Brand guidelines

version 1.0 | last updated June 2020

pennie

Nice to meet you!

Welcome to the brand guidelines for Pennie, the state health insurance exchange from the Pennsylvania Health Insurance Exchange Authority (PHIEA). In the following pages, you will find everything you need to know about how to bring Pennie to life in advertising, content, collateral and everywhere else Pennie might pop up.

Why this guide exists

Pennie aims to make it simple for all Pennsylvanians to get health insurance. By following this guide, you'll help Pennie maintain that simplicity through a consistent look and feel, which will make users feel welcome and prevent them from becoming confused in the process of buying insurance.

How to use this guide

Keep this guide handy! You'll want to reference it whenever you write, design, promote or communicate for Pennie, no matter the medium. We've made it easy for writers, designers and communicators of all stripes to find what you need:

- **Meet Pennie** will help you understand the emotion and traits that Pennie should evoke through copy and design.
- **Writing for Pennie** contains more practical rules and mechanics for how copy should appear in all communications.
- **Designing for Pennie** is where you'll head for design guidelines. Think logos, typography, colors, images and more.

A brand is the way a person feels about a product or service. It's created not by advertising, but by a set of experiences.

DAVID FOWLER

Table of Contents

Meet Pennie

What is in a name?

In its simplest form, Pennie stands for "Pennsylvania Insurance Exchange." But we know Pennie has more personality than that.

To us, Pennie is like a good friend – always willing to lend a hand, and if you need advice, they'll give it to you straight.

Connecting Pennsylvanians to health coverage

When you find Pennie, you find something you didn't expect from health insurance. Instead of complexity, you find clarity. Instead of worry, peace of mind. Instead of confusion, understanding. That's Pennie.

Pennie wears many hats

To serve all Pennsylvanians effectively, Pennie will play different roles:

Educator

Pennie is a patient, approachable teacher focused on making health insurance understandable.

Advocate

Pennie is a gentle ally in the health and financial well-being of all Pennsylvanians.
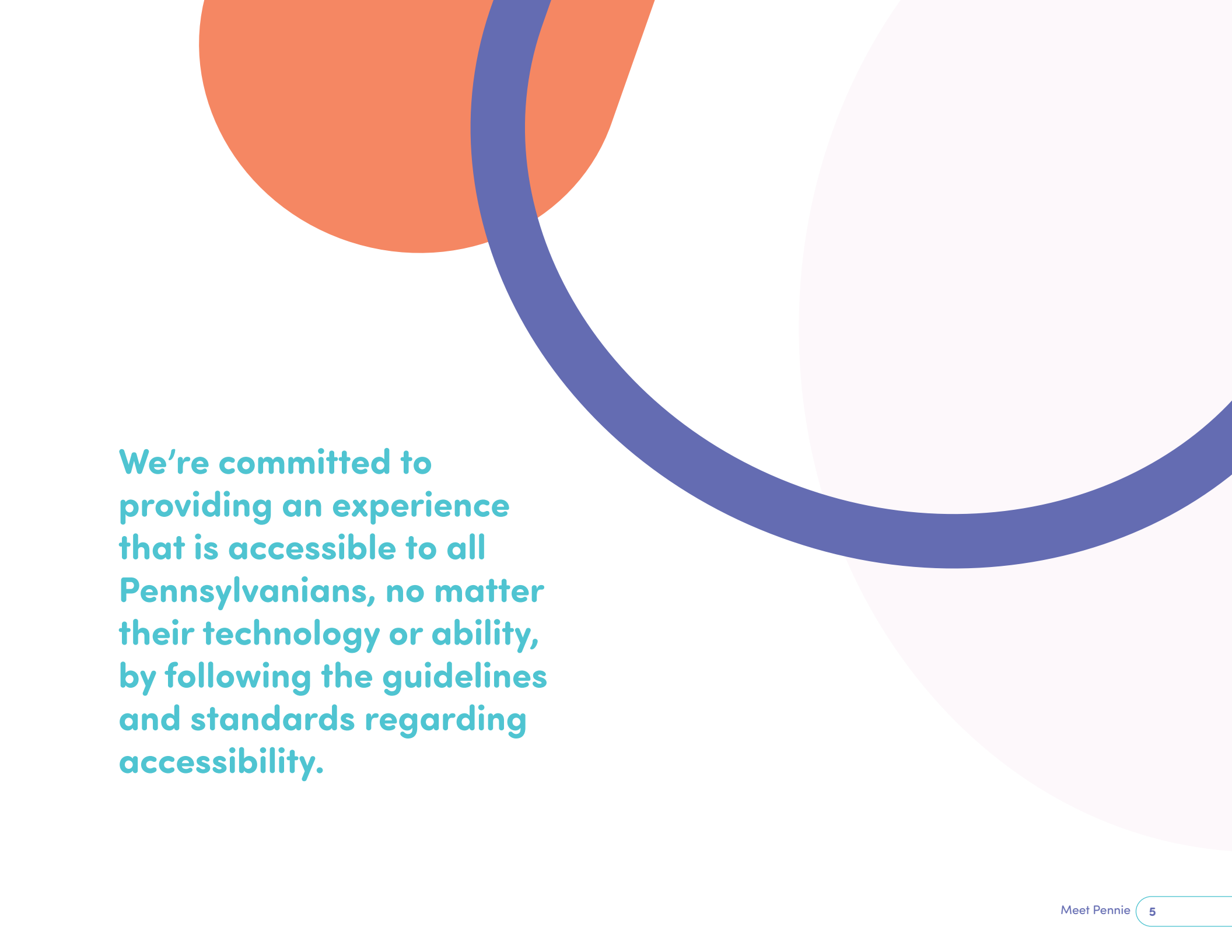
Troubleshooter

Pennie is a helpful problem solver, always ready to remedy confusion and provide support.

Merchant

Pennie is an attentive shopkeeper, never pushy and offering a wide range of options for those looking to purchase insurance.

We're committed to providing an experience that is accessible to all Pennsylvanians, no matter their technology or ability, by following the guidelines and standards regarding accessibility.

Voice & tone

The way we express the Pennie brand verbally will always use an underlying voice and tone. What's the difference?

Pennie's voice doesn't change.
No matter what, Pennie will always be friendly and helpful.

Pennie's tone does change.
Enrollment confirmation? Pennie is lighthearted and celebratory.

Confused user on Twitter? Pennie is serious and supportive.

Pennie's voice

Conversational
Our humanity comes through in how we communicate – we are informal and friendly, but in a genuine way, not a performative one.

Plainspoken
Pennie uses simple and direct language. We do use the industry's vocabulary but include a translation into simpler terms.

Accessible
Pennie is a friend to all Pennsylvanians, no matter their age, race, gender, socioeconomic status or beyond.

Pennie's tone

If there's one thing to take away from Pennie's tone, it's this: It changes to meet the situation and our audience's state of mind.

For example, if someone receives an error message, they might be annoyed, so be straightforward, not cute. Think about your audience and what they're experiencing, and adjust your tone appropriately.

Partner message

Homepage

Blog post

Question/ concern

Welcome email

Error message

Social post

tone

SERIOUS ← → PLAYFUL

The example scale above helps to illustrate how tone may shift through context.

Look & mood

Just like voice and tone, we've defined the way we express the Pennie brand visually, through look and mood. The way they differ is similar to voice and tone …

Pennie's look doesn't change.
Visuals will always be simple and authentic.

Pennie's mood does change.
What we show and how we show it should consider context.

Pennie's look

Simple
Visually, less is more. This keeps information from becoming buried and users from becoming distracted, so they can avoid confusion and find what they're looking for faster.

Vibrant
Pennie bucks the dull image of health insurance. Our bright personality comes through in the color palette, photography, illustrations and beyond.
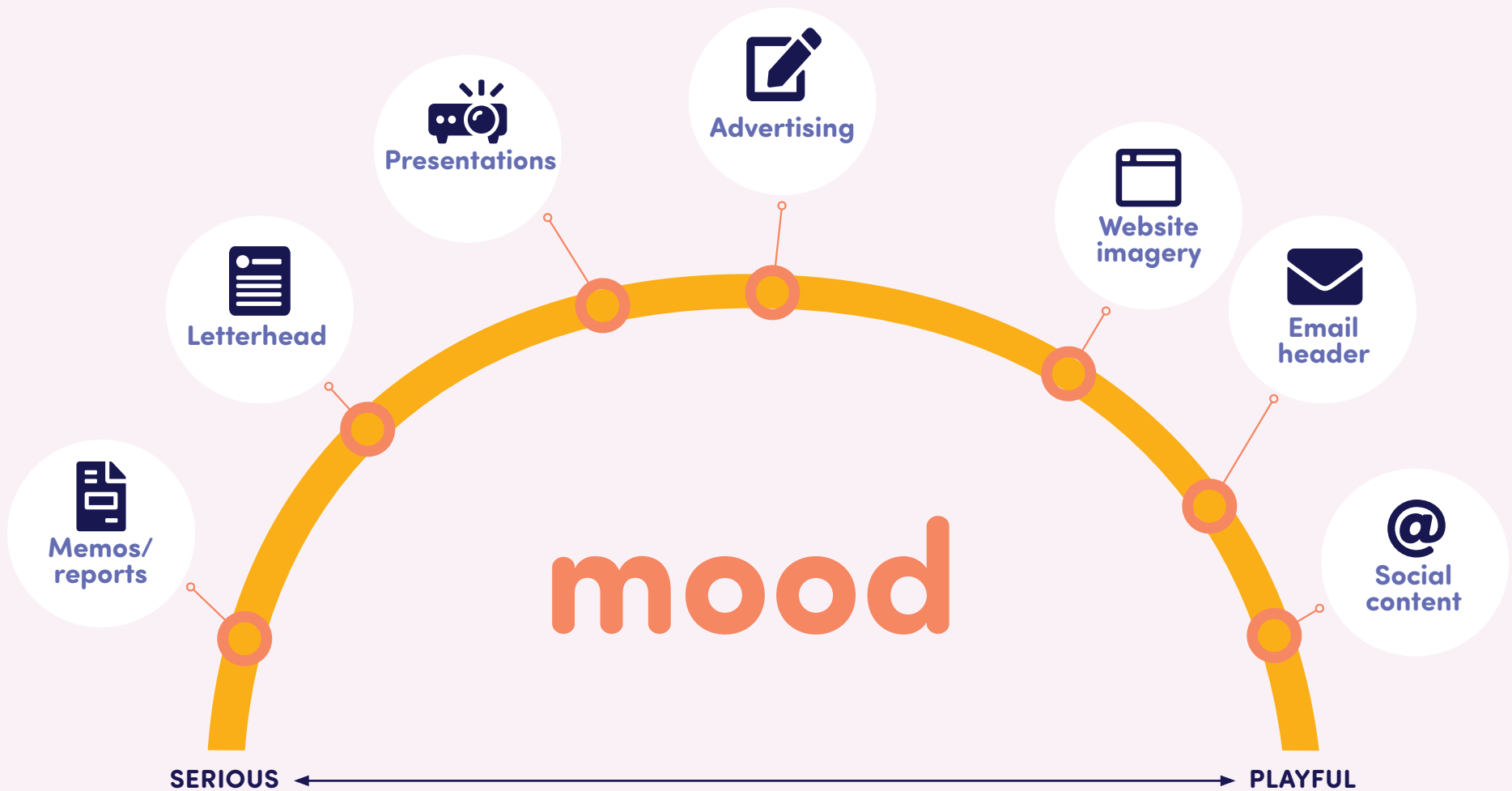
Authentic
The imagery reflects the human side of Pennie by featuring real, everyday Pennsylvanians and genuine, relatable moments.

Pennie's mood

Pennie's mood will adjust to fit the situation and the audience's state of mind. We've included some preliminary examples below, and the scale on the following page to illustrate how mood might shift.

- A welcome email may be playful, with modern layouts and fun illustrations.
- A reference to emergency care may be more serious, with a traditional text-driven layout that leans on photography.
- Complementary brand elements can help break up complex topics and bring life to simple statements.

mood

Presentations

Advertising

Letterhead

Website imagery

Email header

Memos/ reports

@ Social content

SERIOUS ←————————————→ PLAYFUL

The example scale above helps to illustrate how feel may shift through context.

NOTE

For more guidance on visual elements to help set the look and mood, visit the Visual Style section on Page 28.

Writing
for Pennie

This section covers practical writing guidelines for Pennie, like capitalization, point of view and style.
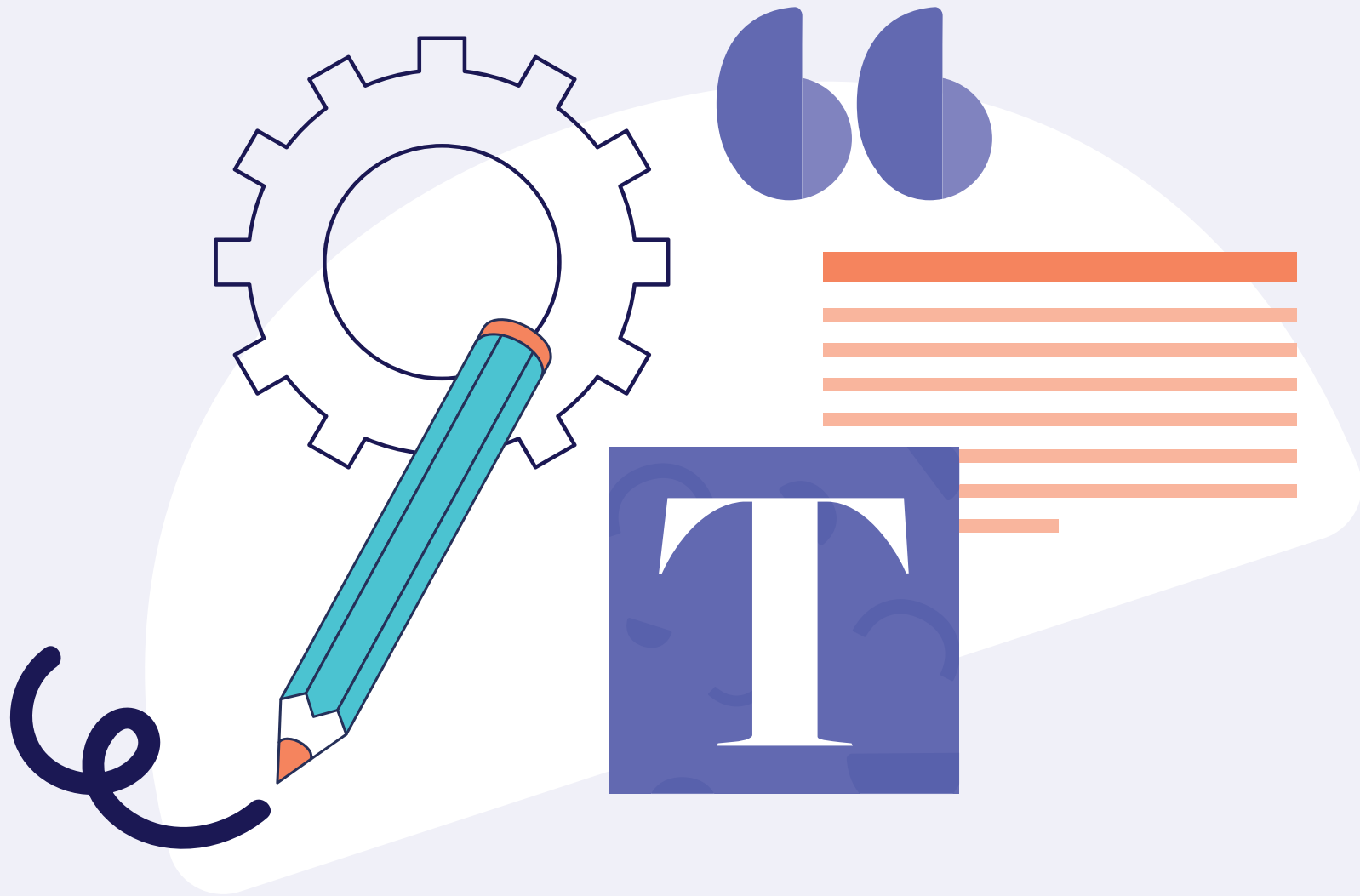
Point of view

How to refer to Pennie

You may use one of two options when referring to Pennie in communications:

Pennie is Pennie

Use the brand name to reference Pennie in the third person. For example, "Pennie makes it easy to find health insurance."

We are Pennie

Use first-person plural (we, us, our, ours) to deliver a more empathetic message. For example: "We make it easy to find health insurance."

How to refer to our audience

We always speak directly to our audience; therefore, we use the second-person point of view.

Exceptions

- Frequently Asked Questions (FAQs) should be written in first person to give the reader a more emotional connection to the content. For example: "Why should I have health insurance?"

- In instances where we want to tell the story of everyday Pennsylvanians in our communications, we would use the third-person point of view with their preferred gender pronouns or allow them to tell their story in the first-person point of view.

Writing style

Active voice

We use active voice to be more direct and less wordy. Rule of thumb: Flag and rework sentences that include the words "was" and "by."

- No: Health insurance is advocated for by Pennie.
- Yes: Pennie advocates for health insurance.

Be a translator

The health insurance industry tends to speak its own language. Pennie will use this language, but act as a translator for our audience, making it easier for all to grasp.

Write positively

We want Pennie to be uplifting, so do your best to avoid negative words when you write.

- No: You can't get health insurance if you don't enroll.
- Yes: Enroll for health insurance today.

Using Pennie™

When Pennie is first mentioned in the piece, please use Pennie™. The rest of the times it is mentioned, you can simply use Pennie.

Mechanics

Capitalization

Pennie vs. pennie

Pennie should maintain an uppercase "P" in all written content.

Exceptions

- When referencing the website (pennie.com) or an email address (name@pennie.com)
- Pennie's logo will maintain a lowercase "p"

Copy

All copy should be written in sentence case regardless of where it appears.

Acronyms & abbreviations

When using a name that is usually referenced as an acronym or abbreviation, use the full name the first time you reference it on a piece of communication. Use the acronym for any additional mentions within that particular communication.

Exception

Pennie is technically an abbreviation, but should only ever be referenced as "Pennie."

How to pronounce Pennie

/ˈpenē/ – Pennie sounds like the coin, penny. It should never be pronounced "penn eye ee."

When to spell Pennie

Since Pennie has a unique spelling, we'll want to spell it out when referencing the URL in radio spots: "p-e-n-n-i-e dot com"

NOTE — The AP Stylebook is our basic reference for spelling, grammar and more.
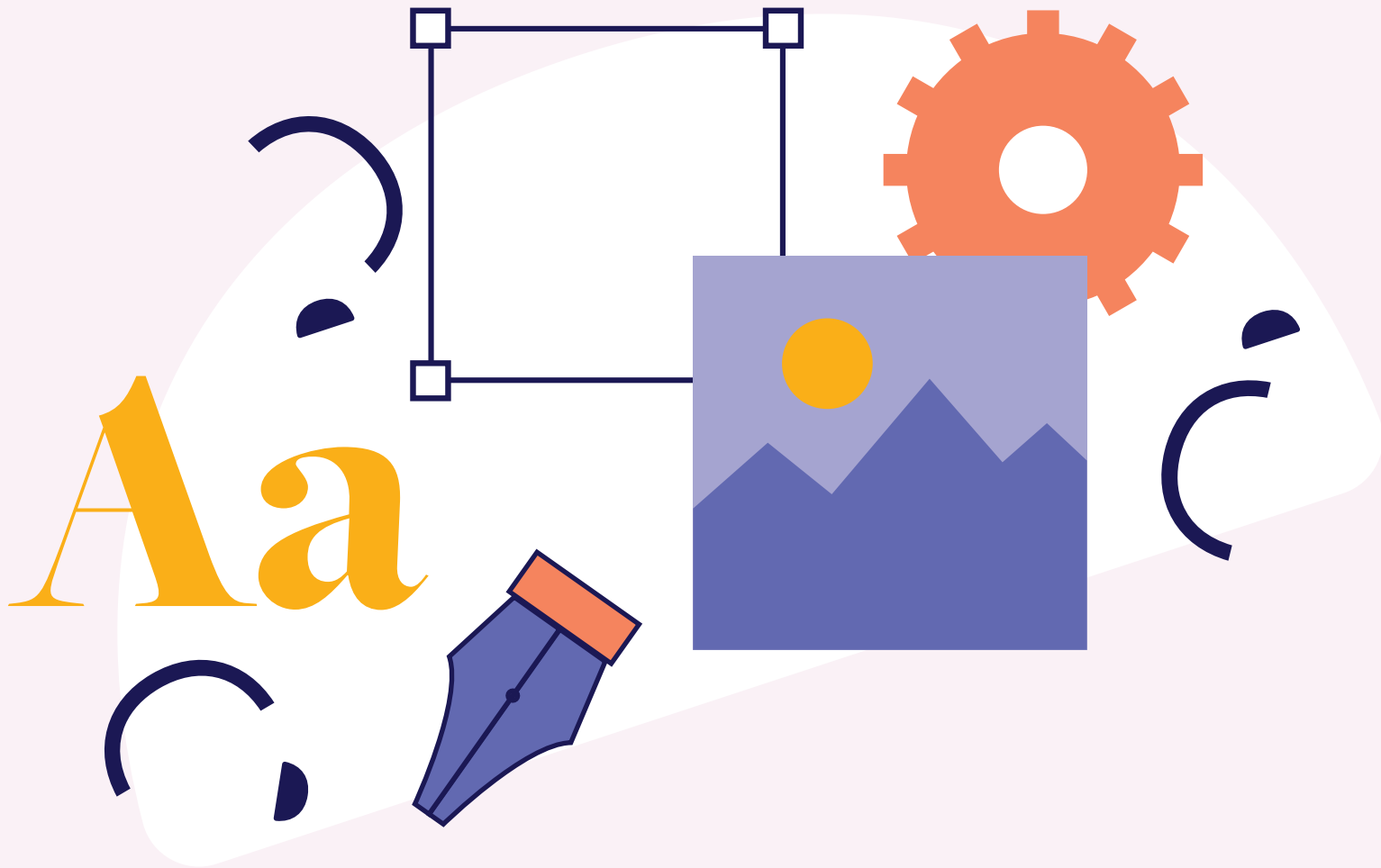
The idea is to write ... so that people hear it and it slides through the brain and goes straight to the heart.

MAYA ANGELOU

Designing
for Pennie

This section covers specific design guidelines for Pennie, like brand marks, color palette and typography.

Brand marks

Pennie's brand marks are simple and friendly, staying true to the spirit of Pennie.

The brand marks are custom logotypes based on the font Bely Display.

Always use the logo files provided. Do not re-create.

Please receive permission when using Pennie logo or any Pennie-content. Submit your request here with: https://forms.office.com/Pages/ResponsePage or email ChaAngelo@pa.gov

1 inch

75 px

When using Pennie's main logo, the minimum clear space should be proportional to the width of the cap over the "i". The Pennie logo without the descriptor line should not be reduced in width under 1 inch for print and 75 px for digital.

pennie™
connecting Pennsylvanians to health coverage

2.75 inches

pennie™
connecting Pennsylvanians to health coverage

175 px

pennie™
connecting Pennsylvanians to health coverage

pennie™ connecting Pennsylvanians to health coverage

NOTE

Pennie's descriptor line should always be set in Sofia Pro Soft Bold.

When using the logo with the descriptor line, the descriptor should always match the color of the "i" cap and live between the descender of the "p" and the edge of the "e". The logo and descriptor line lockup should not be reduced in width under 2.75 in for print and 175 px for digital.

In cases where the descriptor line is needed in small areas, the descriptor line can be aligned to the right of the Pennie logo and centered horizontally.

pennie™

pennie™

The cap over the "i" should always remain in navy in full-color logos.

pennie™

pennie™

The Pennie logo can be displayed in any of the four foundational brand colors. We encourage you to pick a logo color that is most appropriate for each deliverable and audience.

Avoid using full-color logos on photographs unless the logo sits on a white area of the image.

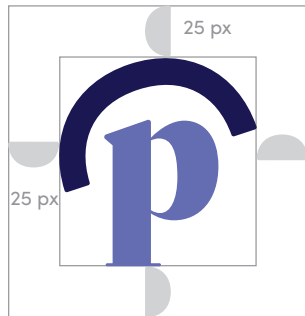The cap over the "i" should always remain in navy in full-color logos.

pennie™

pennie™

pennie™

pennie™

In applications that require the Pennie logo to be laid over a dark background, the logo mark should be white, and the mark over the "i" should be placed in a corresponding foundational color.

ONE-COLOR

pennie™

pennie™

If design limitations conflict with Pennie's full-color and reversed logo versions, the one-color logo can be used. The one-color logo should only be used in black-and-white colorways.

25 px

25 px

25 px

25 px

connecting Pennsylvanians
to health coverage

25 px

115 px

connecting Pennsylvanians
to health coverage

REVERSED MONOGRAM

ONE-COLOR MONOGRAM

The Pennie monogram is great for small spaces or uses, like content on Pennie's social accounts or in a document's header or footer. It is important to remember the monogram should be used in executions that are already branded as Pennie, especially during the first year after Pennie's launch. The monogram can be used with or without the descriptor line.

The main logo color rules found on the previous page also apply to Pennie's monogram.

Do not rotate, flip or alter the Pennie brand marks or any of their elements.

Do not distort the logo.

Do not change the transparency of the brand marks.

Do not use drop shadows or any other effects.

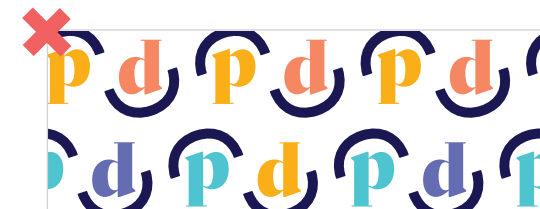Do not re-create using any other typeface.

Do not outline logotype.

Do not change the size or position of the cap or arch and logotype.

Do not add any gradients to the brand marks.

Do not use either of the brand marks to create a pattern.

Colors

Pennie's color palette is full of possibility. Our expansive foundational and supplemental color palettes are a true reflection of our personality: positive and friendly.

Pennie has four foundational brand colors: purple, teal, yellow and orange. These colors live on a scale, based on the situations they should be used. The foundational brand colors can be used in various tints to add visual dimension when appropriate.
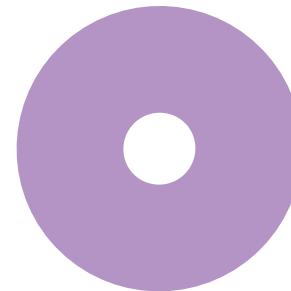
Pennie's supplemental palette expands from our foundational colors to bring any medium to life.

Pennie's brand-neutral colors may be used to ground visual executions.

60 PERCENT TINT

Foundational Purple

RGB 103,106,245
CMYK 69,63,0,0
HEX #676af5

30 PERCENT TINT

Supplemental Purple
RGB 75,20,147
CMYK 87,100,2,1
HEX #4b1493
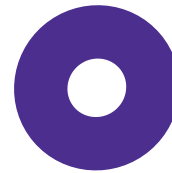
Supplemental Lavender
RGB 204,146,255
CMYK 28,44,0,0
HEX #cc92ff
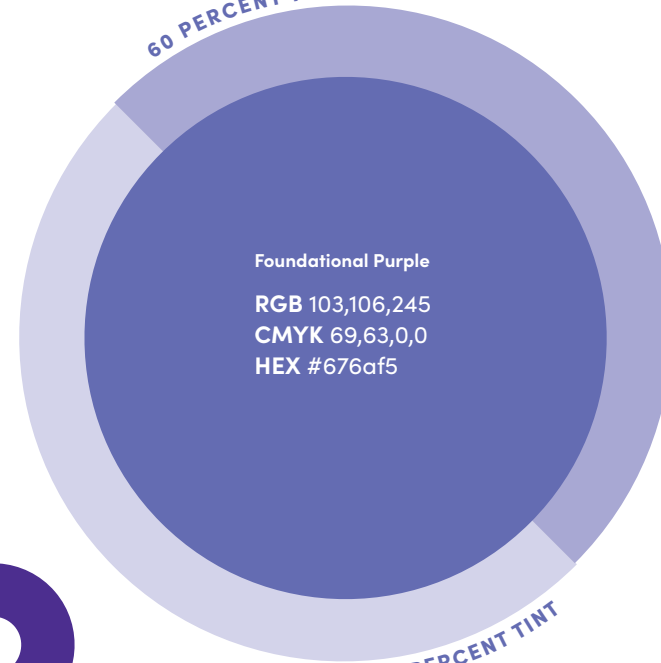
60 PERCENT TINT

Foundational Teal

RGB 69,198,211
CMYK 62,0,19,0
HEX #45c6d3

30 PERCENT TINT

SERIOUS ⟵

60 PERCENT TINT

Foundational Yellow

RGB 255,177,0
CMYK 0,34,100,0
HEX #ffb100
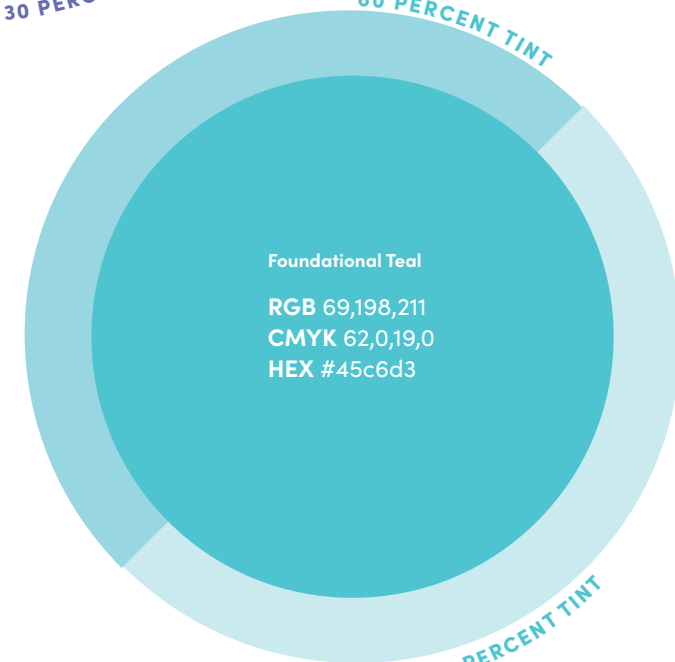
30 PERCENT TINT
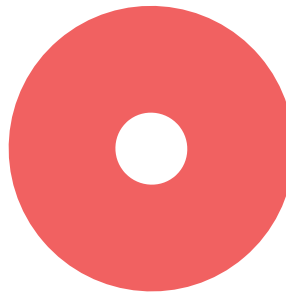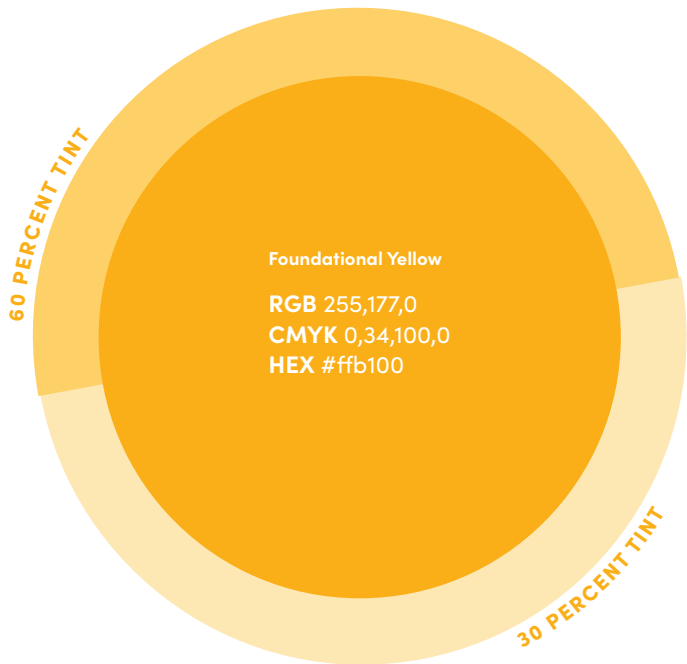
Supplemental Red
RGB 247,97,97
CMYK 0,77,56,0
HEX #f76161

Supplemental Pink
RGB 212,61,112
CMYK 13,91,35,0
HEX #d43d70
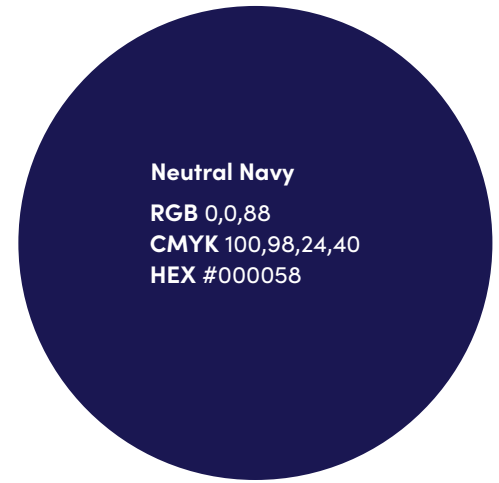
Neutral Navy
RGB 0,0,88
CMYK 100,98,24,40
HEX #000058
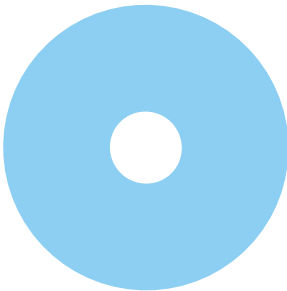
Supplemental Light Blue
RGB 136,210,255
CMYK 40,4,0,0
HEX #88d2ff

Supplemental Cool Neutral
RGB 228,228,247
CMYK 9,8,0,0
HEX #e4e4f7

60 PERCENT TINT

Foundational Orange

RGB 248,133,94
CMYK 0,60,65,0
HEX #f8855e

30 PERCENT TINT

Supplemental Blue
RGB 0,111,255
CMYK 80,58,0,0
HEX #006fff
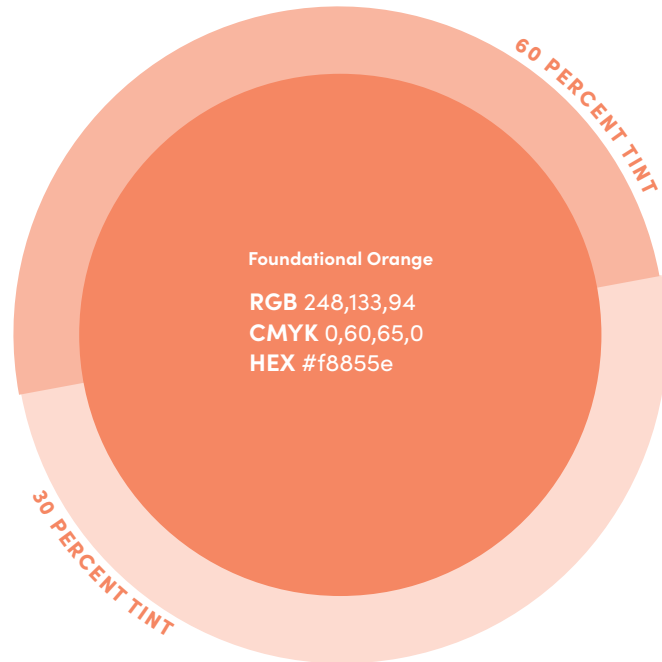
Supplemental Warm Neutral
RGB 255,240,237
CMYK 0,6,4,0
HEX #fff0ed

PLAYFUL

BRAND-NEUTRAL

Typography

Our typography is curated to be legible and approachable while helping customers navigate important information about health coverage.

It is important to use sentence case across Pennie's brand to convey the correct tone and make text easier to comprehend.

Avoid placing text in all uppercase. Exception: Placing short words or phrases in uppercase to help "tag" or "mark" in complex hierarchy systems.

Appropriate way to use uppercase text

PRIMARY TYPEFACE

Aa
Sofia Pro

Aa
Sofia Pro Soft

Sofia is a highly legible typeface. To ensure readability, avoid sizing type smaller than 9 pts.

The Sofia Pro Soft group of fonts is good to use for larger type, such as subheads or pull quotes.

Sofia is an Adobe Typekit Font.

Font weights are helpful to establish a clear hierarchy and direct attention to important content.

HEADLINES + CALLOUTS

WEBSAFE

Aa

Aa

Freight Big Pro Black

Montserrat

Freight Big Pro Black is a typeface that complements Pennie's logotype. No other font weights should be used in Pennie's brand materials.

Freight Big Pro should be used sparingly only for headlines and callouts.

Freight Big Pro is an Adobe Typekit font.

When using digital applications, our preferred typeface is Montserrat. Avoid sizing type smaller than 9 pts.

Montserrat is a Google font and is automatically available in its web-based applications. It can also be downloaded for free here.

Visual style

Pennie's brand is built to be adaptable but always consistent. Elements of visual style, such as photography and iconography, all contribute to building and supporting the Pennie brand.

The following sections outline how these elements should and should not be used.

There are two important shapes used in Pennie's brand marks that can be extracted and work as core graphic elements: the cap and arch. When the cap and arch are used as individual elements, they should keep their orientation as they are found in the brand marks and should not be rotated or flipped horizontally or vertically. They may be used in a variety of ways, such as an overlay on photography or to emphasize important text elements.

Cap

Extracted from the "i" in the logomark, the cap symbolizes the many roles Pennie plays to connect Pennsylvanians to health insurance.

Arch

Extracted from the monogram, the arch visually conveys coverage for all Pennsylvanians and a clear path to health insurance.

BRAND PATTERN

From Pennie's two brand assets, patterns can be created to add dimension or visual interest. When using the brand assets together with other shapes in a pattern, they may be rotated or flipped from their primary orientation. For example:

Using the cap and arch as building blocks, icons can be created to provide visual cues and add clarity around complex or conceptual content.

In larger executions, line icons can be used to add a more dynamic effect. Solid icons should be used in executions that are smaller.

Line icons

Solid icons

Illustrations can be a great medium to help break down complex subject matter and boost understanding. Pennie's illustrations should always reflect our friendly and helpful personality.

Illustrations should use simple, flat shapes, and can be made with a mix of filled and outlined objects. They can be playful, but never silly. Straightforward is best — avoid loading illustrations with multiple conceptual ideas for the viewer to unpack.
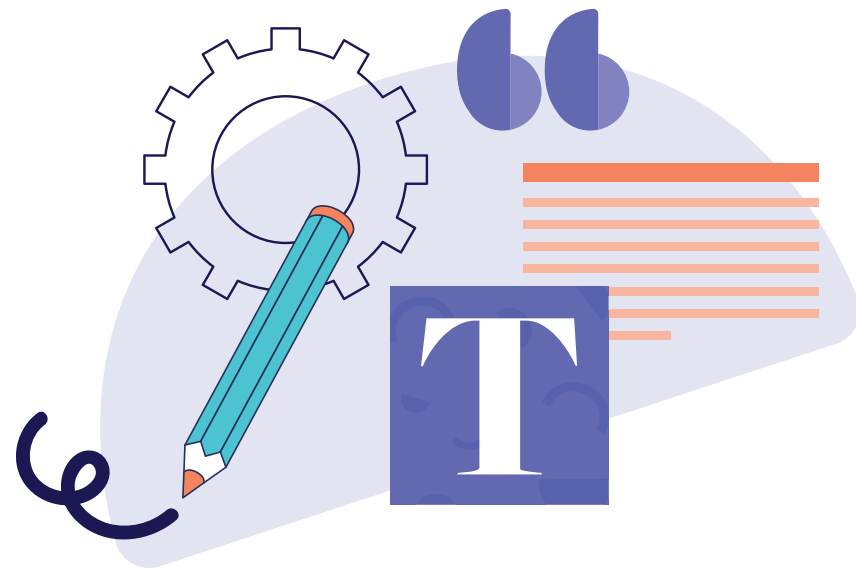
PHOTOGRAPHY

Creative should use lifestyle photography, instead of editorial or cinematic photos. Avoid using mono- or duotones in Pennie's photography.

Photography should show people in positive moments to evoke the peace of mind that comes with having health coverage.

These photographic moments should be candid, intimate and authentic to the everyday lives of Pennsylvanians. Photography should also reflect the diversity of people and experiences within Pennsylvania.

TIP

Silhouetting people in images is a great way to add a customized effect and keep layouts from becoming clunky.

Partnerships

Just as partners are important to Pennie's success, partners are also important in helping us maintain brand standards. Partners should adhere to the brand rules outlined in this guide.

In addition, partners should:

- Follow the guidelines to the right when using Pennie's brand mark with another logo.

- Receive permission before using any of the Pennie brand marks or brand assets in any type of advertising or merchandise.

- Pennie's main logo (shown) should always be used in partnership material. The typewritten word "Pennie" or the monogram should never be used as a substitute.

- Please receive permission when using Pennie logo or any Pennie-content. Submit your request here with: https://forms.office.com/Pages/ResponsePage or email ChaAngelo@pa.gov

VERTICAL

LOGO | pennie

X

X   X
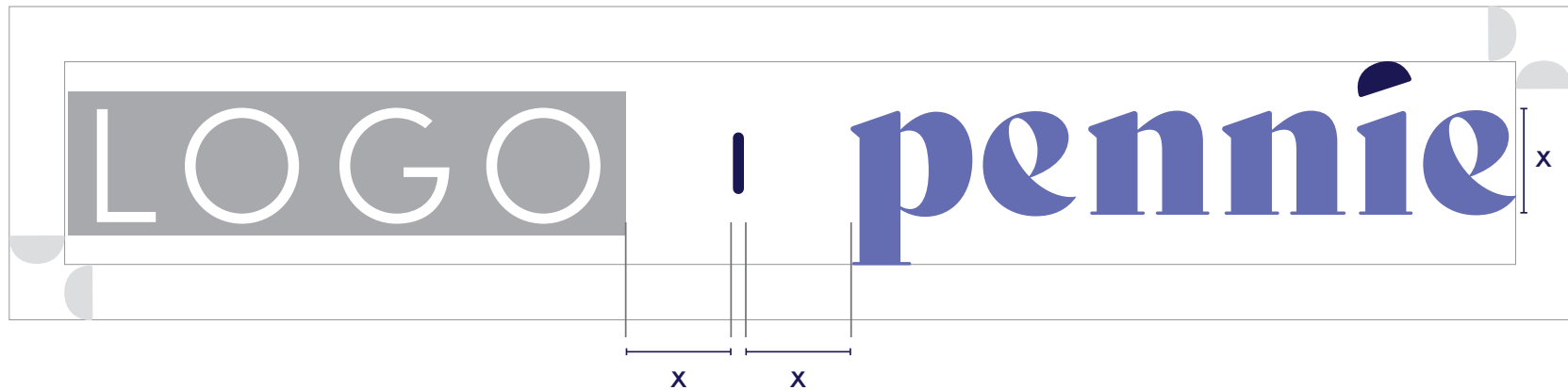
The clear space between the Pennie logo and the partner logo is proportional to the x-height of the Pennie logo. Typically, the partner's logo should come before Pennie's.

NOTE

Partner logo height should match Pennie's and align to the baseline of Pennie's logotype.

AN IMPORTANT NOTE

This guide is meant to evolve and grow with the brand, so it is subject to change and will be revisited and updated as necessary.

Questions? Find an error?

Reach out to Charles Angelo at chaangelo@pa.gov.