

Stay well ahead

Your 2024 health plan updates



blue   
california





<To the Parent/Guardian of> <First name><Last name>  
<Address 1>  
<Address 2>  
<City, State, Zip>

## Important:

Blue Shield isn't offering your current health coverage next year. Unless you take action by December 31, 2023, you will be automatically enrolled in a new plan. Read this letter to learn more and to review your options.

[Month] [Year]

Dear [FIRST NAME],

Every year, insurance companies can make changes to the plans and coverage options they offer. Blue Shield of California Life & Health Insurance Company (Blue Shield Life) won't offer the coverage you currently have in 2023 again in 2024. We have suggested a new plan for you, but you can review your options and decide what to do. The last day of your current coverage is December 31, 2023.

### Your suggested new plan

Even though your current coverage isn't being offered next year, we have found another plan you may like. You will automatically be enrolled in the Blue Shield Bronze 60 HDHP PPO\* plan to make sure there isn't a gap in your coverage. You can enroll in a different plan anytime between November 1, 2023, and March 1, 2024. If you want coverage to start January 1, make sure you enroll by December 31, 2023.

### Your new 2024 Exclusive PPO Network

Your new plan provides you access to the Exclusive PPO provider network†, which is different than your current network. The Exclusive

MEMBER ID#: <Member.SubscriberID>

CURRENT PLAN:  
Shield Savings  
5200

**Medical 2024 Plan Name:**  
**Blue Shield Bronze 60 HDHP PPO**

Medical Premium  
(What you will pay starting 1/1/2024)

\$(XXX.XX)‡

\*Your new medical plan is underwritten by Blue Shield of California.

† We make efforts to ensure that our list of providers is current and accurate. However, providers leave networks from time to time and this list is subject to change.

‡ Your 2024 monthly premium is based on our records as of [Month Day, Year]. This amount may vary based on changes such as age, adding or removing dependents, or moving your household to a new address.

PPO Network includes fewer providers than our Full PPO Network available with your current plan.

## How do I check if my current doctor is in my new network?

To find out if your current doctors or hospital are in the Exclusive PPO Network, go to [blueshieldca.com/fad](https://blueshieldca.com/fad). If they're not, don't worry – your new plan gives you access to a quality network of other healthcare providers.

Please review your new premium and benefits below to see if this plan meets your needs. If it doesn't, keep reading to learn about your other options.

Scan to learn more  
about your plan



## How to learn more about your new plan benefits and options:

- Visit [blueshieldca.com/NewPlan](https://blueshieldca.com/NewPlan) for a plan comparison chart and frequently asked questions.
- Read “Helpful Information” included in this packet.
- Get tips on how to choose a new plan at [blueshieldca.com/HealthPlanTips](https://blueshieldca.com/HealthPlanTips).
- View plan details including copay and coinsurance amounts in your *Evidence of Coverage and Health Service Agreement (EOC)*, as well as your Summary of Benefits and Coverage, visit [blueshieldca.com/policies](https://blueshieldca.com/policies).

## So what are my options if:

### I like the suggested plan?

YOU DON'T HAVE TO DO ANYTHING. You'll automatically be enrolled and just have to pay the monthly premium.

### I don't like the suggested plan?

YOU HAVE THREE WAYS TO LOOK INTO OTHER PLANS AND ENROLL:

1. Visit [CoveredCA.com](https://CoveredCA.com) and look at other Covered California plans.
2. Visit [CoveredCA.com/health/medi-cal/](https://CoveredCA.com/health/medi-cal/) and see if you or your family qualify for Medi-Cal or the Children's Health Insurance Program (CHIP).
3. Look at other plans outside Covered California.

Explore other Blue Shield plan options\* by calling our Customer Care agents at **(800) 660-3007**.

*Just keep in mind that if you qualify for financial help to lower your monthly premiums or lower your out-of-pocket costs, you can only get these savings if you enroll through Covered California.*

### I don't think I can afford a health plan?

You may qualify for a free or low-cost health plan. To see if you qualify for premium help, visit [blueshieldca.com/subsidy](https://blueshieldca.com/subsidy) to use the subsidy calculator. If you qualify, we will give you next steps. Buying a catastrophic plan that usually has lower monthly premiums and will mainly protect you from

\*Alternate Blue Shield plan options are underwritten by Blue Shield of California.

very high medical costs may be an option.

- If you are age 30 or older, you will need to apply for a hardship exemption at [CoveredCA.com/exemptions](https://CoveredCA.com/exemptions) to qualify.

## When do I need to make a decision?

The 2024 Open Enrollment period is from November 1, 2023, through January 31, 2024. But since your coverage is ending, you qualify to enroll in a new plan from November 1, 2023 to March 1, 2024. **If you want a plan other than the suggested plan, enroll in the new plan by December 31, 2023, to make sure there isn't a gap in your coverage.**

## Questions?

- Call Blue Shield at **(855) 836-9705 (TTY: 711)**, Monday through Friday from 8 a.m. to 8 p.m. and 8 a.m. to 6 p.m. on Saturday. You can also work with a licensed insurance agent or broker.
- Visit [CoveredCA.com](https://CoveredCA.com), or call (800) 300-1506 or [TTY: (888) 889-4500]. The Covered California Service Center is open Monday through Friday from 8 a.m. to 6 p.m. Please check [CoveredCA.com](https://CoveredCA.com) for extended hours during open enrollment.
- Call a Covered California Certified Enrollment Counselor or Licensed Insurance Agent for help. To find free local help in your area, go to [CoveredCA.com/support/contact-us](https://CoveredCA.com/support/contact-us) and click "Find an Enroller."

This notice is also available in alternative formats upon request and at no cost to persons with disabilities.

## Getting help in other languages

This booklet has essential information about your coverage through Blue Shield of California. Look for key dates. You may need to act by certain deadlines to keep your health coverage or help with costs.

You have the right to get this information and help in your language at no cost. Included in this booklet is a document called Notices Available Online: Nondiscrimination and Language Assistance Services. Please read for more information.

Sincerely,



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



# Helpful information

## HSA-compatible high-deductible health plan

Your new plan, the Bronze 60 HDHP PPO, is intended to qualify as a high-deductible health plan (HDHP) and gives you a “pay-as-you-go” approach to healthcare services to help you manage your spending without limiting choice. It is an excellent fit for the cost-conscious member who is looking for ways to make each health-coverage dollar work harder.

### Your high-deductible health plan offers:

- A large network\* of PPO doctors
- A wide range of benefits
- Preventive care office visits with no copayment
- No extra copayments or deductibles for preventive and well-baby care from participating doctors
- Compatibility with Health Savings Accounts (HSA)

Your HDHP may be used in conjunction with establishing an HSA to gain tax benefits. An HSA offers you the ability to save tax-advantaged money in an account you own for current and future medical expenses. Better yet, you get to decide how and when the money is spent or choose to save it, depending on what works best for you.

Various financial institutions offer different HSA options that can be used with your Blue Shield HDHP.<sup>†</sup> If you set up an HSA with your Shield Savings account, your HSA and the funds you have deposited are transferable and will follow you into your new HDHP.

\*The Bronze 60 HDHP PPO is part of the Exclusive PPO Network which is a different network of medical providers from your 2023 provider network.

<sup>†</sup>Blue Shield is not a financial institution and does not provide tax advice or HSAs. HSAs are offered through financial institutions. For more information about HSAs, eligibility, and the law's current provisions, consumers should ask their financial or tax adviser. HSA plan features and qualifications may vary by institution and may be subject to change by those institutions.



# Helpful information: Dental and Vision Plan Updates

## Your New Vision Plan Administrator

Effective January 1, 2024, the administrator for your vision plan\* will change from MES to EyeMed. EyeMed will manage your vision plan, including your access to eyewear and eye exams and the processing of your claims.

## This change applies to:

- Blue Shield vision plan coverage, and/or
- Pediatric vision benefits included with your medical plan.

**This will not impact your coverage or how your benefits/services work.** And you will continue to have access to one of the largest vision networks in California composed of independent eye doctors, online stores, and conveniently available retailers such as:

- LensCrafters®
- Pearle Vision®
- Target Optical®

## What this means for you

- **New Vision ID Card** – You will receive a new vision ID card from EyeMed in the coming weeks. You should start to use this when seeking vision services on or after January 1, 2024. You will also be able to access your ID card digitally through the mobile app. If you do not have your card, please inform your vision provider on or after January 1 that your plan administrator is EyeMed.
- **Accessing Care** – Your online account at [blueshieldca.com](https://blueshieldca.com), or on the mobile app, is the place to go for all your vision plan information, including finding a provider and getting claims and benefits information. The networks are very similar, but it is a good idea to check that your eye doctor is showing as in-network on or after January 1, 2024.

## Dental Plan Updates

**Contacting Customer Service by mail and Submitting a Grievance** – Addresses for Customer Service and where to submit a grievance have been updated. This change will impact dental plans and pediatric dental plans included with your medical plan. Please review your *2024 Evidence of Coverage (EOC) and Health Service Agreement/Policy* or call us if you need either address.

\*Underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life). Vision plan providers are available through EyeMed, a contracted vision plan administrator.



# Helpful information: Continuous coverage

If you or a dependent on your plan had a specific milestone birthday, there will be changes to your health coverage that you should consider.

## Dependent turning 19? Continue coverage on new dental & vision plans

The pediatric dental and vision benefits included in your medical plan are available only to members up to age 19. Make sure your whole family continues to have dental and vision coverage by purchasing one of our dental and vision plans. Go to [blueshieldca.com/myIFPplan](https://blueshieldca.com/myIFPplan) to learn more about our plans. To enroll, contact your broker. You can also visit [buyblueshieldca.com](https://buyblueshieldca.com) or call **(800) 660-3007**.

## Dependent turning 26? Enroll in Individual & Family Plan

When your dependents turn 26, they will no longer be eligible for coverage on your medical plan unless they qualify for an extension of coverage past age 26 due to disability. They can get their own individual coverage from Blue Shield or Covered California up to 60 days after their plan ends. To learn about keeping your dependents covered, contact your broker or call **(800) 660-3007**.

## Turning 65? Switch to Medicare

When you transition from an Individual and Family Plan to a Blue Shield Medicare plan, you may be able to save up to \$1,496 a month\* and keep the same doctors that you have with your current plan.

To learn more about your Medicare options, call **(888) 783-4152** or visit [bsca.com/renewal](https://bsca.com/renewal).

\*Actual savings may vary. Savings are based on a comparison of the statewide average monthly rate in 2023 for Blue Shield Individual and Family Plan (IFP) PPO members over the age of 65 and a \$0 plan premium Medicare Advantage Plan. Monthly plan rates can depend on your plan, age, and where you live.