

CROSS- FUNCTIONAL BRAND STYLE GUIDE

PURPOSE: This guide provides internal teams with clear direction on CalVEBA's brand standards when creating written communications. It outlines the essential voice, messaging, and formatting guidelines that support quality and consistency.

BRAND STANDARDS

VOICE & TONE

CORE PRINCIPLES

▶ USE ACTIVE VOICE

- ✔ *"Our members attended the event."*
- ✘ *"The event was attended by our members."*

▶ Contractions welcome (it's, you're)

- ▶ Use Copilot to edit for clarity, flow, and check for spelling & grammar
- ▶ Solution-oriented, never problem-heavy
- ▶ Keep copy concise & easy to understand. Use short sentences & simple words

TONE BY AUDIENCE

▶ MEMBERS:

Personable, simple, encouraging

▶ CLIENTS/DECISION MAKERS:

Polished, strategic, formal

▶ BENEFITS ADMINISTRATORS:

Professional, clear, helpful

WORD CHOICE & MESSAGING STANDARDS

 **USE**

support, encourage, equip

health care

well-being

 **NOT**

empower

healthcare

Wellbeing, well being

**REFRAME NEGATIVE
→ SUPPORTIVE:**



*Navigating health care can
be challenging,
but help is available."*



*"Navigating healthcare
is overwhelming
and frustrating."*

CaIVEBA TERMINOLOGY

NAMING

- ▶ **FIRST MENTION:**
California Schools VEBA (CaIVEBA)
- ▶ **SUBSEQUENT MENTIONS:**
CaIVEBA
- ▶ **FOR NON-SCHOOL CLIENTS,
WE ONLY USE CaIVEBA**
 - ❌ Do not use “VEBA” or “CS VEBA”

TEAMS

- ▶ **ADVOCACY TEAM**
- ▶ **ACCOUNT MANAGEMENT TEAM**
- ▶ **WELL-BEING TEAM**
- ▶ **RESOURCE CENTER TEAM**
- ▶ **ELIGIBILITY VERIFICATION REVIEW TEAM**

RESOURCE CENTERS

- ✅ **Resource Center** or [Location + Resource Center]
(e.g., Kearny Mesa Resource Center)
- ❌ Do not use VRC or VEBA Resource Center, V1, V2, V3

CLIENT LANGUAGE

- ✅ Use **group, organization, or employer**
- ❌ Avoid using “district” as we support non-school clients

FORMATTING ESSENTIALS

TITLES/NAMES

▶ Dr. First Last, Credentials

Role, Organization

✔ Dr. Mark Anthony, ETC, MD, PHD

Superintendent, Georgetown Unified School District

NUMBERS

▶ Spell out one–nine

▶ Use numerals for 10+

ACRONYMS

▶ **First use:** full name (acronym)

▶ **After:** Acronym only

▶ *Example: UnitedHealthcare (UHC)*

TIME

▶ Lowercase am/pm

✔ 7 am – 8 am

✘ 7:00 a.m., 7 AM

DATES

▶ Spell out months

▶ No ordinal endings: “th,” “st,” “nd,” “rd”

✔ January 12

✘ January 12th

▶ Exception in tight spaces

✔ 1/12

✘ Jan. 12

LINKS, CTAs & CONTACT INFO

- ▶ **Bold all links, email addresses & phone numbers**

✔ **HealthInvestHRA.com**

✔ **CustomerCare@HealthInvestHRA.com**

- ▶ **Format phone numbers as XXX-XXX-XXXX**

✔ **858-555-1234**

✗ (858) 555 1234, 858.555.1234, 858 555 1234

VISUAL GUIDANCE

This guide provides non-creative teams with the essential visual standards needed to apply the CalVEBA brand consistently across everyday materials such as flyers, presentations, etc.

Questions or use cases beyond this guide?
Contact the Creative team.

Logo Usage

The CalVEBA logo is the primary visual representation of our brand and should always be used in an approved format. Two approved logo names exist to support different audiences.

AUDIENCE USE

CalVEBA

is the primary brand and should be used for all **non-school clients, external audiences, and general communications.**

 For non-school clients, use **CalVEBA** only. Do not alternate between logo names within the same asset.

California Schools VEBA

may be used when communications are **specifically intended for school-based audiences** or when formal first-mention clarity is required.

Full Color Logo
Use on white or very light backgrounds whenever possible.



White Logo
Use over dark or high-contrast color backgrounds.



General Rules

⊘ Do not stretch, distort, recolor, or modify the logo in any way.



⊘ Do not place the logo on backgrounds that reduce legibility.



⊘ Do not scale the logo so small that the tagline becomes difficult to read.



⊘ Logo must always be fully visible and unobstructed. Logos should not be cropped, partially hidden, or cut off.



This most commonly happens on PowerPoint deck slides.



⌋ Keep generous spacing around edges of content.

Brand Colors

Use the approved CalVEBA color palette to maintain visual consistency.
Colors outside of this palette should not be used.

California Sky

Our primary brand color

HEX: #336AE9

Ocean

This is our secondary color

HEX: #24234F

VEBA

Alternate brighter secondary color

HEX: #3A3A8D

Green Flash

This is our accent color

HEX: #18D0C6

Accent colors should be used sparingly to highlight key information, not as dominant backgrounds.

Wild Rose

This is our callout color

HEX: #FF7D6B

Accent colors should be used sparingly to highlight key information, not as dominant backgrounds.

Body Blue

This is our body text color

HEX: #101027

White

Used for open free space

HEX: #FFFFFF

Off White

Contrast to white space

HEX: #EBE6E3

Brand Fonts

Use only approved brand fonts to ensure consistency across communications. If brand fonts are unavailable, default to a clean system sans-serif font (e.g., Arial).



Feeling Passionate

Accent Font

(Use Feeling Passionate in Upper Lower case)



QUICKSAND

Subheader | CTA Font

(Use Quicksand in ALL CAPS)



ROBOTO

Primary | Body Text | Captions

Need help downloading the brand fonts?
Please contact the IT team.

Usage Example

Feeling Passionate

UPPER LOWER CASE

Aucent
HEADER

QUICKSAND BOLD
ALL CAPS

QUICKSAND BOLD
OR ROBOTO

SUBHEADER

Roboto Bold
Roboto Regular

Section Header

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Proin gravida mi eget lectus varius, volutpat varius metus auctor. Vivamus magna velit, molestie at tempor sed, hendrerit ut quam. Phasellus id elit ut lacus dignissim posuere ac at sem. Proin non hendrerit risus, ut faucibus sem. Cras ultricies felis quis iaculis facilisis. Aliquam dolor ipsum, laoreet in ante ac, dignissim blandit dolor. Nunc sed nibh blandit, volutpat tellus sit amet, molestie enim.

“LOREM IPSUM DOLOR SIT AMET
CONSECTETUR ADIPISCING.”

Roboto Italic

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet.

QUICKSAND BOLD
ALL CAPS

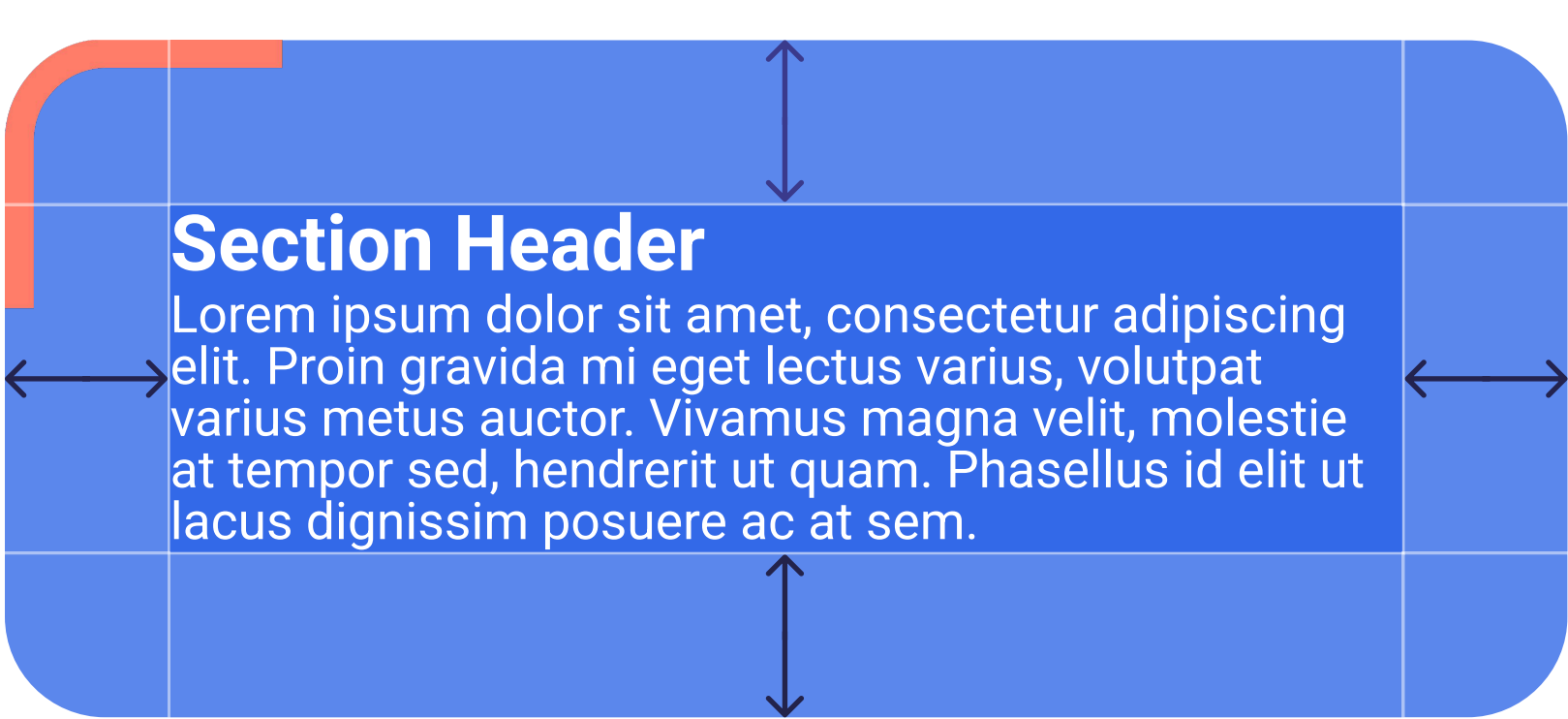
CTA FONT

BUTTON / CTA

QUICKSAND BOLD
ALL CAPS

Spacing

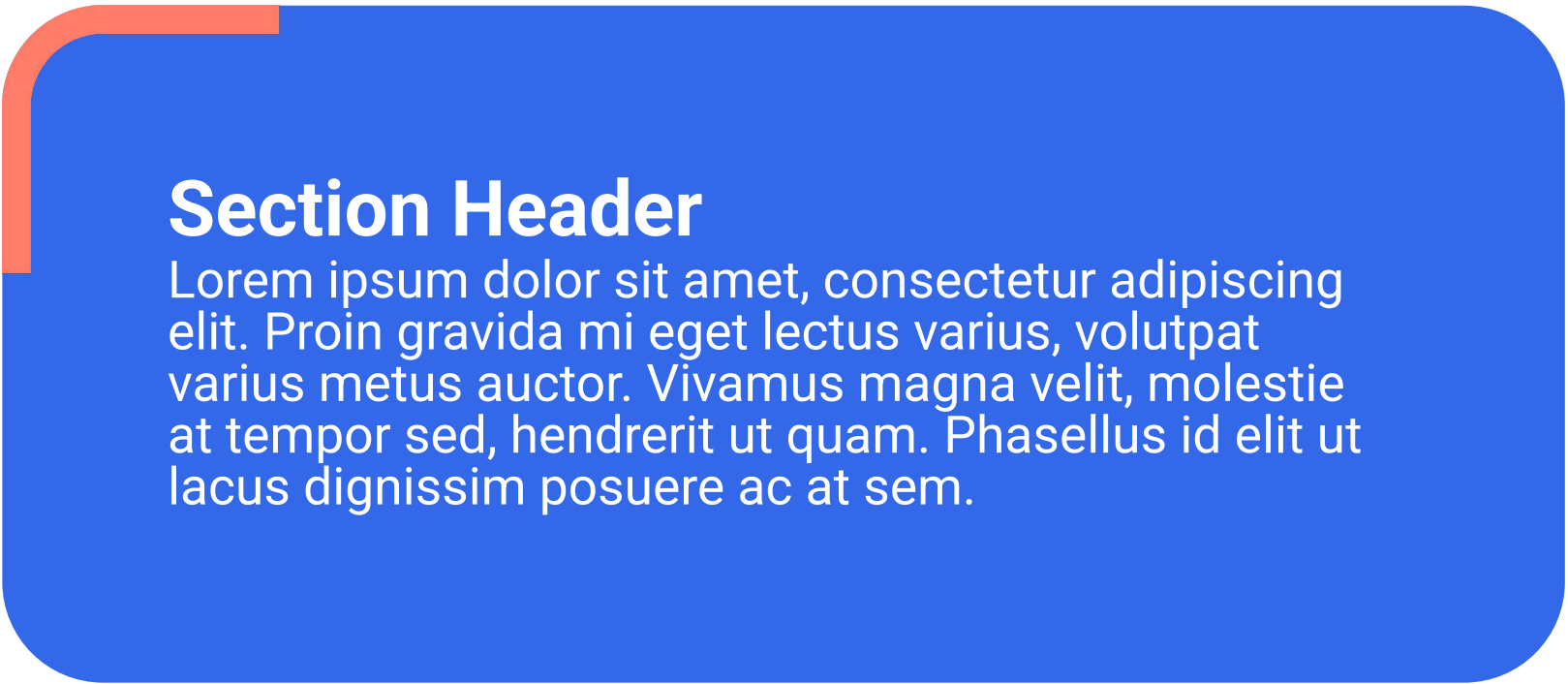
Be sure to keep free space around objects for easy readability and better looking design. Extra negative space around objects and text always looks better.



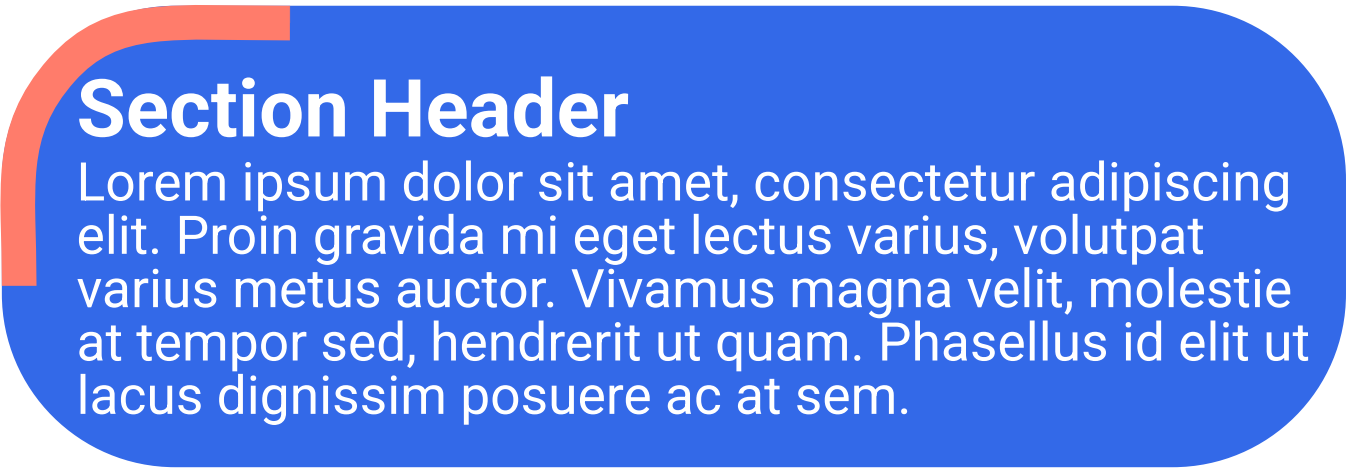
Rounded Edge
Keep the corner radius like this.
Not too round and not sharp.

Negative Space
Be sure to use lots of space around
your text so it doesn't look cramped.

✔ Lots of space around text



✘ Cramped and hard-to-read text. Edges are too rounded.

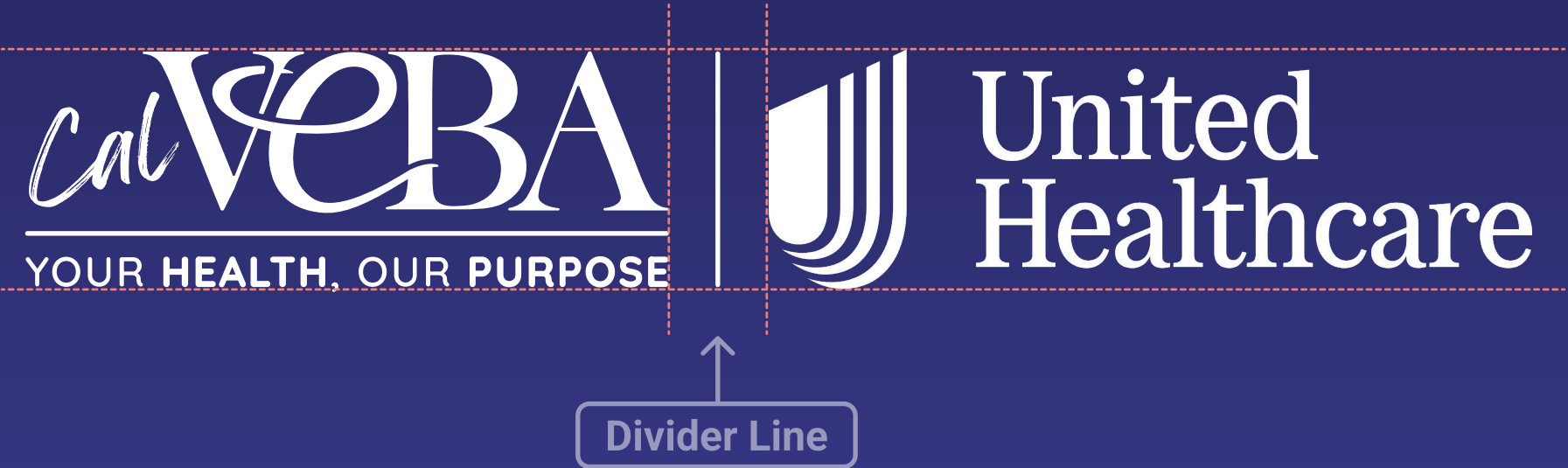


HIERARCHY GUIDANCE

- ▶ When co-branded with a **client or group**, lead with the client logo



- ▶ When co-branded with a **carrier or benefits partner**, CalVEBA's logo should appear first



BRANDING IN ACTION

Wellness, Wherever You Are

FREE MEMBER PROGRAMS, RESOURCES & SERVICES

Flexible Access: On-Demand, Virtual & In-Person

The California Schools VEBA Advocacy Team

Need help with your benefits? Contact 888-276-0250 for support and assistance with insurance issues, understanding benefits, choosing a new provider, and more.

Optum Emotional Well-Being Solutions (EWS)

Available 24/7, get confidential support from dedicated Optum Consultants for life's challenges and issues ranging from stress and relationships to work/life balance, and more.

Care Navigation

Meet with a Care Navigator holistic nurse for a personalized care plan (including assessments and follow-up appointments) focused on your overall health and well-being.

Whole Health Coaching

Our Whole Health Coaches guide you to identify your health goals, elevate your personal strengths and values, and work toward building the life you envision.



CALIFORNIA SCHOOLS
VEBA YOUR HEALTH
OUR PURPOSE

DISCOVER YOUR *Personalized* PATH TO WELLNESS

The California Schools VEBA (CalVEBA) Whole Health Coaching program is designed to help you become your best self. Whole Health Coaches guide you to identify key health goals and work towards building the life you envision.

PROGRAM HIGHLIGHTS

- ▶ Create a personalized wellness plan that is practical, flexible, and sustainable.
- ▶ Receive guidance and support for attainable health goals like:
 - Stress management
 - Enhancing sleep quality
 - Healthy eating and weight control
 - Coping with aging and life transitions
 - Managing pre-diabetes, chronic conditions, and more

PROGRAM CONSULTATION

Personal Health
Inventory Review &
Biometrics Screening

⌚ 30 minutes

COACHING SESSION 1

Personalized Plan
Development

⌚ 55 minutes

COACHING SESSIONS 2-6

Guided Strategy
Discussions

⌚ 55 minutes



GET STARTED

TAKE THE FIRST STEP TOWARDS
A HEALTHIER, HAPPIER YOU.

Schedule a consultation to get started.

CalVEBA.org



“ CalVEBA goes above and beyond for these screenings. I ended up being diagnosed with papillary thyroid carcinoma. I had no symptoms. Without this screening, who knows when I would have found out.

Jasmin Del Toro

MEMBER SINCE 2023

Preventive screenings can help you uncover health concerns early, creating more opportunities for timely care and greater peace of mind.



LEARN MORE

CALIFORNIA SCHOOLS
VEBA YOUR HEALTH
OUR PURPOSE



“ The nurses always come out and do these screenings, and I thought, 'it doesn't hurt to get these things checked out.' ... they found three polyps. I feel very grateful they were able to catch it early ... CalVEBA has absolutely impacted my life.

Marilyn Engels

MEMBER SINCE 2017

Preventive screenings can provide answers sooner, giving you more time to focus on the moments and people you love.



LEARN MORE

CALIFORNIA SCHOOLS
VEBA YOUR HEALTH
OUR PURPOSE



CALIFORNIA SCHOOLS
VEBA YOUR HEALTH
OUR PURPOSE

Accessible, Confidential Care
FOR YOUR UNIQUE EMOTIONAL WELLNESS NEEDS

Daily life can present challenges and pressures. Ongoing stress takes a toll on your emotional health. If you need support, check out the no-cost, confidential resources available to you as a California Schools VEBA (CalVEBA) member.

CalVEBA is dedicated to your whole health, supporting your mind, body, and spirit.

DEBRA
MEMBER SINCE 2014

OPTUM EMOTIONAL WELLBEING SOLUTIONS

In partnership with Optum Emotional Wellbeing Solutions (EWS), Dedicated Consultants are available virtually.

Get support with issues like stress, relationship conflicts, work-life balance, communication strategies, and beyond.

Visit <https://bit.ly/optumvrc> to make an account and get started.

Available for CalVEBA members and their dependents age 18+.

Visit LiveAndWorkWell.com (access code: **VEBA**) for additional Optum EWS resources.



VISIT NOW

KAISER MEMBERS

For care or treatment of a mental health concern, call Kaiser Permanente at

833-579-4848

(8 am to 5:30 pm, Monday – Friday).
No referral needed.

UNITEDHEALTHCARE MEMBERS

Sign in to your member account or call the number on your member ID card to determine eligibility for specific mental health care services.

“

My family and I are proud CalVEBA members. We really enjoy it because it supports our physical, mental, and spiritual health, allowing us to do our jobs, be present as parents, and be successful.

Gabriel & Janice Gutierrez



MEMBERS SINCE 2015

YOUR HEALTH
OUR PURPOSE

➔ CalVEBA.org

THE IMPACT OF
Mental Health Benefits

 **\$500 BILLION**
ANNUALLY IN LOST
PRODUCTIVITY,
ABSENTEEISM,
AND TURNOVER.

Employees with depression are **5x**
MORE LIKELY to miss work, and up to
80% OF PRODUCTIVITY LOSSES
come from employees working while
struggling with symptoms.

*Sources:
National Alliance
on Mental Illness;
WHO;
American Psychiatric
Association

➔ CalVEBA.org

WHY IT MATTERS

Mental health support
is built into benefits through
accessible therapy, care
navigation, and emotional
well-being programs.

**CONFIDENTIAL,
STIGMA-FREE,
AND EASY
TO ACCESS,**
these services help
members receive support
earlier-before stress and
anxiety escalate into crisis.

CALIFORNIA SCHOOLS
VEBA
Learn more: CalVEBA.org

CALIFORNIA SCHOOLS
VEBA
YOUR HEALTH. OUR PURPOSE

LOOKING AHEAD: *2027*

As you review 2027 plan year rates and options, now is also the time to begin strategic conversations about contribution strategy, opt-out incentives, and plan mix. These decisions can affect affordability, member access, and long-term pool health.

Consider the following:

- ▶ **Contribution Strategy**
How your group allocates employer/association contributions can influence plan selection behavior, equity across employee groups, and the overall risk profile of your pool. A thoughtful contribution strategy can help manage costs while supporting access.
- ▶ **Opt-Out Incentives**
Opt-out incentives may reduce enrollment in the short term, but they can also encourage healthier individuals to waive coverage. When lower-utilization members leave the pool, renewal rates can become less stable. Retaining those members helps balance utilization and supports the long-term health of the pool.
- ▶ **Kaiser Permanente / Non-Kaiser Permanente Balance**
Your plan mix affects both member choice and financial sustainability. A well-balanced offering with benefit parity across Kaiser Permanente and non-Kaiser Permanente plans can help influence renewal rates and ensure equitable access to preferred providers.

For San Diego County groups offering UHC HMO or PPO plans, these strategic levers can also influence tier placement, potentially unlocking more favorable rates and plan performance in future years.

Why It Matters:
These decisions go beyond administration. They shape renewal rates, the member experience, and your group's long-term goals.

 **Questions Or Need Support?**
If you have questions or need help reviewing your options, contact your Account Manager. If you're unsure who your Account Manager is, contact Heather Simonson, CalVEBA Ombudsman, at Heather_Simonson@RPAdmin.com.



LEANNA
MEMBER SINCE 2006

Learn about your benefits for the upcoming plan year

AUGUST 20, 2026

Town and Country Resort
500 Hotel Circle North
San Diego, CA 92108

CaVEBA Advisory Council Meeting

CALIFORNIA SCHOOLS
VEBA
YOUR HEALTH, OUR PURPOSE

Stay tuned for event details.



THE PAMINTUAN FAMILY
MEMBERS SINCE 2014

CALIFORNIA SCHOOLS
VEBA YOUR HEALTH
OUR PURPOSE

Advocacy Team

YOUR DEDICATED GUIDE

Navigating health care can be challenging, but the California Schools VEBA (CalVEBA) Advocacy Team is here to help as your health care concierge.

As a CalVEBA member, contact us for guidance and support with insurance issues, understanding benefits, or choosing a new provider.

Guidance Navigating the Health Care System:

Access to Care:
If you have trouble scheduling treatment or a doctor's appointment.

Claim Denial:
If you receive an incorrect bill or are billed for covered services.

Second Opinion:
If you would like a second opinion on a diagnosis or treatment plan.

Prescription Issues:
If you receive a denial, have issues with copays, prior medication authorization, etc.

Referral/Prior Authorization:
If you have questions about or issues obtaining a referral/authorization.

Learn How to Maximize your Benefits:

Find a High-Quality Provider:
Connect you with the highest quality medical groups available through your health plan.

CalVEBA Resources
Connect with a wide range of on-demand and virtual resources like fitness classes, nutrition, yoga, and more!

Mental Well-Being:
Learn about your available benefits like Optum Emotional Well-Being and services (EWS) or therapy, and more.

TELADOC.
Help coordinate a second opinion with over 50,000 world-renowned physicians.

Pharmacy Discount:
You may be eligible for reduced or \$0 copays on mail order specialty or generic prescriptions.

Open Enrollment:
Support you with information about new plans and benefit options during Open Enrollment.

Questions about what your CalVEBA benefits can do for you and your family?

Call 888-276-0250 or scan the QR code to contact The California Schools VEBA Advocacy Team.



VISIT NOW

202607-01

CALIFORNIA SCHOOLS

VEBA

MENTAL WELL-BEING HUB

The Mental Well-being Hub offers resources to manage daily stress. Support your mental well-being with quick, easy-to-use tools and activities that help manage emotions, thoughts, and behaviors for more loving relationships and a better life.

UNDERSTANDING TODAY'S HEALTH CARE LANDSCAPE

HIGHER UTILIZATION

RISING LABOR COSTS

SPECIALTY MEDICATIONS

SHIFTING CARE DELIVERY

POLICY & FUNDING UNCERTAINTY

HIGHEST COST FACTORS

IN PAST TWO DECADES

Why Choose

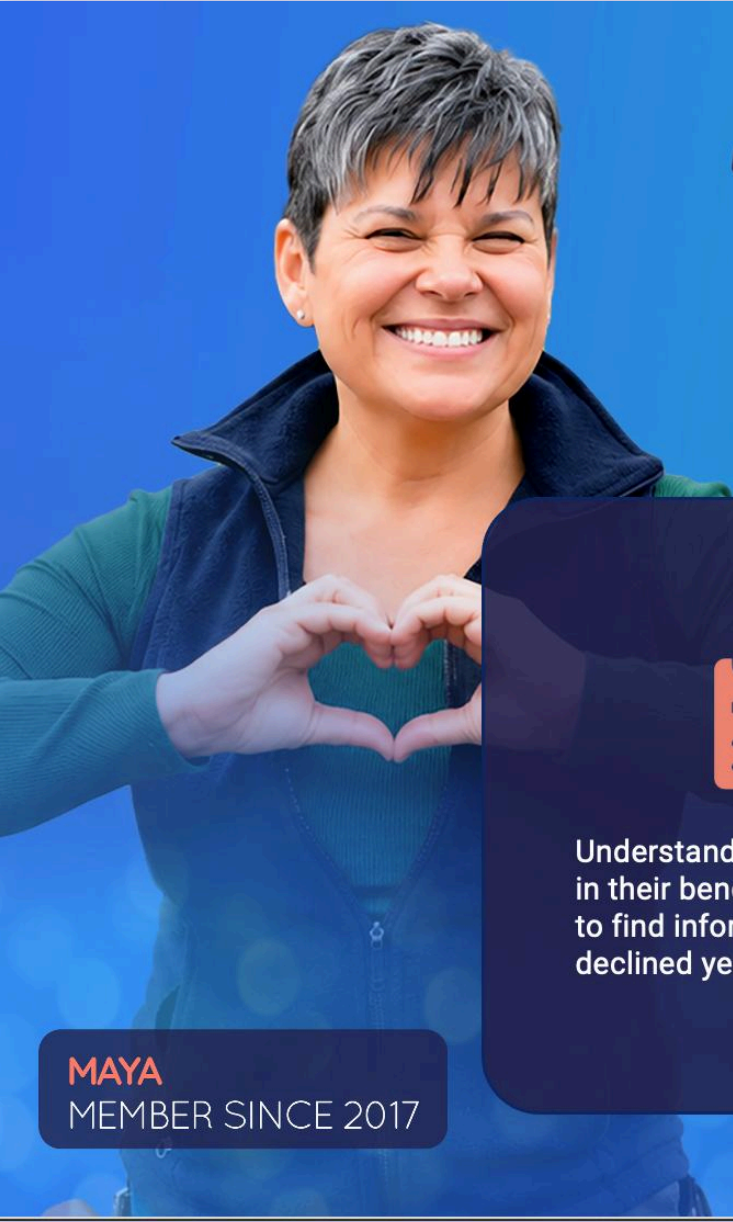
THE JOURNEY PLAN

- ▶ First-dollar coverage for office visits, prescriptions, preventive care, and other eligible medical expenses
- ▶ Fixed copays for many routine services

with eligible Journey Plan options

year and remain available if you

help members balance costs



Listening to Our Members: 2025 MEMBER SURVEY

OUR MEMBERS ARE THE PURPOSE
BEHIND *everything* WE DO.

3,763 members participated across 65 employer groups.



Understanding of what's included in their benefits package and how to find information they need declined year over year



94% of surveyed members reported satisfaction with their benefits in 2025



Ease of accessing providers, primary care, and specialty care improved by 22% since 2022

MAYA
MEMBER SINCE 2017

Additionally, 75% of our Women's Health segment respondents indicated interest in Menopause Support resources.

MEDICARE COST PRESSURES

& Plan Sustainability

\$2.6 Million
Estimated Annual Savings

Ongoing significant UHC renewals prompted CalVEBA to evaluate alternative Medicare Advantage options for 2027. Following a market review, Humana was selected to replace the UHC Medicare options, helping reduce projected costs while maintaining comparable retiree coverage.



**ADDRESSES
RISING COSTS**

Helps mitigate the impact of increasing Medicare Advantage expenses.



**MAINTAINS
COMPARABLE COVERAGE**

Benefits and cost sharing are designed to remain comparable for retirees.



**SUPPORTS LONG-TERM
SUSTAINABILITY**

Projected to generate millions in annual savings compared to the UHC renewal.

THANK YOU

The image features a dark blue background with four concentric circles centered around the text. A horizontal bar with a rainbow gradient, transitioning from blue on the left to red on the right, passes behind the text.