+Choice plans must be approved by this agency (formerly the Health Care Financing Administration).

Certificate of Insurance

cesarean section Spell lowercase. Do not abbreviate as C-section.

Charter name associated with several products offered by Health Net of the Northeast, Inc., including Charter HMO, Charter POS, Charter II and Charter Traditions. See also Passport.

Chlamydia Most disease names that do not include a proper name (e.g., Down syndrome, Crohn's disease) are lower-cased. this is one exception.

Civilian Health and Medical Program of the Uniformed Services (CHAMPUS)

co-worker Always hyphenate.

coinsurance Do not hyphenate. Usually refers to percentage of covered costs payable by member.

compact disc A device used to record or store data.

Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)

Contracting Physician Group Health Net's former term for medical groups, encompassing PMGs and IPAs. Now Participating Physician Group, PPG or physician group.

cookie A unique identifier sent by a personal computer to a web server stored on the computer's hard drive as a way for marketers to track visitors to a website. Some sites are inaccessible if a computer's cookies have been disabled.

coordination of benefits (COB) Always lowercase when spelled out.

copayment Do not hyphenate. Use copayment rather than charge, except when stating no charge.

Customer Contact Center Formerly Member Services department, now the standard name across all Health Net entities for the member service function.

Customary and Reasonable (C&R) charges

A region-specific standardized physician payment plan used with Health Net commercial plans.

cyber Outdated term; do not use except when quoting another source. Use online as an alternative.

cyberspace Outdated. Replace with *Internet* or *online domain* whenever possible.

data Plural, takes a plural verb form, as in *The data were useful in devising a treatment plan.* Datum, singular, is rarely used.

Department Cap when naming the department.

Department of Corporations (DOC) Oversees California health plans with an indemnity (out-of-network) option.

Department of Managed Health Care (DMHC) Oversees California HMOs.

desktop Noun or adjective, one word. Refers to the "virtual workspace" represented by the computer screen and all the functions performed there.

Directory of Participating Physician Groups

Disclosure Form Capitalize when referring to Health Net's benefits summary.

domain An electronic network, generally associated with an organization and identified with a name – such as HealthNet.com, ACLU.org or UCLA.edu – that usually identifies a website. Each domain may contain numerous IP addresses and webpages. See also URL.

TERMS AND TERMINOLOGY

download One word, verb or noun. To transfer a file from a server to one's desktop. Can also be used in compound nouns download time, download speed, etc.

Dual Choice BG program allowing employers to offer two SBG plans together.

durable medical equipment (DME) Always lowercase when spelled out.

e-commerce Not capitalized.

ELECTSM Open Access See *Health Net ELECTSM Open Access*.

email (noun or verb) One word, not hyphenated, no cap. A packet of information sent electronically from one computer to another. Also, to send a packet of information from one computer to another electronically.

Employee Assistance Program (EAP)

end-stage renal disease (ESRD) Hyphenate endstage.

español Spanish term meaning Spanish, as in Spanish language. Following Spanish usage, this term is lower case.

Evidence of Coverage (EOC)

extension (also file extension) The characters at the end of a file name that identify the file as being created by a particular program, e.g., ".doc" for Word files, ".pdf" for Acrobat Reader files.

FAQ Literally "Frequently Asked Questions," this acronym refers to a document with basic information on a given topic. Pronounced "fack" and preceded by "a" rather than "an,"

as in "A FAQ was attached to the email."

Federal employees Capitalize Federal when referring to the U.S. government.

file name Two words, compound noun, not hyphenated. The identifying name of a file, often followed by an extension.

Flash Brand name for an Internet design tool trademarked by Macromedia that allows faststreaming animation on a website.

Flex Net Indemnity plan offered by Health Net of California.

flyer A marketing piece for distribution. Use *flier* only if referring to an aviator.

Foundation Health Systems Former name of corporate parent Health Net, Inc.

FTP Literally, "File Transfer Protocol." Refers to an online methodology for transferring files over the Internet.

gamete intrafallopian transfer (GIFT)

gateway One word, lower-case noun or adjective. A hardware or software link allowing communication flow between two networks using differing protocols.

GIF Abbreviation for "graphic interchange format," a technique for compressing the size of a digital image file. GIF is preferred to "GIF file."

Group Agreement

health care Always two words. Do not hyphenate or spell as one word.

health care plan Do not hyphenate health care.

Health Care Financing Administration (HCFA) Former name of federal agency that monitors Medicare-risk programs, such as Health Net Seniority Plus. Now called the Centers for Medicare & Medicaid Services (CMS).

Health Net Do not split between lines in printed pieces.

Health Net Health Plan of Oregon, Inc. Official name of Health Net in Oregon. Use on first reference in corporate or "image" pieces.

Health Net, Inc. Corporate parent of Health Net of California, Inc. Formerly called Foundation Health Systems, Health Systems International, et al.

Health Net of Arizona, Inc. Official name of Health Net in Arizona. Use on first reference in corporate or "image" pieces.

Health Net of California, Inc. Official name of Health Net in California. Use on first reference in corporate or "image" pieces.

Health Net of the Northeast, Inc. Official name of Health Net in Connecticut, New Jersey and New York. Use on first reference in corporate or "image" pieces.

Health Net ELECTSM Open Access Similar to Health Net of California's HMO plan but allows consultative visits to network physicians/specialists without physician group authorization.

Health Net ELECTSM Point-of-Service (POS) Two-tiered managed health plan offered by Health Net of California.

Health Net Drug Formulary Former name for list of medications used by physicians to prescribe drugs for Health Net of California members. Now called Health Net Recommended Drug List.

Health Net HMO Plans that contain costs through primary physician guidance and referrals.

Health Net SELECT POS Plans with three tiers of coverage: HMO, PPO in-network and PPO out-of-network.

Health Net PPO Plans that allow members to visit any doctor or hospital in our large statewide PPO network.

Health Net ID card ID is spelled without periods, and card is lowercase.

Health Net Life Insurance Company Underwriter of Health Net products with a PPO tier

Health Net MedPrime Medicare supplement plan offered by Health Net of the Northeast, Inc.

Health Net member Do not capitalize member.

Health Net News Publication for Health Net commercial members; see also Seniority Plus News.

Health Net Recommended Drug List List of medications used by physicians to prescribe drugs for Health Net of California members. Formerly called Health Net Drug Formulary.

Health Net SELECTSM Point-of-Service (POS) Health Net of California plan.

Health Net Seniority Plus Point-of-Service (POS) Health Net of California plan.

TERMS AND TERMINOLOGY

Health Net Small Business Plans See Small Business Group.

Health Plan Employer Data and Information Set (HEDIS) Used by the NCQA in HMO accreditation process.

Healthy Families Program, the California state program to assist uninsured children. Capitalize as shown.

high tech Outdated term, most often seen hyphenated as an adjective: high-tech equipment. Has outlived its usefulness. Try to use “advanced” instead or otherwise avoid if possible. “Hi-tech” and other spellings are not acceptable.

home health care

home page The basic, index or welcome page for a website. Also refers to an individual's choice for the page his or her Internet browser opens up on when the application is opened. Two words, not capitalized.

hotline Hot line is also acceptable, but hotline is preferred

hotlink Use link instead. See also hyperlink.

HTML “Hypertext markup language.” The basic scripting language for webpages.

human immunodeficiency virus (HIV)

hyperlink Use *link* instead. See also *hotlink*.

hypertext System of linking electronic documents by the use of key linked words and phrases.

ID card Not I.D. Card

In-network Initial cap when referring to benefit level.

in-vitro fertilization (IVF)

Independent Physicians Association (IPA) This term has been replaced by the term participating physician group.

information superhighway Outdated. Use Internet instead.

inglés Spanish term meaning English, as in English language. Following Spanish usage, this term is lower case.

injectable Not injectible.

Internet Proper name, capitalized. Refers to the network of computers and functions connected through a worldwide collection of servers and service providers. Not synonymous with “Web,” or “World Wide Web.”

intranet Not capitalized unless officially part of a proper name. Lower case is better: *Health Net's intranet* is preferable to the *Health Net Intranet*.

intrauterine devices (IUDs)

IP address The numeric identifier of a specific server within a domain that identifies a website. Refers to the unique identifying computer identity, or address, from which and to which data is transferred between other computers and servers. Abbreviation of “Internet protocol address.”

Java Brand name, trademarked by Sun Microsystems, Inc., for a programming language that allows for self-contained animations and calculations to be performed and activated on a

webpage. See also *applet*.

JavaScript Brand name, capitalized as shown. Scripting tool used in creating webpages.

JPEG Preferred to JPG. Abbreviation of “joint photographic experts group,” used to describe a technique of compressing color image files. JPEG is preferred to “JPEG file.”

judgment Not judgement.

keyword One word, lower case.

Latino Proper name, always capitalized in English usage. Spanish usage permits lower case, as in *latinoamericano*.

LensCrafters™

link Noun or verb. General term that encompasses both hotlink and hyperlink.

log in Verb, two words. Not preferred; use log on instead.

login name Compound noun. User name is preferred term.

log on Verb, two words. To activate or begin an online session using one's personal account. Do not combine “on” with “to.” Wrong: “Log onto the website.” Correct: “Log on to the website.”

Longs No apostrophe. Participating pharmacy in Health Net of California's pharmacy network.

long-term Hyphenate long-term only when it's an adjective.

low fat Two words, never hyphenate. Note, however, that *nonfat* is spelled as one word.

MHN A division of Health Net, Inc., and the provider of Health Net's mental health and chemical dependency treatment coverage. (No longer referred to as “Managed Health Network.”)

Medicaid In California, this government program is called Medi-Cal.

medical group “Physician group” is preferred; however, medical group can be substituted, especially in pieces for non-members, groups with average or lower reading comprehension, et al.

Medi-Cal California state program for people eligible for Medicaid.

Medicare (Medicare - participating, Medicare approved)

member Do not capitalize.

Member Services department Now called Customer Contact Center.

National Committee for Quality Assurance (NCQA)

Net Proper name, capitalized. Do not use apostrophe, as in “the 'Net.” Generally, Internet is preferred.

network A linked system of computers, often aligned with a server.

newborn care

non-emergency Always hyphenate.

Norplant®

TERMS AND TERMINOLOGY

obstetrician/gynecologist (OB/GYN) OB/GYN is generally acceptable on first reference (depending on audience).

offline One word, adjective or adverb. Not connected to the network or Internet.

OK Preferable to ok, o.k., okay, etc.

online One word, adjective or adverb. Connected, logged on, to the network or Internet.

onscreen Adjective, one word (not hyphenated).

onsite Not hyphenated.

open enrollment (OE) Usually lowercase when spelled out – unless a specific artistic effect is desired.

Options Plus A Medicare+Choice PPO plan underwritten by Health Net Life Insurance Company and administered by Health Net of Arizona, Inc.

out-of-area care

out-of-network

out-of-pocket Abbreviated as OOP; not capitalized.

Pacific Business Group on Health (PBGH) A purchasing alliance of employers in the Bay Area and Pacific Northwest California. Formerly known as the Bay Area Business Group on Health (BBGH).

page Short for webpage.

page impressions The number of times a webpage

is accessed.

pageview A term used in the measurement of web traffic.

Pap test Always capitalize Pap. Preferable term is *cervical cancer screening*.

participating medical group (PMG) This term has been replaced by the term participating physician group. (See below.)

participating physician group (PPG) Collective name for participating medical groups and independent physicians associations. May be phrased as PPG or physician group after first reference.

Passport name associated with several products offered by Health Net of the Northeast, Inc., including Passport HMO and Passport POS. See also *Charter*.

PDF “Portable Document Format.” A type of graphic, multi-platform file that works with the Acrobat and Acrobat Reader programs. “PDF” has come to be synonymous with “PDF file.” The former is preferred. Also, “.pdf” is the file extension that identifies this type of Acrobat Reader file. It is not necessary to use the period when referring to a PDF.

periodic health evaluation

physician group Acceptable abbreviation for Participating Physician Group.

platform The elements basic to any particular computer system, as in Mac platform, PC platform, Windows platform, etc.

plug-in Software incorporated into an application to enhance capabilities, as in QuickTime plug-in.

Point-of-Service (POS) plan Cap when referring to Health Net’s POS.

pop-up window Also called “pop-up box.” A menu that appears onscreen in response to (increasingly, unintended) user action, above or below the primary screen on your desktop. Originally intended as a user benefit, pop-up windows now are primarily marketing annoyances.

postnatal, postoperative No hyphen.

preauthorization Not hyphenated as preauthorization. Also referred to as prior authorization.

precertification Not hyphenated as precertification.

pre-existing condition, pre-operative Hyphenate pre-existing, pre-operative.

preferred provider organization (PPO) Always lowercase when spelled out.

prenatal No hyphen.

Prescription Drug Program Capitalize when referring to Health Net’s pharmacy program.

Prescriptions By Mail Drug Program Capitalize. Health Net’s mail-order prescription program, which supplies up to a 90-day supply of maintenance medications.

preventive, Not preventative.

primary care physician Abbreviate as PCP after first reference.

provider Do not use to refer to an individual health care service provider, unless unavoidable. Never use to refer to a physician; use “physician,” “doctor,” “medical professional” or “practitioner” instead. “Physicians and other health care providers” or “Physicians and other health care professionals” are both acceptable.

Public Employees’ Retirement System (PERS)

R.S.V.P. Health Net style includes periods.

Rapid Access Health Net of California plan for streamlined specialist referral process.

RRVS Resource-Based Relative Value Scale. A standardized physician payment schedule used by the Federal government for Medicare plans. renal dialysis (vs. hemodialysis) Renal dialysis is the preferred term.

Rite Aid Part of the Health Net of California pharmacy network. Successor to Thrifty and PayLess.

Salud con Health Net Umbrella term for all products marketed to the Latino community. Also refers to a specific group of cross-border products.

Sav-on drugs Part of the Health Net of California pharmacy network.

Seniority Plus News Member publication for California Health Net Seniority Plus members; see also Health Net News.

server The machine that forms the hub of a computer network. Information flows from computer to computer through a server.

site address See URL and web addresses.

TERMS AND TERMINOLOGY

Small Business Group (SBG) A division of Health Net of California that markets, sells and administers Health Net Small Business Plans.

Social Security Social Security Administration; Social Security number; Social Security Office.

Spanish Capitalize. Do not use this term to refer to an ethnic group. Use Latino or Spanish-speaking instead.

Summary of Benefits

temporomandibular joint syndrome (TMJ)

Treatment Review

URL Abbreviation for “Uniform (or Universal) Resource Locator.” Refers to the unique address of webpages.

user name Two words, lower case. The unique identifying information that allows individuals access to their proprietary online privileges and data.

Walgreens No apostrophe. Participates in Health Net of California’s pharmacy network.

web (adjective, lower-case) and **Web** (proper name, capitalized) As adjective, used in terms such as web traffic, web browser, web server, web editor. As noun, short for World Wide Web. Often confused with Internet. Use the better term for your purposes. The World Wide Web is a part of (OK, currently the primary part of) the Internet, but the Internet is more than the Web. See *Internet* and *World Wide Web* for further discussion.

web addresses vs. website names A web address is the URL of a site: www.healthnet.com. A website name is the site’s preferred way of self-

reference: HealthNet.com, for example. When referring a reader to a site, use the web address. When discussing a site, use the website name. The website name may also be phrased as, for example, “the Health Net website.”

webpage Lower-case, one word. A single, unique page with its own URL.

website One word, not capitalized; see also *World Wide Web*, *Internet*. A group of webpages under the same domain, usually consisting of a homepage and various pages that link off that page.⁴

wellness programs

workers’ compensation Never workman’s comp.

Worksite Wellness Programs

World Wide Web *Web* is the more common usage. The most common graphical interface for the Internet. The Web comprises all linked documents on servers around the world. Is not synonymous with “Internet.”

www Abbreviation for World Wide Web.

www.healthnet.com Health Net website address.

X-ray Hyphenate and capitalize X.

ZIP code Abbreviation for zone improvement plan, always all caps for ZIP.

zygote intrafallopian transfer (ZIFT) A procedure used for infertile couples to assist in the conception of a child.

PROOFREADERS MARKS

What they mean	How they're used	What they mean	How they're used
◦	Insert period.	◦ Every sentence must come to an end ^	lf.ital. Set in lightface italic. lf.ital. Health Net
^	Insert comma.	^ Health Net ^	bf.ital. Set in boldface italic. bf.ital. Health Net
;	Insert semicolon.	;) Health Net ^	lc. Lowercase letter. lc. Health Net graphic standards
:	Insert colon.	:) Health Net ^	v&c. Upper and lower case. v&c. HEALTH NET
'	Insert apostrophe.	' Proofreaders marks ^	≡ Caps and upper case. caps Health net
!	Insert exclamation mark.	! Good job ^	≡ Caps and small caps. caps + sc. health net
?	Insert question mark.	? Where is the proof ^	= Small caps. sc. Health Net of California
(/)	Insert parentheses.	(/) Health Net the company ^	↖ Delete or take out. ↖ Health Net
[/]	Insert brackets.	[/] company Health Net ^	↖ Delete and close up. ↖ graphic artist
“”	Insert double quotes.	“” The best coffee ^	^ Left out, insert. e Health Net
—	Insert hyphen.	— A proofmark ^	# Insert space. # Health Net
/m/	One-em dash.	/m/ Health Net ^	eq.# Equalize space. eq.# Health Net logo
/2m/	Two-em dash.	/2m/ Health Net ^	↖# Less space. ↖# Health Net
□	Indent one-em.*	□ are confirmed. The new logo for the company ^	⌋ Close up entirely. ⌋ Health Net
□□	Indent two ems.	□□ are confirmed. The new logo for the company ^	ld.in. Insert more leading between lines of copy. insert 1pt. ld. Health Net. Information is available online.
[Move to left.	[← Health Net	hr.# Insert hair space between letters. insert hr.# Health Net LOGO
]	Move to right.] Health Net →	tr. Transpose. tr. NetHealth
	Align vertically.	Health Net, Inc. Marketing Department	stet Let it stand. stet Health Net
¶	Paragraph.	¶ future. Health Net is one of the largest	o Spell out. sp.out Marketing Dept
No. run in. ¶	No paragraph. Run in.	No. run in. ¶ Health Net Marketing Department	^ Insert subscript. ^ H2O
[¶	Flush paragraph.	[¶ ← Health Net Marketing Department	✓ Insert superscript. ✓ x24
] C	Center type.] C] Health Net	wf. Wrong font letter. wf. Health Net
rom.	Roman or rom.	rom. Health Net	? Query to author. The/? Finest quality of work
—	Italic or ital.	ital. Health Net	o.k. w/c O.K. with corrections. o.k. w/c Health Net
lf.	Set in lightface.	lf. Health Net	bf. Set in boldface. bf. Health Net

What is an "em"? It is a unit of measure equal to the width and height of the letter "m" or two zeros "00".

PAPER STOCK GUIDE

Letters

60# Accent Text

Brochures, self-cover booklets, flyers, newsletters

60 # Gloss Text

Any of the above that will have a perf-out BRC

80 # Cover

Covers, when NON-self cover (i.e. directory covers)

65 # Cover

Self-mailers, postcards

80 # Cover

Posters

80 # Dull Coated Cover

Presentation folders, pocket folders

80 # Dull Coated Cover

Cards w/ Envelopes (i.e. Thank You cards, invitations)

60 # Cover



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