2024 Open enrollment is here

Open enrollment dates: November 1, 2023 – January 31, 2024

It's time to get ready for 2024 coverage. This booklet contains important information about your current plan<s> and how to make changes, if necessary.

Here you will find:

- X] Details about your premium<s>
- Summary of benefit changes
- [X] Annual required notices

Keep current plan<s>

If you want to stay with your current plan<s>, just keep paying your monthly premium – you don't need to do anything else. <*>

Look for a new plan

If you're looking for a lower monthly premium or your needs have changed, you have plan options.

- · Contact your broker to learn more.
- \cdot Go online for a detailed plan comparison guide, or
- Contact us at <(999) 999-9999>.

Blue Shield is committed to helping you progress in your health journey so that you can stay well ahead. Thank you for choosing us.

Your renewal summary

Your total monthly cost for your health coverage is <<increasing><decreasing> by \$XX.XX><not changing> effective January 1, 2024. <Your 2023 subsidy is <\$X>. In 2024 that amount may change. Check with Covered California.>

<Changes per plan listed in this booklet:

- <Medical plan name> by <\$ROC>
- <Dental plan name> by <\$ROC>
- <Vision plan name> by <\$ROC>>

<To save money on your monthly premium, consider one of these options:

<PPO Plan Name>

Stay in the same network that offers the choice and flexibility you want.

<Trio HMO Plan Name>

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



To learn more about plan options and to change your medical plan, scan the QR code with your phone's camera or visit **blueshieldca.com/mylFPplan.**

<* 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.> A52125IFP-NGF-VersionA_0124