



Broker Alert

Q3 2025 rates now available through your preferred quoting engine

We are pleased to announce the Q3 2025 rate book is now available. Our third-quarter 2025 rate action is a statewide average of 1.9%. Quarterly rate action and rates including closed rate books can be found on Broker Connection's dedicated [Small Business Rates page](#).

July, August, and September 2025 renewals

Groups renewing in July will be available to brokers through Shield Renewals on Tuesday, April 8, while group-level changes can be made using the Employer Enrollment Tool starting Thursday, April 10. Groups renewing in August and September will be available to brokers through Shield Renewals on Thursday, April 25. Group-level changes can be made using the Employer Enrollment Tool for renewals starting Thursday, May 1, for August groups and Monday, June 2, for September groups. View all your group renewal information by visiting the [Renewal Center page](#). Dates are subject to change.

2025 medical and dental updates

You can expect minimal changes to our medical plan portfolios. Updates for Q3 include improved deductibles and out-of-pocket maximums, added

benefits, easier HMO pairing, and expanding access to care. Please visit the [Product Cycle page](#) for more information.

Compliance with SB 729's fertility service requirements We are working in good faith to implement the various requirements of SB 729 for fully-insured small employer groups to ensure that we provide fertility services consistent with the bill's requirements by July 1, 2025.

We will continue to provide additional information as it becomes available. Please see [these FAQs](#) for more information.

Dental PPO plan withdrawals

As part of our product transformation and portfolio simplification efforts, three DPPO plans were withdrawn beginning January 1, 2025:

- SmileSM Deluxe 50/1500/Ortho/MAC
- SmileSM Deluxe Gold 50/1500/Ortho/U85/NR
- Ultimate Dental Plus PPO for Small Business
50/2000/Ortho/MAC/NR

See this [mapping grid](#) for a list of withdrawn plans and corresponding recommended available plans. You can also use the [Plan Comparison Tool](#) to compare benefits between a withdrawn plan and an available plan by using the "Compare year over year" function.

We provide written communication to employer groups enrolled in withdrawn plans 60 days prior to their anniversary. Please contact your Blue Shield account manager for more information.

Additional resources

The Q3 2025 Sales Guides provides you with comprehensive information about selling Blue Shield of California products with added value propositions. Topics include 'Why choose Blue Shield?', understanding our plan offerings, eligibility and more. Download the [medical](#) and [specialty](#) sales guide for Q3 2025 now. The [plan cheat sheet](#) is a quick guide to all our 2025 medical plan offerings. You can use this guide to easily identify richer and leaner plans and compare plan benefits within a plan family. For

additional support and information your Blue Shield support team is available to you throughout the year. Contact Broker Services: (800) 599-5905 or email producer.services@blueshieldca.com.

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