

2026 Plan renewal summary

Open enrollment is from November 1, 2025, to January 31, 2026.

Your 2026 renewal information at-a-glance

Your total monthly cost for health coverage is <increasing by \$51.15> [effective January 1, 2026]. [Your 2025 subsidy is <\$256.47>]. However, you may receive a smaller subsidy in 2026 because of reduced federal funding. Please be sure to check with Covered California.]

2026 plan changes inside this booklet:

- [<Gold 80 Trio HMO>]
- [<Family Dental PPO>]
- [<Ultimate Vision 15/25/150>]

Find the best value

<You may now be eligible for Medicare.

Blue Shield of California offers a variety of Medicare plans to meet your unique needs. This includes all-in-one plans with medical and drug coverage and plans with the freedom to choose any doctor that accepts Medicare. Let us help make your transition as easy as possible. Call **(888) 783-4152 (TTY: 711)**.>

To stay with your current plan, just keep paying your monthly premium.[*]



Learn more

To check for a subsidy, explore 2026 medical plans, add dental or vision, or find ways to make the most of your plan, visit our online renewal center at blueshieldca.com/myIFPplan or scan the QR code to the left.

For questions, please contact your broker or call us at **[(844) 250-2872 (TTY: 711)]**, 8 a.m. to 8 p.m., Monday through Friday, and 8 a.m. to 6 p.m., on Saturday.

Please continue reading for important changes to your 2026 plan. A few key pages:

[p#] Your 2026 plan premium

[p#] Your 2026 plan benefit changes

[*Covered California will contact you directly if there is anything you need to do to confirm your premium help (federal advance premium tax credit) or if there are any changes to your renewal plan and/or eligibility. Changes to eligibility may include changes to your available government financial help for the coming year and/or eligibility for enrollment in certain cost-sharing reduction plans like the Silver 94, Silver 87, or Silver 73 plan. Covered California may renew you/your household into a plan different from what this booklet displays if you are eligible for a cost-sharing reduction plan at the same or a reduced premium.]