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## Medicare Advantage Plan Tip Sheets 2026

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# Bay Area & Central Valley

Alameda, San Mateo, Santa Clara, San Joaquin, Stanislaus, Merced

# 2026 Medicare Advantage Plans

Central Valley

Plan Name and Counties		Who might fit best in this plan
1	<b>Blue Shield Inspire (HMO) - San Joaquin, Stanislaus, Merced &amp; Santa Clara Counties</b> \$58 premium plan, \$5,300 annual maximum out-of-pocket, and \$0 copay Primary Care Physician office visit and a \$0 copay specialist visit. Plan includes SilverSneakers® fitness, and over-the-counter items allowance <sup>3</sup> , chiropractic services <sup>1</sup> , eye exam <sup>1</sup> , frame and lenses/contact lenses allowance <sup>1</sup> , telehealth services 24/7 by phone or video with \$0 copay, and worldwide emergency coverage (No annual limit).	Beneficiaries looking for a MAPD plan with a wide array of rich ancillary benefits and access to Blue Shield’s robust network of many popular providers and maintains a large amount of Community Hospitals in the network.
2	<b>NEW - Blue Shield Advantage (HMO)- San Joaquin County</b> \$20 premium plan and \$2,500 annual maximum out-of-pocket. Plan includes Over-the-counter items allowance <sup>3</sup> , acupuncture services <sup>1</sup> , chiropractic services <sup>1</sup> , hearing services <sup>1</sup> , SilverSneakers® fitness, and dental services <sup>1</sup> .	This plan is designed for beneficiaries looking for a great value MAPD plan and strong ancillary benefits with access to the Blue Shield network. This plan has a lower monthly plan premium and annual out of pocket maximum costs as compared to the Blue Shield Inspire plan.

## Plan Comparison

New for 2026, we have added a new plan for San Joaquin County, Blue Shield Advantage. Notably, Blue Shield Advantage stands out with the lowest monthly premium and annual maximum out-of-pocket costs, making it an attractive option for many potential enrollees. Additionally, these plans include services like chiropractic service (non-Medicare covered) and over-the-counter items allowance. Blue Shield Advantage also includes acupuncture services (non-Medicare covered).

# 2026 Medicare Advantage Plans

Bay Area

Plan Name and Counties		Who might fit best in this plan
1	<b>Blue Shield Inspire (HMO) - San Joaquin, Stanislaus, Merced &amp; Santa Clara Counties</b> \$58 premium plan, \$5,300 annual maximum out-of-pocket, and \$0 copay Primary Care Physician office visit and a \$0 copay specialist visit. Plan includes SilverSneakers® fitness, and over-the-counter items allowance <sup>4</sup> , chiropractic services <sup>1</sup> , eye exam <sup>1</sup> , frame and lenses/contact lenses allowance <sup>1</sup> , telehealth services 24/7 by phone or video with \$0 copay, and worldwide emergency coverage (No annual limit).	Beneficiaries looking for a MAPD plan with a wide array of rich ancillary benefits and access to Blue Shield’s robust network of many popular providers and maintains a large amount of Community Hospitals in the network.
2	<b>Blue Shield Inspire (HMO) - Alameda and San Mateo Counties</b> \$56 premium plan, \$4,500 annual maximum out-of-pocket, and \$0 copay Primary Care Physician office visit and a \$10 copay specialist visit. Plan includes SilverSneakers® fitness, over-the-counter items allowance <sup>3</sup> , transportation to the doctor <sup>2</sup> , chiropractic services <sup>1</sup> , hearing services <sup>1</sup> , and dental services.	Beneficiaries looking for a MAPD plan with a wide array of rich ancillary benefits and access to Blue Shield’s robust network of many popular providers.

## Plan Comparison

For Alameda, San Mateo, San Joaquin, Stanislaus, Merced, Santa Clara Counties, we offer Blue Shield Inspire. The monthly premium and annual maximum out-of-pocket are competitive for each market. Overall, these plans offers a mix of essential services and provides access to Blue Shield’s MAPD network.

# Footnotes

1. Non-Medicare covered.
2. For non-emergency, plan-approved health related locations within the plan service area.
3. Two-time use per quarter allowance for eligible items. Unused allowance cannot be rolled over into the next quarter/month.

Only plans and counties that can accept enrollments in 2026 are shown. Limitations may apply. Benefits vary by county and plan. Please refer to Summary of Benefits for details. Blue Shield 65 Plus is a service mark of Blue Shield of California. SilverSneakers® is a registered trademark of Tivity Health, Inc. © 2025 Tivity Health, Inc. All rights reserved. Other providers are available in our network.

Blue Shield of California is an HMO, HMO D-SNP, **and** PDP plan with a Medicare contract and a contract with the California State Medicaid Program. Enrollment in Blue Shield of California depends on contract renewal.

Blue Shield of California is an independent member of the Blue Shield Association. The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability.



# 2026 Central Valley

## MAPD Provider Network

### Medical Groups\*

- AllCare IPA – Stanislaus, Merced
- Hill Physicians Medical Group

### Hospitals\*

- Dameron Hospital
- St Josephs Med Center Stockton
- Doctors Medical Center
- Adventist Health Lodi Memorial Hospital
- Mercy Medical Center Merced
- Memorial Hospital Los Banos
- Memorial Hospital Medical Center

\*Note: Blue Shield always tries to show the most up-to-date provider information, but information can change at any time.

# 2026 Alameda, San Mateo, & Santa Clara

MAPD Provider Network

Medical Groups\*

- Brown & Toland Physicians
- Santa Clara County IPA
- Optum Care Network - Greater Bay Area
- Physicians Medical Group-San Jose (PMG)

Hospitals\*

- Washington Hospital
- BHC Fremont Hospital
- Alameda Hospital
- San Leandro Hospital
- Good Samaritan Hospital San Jose
- O’Conner Hospital
- Regional Medical Center of San Jose
- El Camino Hospital
- St Francis Memorial Hospital

\*Note: Blue Shield always tries to show the most up-to-date provider information, but information can change at any time.