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## Medicare Advantage Plan Tip Sheets 2026

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# San Diego County

# 2026 Medicare Advantage Plans

San Diego County

Plan Name and Counties		Who might fit best in this plan
1	<b>Blue Shield 65 Plus<sup>SM</sup> (HMO) - San Diego County</b> \$0 premium plan and \$1,750 annual maximum out-of-pocket. Plan includes Over-the-counter items allowance <sup>4</sup> , transportation services <sup>2</sup> , personal emergency response system, chiropractic services <sup>1</sup> , SilverSneakers® fitness, and dental services <sup>1</sup> .	<b>Our Lead Plan</b> Beneficiaries looking for a good balance of ancillary benefits, out-of-pocket costs, and access to a large network of providers in a highly rated MAPD plan.
2	<b>Blue Shield TotalDual Plan (HMO D-SNP) - San Diego &amp; Los Angeles Counties</b> This plan is an <u>Exclusively Aligned Enrollment</u> D-SNP monthly Special Supplemental Benefit for the Chronically Ill (SSBCI) <sup>5</sup> - Food and Produce, transportation services <sup>2</sup> , over-the-counter items allowance <sup>4</sup> , personal emergency response system, chiropractic services <sup>1</sup> , SilverSneakers® fitness	This is an exclusively aligned plan that designed for full dual eligible for Medicare and Medi-Cal beneficiaries. This plan assists with covering traditional Medicare costs with robust ancillary benefits. Beneficiaries will have access to dedicated Customer Service personnel who are trained to answer both Medicare and Medi-Cal questions and provides care coordination. The plan offers access to the full Blue Shield network and offers comprehensive dental with Delta Dental.
3	<b>Blue Shield AdvantageOptimum Plan 1 (HMO) - San Diego County</b> \$0 premium plan and \$0 copay per PCP visit and a \$30 copay per specialist visit. Plan includes Over-the-counter items allowance <sup>4</sup> , transportation services <sup>2</sup> , SilverSneakers® fitness, and dental services <sup>1</sup> .	<b>Formally a Blue Shield Promise Plan</b> Beneficiaries looking for a rich MAPD plan with ancillary benefits and access to Blue Shield's network and has embedded Delta Dental and vision allowance. The plan offers access to the full Blue Shield network and offers comprehensive dental with Delta Dental.

### Plan Comparison

For San Diego County, we offer several different plans including Blue Shield TotalDual Plan, Blue Shield 65 Plus and Blue Shield AdvantageOptimum Plan 1. All plans have a zero-dollar monthly plan premium and have additional supplemental benefits like over-the-counter items allowance and transportation services. Blue Shield 65 Plus offers a good balance of ancillary benefits, out-of-pocket costs, and optional supplemental Dental PPO or HMO coverage. Blue Shield AdvantageOptimum Plan 1 offers your clients ancillary benefits and Non-Medicare covered dental and vision benefits.

\* Please note that Blue Shield TotalDual Plan (HMO D-SNP) is also available in LA county.

# Footnotes

1. Non-Medicare covered.
2. For non-emergency, plan-approved health related locations within the plan service area.
3. For individuals upon discharge from an inpatient hospital or skilled nursing facility. Includes 22 meals and 10 snacks per discharge. Coverage is limited to two discharges per year.
4. Two-time use per quarter allowance for eligible items. Unused allowance cannot be rolled over into the next quarter/month.
5. The Food and Produce benefit mentioned is a Special Supplemental Benefit for the Chronically Ill (SSBCI). Not all plan members will qualify. Eligibility depends on meeting the definition of a "chronically ill enrollee". Qualifying chronic conditions include but are not limited to: Cardiovascular disorders; Chronic heart failure; Diabetes mellitus; Overweight, obesity, and metabolic syndrome; and Chronic lung disorders. Please refer to the Plan's Member Handbook for a complete list of qualifying chronic conditions and eligibility requirements.

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 San Diego County

## MAPD Provider Network

### Medical Groups\*

#### FQHC Clinics (Federally Qualified Health Care)

- Integrated Health Partners
- OPSAM- Operation Samahan
- La Maestra
- Family Health Centers
- Golden Physicians Medical Group
- Greater TRI-Cities IPA
- Health Excel IPA
- Mercy Physicians Medical Group, Inc
- Optum
- Primary Care Associates of California
- Prospect Medical Group IPA
- and others

### Hospitals\*

- Paradise Valley Hospital
- Scripps Memorial Hospital Encinitas
- Scripps Mercy Hospital
- Scripps Green Hospital
- Scripps Memorial Hospital
- Palomar Medical Center
- Pomerado Hospital

- Vibra Hospital of San Diego
- Kindred Hospital San Diego
- Scripps Mercy Hospital Chula Vista  
Paradise Valley Hospital
- Palomar Medical Center
- Alvarado Hospital LLC
- Tri City Medical Center
- and others

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