

2022 open enrollment is here.

Hello <Policy Holder FirstName>,

It's time to renew your health coverage for 2022. This renewal booklet will take you through how your current health plan is changing in the new year and how you can keep your plan or choose a different plan.

If you want to keep your current plan, just keep paying your bill and you are all set.[*]

You can keep counting on Blue Shield to cover 100% of the cost for an annual checkup and routine health screenings from in-network providers.

If you are looking for a lower monthly premium, switch to either of our recommended plans. Now is the time to see if a different plan will better fit your needs.

You have until December 31, 2021 to make changes for a January 1st effective date.

In these extraordinary times, your health is more important than ever. Thank you for choosing Blue Shield of California to support you on your health journey. We're here for you every step of the way.

Sincerely,



Patrice Bergman
Vice President and General Manager
Individual and Family Plans
Blue Shield of California



Here's what you need to know:

Your medical plan
<[REN_MED_PLAN_NAME]>
premium is increasing.

Blue Shield of California
recommends:

Save with a new PPO plan
[Recommended name]

Stay in the same network that offers the choice and flexibility you want for a lower monthly premium.

or

Save with a new Trio HMO plan
[Recommended name]

Get access to health care through local doctors and hospitals at a cost within reach.



Your open enrollment dates:

**November 1, 2021 –
January 31, 2022**

*Covered California will contact you directly if there is anything you need to do to confirm your premium assistance (federal tax credits and/or state subsidy) or if there are any changes to your eligibility.

Changes to eligibility may include changes to your available government financial assistance for the coming year and/or eligibility for enrollment in certain cost share reduction plans like the Silver 94, Silver 87, or Silver 73 plan.

2022 open enrollment is here.



Here's what you need to know:
Your [medical] [dental] plan
<[Current plan name]>
premium is [increasing]
[decreasing] [not changing].

Blue Shield of California
recommends:

<Header>
<[Recommended plan]>
<Supporting Copy>

Every version of recommendation to be shown in call out box		
Segments	Header	Supporting Copy
Buydown: PPO to PPO & HMO	Save with a new PPO plan or Save with a new Trio HMO plan	Stay in the same network that offers the choice and flexibility you want for a lower monthly premium. Or Get access to health care through local doctors and hospitals at a cost within reach.
Buydown: PPO to PPO	Stay and save with a PPO plan	Stay in the same network that offers the choice and flexibility you want for a lower monthly premium.
Buydown: PPO to HMO	Choose a Trio HMO plan and save	Get access to health care through local doctors and hospitals at a cost within reach.
Buydown: HMO to HMO	Save with a new Trio HMO plan	Enjoy the same Trio HMO network at a lower monthly premium.
Buydown: Stay in PPO	Stay in your current PPO plan	Keep the plan that you have and continue enjoying the network and benefits that work for you.
Buydown: Stay in	Stay in your current	Keep the plan that you have and enjoy the

HMO	Trio HMO plan	same network and benefits that work for you.
Buyup	Upgrade your PPO plan	Keep the same benefits, stay in the same network, and lower your out-of-pocket costs.
Grandfathered	Review your current plan	Is your current plan still meeting your needs? If so, renew your current plan. Or consider a new medical plan that may be more aligned with your health needs today.
Specialty Standalone	Keep your current plan	To keep supporting your healthcare needs, renew your current plan.
Family Dental Plans	Keep your current dental plan	Taking care of your oral health is key to great overall health. To keep supporting your dental needs, renew your current dental plan.

Hello <Policy Holder FirstName>,

It's time to renew your [health] [dental] coverage for 2022. This renewal booklet will take you through [how your current [health] plan is changing in the new year] [what you need to know about your Family Dental plan for the new year] and how you can keep your plan or choose a different plan.

<PPO to PPO or HMO> If you want to keep your current plan, just keep paying your bill and you are all set.[*] You can keep counting on Blue Shield to cover 100% of the cost for an annual checkup and routine health screenings from in-network providers.

If you are looking for a lower monthly premium, switch to either of our recommended plans. Now is the time to see if a different plan will better fit your needs. **You have until December 31, 2021 to make changes for a January 1st effective date.**

<PPO to PPO> If you want to keep your current plan, just keep paying your bill and you are all set.[*] You can keep counting on Blue Shield to cover 100% of the cost for an annual checkup and routine health screenings from in-network providers. Also, importantly, when selecting a doctor, specialist, and hospital, you keep the choice you value.

If you are looking for a lower monthly premium, switch to our recommended PPO plan. **You have until December 31, 2021 to make changes for a January 1st effective date.**

<PPO to HMO & HMO to HMO> If you want to keep your current plan, just keep paying your bill and you are all set.[*] You can keep counting on

Blue Shield for your healthcare needs.

If you are looking for a lower monthly premium, our recommended Trio HMO will provide guided care with your doctor within a quality network of doctors and hospitals. Plus, you'll have access to Shield Concierge, Blue Shield's dedicated support line to help navigate your care. **You have until December 31, 2021 to make changes for a January 1st effective date.**

<Stay in current PPO> With your PPO plan you can customize your care with the flexibility to choose from the largest network of doctors and specialists across California. No referral required.

If you want to keep your current plan, just keep paying your bill and you are all set.[*] You have until December 31, 2021 to make changes for a January 1st effective date.

<Stay in current HMO> With your Trio HMO plan you can keep counting on Blue Shield to cover 100% of the cost for an annual checkup and routine health screenings from in-network providers.

If you want to keep your current plan, just keep paying your bill and you are all set.[*] You have until December 31, 2021 to make changes for a January 1st effective date.

<Buyup PPO to PPO> Now is your opportunity to see if there is a different plan that may better fit your needs. By upgrading to the plan we have recommended, you'll have broader benefits and access to the same statewide PPO network you use today. You'll pay a little more each month for your plan, but you will pay less when you get care.

If you want to keep your current plan, just keep paying your bill and you are all set.[*] You have until December 31, 2021 to make changes for a January 1st effective date.

<Grandfathered & Specialty standalone> If you want to keep your current plan, just keep paying your bill and you are all set.

If you are looking for a lower monthly premium, consider switching to one of our wide range of PPO or HMO plans. You also might qualify for financial help. Now is your opportunity to see if there is a different plan that may better fit your needs and/or your budget. Call your broker or speak directly to a Blue Shield representative at **(888) 256-3650** to receive

a personalized plan option. **You have until December 31, 2021 to make changes for a January 1st effective date.**

<Family Dental Plans> If you want to keep your current plan, just keep paying your bill and you are all set. Don't forget that with a Blue Shield Family Dental plan you can visit any in-network dentist and pay fixed out-of-pocket costs.

And if you aren't already enrolled in a Blue Shield medical plan, this open enrollment is your opportunity to select from a wide range of PPO or Trio HMO medical plans that best fits your needs. **You have until December 31, 2021 to make changes for a January 1st effective date.**

In these extraordinary times, your health is more important than ever. Thank you for choosing Blue Shield of California to support you on your [oral] health journey. We're here for you every step of the way.

Sincerely



Patrice Bergman
Vice President and General Manager
Individual and Family Plans
Blue Shield of California

<Only goes to those with On Exchange medical plan> *Covered California will contact you directly if there is anything you need to do to confirm your premium assistance (federal tax credits and/or state subsidy) or if there are any changes to your eligibility.

Changes to eligibility may include changes to your available government financial assistance for the coming year and/or eligibility for enrollment in certain cost share reduction plans like the Silver 94, Silver 87, or Silver 73 plan.

Buydown: PPO to PPO or HMO	
From	To
Platinum 90 PPO (on ex & mirror)	Gold 80 PPO & Platinum 90 Trio HMO

Gold 80 PPO (on ex)	Silver 70 PPO & Gold 80 Trio HMO
Gold 80 PPO (mirror)	Silver 70 Off Exchange PPO & Gold 80 Trio HMO
Silver 70 PPO	Bronze 60 PPO & Silver 70 Trio HMO
Silver 70 Off Exchange PPO Silver 1750 PPO	Bronze 60 PPO & Silver 70 Off Exchange Trio HMO
Silver 2600 HDHP PPO	Bronze 60 HDHP PPO & Silver 70 Off Exchange Trio HMO

Buydown: PPO to HMO	
From	To
Silver 94/87/73 PPO	Silver 94/87/73 Trio HMO

Buydown: PPO to PPO	
From	To
Platinum 90 PPO (on ex & mirror)	Gold 80 PPO (on ex & mirror)
Gold 80 PPO (on ex)	Silver 70 PPO (on ex)
Gold 80 PPO (mirror)	Silver 70 Off Exchange PPO
Silver 70 PPO (on ex)	Bronze 60 PPO (on ex)
Silver 70 Off Exchange PPO Silver 1750 PPO	Bronze 60 PPO (mirror)
Silver 94/87/73 PPO	Silver 70 PPO (on ex)
Silver 2600 HDHP PPO	Bronze 60 HDHP PPO (mirror)

Buydown: HMO to HMO	
From	To
Platinum 90 Trio HMO (on ex & mirror)	Gold 80 Trio HMO (on ex & mirror)
Gold 80 Trio HMO (on ex)	Silver 70 Trio HMO (on ex)
Gold 80 Trio HMO (mirror)	Silver 70 Off Exchange Trio HMO

Buyup: PPO to PPO	
From	To
Bronze 60 PPO (on ex) Bronze 60 HDHP PPO (on ex)	Silver 70 PPO (on ex)
Bronze 60 PPO (mirror) Bronze 60 HDHP PPO (mirror)	Silver 70 Off Exchange PPO
Silver 70 PPO (on ex)	Gold 80 PPO (on ex)
Silver 70 Off Exchange PPO Silver 1750 PPO (off ex) Silver 2600 HDHP PPO (off ex)	Gold 80 PPO (mirror)

Stay in current PPO plan	Stay in current HMO plan
All PPO AI-AN plans	All Trio HMO AI-AN plans
Platinum 90 and Gold 80 PPO with rate decrease	Silver 70 Trio HMO
Minimum Coverage	All Trio HMO plans with a rate decrease
Bronze with a rate increase	