



# Time for a check in

Plan updates to keep your clients well ahead



2026 Broker Sales Guide  
Individual and Family Plans

Effective January 1, 2026

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# Hello

Thank you for your continued dedication and service to your Blue Shield of California clients. Your commitment truly makes a difference, and we are here to support you every step of the way.

This year, as we navigate federal policy changes and uncertainties during the 2026 Open Enrollment Period, we want to ensure you have the latest information and resources to confidently guide your clients toward the best healthcare decisions for their needs.

We are excited to bring you new and enhanced self-service tools, designed with you and your clients in mind, to help grow your business with Blue Shield of California and keep your clients well ahead.

Here are some highlights we are proud to share with you:

- **Empowering members with digital tools** – Your clients can now seamlessly schedule in-network appointments with select participating providers – 24/7 – right from our *Find a doctor* tool on the member website or in the mobile app. Additionally, we are enhancing transparency by offering mobile push notifications that inform members when their physician initiates an e-prescription order, encouraging them to review drug prices and consider more cost-effective alternatives.
- **Fostering easier dental and vision upsell** – You can now easily add dental and vision coverage directly from your Online Client List, increase your bonus opportunity, and support your clients' whole body health strategy with one of the largest dental and vision provider networks in California.
- **Enhancing efficiency** – Our self-service tools have been updated, including an improved off-exchange enrollment with a cleaner design, smarter quoting, and better "send to client" tools, as well as real-time application tracking. We've also streamlined Broker Connection with 30-day verification and simpler search.

As always, our mission is to provide all Californians with access to high-quality, affordable health care. We continue to pursue opportunities to work with hospitals, providers, pharmaceutical manufacturers, and policymakers to curb unsustainably rising costs.

We value your collaboration in providing access to affordable coverage, worthy of our family and friends. Be sure to review the tools and training resources outlined in this guide to get the most out of the 2026 Open Enrollment Period.

Blue Shield of California  
Individual and Family Plans

# Key dates

Open enrollment for 2026 will begin on **November 1, 2025, and end on January 31, 2026.**

We will mail your clients information about changes to their 2026 plan rates and benefits from late September to October 22.

Starting October 15, Blue Shield members can change their current plan or compare plans through our online renewal tool at [blueshieldca.com/renew](https://blueshieldca.com/renew). Off-exchange members can change their plan on the same site, but on-exchange members will need to make changes through Covered California.

New plan selections must be submitted by December 31, 2025, to ensure a January 1, 2026, effective date or by January 31, 2026, to ensure a February 1, 2026, effective date. Or, if your client doesn't want to make any changes, they simply need to continue paying their premium.

October	15	Blue Shield's online broker and member renewal tools are available
		Clients are notified of any rate or benefit changes to their plan*
November	1	Open enrollment begins
December	31	Final date for new members to obtain coverage effective January 1, 2026
		Final date for renewing members to change plans for a January 1, 2026, effective date
January	31	Final day of open enrollment and last day to apply for coverage with a February 1, 2026, effective date
February	1	Applicants must experience a qualifying life event (QLE) to be eligible for a Special Enrollment Period to apply for coverage

\* Most clients will receive their renewal booklets by October 22. Those who enrolled between September and November will receive their booklets two to three weeks after enrollment.

# Important updates

## Grandfathered plan withdrawal

The Shield Spectrum PPO Plan 5000-G with Critical Conditions coverage and the Shield Spectrum PPO Plan 5000-G without Critical Conditions coverage are being withdrawn as of December 31, 2025. Members currently on these plans will be auto-enrolled into the Silver 1750 PPO plan, with an effective date of January 1, 2026. Notifications will be sent in early October.

There is nothing for a member to do if they choose to accept the new plan. Commission Schedules remain the same for mapped grandfather withdrawal plan members.

## Supporting you through legislative changes

We're tracking federal and state policy changes and will provide tools and information to help you navigate the changes impacting our mutual clients. Join our webinars for the latest information and watch for updates in our broker alerts and newsletters.

- The American Rescue Plan (ARP) / Inflation Reduction Act (IRA) expanded Premium Tax Credits are set to expire December 31, 2025, unless Congress either makes them permanent or extends them another year. If the enhanced premium tax credits expire, the original Affordable Care Act (ACA) premium tax credits will be available to eligible enrollees at or below 400% of the federal poverty level (FPL). Those who are above 400% of FPL will no longer receive APTC in 2026, and those at or below 400% will see a decrease in the monthly federal subsidy they receive.
- California has reinstated the California Premium Subsidy (CAPS). Eligible enrollees up to 165% of the FPL will receive premium assistance from the state of California.
- California has discontinued the Enhanced Cost-Sharing Reduction (CSR) Program for benefit year 2026. The federal CSR program for consumers at or below 250% of FPL will still be available in benefit year 2026.
- On-exchange clients who are above 400% FPL and no longer eligible for Silver 73 and are moved to Silver 70 might find more affordable plan options with an off-exchange plan.
- As of August 25, 2025, Deferred Action for Childhood Arrivals (DACA) recipients are no longer considered "lawfully present" under federal law, and therefore, ineligible for health insurance marketplace (e.g., Covered California) coverage. DACA recipients can still apply for coverage off-exchange.
- Starting January 1, 2026, any bronze or catastrophic plan offered in the individual market on a state insurance exchange (e.g., Covered California) under the ACA will be considered eligible for health savings accounts (HSA).\*

\* Blue Shield of California does not offer legal, financial, or tax advice. This is for informational purposes only. For more information about the how these legislative changes may impact you, please consult a legal, financial, or tax advisor.

## Continually upgrading our broker tools

**NEW for brokers:** The Online Client List has been enhanced with new capabilities designed to increase your efficiency. You can now help your clients even more right from Broker Connection. You can:

- Filter your existing medical book of business to help you review your clients who are not enrolled in any dental or vision plans.
- Quickly and easily grow your business by adding dental and vision coverage for both on- and off-exchange members.
- Take advantage of our easier application process with our redesigned enrollment platform for IFP off-exchange business.
- Get greater clarity and confidence with more detailed updates on application progress with the enhanced platform.

It's even easier to access these tools with two-step "remember me" verification. Two-factor authentication now can be set for 30 days. Plus, two-factor verification via text is now available!

Helpful tools to support your success. Take advantage of these improved self-service tools on Broker Connection.

## Empowering your clients with new digital tools

Your IFP clients now have more connected access to care and can seamlessly schedule in-network, in-person, and virtual care appointments 24/7 directly through our *Find a doctor* tool on the member website and live on the mobile app. We have teamed up with Zocdoc to allow members to view real-time provider availability and book from more than one million hours of available appointments over a 90-day window, including primary care, dental, vision, and mental health care. And we will continue enhancing this tool with more participating providers and integrating health reminders later this year. This is just the latest example of how we are leading the way to create the best experiences for our members and leveraging digital tools to make it easier for members to access the care they need.

Blue Shield of California now offers mobile push notifications that let your clients know when their doctor initiates an e-prescription order, prompting patients to view drug prices and compare alternatives, including lower-cost options. Powered by Gemini Health and accessible in the Blue Shield mobile app, the *Price Check My Rx* dashboard allows members to immediately view the out-of-pocket price of any new or renewed prescription medications ordered by their clinician and covered by their prescription drug benefits. Members can also view lower-cost, alternative medications and other in-network pharmacies, and look for available discounts. With this new digital experience, we are bringing transparency straight to your clients' fingertips so they can view and discuss their medication and price options with their provider.

## Behavioral health update

Blue Shield of California continuously evaluates opportunities to better support our members and providers as part of our commitment to create a healthcare system that is worthy of our family and friends and sustainably affordable.

Beginning January 1, 2026, Blue Shield will directly manage the Mental Health and Substance Use Disorder benefit for all of our members, including those receiving ABA services. Blue Shield IFP members have access to an expanded, quality network, which now includes directly contracted mental health providers.

Our goal is to offer a simpler, member-focused experience. This centralization effort is designed to allow for better coordination of care between primary care physicians, specialists, and mental health providers. Blue Shield is actively working to add more mental health providers to the network and more closely manage existing providers for quality and performance.

Blue Shield IFP members will continue to have access to their current providers through Blue Shield's existing contract with Magellan Healthcare through the end of 2025. Our top priority is ensuring uninterrupted access to care during this transition, and we expect the majority of current providers will remain available in 2026.

Support resources and additional communications will be shared ahead of the transition to help you and your clients navigate this change with confidence.

# Rate changes

**Visit the rates page** on Broker Connection to download the 2026 rate book and regional rate sheets.

Blue Shield 2026 medical rates are increasing by an average of 9.3%. Dental rates for off-exchange PPO are increasing an average of 4.4%, while all other dental plans will get a rate pass this year. Vision\* plan rates are increasing by an average of \$1.39 per month. Life insurance\* products will get another rate pass this year.

Blue Shield has a 2% pledge (returning all net income above that level to customers and communities). Our rate increases are not to increase profits; they are necessary to finance the growing cost of healthcare services.



## Medical plan rate changes

Our non-grandfathered on-exchange, mirrored, and off-exchange medical plan rates will receive an average increase of 9.3% (9.2% on-exchange and 9.6% off-exchange) statewide, effective January 1, 2026 (excluding aging impact).

Our PPO plan rates will increase an average of 9.2% (9.0% on-exchange and 9.7% off-exchange), while our HMO plans will receive an average increase of 9.5% (9.7% on-exchange and 8.7% off-exchange).

Our grandfathered medical plans will get a rate pass for 2026.

Please consult our comprehensive [rate book](#) to see detailed rate information.



## Dental plan rate changes

Our off-exchange PPO dental plans will increase an average of 4.4%, while all other dental plans will get a rate pass this year. However, your clients can still get a Blue Shield dental plan for as low as \$14.00 per month on-exchange with the Blue Shield Family Dental HMO plan and \$16.40 per month off-exchange with the Dental Standard HMO plan.



## Vision plan rate changes

Our vision plan rates will increase an average of \$1.39 per month. Your clients can still get a Blue Shield vision plan for as low as \$7.90 per month.



# Network updates

## IFP Trio HMO Network

Offer your clients a cost-saving, high quality option with one of our Trio HMO plans. The IFP Trio HMO network covers 28 counties and includes both virtual and in-person PCPs, 306 hospitals, over 8,000 primary care physicians, and nearly 28,000 specialists.



**(F) = Full coverage**

**(P) = Partial coverage**

Alameda (F)	San Bernardino (P)
Contra Costa (F)	San Diego (P)
El Dorado (P)	San Francisco (F)
Fresno (P)	San Joaquin (F)
Kern (P)	San Luis Obispo (P)
Kings (P)	San Mateo (F)
Los Angeles (P)	Santa Barbara (P)
Marin (P)	Santa Clara (F)
Monterey (P)	Santa Cruz (F)
Nevada (P)	Solano (P)
Orange (F)	Stanislaus (P)
Placer (P)	Tulare (P)
Riverside (P)	Ventura (P)
Sacramento (P)	Yolo (P)

## PPO network

Offer your clients more choices and the providers they want with one of the largest PPO networks in California for the IFP market. Our robust provider network offers access to more than 69,000 doctors, 1,000 urgent care centers, and 325 hospitals. The network includes premier hospitals such as:



Our PPO plans also include coverage for non-network providers if your clients are willing to pay a higher share of the cost. If your clients value their choice of providers, a Blue Shield PPO plan may be the right choice for them.

# Medical plan benefit changes

You will find a high-level summary of key changes by plan in the benefit charts below. For a comprehensive list of all benefit change details and to see copies of the notifications your clients will receive, visit the [2026 Client Notifications page](#).

**Some notable changes include:**

- The medical deductible for Blue Shield Silver 70 Trio HMO (on- and off-exchange) and Blue Shield Silver 70 PPO (on- and off-exchange when using participating providers) has decreased from \$5,400/\$10,800 to \$5,200/\$10,400.
- The medical deductible for Silver 2600 HDHP PPO has increased for individuals on a family plan from \$3,300/\$6,600 to \$3,400/\$6,800.
- The medical deductible for Blue Shield Silver 70 Trio HMO AI-AN and Blue Shield Silver 70 PPO AI-AN (when using participating providers) has increased from \$0/\$0 to \$5,200/\$10,400.
- The medical deductible for Blue Shield Silver 73 Trio HMO and Blue Shield Silver 73 PPO (when using participating providers) has changed from \$0/0 to \$5,200/\$10,400.
- The medical deductible for Blue Shield Silver 87 Trio HMO and Blue Shield Silver 87 PPO (when using participating providers) has changed from \$0/\$0 to \$1,400/\$2,800.

For a comprehensive list of benefits for each plan, please refer to the [2026 Summary of Benefits page](#).

# Off-exchange 2026 plan changes

	Silver 70 PPO and Silver 70 Trio HMO changes			
	2025		2026	
	Individual	Family	Individual	Family
Medical deductible (PPO: when using participating providers)	\$5,400	\$10,800	\$5,200	\$10,400
Out-of-pocket maximum (OOPM) (PPO: when using participating providers)	\$8,700	\$17,400	\$9,800	\$19,600
Tier 1 retail – Pharmacy copay (HMO: pharmacy deductible does not apply)	\$18		\$19	
Tier 1 mail – Pharmacy copay (HMO: pharmacy deductible does not apply)	\$54		\$57	

	Bronze 7500 Trio HMO changes			
	2025		2026	
	Individual	Family	Individual	Family
OOPM	\$8,850	\$17,700	\$9,800	\$19,600
Office visit: PCP	\$60		\$65	
Home visit: Physician	\$60		\$65	
Professional services: Other practitioner office visit	\$60		\$65	
Urgent care center services	\$60		\$65	
Rehabilitative and habilitative services: Office and outpatient department of a hospital	\$60		\$65	
Mental health and substance use disorder benefits: Office visit	\$60		\$65	

	Silver 1750 PPO changes			
	2025		2026	
	Individual	Family	Individual	Family
OOPM (when using participating providers)	\$8,750	\$17,500	\$9,250	\$18,500

	Silver 2600 HDHP PPO changes					
	2025			2026		
	Individual	Individual within a Family	Family	Individual	Individual within a Family	Family
Medical deductible (when using participating providers)	\$2,600	\$3,300	\$5,200	\$2,600	\$3,400	\$5,200
Medical deductible (when using non-participating providers)	\$5,200	\$6,600	\$10,400	\$5,200	\$6,800	\$10,400
OOPM (when using participating providers)	\$6,850	\$6,850	\$13,700	\$7,350	\$7,350	\$14,700

# On-exchange 2026 plan changes

	Blue Shield Silver 70 PPO and Blue Shield Silver 70 Trio HMO changes			
	2025		2026	
	Individual	Family	Individual	Family
Medical deductible (PPO: when using participating providers)	\$5,400	\$10,800	\$5,200	\$10,400
OOPM (PPO: when using participating providers)	\$8,700	\$17,400	\$9,800	\$19,600
Tier 1 retail – Pharmacy copay (HMO: pharmacy deductible does not apply)	\$18		\$19	
Tier 1 mail – Pharmacy copay (HMO: pharmacy deductible does not apply)	\$54		\$57	

	Blue Shield Silver 70 PPO AI-AN and Blue Shield Silver 70 Trio HMO AI-AN changes			
	2025		2026	
	Individual	Family	Individual	Family
Medical deductible (PPO: when using participating providers)	\$0	\$0	\$5,200	\$10,400
OOPM (PPO: when using participating providers)	\$6,100	\$12,200	\$9,800	\$19,600
Pharmacy deductible	\$0	\$0	\$50	\$100
Office visit: PCP	\$35		\$50	
Office visit: Specialist	\$85		\$90	
Home visit: Physician	\$35		\$50	
Other professional services: Other practitioner office visit and acupuncture services	\$35		\$50	
Emergency Services	\$350		\$400	
Urgent care center services (PPO: when using participating providers)	\$35		\$50	
Inpatient facility services: Hospital services and stay; special transplant facility inpatient services	Medical deductible does not apply		Medical deductible applies	
PPO AI-AN only: Bariatric surgery services, designated California counties: Outpatient facility services	Medical deductible does not apply		Medical deductible applies	
Rehabilitative and habilitative services: Office location and outpatient department of a hospital	\$35		\$50	
Home health care services: Office location	\$40		\$45	
Skilled nursing facility services: Office location or outpatient department of a hospital	Medical deductible does not apply		Medical deductible applies	
Mental health and substance use disorder benefits: Outpatient services; office visit including physician office visit	\$35		\$50	
Mental health and substance use disorder benefits: Inpatient services, hospital services and residential care	Medical deductible does not apply		Medical deductible applies	
Tier 1 retail – Pharmacy copay (pharmacy deductible does not apply)	\$15		\$19	
Tier 2 retail – Pharmacy copay	\$55 pharmacy deductible does not apply		\$60 pharmacy deductible applies	
Tier 3 retail – Pharmacy copay	\$85 pharmacy deductible does not apply		\$90 pharmacy deductible applies	
Tier 4 retail – Pharmacy copay	Pharmacy deductible does not apply		Pharmacy deductible applies	
Tier 1 mail - Pharmacy copay (pharmacy deductible does not apply)	\$45		\$57	
Tier 2 mail - Pharmacy copay	\$165 pharmacy deductible does not apply		\$180 pharmacy deductible applies	
Tier 3 mail - Pharmacy copay	\$255 pharmacy deductible does not apply		\$270 pharmacy deductible applies	
Tier 4 mail - Pharmacy copay	Pharmacy deductible does not apply		Pharmacy deductible applies	

# On-exchange 2026 plan changes (continued)

	Blue Shield Silver 73 PPO and Blue Shield Silver 73 Trio HMO changes			
	2025		2026	
	Individual	Family	Individual	Family
Medical deductible (PPO: when using participating providers)	\$0	\$0	\$5,200	\$10,400
OOPM (PPO: when using participating providers)	\$6,100	\$12,200	\$8,100	\$16,200
Pharmacy deductible	\$0	\$0	\$50	\$100
Office visit: PCP		\$35		\$50
Office visit: Specialist		\$85		\$90
Home visit: Physician		\$35		\$50
Other professional services: Other practitioner office visit and acupuncture services		\$35		\$50
Emergency services		\$350		\$400
Urgent care center services (PPO: when using participating providers)		\$35		\$50
Inpatient facility services: Hospital services and stay; special transplant facility inpatient services	Medical deductible does not apply		Medical deductible applies	
PPO only: Bariatric surgery services, designated California counties: Outpatient facility services	Medical deductible does not apply		Medical deductible applies	
Rehabilitative and habilitative services: Office location and outpatient department of a hospital		\$35		\$50
Skilled nursing facility services: Office location or outpatient department of a hospital	Medical deductible does not apply		Medical deductible applies	
Mental health and substance use disorder benefits: Outpatient services; office visit including physician office visit		\$35		\$50
Mental health and substance use disorder benefits: Inpatient services, hospital services and residential care	Medical deductible does not apply		Medical deductible applies	
Tier 1 retail – Pharmacy copay (pharmacy deductible does not apply)		\$15		\$19
Tiers 2-4 retail – Pharmacy copay	Pharmacy deductible does not apply		Pharmacy deductible applies	
Tier 1 mail – Pharmacy copay (pharmacy deductible does not apply)		\$45		\$57
Tiers 2-4 mail – Pharmacy copay	Pharmacy deductible does not apply		Pharmacy deductible applies	

# On-exchange 2026 plan changes (continued)

Blue Shield Silver 87 PPO and Blue Shield Silver 87 Trio HMO changes				
	2025		2026	
	Individual	Family	Individual	Family
Medical deductible (PPO: when using participating providers)	\$0	\$0	\$1,400	\$2,800
OOPM (PPO: when using participating providers)	\$3,000	\$6,000	\$3,350	\$6,700
Pharmacy deductible	\$0	\$0	\$50	\$100
Emergency services	\$150		\$200	
Inpatient facility services: Hospital services and stay; special transplant facility inpatient services	Medical deductible does not apply		Medical deductible applies	
PPO only: Bariatric surgery services, designated California counties: Outpatient facility services	Medical deductible does not apply		Medical deductible applies	
Diagnostic X-ray, imaging, pathology, and laboratory services; lab and outpatient department of a hospital	\$20		\$30	
Diagnostic X-ray, imaging, pathology, and laboratory services; basic imaging services and other outpatient non-invasive diagnostic testing, outpatient radiology center, and outpatient department of a hospital	\$40		\$50	
Skilled nursing facility services: Office location or outpatient department of a hospital	Medical deductible does not apply		Medical deductible applies	
Mental health and substance use disorder benefits: Inpatient services, hospital services and residential care	Medical deductible does not apply		Medical deductible applies	
Tier 1 retail – Pharmacy copay (pharmacy deductible does not apply)	\$5		\$8	
Tiers 2-4 retail – Pharmacy copay	Pharmacy deductible does not apply		Pharmacy deductible applies	
Tier 1 mail – Pharmacy copay (pharmacy deductible does not apply)	\$15		\$24	
Tiers 2-4 mail – Pharmacy copay	Pharmacy deductible does not apply		Pharmacy deductible applies	

Blue Shield Silver 94 Trio HMO changes				
	2025		2026	
	Individual	Family	Individual	Family
OOPM	\$1,150	\$2,300	\$1,400	\$2,800
Diagnostic X-ray, imaging, pathology, and laboratory services; basic imaging services and other outpatient non-invasive diagnostic testing, outpatient radiology center, and outpatient department of a hospital	\$8		\$10	

Blue Shield Platinum 90 PPO and Blue Shield Platinum 90 PPO-AI-AN changes				
	2025		2026	
	Individual	Family	Individual	Family
OOPM (When using participating providers)	\$4,500	\$9,000	\$5,000	\$10,000
Emergency services	\$150		\$175	
Tier 1 retail – Pharmacy copay	\$7		\$9	
Tier 1 mail – Pharmacy copay	\$21		\$27	

# On-exchange 2026 plan changes (continued)

	Blue Shield Platinum 90 Trio HMO and Blue Shield Platinum 90 Trio HMO AI-AN changes			
	2025		2026	
	Individual	Family	Individual	Family
OOPM	\$4,500	\$9,000	\$5,000	\$10,000
Emergency services	\$150		\$175	
Tier 1 retail – Pharmacy copay (pharmacy deductible does not apply)	\$7		\$9	
Tier 1 mail – Pharmacy copay (pharmacy deductible does not apply)	\$21		\$27	

	Blue Shield Gold 80 PPO and Blue Shield Gold 80 PPO AI-AN changes			
	2025		2026	
	Individual	Family	Individual	Family
OOPM (when using participating providers)	\$8,700	\$17,400	\$9,200	\$18,400
Office visit: PCP	\$35		\$40	
Office visit: Specialist	\$65		\$70	
Home visit: Physician	\$35		\$40	
Other professional services: Other practitioner office visit and acupuncture services	\$35		\$40	
Emergency services	\$330		\$350	
Urgent care center services (when using participating providers)	\$35		\$40	
Rehabilitative and habilitative services: Office and outpatient department of a hospital	\$35		\$40	
Mental health and substance use disorder benefits: Outpatient services; office visit including physician office visit	\$35		\$40	
Mental health and substance use disorder benefits: Other outpatient services	20% up to \$35/visit		20% up to \$40/visit	
Tier 1 retail – Pharmacy copay	\$15		\$18	
Tier 1 mail – Pharmacy copay	\$45		\$54	

	Blue Shield Gold 80 Trio HMO and Blue Shield Gold 80 Trio HMO AI-AN changes			
	2025		2026	
	Individual	Family	Individual	Family
OOPM	\$8,700	\$17,400	\$9,200	\$18,400
Office visit: PCP	\$35		\$40	
Office visit: Specialist / Trio+ Specialist Care	\$65		\$70	
Home visit: Physician	\$35		\$40	
Professional services: Other practitioner office visit and acupuncture services	\$35		\$40	
Emergency services	\$330		\$350	
Urgent care center services	\$35		\$40	
Inpatient facility services: Hospital services and stay; special transplant facility inpatient services	\$350/day up to 5 days/admission		\$375/day up to 5 days/admission	
Rehabilitative and habilitative services: Office and outpatient department of a hospital	\$35		\$40	
Mental health and substance use disorder benefits: Office visit	\$35		\$40	
Mental health and substance use disorder benefits: Other outpatient services, partial hospitalization program, and psychological testing	\$35		\$40	
Mental health and substance use disorder benefits: Inpatient services, hospital services and residential care	\$350/day up to 5 days/admission		\$375/day up to 5 days/admission	
Tier 1 retail – Pharmacy copay (pharmacy deductible does not apply)	\$15		\$18	
Tier 1 mail – Pharmacy copay (pharmacy deductible does not apply)	\$45		\$54	

## On-exchange 2026 plan changes (continued)

	Blue Shield Bronze 60 PPO (On-exchange and Mirror) and Blue Shield Bronze 60 PPO AI-AN changes			
	2025		2026	
	Individual	Family	Individual	Family
OOPM (when using participating providers)	\$8,850	\$17,700	\$9,800	\$19,600
Diagnostic X-ray, imaging, pathology, and laboratory services; lab and outpatient department of a hospital	\$40		\$50	
Tier 1 retail – Pharmacy copay	\$19		\$20	
Tier 1 mail – Pharmacy copay (pharmacy deductible does not apply in 2026)	\$57		\$60	

	Blue Shield Bronze 60 HDHP PPO (On-exchange and Mirror) and Blue Shield Bronze 60 HDHP PPO AI-AN changes			
	2025		2026	
	Individual	Family	Individual	Family
Medical deductible (when using participating providers)	\$6,650	\$13,300	\$7,200	\$14,400
OOPM (when using participating providers)	\$6,650	\$13,300	\$7,200	\$14,400

	Blue Shield Minimum Coverage PPO (On-exchange and Mirror) changes			
	2025		2026	
	Individual	Family	Individual	Family
Medical deductible (when using participating providers)	\$9,200	\$18,400	\$10,600	\$21,200
Medical deductible (when using non-participating providers)	\$18,400	\$36,800	\$21,200	\$42,400
OOPM (when using participating providers)	\$9,200	\$18,400	\$10,600	\$21,200



# Dental, vision, and life insurance plan updates

Complete your clients' medical coverage with a dental and/or vision\* plan

Encourage your clients to prepare for a healthier future with whole-person care from Blue Shield. Dental and vision exams can identify early signs of serious illness and maintain overall well-being, resulting in better health outcomes. Blue Shield offers affordable dental plans on-exchange starting at \$14.60 per month for children and \$14.00 per month for adults, and off-exchange starting at \$13.20 per month for children and \$16.40 per month for adults. Additionally, affordable vision plans are available starting at \$7.90 for all ages.

## Key benefits:

- Year-round enrollment: No need to wait for specific enrollment periods when purchasing our off-exchange plans.
- No age limits: Our plans cater to clients of all ages, including 65+.

Ensure smooth, continuous coverage by enrolling your clients in AutoPay for their dental and vision plans, which you can easily do through the Online Client List on Broker Connection.

If your client already has a plan with Blue Shield, you can quickly add a dental or vision plan through your Online Client List on Broker Connection. By adding the plan in that way, they will have one subscriber ID for both plans.

## Dental plans

Make sure your clients' coverage is complete with a Blue Shield dental plan. We have a variety of HMO and PPO plans with some of the largest provider networks in California for both on- and off-exchange consumers. All plans offer \$0 copays for exams, cleanings, and X-rays. Most plans offer orthodontic coverage as well as implants for all ages (including members 65 years and older). HMO plans have no calendar-year benefit maximum, while PPO plans offer up to \$2,000 in benefits per year per member.

If your client had dental coverage with another carrier and meets certain criteria, all waiting periods for their new Blue Shield dental plans can be waived. Just have your client submit proof of their prior coverage with the Blue Shield application.

\* Underwritten by Blue Shield of California Life & Health Insurance Company



## Vision plans

Starting at \$7.90 per month – our vision plans are a great value for your clients, offering them benefits like exams, contact lenses, and frame allowances through the largest vision network in California.

### **New and existing vision plan members have access to:**

- A welcome kit highlighting member benefits and a personalized directory of local in-network providers
- A vision ID card
- Single sign-on during the enrollment process
- Customized online site for Blue Shield clients

Members have easy access to a diverse network of providers across the U.S., including online options, independent eye doctors, and national/regional retail providers like LensCrafters®, Pearle Vision, Walmart, Costco, Sam's Club, and Target Optical®.

## Life insurance

Help your clients prepare for the unexpected by purchasing an Individual Term Life\* and Accidental Death and Dismemberment\* (AD&D) policy ranging from \$10,000 to \$100,000 in coverage.

Visit our [life insurance page](#) to start protecting your clients and their families today.

And to make things even easier, we've consolidated all our dental, vision, and life insurance product forms and applications for you on one page.

\* Underwritten by Blue Shield of California Life & Health Insurance Company

# Tools to simplify your sales

We're committed to investing in tools and improving processes that help you grow your business and minimize your administrative burden.

## Streamline your off-exchange quoting process

**Share a quote** allows you to share and compare real-time quotes for up to four medical and four dental and/or vision plans simultaneously and is available through Broker Connection.

Key features:

- **Real-time quotes:** **Share quotes** with clients via email directly from the quoting tool. Clients receive a customized quote link where they can select their plan and complete their application.
- **Comprehensive self-service tool:** Access a robust quote tracking and reporting system. Easily track the status and progression of your outstanding quotes and applications.
- **Strategic follow-ups:** View how many shared quotes have been converted into submitted applications, enabling you to plan strategic follow-ups and close more sales.

## Member mobile app enhancements

We continually strive to support our customers and provide a safe environment for them to care for their health and the health of their families. With reminders for wellness checks, virtual ID cards, claims information, this 24/7 service offers easy access to your clients' important information. **Newly added**, now members can seamlessly schedule in-network, in-person and virtual care appointments 24/7 directly through our *Find a doctor* tool. And, when members have medical, dental, and vision coverage, they can get seamless access to all coverages in one place through the simple online portal or mobile app.

## Self-service tools to support your success

Take advantage of these improved **self-service tools** on Broker Connection to save time and avoid hold times:

- **Real-time application status reports:** Easily track the progress of your clients' applications, enabling you to manage follow-ups efficiently and stay informed without waiting on the phone. Click [here](#) to check the status of an application now.
- **Standalone payment tool:** Quickly and securely [process premium payments](#) for your clients, ensuring a seamless experience without needing to call for assistance.

## Redesigned enrollment platform

Enhanced to simplify quoting and submitting IFP off-exchange applications for you and your clients with:

- A cleaner, more intuitive interface
- Real-time application tracking
- An improved "send to client" feature for faster collaboration
- Streamlined quoting tools to help you find and compare plans with less friction

## Easier dental and vision add-ons – Maximize your bonus opportunity

Now you can use the Online Client List to quickly add dental or vision coverage to existing on- or off-exchange IFP members. There's no need for a full application or to change their medical plan.

- Log in to Broker Connection
- Go to your Online Client list
- Select the member and use the *Add a plan* link to submit the request

It's that simple.

Download, personalize, and share the importance of whole-body health with your clients.

- [Why your clients need dental coverage](#): Something to smile about
- [Why vision coverage is essential](#): Look into your health

# Tools to simplify your sales (continued)

## Identifying late-paying members at risk of termination

- Log in to Broker Connection
- Go to your Online Client List
- Choose *show filter* and select *late* to identify clients behind on payment
- Choose an individual late member to view their contact info, or download an entire list to Excel for a late member call or email campaign. We have a ready-to-use payment reminder [email template](#) to get you started.

## Leverage the tools that help sell Blue Shield

Broker Connection is designed to help you serve our clients efficiently and simplify the sales process for Blue Shield of California plans. It's even easier to get to these tools with two-step "remember me" verification that can now be set for 30 days. Now available – add your cell phone number for text multi-factor verification.

When calling Broker Services, you will encounter an updated IVR system designed to connect you with the appropriate team, utilize voice recognition, handle calls more efficiently, and provide a simplified follow-up menu.

## Real-time account notifications

**Stay updated automatically** – Receive updates directly from your Online Client List on Broker Connection. Look for the bell alert icon in the upper right corner of your dashboard – it's your gateway to real-time notifications about application statuses, commission statements, client payment updates, broker of record changes, and more.

## Maximize your sales with our webinars and tools

**Open enrollment broker webinars** – Join us for updates on plans, pricing, market insights, and policy changes from our experienced sales team at our broker webinars. Stay informed, ask questions, and boost your sales.

**Client renewal webinars** – Let us help educate your existing clients on plan and policy changes so you can focus on growing your business. Our renewal webinars will help your Blue Shield clients understand plan changes and use self-service tools for their 2026 renewals. Check out Broker Connection and our broker newsletters for new webinar dates and times.

**Personalize our materials** – Grab your **personal Blue Shield URL** and visit [Shield on Demand](#) to customize the information you share with clients about Blue Shield plans. If you are new to Shield on Demand, our [quick start guide](#) will get you up and running.

**Client education resources** – From email templates you can personalize, to flyers and videos you can share, we have you covered with the ideal tools for your clients to navigate their plan. Visit the [Client education resources](#) page in Broker Connection to start taking advantage of these resources today.



We've been serving Californians for over 85 years – and we couldn't do it without you. Thank you for all your hard work in 2025. We're focused on the future and ready to help you grow on Broker Connection.

We are proud to be certified as both a qualified health and dental plan with Covered California to provide health and dental plans worthy of our family and friends.

