



# BRAND STYLE GUIDE

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Subject to Updates by  
Covered California



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**Welcome to Covered California.**

This style guide is designed to inform the development and execution of all Covered California consumer-facing advertising as well as internal, media and stakeholder communications.

Whether new to the brand, a seasoned veteran or a co-branded partner agency, adhering to these guidelines will help ensure the Covered California brand is consistently experienced with the same integrity and authenticity across all communication and branding platforms.



# HISTORY

Covered California is a result of the federal Patient Protection and Affordable Care Act, commonly known as the Affordable Care Act or Obamacare, signed into law in 2010. California was the first U.S. state to create its own health insurance marketplace — or exchange — when it established Covered California in October 2012. It marked the beginning of a new era aimed at making health insurance more accessible and affordable to Californians.

# SINCE THE AFFORDABLE CARE ACT

The implementation of the Affordable Care Act has had wide-ranging impacts on health care. A few examples:

People with pre-existing medical conditions cannot be denied coverage, nor can their coverage cost more.

Health coverage for women cannot cost more than it does for men. For years, women's health coverage has been more expensive than men's.

Every health insurance plan must now offer these 10 essential health care benefits:

1. Outpatient Care
2. Hospitalization
3. Mental Health Services
4. Rehabilitative and Habilitative Services
5. Preventive and Wellness Services
6. Emergency Care
7. Maternity and Newborn Care
8. Prescription Drugs
9. Lab Tests
10. Pediatric Care

# ROLE

Covered California is not a health insurance company. It is an online marketplace where Californians can shop for and compare private health plans from a variety of brand-name companies.

**Its mission: to help Californians get the quality health care coverage they need.**

Covered California's certified agents and counselors offer its members and those looking to enroll free, local, in-person help. Telephone assistance is available in 13 languages as well as for the hearing-impaired.

Covered California is the only place where lawfully present residents can receive financial help to pay for their health insurance. Although financial help comes in the form of federal subsidies, we never use that term in our communications.

# BRAND IDENTITY

# AUDIENCE

As representatives of Covered California, we're speaking to all Californians who are lawfully present and have remained or currently find themselves uninsured. We are also speaking to insured Californians to let them know that Covered California is here should their situation change.

Californians whose income falls below 138 percent of the federal poverty level qualify for low- or no-cost health coverage through Medi-Cal.

# BRAND PLATFORM

Covered California provides more than just health insurance when we're sick or injured. The plans offered provide free preventive care to help keep us well in the first place. And, you'll have peace of mind knowing that the cost of being unwell doesn't ruin this whole life thing.

**Because it's more than just health care. It's life care.**

Despite our planning, life's filled with unexpected changes every day.

**Life can change in an instant. Be covered when it does.**

# BRAND TENETS

**1. It's about you, not us** | Even when we talk about what we've achieved, it's to show why and how health insurance is relevant and personal to your situation and need. This also means we speak in a way and with terms that are most relevant and relatable to you.

**2. We focus on solutions, not problems** | We, like you, are hopeful and optimistic. That's why, even when we show something that's scary or somewhat negative like a deadline, we don't leave you hanging — we'll help make it better, and show the next step.

**3. Acknowledge complexity, find simplicity** | Health insurance is complex and so is getting it. There, we said it. It's NOT simple and things don't always work — that's why we are here to help and will keep improving.

# THE BASICS

# VOICE

Covered California's brand voice and tone come from a regular person, not a polished Hollywood actor. Someone who drives a Camry, not a Mercedes. Someone you might see on a diaper run at the store or grilling in the backyard.

We're here to help.

We're direct. We don't use 10 words when five will do. We don't use fancy, ostentatious words to make us sound smart. Like ostentatious. We'd never say that. We're no frills, no gimmicks.

We always keep it simple.

## COVERED CALIFORNIA IS

Relatable, Conversational, Knowledgeable,  
Pithy, Trustworthy

## COVERED CALIFORNIA DOES

Provide information simply and clearly.

Make complicated issues easy to understand.

## HOW WE SHOULD TALK

e.g., Covered California is where you can get help  
paying for health insurance.

## COVERED CALIFORNIA IS *NOT*

Pushy, Patronizing, Political, Elitist

## COVERED CALIFORNIA DOES *NOT*

Tell us what we don't need.

Tell us what we have to do.

## HOW WE *SHOULDN'T* TALK

e.g., Covered California is the only marketplace  
where you can qualify for federal subsidies to help  
supplement your health care costs.

# NUMBERS

Numbers are prevalent in many of Covered California’s communications. Here are a few guidelines regarding their use:

In general, write out numbers one through nine. Use numerals for 10 and above.

Use commas in four-digit (and higher) numbers (e.g., 1,000).

Use periods instead of dashes in phone numbers (e.g., 800.300.1506).

Use numerals with millions or billions (e.g., 4.4 million).

Only use “%” in charts and where applicable in social post copy.

Don’t include cents with dollars or go beyond round numbers for percentages in consumer-facing messaging (e.g., “\$3.21” would be “More than \$3”; “60.2 percent” would be “about 60 percent”).

## THINGS TO KEEP IN MIND

It's health care. Not healthcare.

It's preventive. Not preventative.

Covered California offers financial help, not financial assistance, and never federal subsidies.

Ambulatory services refer to patients who are able to walk into a facility for care. It has nothing to do with ambulances. Think urgent care and InstaCare facilities.

Multi-segment refers to any English-speaking person including Asian, LGBT, African-American or English-dominant Latino.

In Spanish, we use the informal "tu" instead of "usted."

Other languages, particularly Spanish and Vietnamese, typically run 25 percent longer than English — this is important to remember regarding translations.

Be mindful of cultural nuances and avoid the use of stereotypes or images that may be considered offensive.

All punctuation should adhere to AP style when appropriate.

## A FINAL WORD

Health coverage is incredibly complex with details often difficult to understand. It's our job to simplify those. With so many intricacies it can be tempting to explain the bigger picture. Don't. Err on the side of brevity. Know what the key information for each communication is and always keep it simple.



# PRIMARY TYPEFACE

Karbon is the official Covered California brand typeface. It is to be used for print, digital, collateral, out of home, posters and all other traditional communications.

Karbon is available in four weights. It can be used in headlines, subheads, captions and body copy in all forms of communications.

Italics can be used only in disclaimers or captions. In all other cases, use standard type.

Karbon Light is to be used only in certain executions that are suited for a lighter weight font (e.g., the headline above).

Karbon is a licensed font, and is available for purchase online. If Karbon is not accessible, the secondary typeface discussed on the following page should be used instead.

## **KARBON BOLD**

**ABCDEFGHIJKLMNOPQRSTUVWXYZ**

**abcdefghijklmnopqrstuvwxyz**

**0123456789(,.;:?!\$&\*)**

## **KARBON SEMIBOLD**

**ABCDEFGHIJKLMNOPQRSTUVWXYZ**

**abcdefghijklmnopqrstuvwxyz**

**0123456789(,.;:?!\$&\*)**

## **KARBON REGULAR**

**ABCDEFGHIJKLMNOPQRSTUVWXYZ**

**abcdefghijklmnopqrstuvwxyz**

**0123456789(,.;:?!\$&\*)**

## **KARBON LIGHT**

**ABCDEFGHIJKLMNOPQRSTUVWXYZ**

**abcdefghijklmnopqrstuvwxyz**

**0123456789(,.;:?!\$&\*)**

# SECONDARY TYPEFACE

Arial is the secondary font used when Karbon is not available (e.g., PowerPoint presentations or emails).

## ARIAL

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

0123456789(,.;:?!\$&\*)

## ARIAL BOLD

**ABCDEFGHIJKLMNOPQRSTUVWXYZ**

**abcdefghijklmnopqrstuvwxyz**

**0123456789(,.;:?!\$&\*)**

# IN-LANGUAGE TYPEFACES

Covered California produces communications in 13 different languages. A specific typeface is used for all primary in-language communications. Karbon is used for Filipino and Spanish, while Chinese, Korean and Vietnamese use Google Noto. For the eight secondary languages used in Covered California communications, Google Noto should also be used. Noto is freely available to anyone and has multiple styles and weights.

## **CHINESE : NOTO SANS CJK TC**

不只是健康保險，更是人生的保障

## **KOREAN : NOTO SANS CJK KR**

건강만이 아닌 인생을 돌보십시오.

## **VIETNAMESE : NOTO SANS REGULAR**

Hãy chăm sóc sức khỏe để chăm sóc đời sống.

## **FILIPINO (ENGLISH) : KARBON**

It's more than just health care. It's life care.

## **SPANISH : KARBON**

Es más que cuidado médico. Es cuidado para la vida.

# TYPESETTING GUIDELINES

All primary communications should use a combination of uppercase and lowercase. Uppercase or lowercase can be used for headlines depending on the communication. Subheads, body copy, captions and supers should always use sentence casing.

When using Karbon in print and digital executions, such as body copy, size should be no smaller than 9pt with kerning set to 20. If the font is being used with longer blocks of copy, setting the kerning to 0 is a solution to help legibility. When using the font at a larger point size, be cognizant of the kerning so the spacing does not overpower the legibility of the words.

To make all communications easier to understand, avoid combining multiple typefaces, type sizes or weights. If you are trying to establish a clear hierarchy of information, use limited weights of the same typeface to do so. Always maintain the integrity of the typeface. Do not stretch or condense letters.

## CORRECT TYPOGRAPHY

The role of typographic experimentation – extending the boundaries of language by freely probing visual and verbal syntax and the relationship between word and image.

## INCORRECT TYPOGRAPHY

The role of **typographic experimentation** – extending the boundaries of language by freely probing visual and verbal syntax and the relationship between word and image.

# COLOR PALETTE

When using the Covered California color palette, Teal, Charcoal and Gold are the dominant, primary colors.

Use Teal or Charcoal for all headlines.  
Charcoal is used for all body copy.

Teal and Gold are the primary colors used for larger icon illustrations in digital and web. They are also used as a color band design element in print.

Light gray can be used behind text in collateral, social posts or digital to help differentiate copy from imagery.

Secondary colors can be used to hold smaller copy, such as header bars or CTAs. They can also be used to organize content or for other small design elements (e.g., icons, illustrations and color bands.)

## Primary



Teal  
PMS 3115 C  
C.67 M.0 Y.19 K.0  
R.25 G.185 B.202  
19B9CA



Charcoal  
PMS 438 C  
C.12 M.20 Y.4 K.75  
R.85 G.77 B.86  
554D56



Gold  
PMS 110 C  
C.5 M.25 Y.100 K.0  
R.220 G.182 B.38  
DCB626

## Secondary



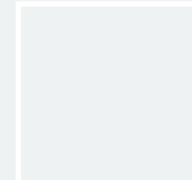
Hunter  
C.76 M.33 Y.65 K.15  
R.65 G.122 B.101  
417A65



Royal Blue  
C.70 M.25 Y.0 K.30  
R.45 G.119 B.164  
2D76A3



Fog Gray  
C.0 M.0 Y.0 K.20  
R.209 G.211 B.212  
D1D3D4



Light Gray  
C.0 M.0 Y.0 K.7  
R.239 G.240 B.241  
EFFF01



Tangerine  
C.12 M.65 Y.93 K.1  
R.216 G.115 B.51  
D87333



Lime  
C.40 M.0 Y.100 K.0  
R.167 G.208 B.47  
A7D02F



Bubblegum  
C.18 M.62 Y.6 K.0  
R.204 G.123 B.170  
CC7BAA

# PHOTOGRAPHY

## Image Selection

Stock photography can be used if it is licensed and it visually falls within guidelines.

### DOS AND DON'TS

Choose images that show genuine emotion, life moments big and small, and images that reflect the diversity of our audience.

Do not choose images that feel staged or contrived or that perpetuate negative stereotypes.

### COMPOSITION

Use images with clean, subtle environments and ample negative space to accommodate copy and graphics.

### CROP

Use cropping to create intimate, engaging layouts.



# DESIGN PRINCIPLES

# PRINT

## Horizontal Samples

Print communications should always feature photography. There are two styles for headlines depending on the photo and length of copy being used.

Headlines should always be in primary blue. If it's a B&W ad, then dark gray should be used.

The preferred option for print headlines is all caps; however, body copy should be sentence case.



**COLOR BAND**  
Width .15"  
Color primary blue or gold

**CTA SEPARATION BAR**  
Karbon Regular, same pt size as URL/phone



**HEADLINE**  
Karbon Semibold

**BODY COPY**  
The minimum size for body copy in any printed communication is 9 pt

**CTA**  
Karbon Bold  
Aligned with top row of copy in logo

# OVIT FUAGIT AS VOILECTUR SUM



Most Californians who enrolled through Covered California got help paying for health insurance. Find out if you can too. Free, local, in-person help is available. Enroll by December 15 to be covered by January 1.

[CoveredCA.com](http://CoveredCA.com) | 800.375.8355



# OVIT FUAGIT AS VOILECTUR SUM



4 de cada 5 personas que se inscribieron a través de Covered California obtuvieron ayuda económica para pagar su seguro médico. Averigua si puedes ser uno de ellos. Obtén ayuda gratis, confidencial y en persona. Insíbete antes del 15 de diciembre para estar cubierto a partir del 1 de enero.

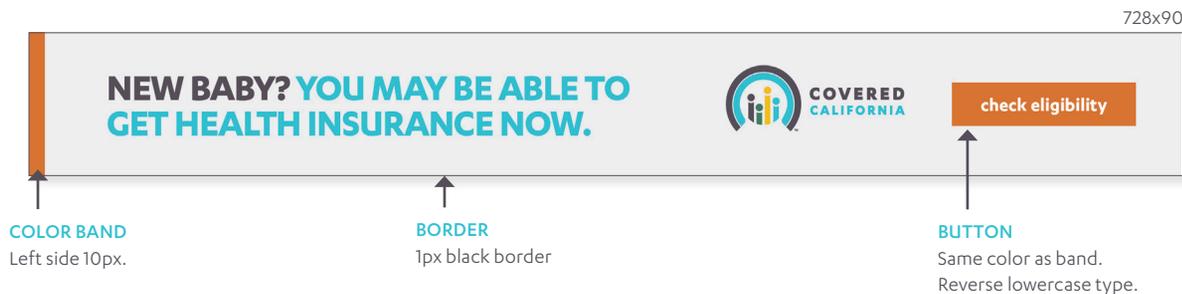
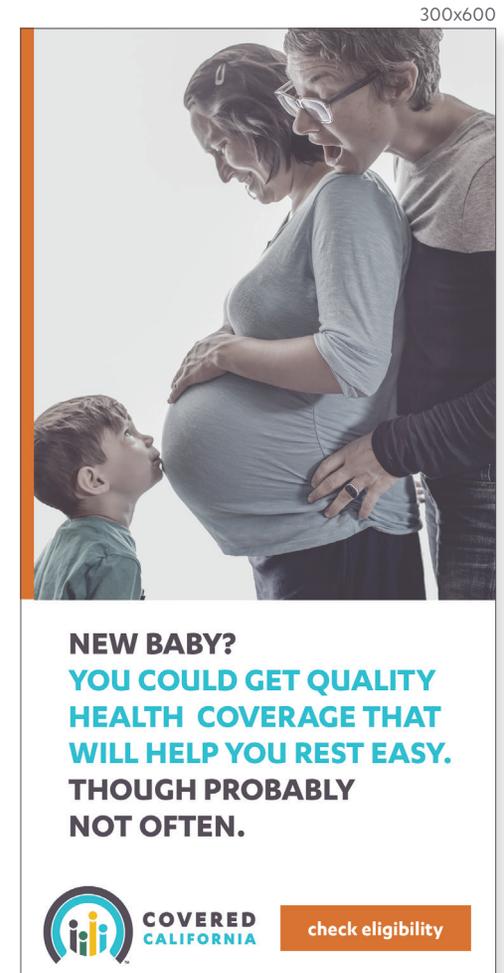
[CoveredCA.com/espanol](http://CoveredCA.com/espanol) | 800.375.8355



# ONLINE ADVERTISING

Standard sizes for Covered California digital ads include 300x250, 728x90, 300x600 and 300x50. All headlines should use primary blue and dark gray (if necessary). Dark gray should also be used for sub copy.

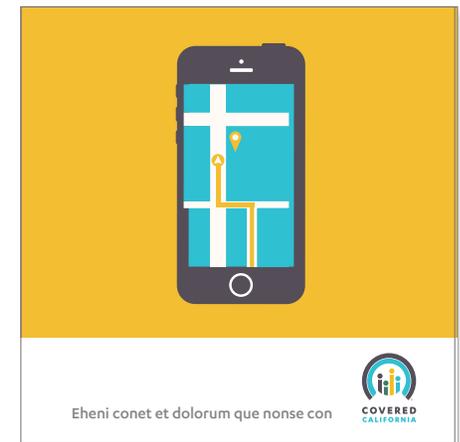
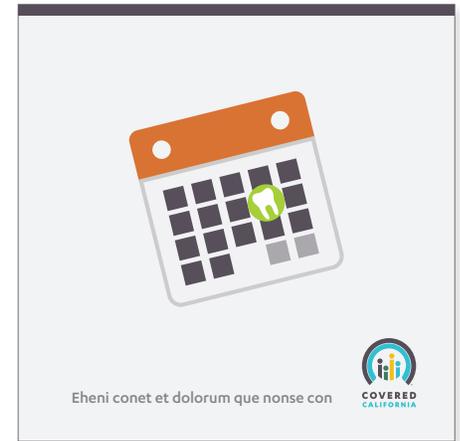
Photography can be used in larger sizes where it does not inhibit legibility of copy (i.e., 300x600).



# SOCIAL

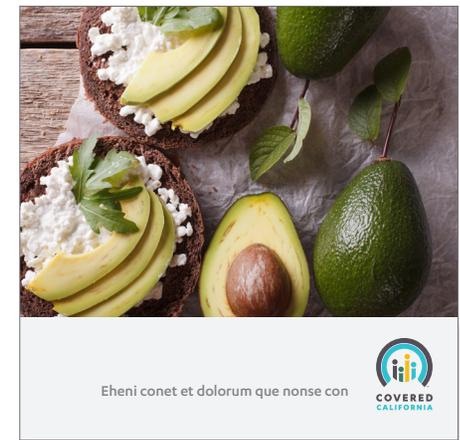
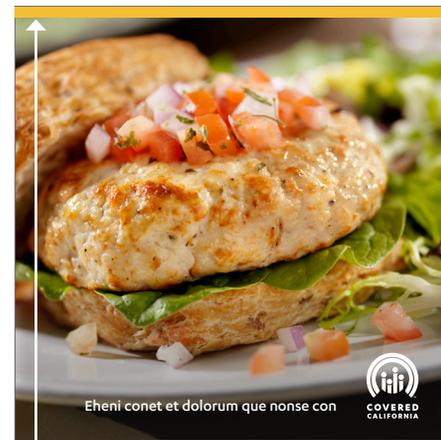
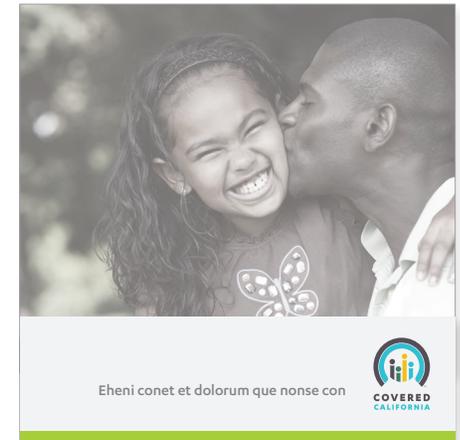
Social illustrations are different from icons and illustrative icons. These illustrations are more suitable for social engagement. They're solid, not outlined and combine multiple palette colors.

Social illustrations can use any color from the palette.



# SOCIAL

Social posts use a combination of illustrations and photography.



## ILLUSTRATIONS

Use light gray tone or color background behind illustrations to add vibrancy and provide a consistent look for social illustrations.



## COLOR BAR

Color bar is placed on the top to balance the copy and logo.



## PHOTO POST FULL BLEED

Follow brand photography rules for images with people. Food images should emphasize the vibrancy of the food. Use reverse type and logo to ensure legibility.



## ALTERNATE COPY TREATMENT

When an image will not allow for legible text, Use a light gray tone on the bottom to separate image from copy.



# COLLATERAL

Collateral should have a clean, simplified look with organized sections, brief areas of copy and bold vibrant colors to encourage reading.

All copy within collateral should use sentence casing to provide a more friendly, approachable feel to each piece.

**HEADLINE**  
Karbon Semibold

**SUBHEAD**  
Karbon Semibold

**ICONS**  
White icon at 40% opacity

**LOGO**  
Vertical or stacked logo against Light Gray @ 75%

**COLOR BAND**  
Thickness should not exceed .15"

**BODY COPY**  
100% black

Single-line icons can also be used to help organize and separate information within a section.

**COVERED CALIFORNIA Can Help You Get Affordable Health Coverage**

**What you need to know**

**OPEN**

**Welcome to Covered California**

**See if you can get help paying for your health insurance**

Are you eligible? Find out here.

**Shop and Compare**  
Visit [CoveredCA.com](https://CoveredCA.com) and choose "Shop and Compare" to see which brand-name health plans are right for you.

FAMILY SIZE	MEDI-CAL	COVERED CALIFORNIA
1	\$16,394	\$47,520
2	\$22,107	\$64,080
3	\$27,820	\$80,640
4	\$33,534	\$97,200
5	\$39,247	\$113,760
6	\$44,960	\$130,320

You may be eligible for low- or no-cost Medi-Cal.

You may be eligible for financial help through Covered California.

All numbers listed above are estimates. For larger households, please visit the Shop and Compare tool at [CoveredCA.com](https://CoveredCA.com) to find out if your family qualifies.

**COVERED CALIFORNIA**

To get started, visit **CoveredCA.com** or call **800.300.1506**.

**More questions?** Watch our "Welcome to Answers" videos at [CoveredCA.com/FAQS](https://CoveredCA.com/FAQS)

# COVERED CALIFORNIA'S LOGO

# STANDARD LOGO

The Covered California logo represents the diverse population that will access health coverage through the marketplace. Nested Cs rotated 90 degrees clockwise embody the concept of coverage in a protective umbrella shape while subtly referencing the brand name.

The name is set in a contemporary sans serif typeface that communicates clearly and effectively while supporting the clean and friendly iconography.

The preferred version of the Covered California logo is the vertical configuration in full color. The full-color logo should appear against a solid white or light gray background only.



## HORIZONTAL LOCK-UP

The horizontal logo has been designed for short, elongated formats – instances where the available space is insufficient for the vertical logo.



## VERTICAL LOCK-UP

When space does not allow for the horizontal logo.

# IT'S LIFE CARE LOGO

Covered California uses a campaign tag lock-up in some advertising communications. This logo is typically featured in print, television, video and out of home.



*It's* **LIFE CARE.**

## HORIZONTAL LOCK-UP

The horizontal lock-up is preferred, especially for print layouts.



**ES CUIDADO PARA LA VIDA.**

## SPANISH HORIZONTAL LOCK-UP



*It's* **LIFE CARE.**

## VERTICAL LOCK-UP

When space does not allow for the horizontal logo.



**ES CUIDADO PARA LA VIDA.**

## SPANISH VERTICAL LOCK-UP

# SMALL BUSINESS LOGO

These are the logos to be featured in Small Business communications.



HORIZONTAL LOCK-UP

The horizontal lock-up is preferred, especially for print layouts.

FOR **SMALL BUSINESS**



VERTICAL LOCK-UP

When space does not allow for the horizontal logo.

FOR **SMALL  
BUSINESS**



SPANISH HORIZONTAL LOCK-UP

The horizontal lock-up is preferred, especially for print layouts.

PARA **PEQUEÑAS EMPRESAS**



SPANISH VERTICAL LOCK-UP

When space does not allow for the horizontal logo.

PARA  
**PEQUEÑAS  
EMPRESAS**

# CERTIFIED INSURANCE AGENT LOGO

The Certified Insurance Agent logo was developed to designate insurance agents who have met the requirements established by Covered California. This logo is available to Certified Insurance Agents to use on their websites, business cards, letterhead and other communications materials.

The full-color logo should only appear against a solid white background. The single color logo should be used when there is heavy use of other colors that may clash with the Covered California logo. It can be assigned any dark color or be reversed out of another color.

Badges are a good choice when adding to a website because they are self-contained, so they can be freely positioned on top of colors and artwork without the restrictions of the logo. The black and white versions may be assigned a single color or reversed out of a darker color.

The logos are available in three different formats: EPS, JPG and PNG. Logos may be downloaded from the Agent Tool Kit at <http://hbex.coveredca.com/toolkit>.



VERTICAL LOGO



HORIZONTAL LOGO



VERTICAL B/W LOGO



HORIZONTAL B/W LOGO



VERTICAL BADGE



VERTICAL B/W BADGE



HORIZONTAL BADGE



HORIZONTAL B/W BADGE

# LOGO SIZING

Follow these specifications for minimum size when scaling any Covered California logo. Do not reduce any smaller than indicated by the numbers beneath the examples.

## Trademark and legal line

The trademark symbol should always accompany the logo and be no smaller than 4 pt, Helvetica Bold. There are two sizes available for each logo configuration (small and standard). These may be scaled within the sizes specified.

The trademark legal line, when required:

Covered California is a registered trademark of the state of California.

Publications and print materials must include the legal line, and placement is recommended in the footer.



HORIZONTAL (SMALL)  
Use at widths from 1" to 1.5"  
PRINT 1" (140px)



HORIZONTAL (STANDARD)  
Use at widths greater than 1.5"  
PRINT 1.5" (210px)



VERTICAL (SMALL)  
Use at widths from 0.6" to 1"  
PRINT 0.6" (60px)



VERTICAL (STANDARD)  
Use at widths greater than 1"  
PRINT 1" (100px)

# COLOR LOGO USAGE

Each Covered California logo is available in five color formats: CMYK, RGB, grayscale, 1-color (black) and reverse (white). Always use the appropriate logo for the application.

**PRINT**  
EPS files

**DIGITAL**  
JPG files

**MICROSOFT WORD**  
Use JPG files in Word and other word processing applications.

**MICROSOFT POWERPOINT**  
PNG files

*Note: The reverse and CMYK versions of the logo are provided in EPS format only.*



**CMYK**  
Use this logo for all full-color print applications.



**RGB**  
Use this logo for all digital applications.



**GRAYSCALE**  
Use this logo for all 1-color print applications.



**1-COLOR BLACK**  
Use this logo for 1-color print applications when the grayscale logo cannot be reproduced.



**REVERSE WHITE**  
Use this logo anytime it appears on a dark background.

# CLEAR SPACE

Please follow these logo specifications to ensure maximum visibility and legibility in all communications.



## HORIZONTAL (SMALL)

The minimum clear space for the horizontal logo (small) is “X,” where “X” is equal to the height of both lines “Covered California” in the Covered California logotype.



## VERTICAL (SMALL)

The minimum clear space for the vertical logo (small) is “X,” where “X” is equal to the height of both lines “Covered California” in the Covered California logotype.



## HORIZONTAL (STANDARD)

The minimum clear space for the horizontal logo (standard) is “X,” where “X” is equal to the height of the word “Covered” in the Covered California logotype.



## VERTICAL (STANDARD)

The minimum clear space for the vertical logo (standard) is “X,” where “X” is equal to the height of the word “Covered” in the Covered California logotype.

# TAG LOGO

When overlaying the Covered California logo onto a background, using the logo with holding device lock-up is best.

When used at the top of the page, the top of the tag should be flush with the top edge of the artboard. When used at the bottom of the page, the bottom of the tag should be flush with the bottom edge of the art board.

## HOLDING DEVICE/TAG

Use on top or bottom of photo or colored background.



DO NOT change the color of the holding device.



## HOLDING DEVICE/TAG

Mock-up on photo or colored background.



# INCORRECT LOGO USAGE

Always use the approved artwork provided in this brand guide, and do not alter the logo in any way. Here are some examples of incorrect usage.



**SIZE RELATIONSHIP**  
Do not alter the size relationship of the logo components.



**COLOR**  
Do not change the colors of the symbol or logotype.



**COLOR**  
Do not rearrange the position of the logo components.



**ADDED EFFECTS**  
Do not add a drop shadow or other effects to the logo.



**WORDMARK**  
Do not use the wordmark by itself.



**LOGOMARK**  
Do not use the logomark by itself.



**WORDMARK**  
Do not use the wordmark by itself.



**TYPEFACES**  
Do not change the typeface of the wordmark.



**DISTORTION**  
Do not distort or stretch any part of the logo.



**INDIVIDUAL ELEMENTS**  
Do not deconstruct the logo elements to form new graphic lock-ups or identities.



**BACKGROUND**  
Do not place the logo on a background that does not provide sufficient contrast.

PARTNER  
LOGO  
LOCK-UP  
GUIDELINES

# PARTNER LOGO LOCK-UP GUIDELINES

There will be times when you may want to place the Covered California logo next to your logo — a logo lock-up. In such instances, always separate the logos with a dividing line.

When creating a partner logo lock-up, space each logo so that they are one X-height apart, where “X” is equal to the height from the bottom of the logotype to the bottom of the logomark.

When sizing the logos, make sure that they all have equal prominence. Because partner logos may vary in shape, the logos should appear optically equal even if they are not the exact same size.

Of course, there are many other variations where the Covered California logo and a partner logo may appear within the same space. But if it is desired to place the two logos in close proximity, follow the guidelines above.

## LOGO LOCK-UP VERTICAL



## LOGO LOCK-UP VERTICAL



# INCORRECT LOGO LOCK-UP USAGE

The logo and logo co-branded lock-up should be used according to the specifications in this brand guide. Always use the approved artwork provided and do not alter the logo in any way. Here are some examples of incorrect usage.



**SIZE RELATIONSHIP**  
Do not create imbalanced logo-to-logo scale.



**DISTORTION**  
Do not distort the logo or logotype.



**ARRANGEMENT**  
Do not overlap the logos; follow white space rules.



**BACKGROUND**  
Do not set the logos on anything but a white field.



**COLOR**  
Do not change the colors of the symbol or logotype.



**EFFECTS**  
Do not add effects to the logo or logotype.

**QUESTIONS?**

For any questions regarding Covered California™ or these brand guidelines, please contact [branding@covered.ca.gov](mailto:branding@covered.ca.gov).

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