



Focusing on  
our future  
together



# Your small business team



**Jason Bleau**

Vice President and General Manager,  
Middle Market and Small Business Sales



**Tom Marshall**

Area Vice President,  
Small Business Sales



**Scott Shaffer**

Area Vice President,  
Small Business Retention



**Michelle Jackson**

Senior Director,  
Operations



**Theresa Boudreau**

Vice President,  
Specialty



# Let's talk

- 
- Welcome
  - What's on our minds
  - Expanding access to care
  - Ease of doing business
  - Dental and vision
  - Q&A
  - Final thoughts
- 



# Our North Star

To create a healthcare system that is worthy of our family and friends and sustainably affordable.

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## How we'll get there

Create a  
personal,  
high-quality  
experience

Serve  
more  
people

Be  
financially  
responsible

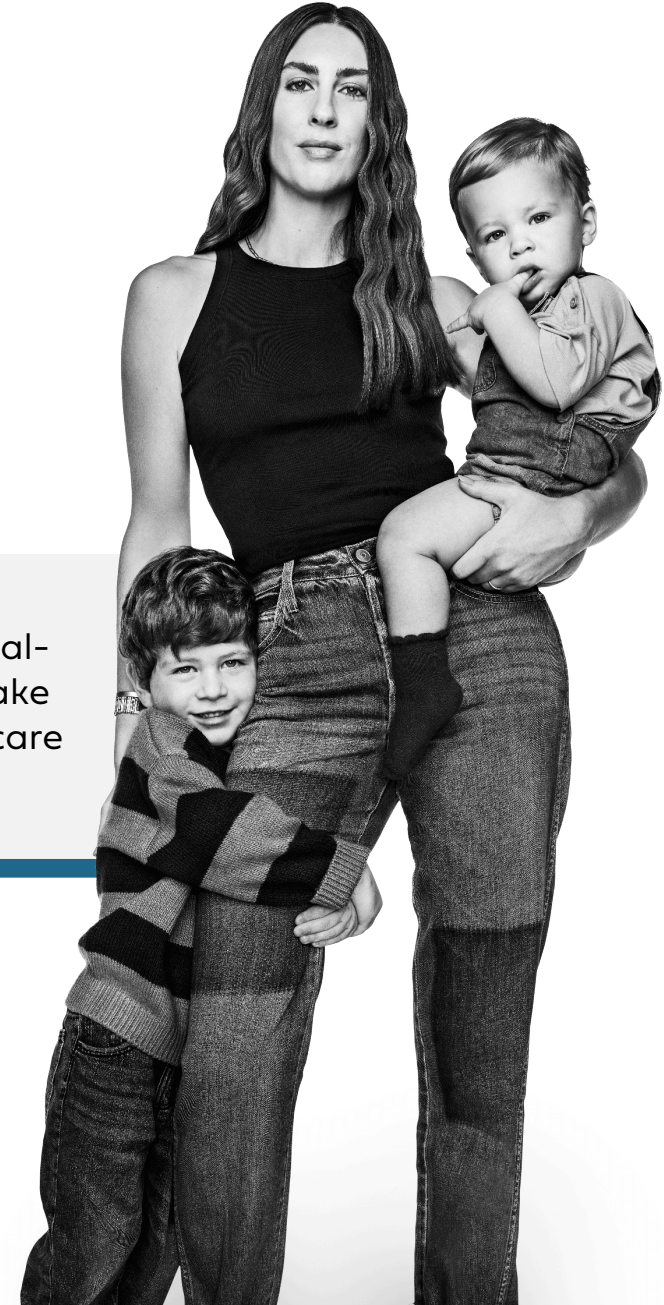
Be a great  
place to do  
meaningful  
work

Stand for  
what's  
right

Be digital-  
first; make  
health care  
simple

## Who we are

Human. Honest. Courageous.





# What's on our minds

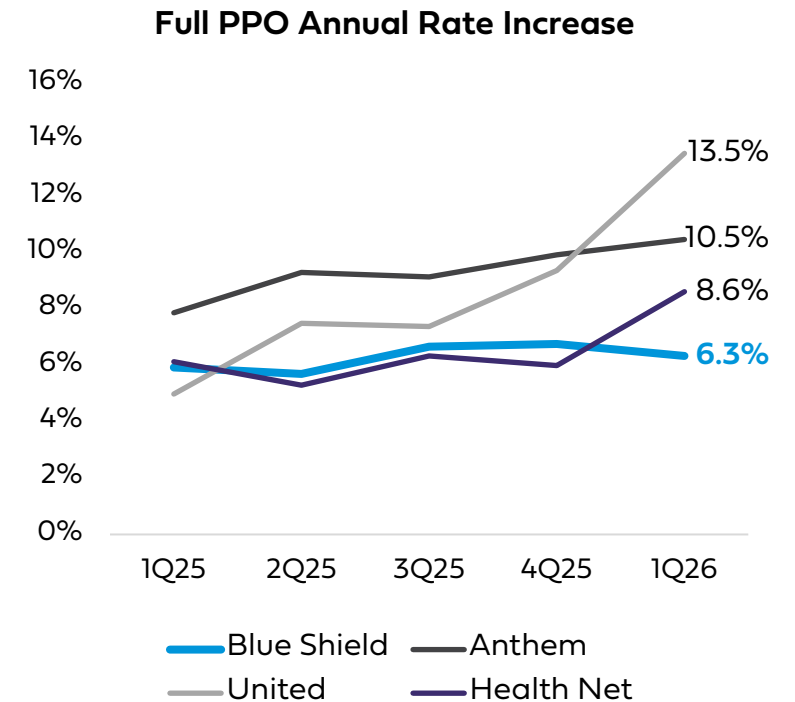
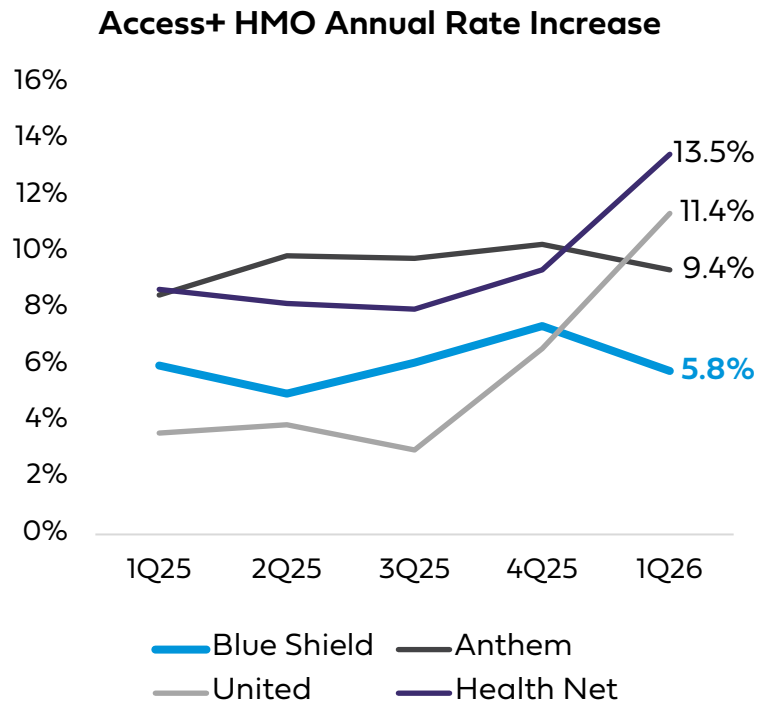
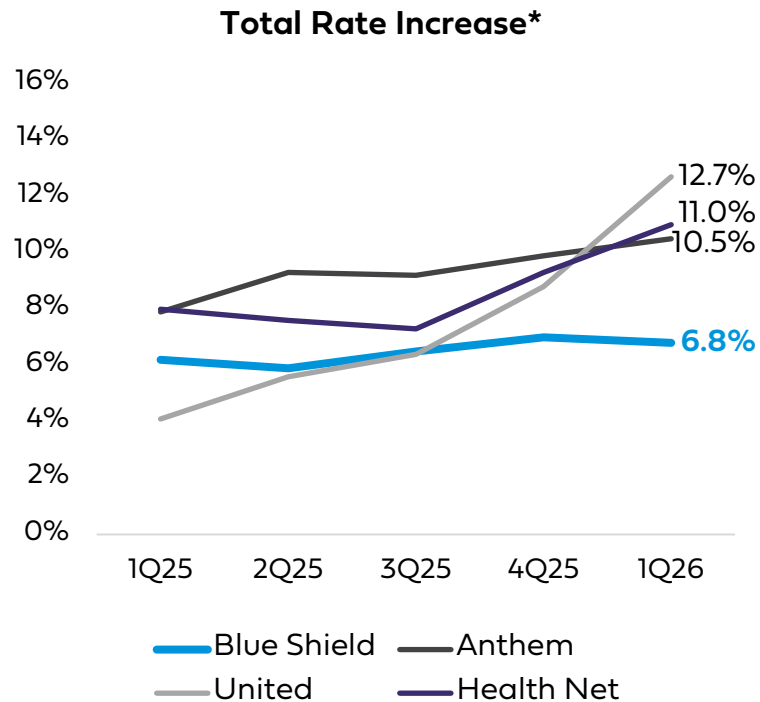
Digital  
adoption

Provider  
contracting

Product  
innovation



# Pricing stability that outperforms the competition



\*Total rate increase is inclusive of Trio HMO, Tandem PPO, Access+ HMO, and Full PPO products



An aerial photograph of a coastline. The top half of the image shows deep blue ocean water with white foam from breaking waves. The bottom half shows a dark, textured beach. A semi-transparent blue rectangle is overlaid on the right side of the image, containing a darker blue rectangle with white text.

Focusing on  
access to care

# Transitioning Virtual Blue to a program model

**Starting January 2026, off-exchange PPO plans will include Virtual Blue benefits for new and renewing groups, replacing Teladoc and Nurse Help 24/7.**

- Primary care: Connect to a physician, often with a **same-day appointment**.
- Specialist care: 20 specialties available, appointments confirmed within **three days**.
- Behavioral Health care: Appointments with licensed clinical social workers and family therapists, available in **three days**.

Members will be able to select a provider based on demographics, languages spoken, and their medical school.

**\$0\***

Co-pay for  
Virtual Blue services  
(preventive, specialty,  
and behavioral care)

**89**

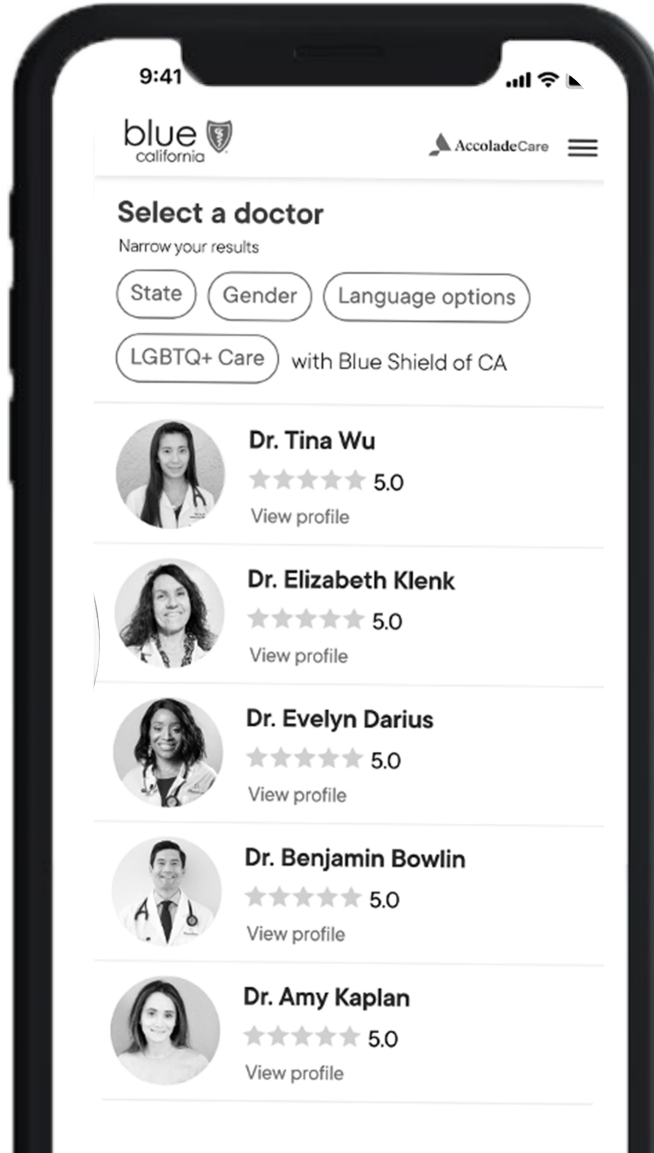
Net Promoter Score  
(Member Satisfaction)



# Virtual Blue provides a comprehensive care experience

Product feature	Virtual Blue	Teladoc & Nurse Help
\$0 copay* for unlimited virtual visits	✓	✓
Ability to select a virtual PCP for ongoing care	✓	
24/7 virtual primary care	✓	
24/7 virtual care team for episodic care	✓	✓
Virtual behavioral health & therapy	✓	✓
Virtual specialty care from 20 different types of specialists	✓	
Care team helps with navigation and in-person appointments	✓	
Annual wellness exam	✓	
\$0 Vitals Kit (blood pressure cuff, thermometer, and welcome communication)	✓	
Virtual care team with access to shared EMR	✓	

Members choice  
creates **trusted  
relationships** that  
are the foundation  
to successful  
engagement.



**100%** top 50 US med schools  
**15 years** average experience  
**Trained** to deliver virtual care

**62%** female  
**40%** BIPOC (Black, Indigenous, People of Color)  
**12** languages spoken

Providers have experience and expertise in  
supporting the distinct needs of LGBTQIA+ patients



# Behavioral Health network transition

A major shift  
toward better  
behavioral  
health access



## What is in the works

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Beginning **January 1, 2026**, Blue Shield Behavioral Health will fully manage behavioral health services for all members.

## Why this change matters

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- Enhances overall member and provider experience
- Ensures high-quality care
- Builds a whole-person approach by connecting physical & behavioral health

## What this means for members

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- A consistent experience across customer care, claims and care management
- Easier provider search through the Blue Shield portal
- An expanded provider network

# Blue Shield does not stop at satisfactory

Expanding access with more than 34,000 behavioral health providers in California

<b>3.8k</b>	MD and NP providers
<b>4.9k</b>	PhD level providers
<b>25.6k</b>	Masters level providers
<b>25.8k</b>	Telehealth providers
<b>781</b>	Facilities

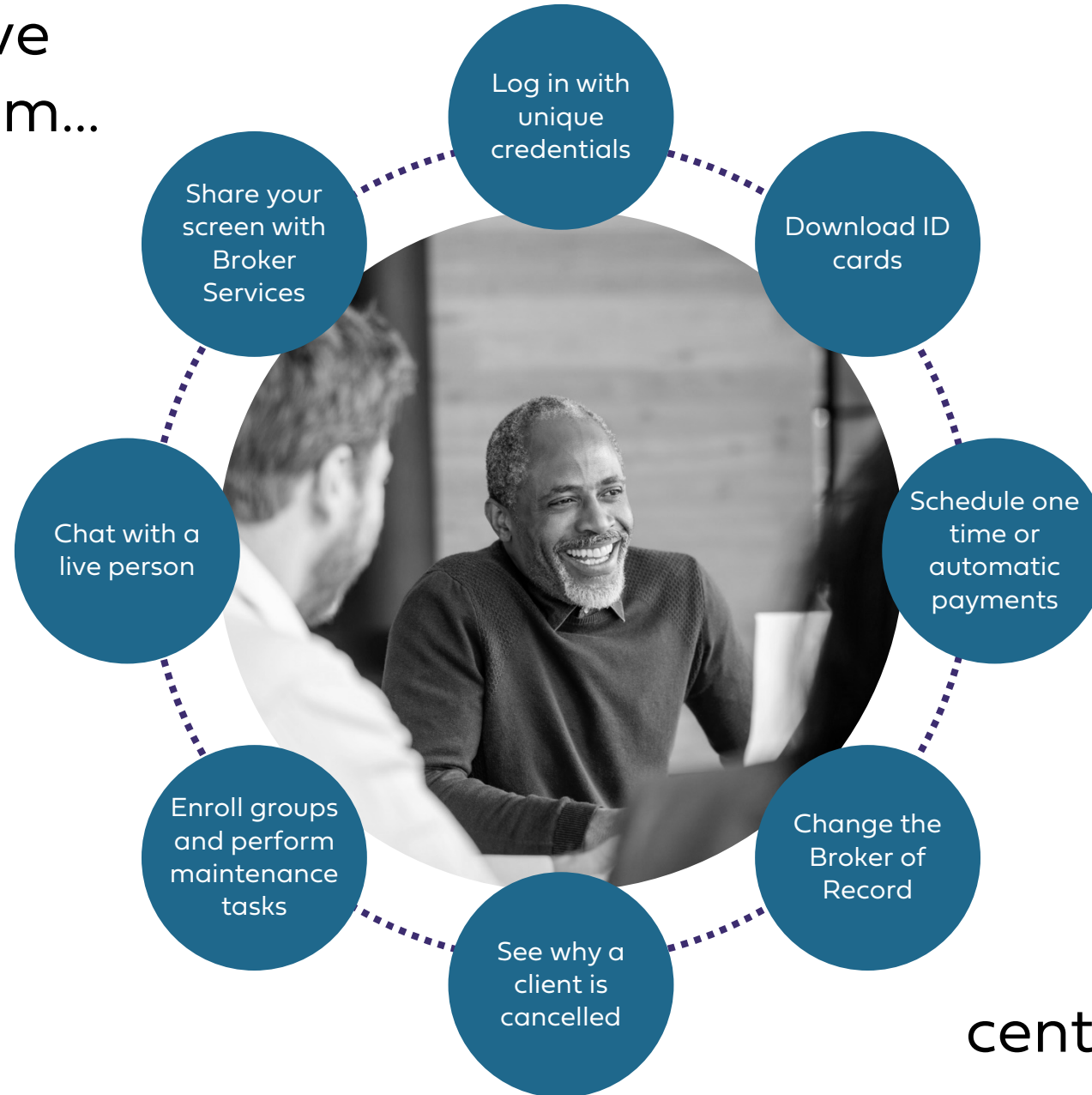






Focusing on  
ease of doing  
business

# A comprehensive digital ecosystem...

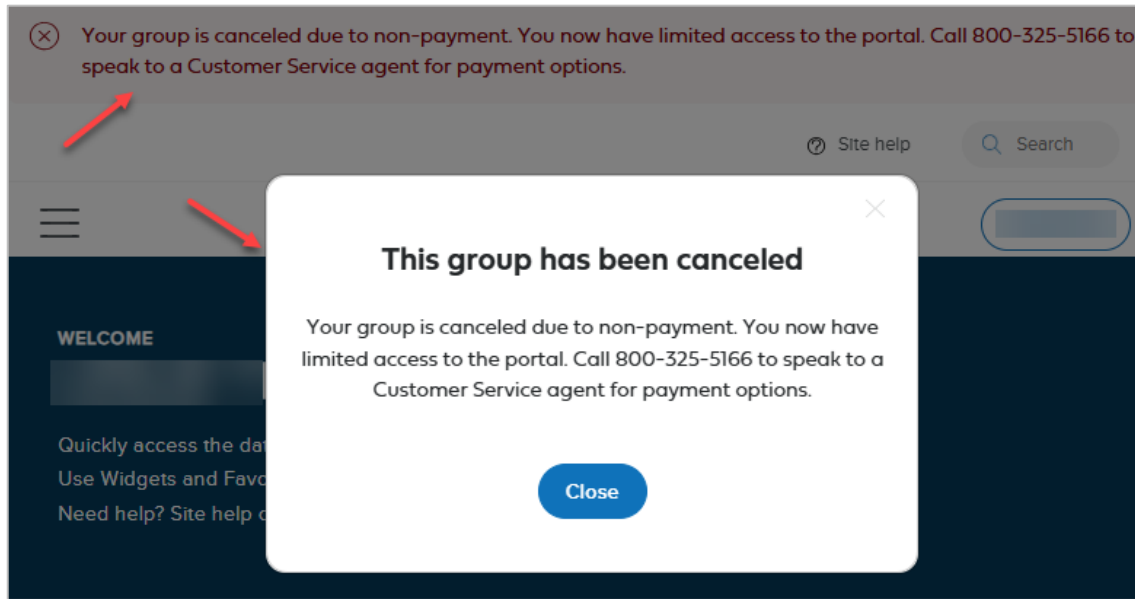


centered around you

# Employer Connection: New features for you and your administrators

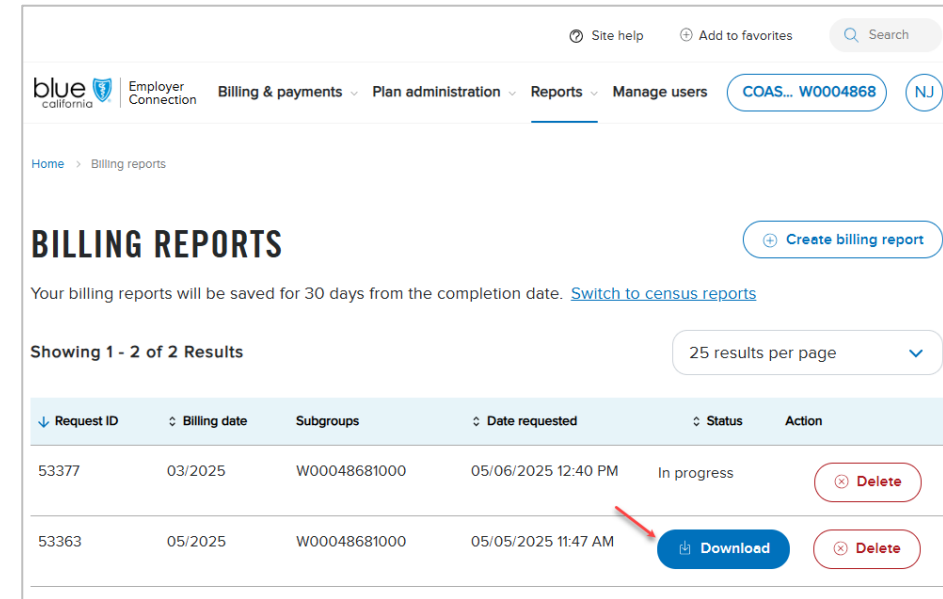
## Cancellation Alert

Cancellation status alert displays along with instructions for reinstatement



## Real-time Billing Report

Billing reports which previously required up to two hours to generate are now generated in real-time



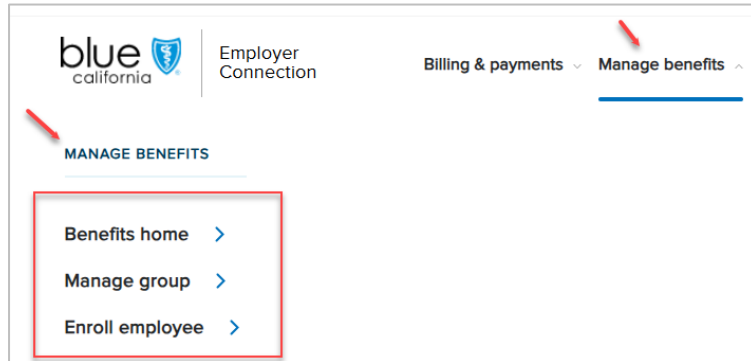


# Employer Connection: New features for your group administrators

September 2025

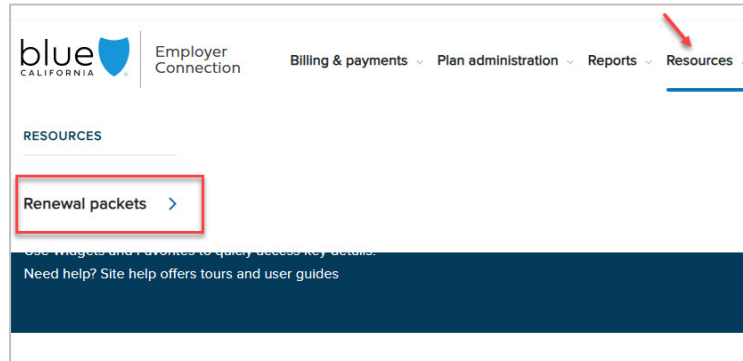
## Employer Enrollment Tool – Direct access to feature links in one click

Quick access to key feature links for all groups linked to the employer



## Small Business Renewals – Arvato integration

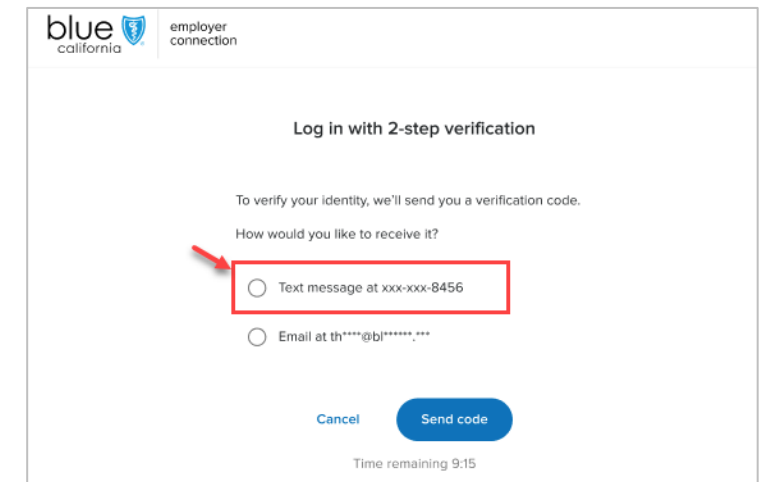
1 login for employers to access renewal documents on Arvato



September 2025

## 2-Step verification using text message

Receive two-step verification passcodes via text message, ensuring a more efficient and timely authentication process



# Employer Enrollment Tool : Making enrollments easy

## **55+ features**

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to self-serve in your one-stop-shop for enrollment

## **3 minutes**

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employee enrollments complete with ID number

## **30 minutes**

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new group enrollments complete with ID numbers for the whole group

## **100% visibility**

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to track, manage, and report on your enrollment submissions

## **Bulk member enrollment for renewals**

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enroll up to 25 members at once with one file upload

## **Effective date calculator**

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calculate effective dates for new hires, newborns, and member cancellations

## **Improved member roster**

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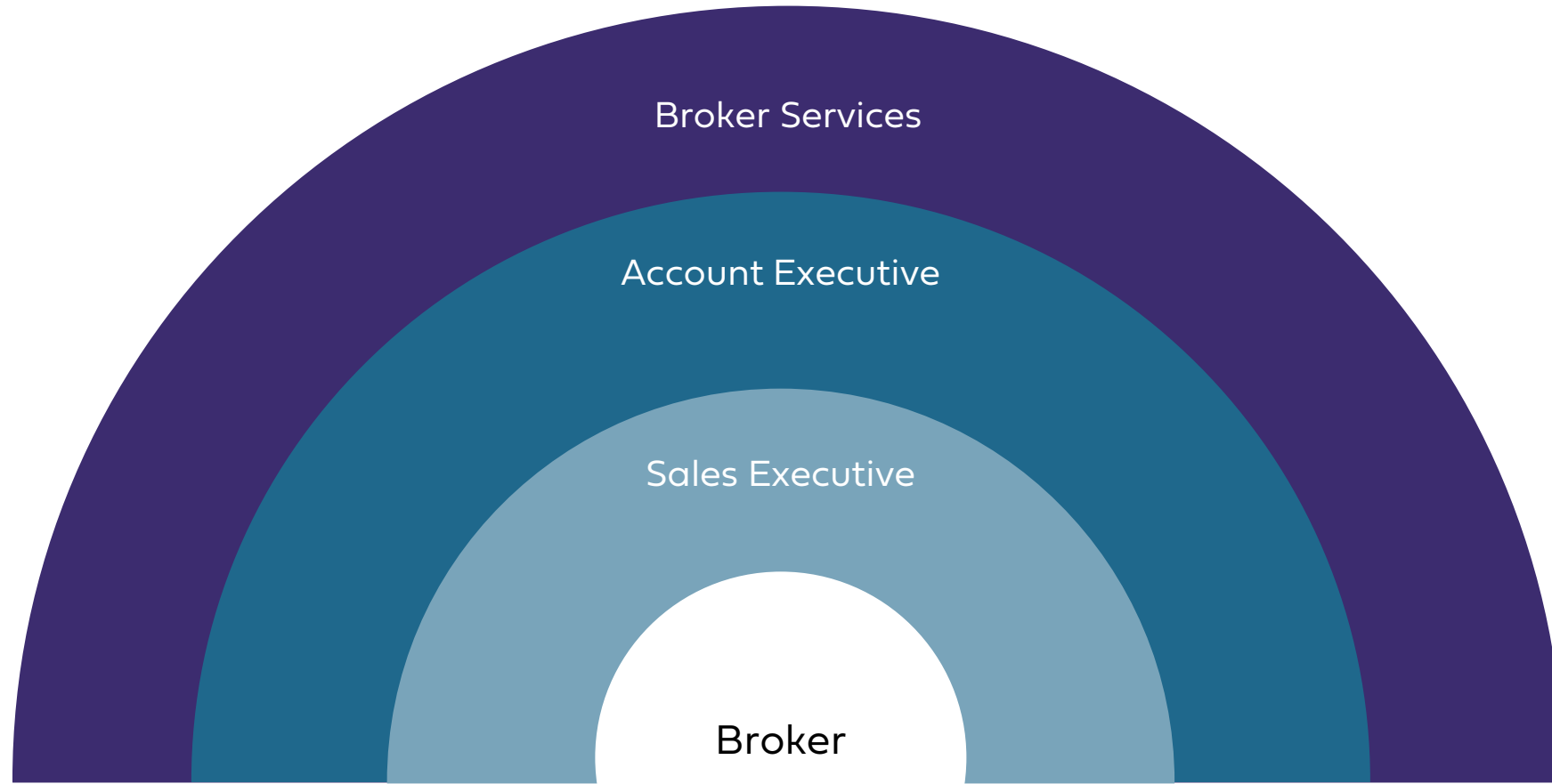
sorted alphabetically to enhance usability and reporting

## **Listening to your feedback**

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actively seeking feedback from users and non-users to improve the EET

# Three levels of support dedicated to your success





Focusing on  
service

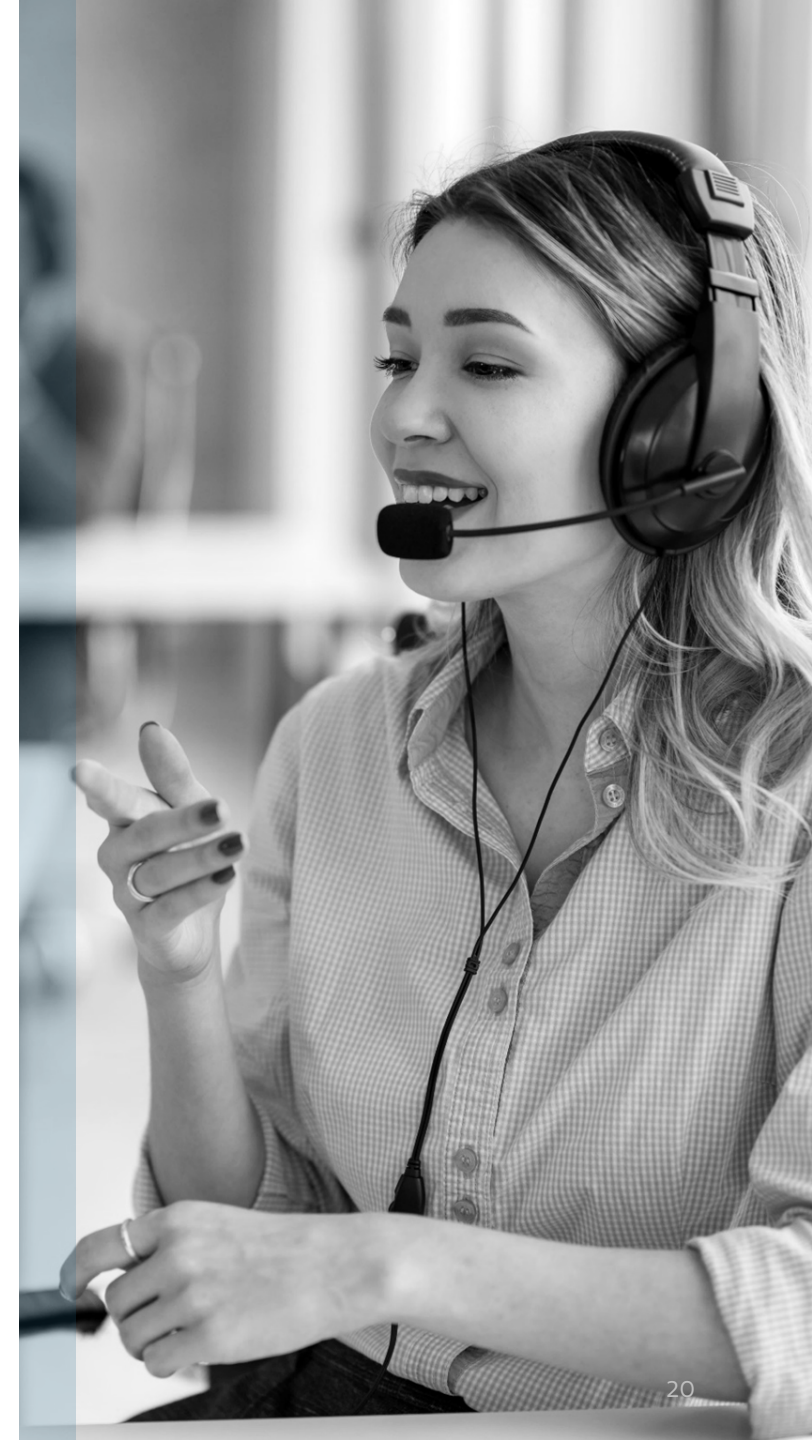


# Here for you every step of the way

Dedicated support when you need it via phone, email, and live chat

- Broker
  - Broker of Record changes
  - Commission questions
- Member
  - Eligibility status
  - Access to Care Issues\*
  - Claims support and benefit questions\*
  - ID Cards
- Employer
  - Employer Enrollment Tool, Employer Connection, and IT support
  - Billing questions, invoices and reinstatements
  - Group Contract

*\*Signed member HIPAA release may be required to discuss member-specific information*





Focusing on  
dental and vision



## Total health, made easy

Employers recognize the value of integrated health benefits—including medical, dental, and vision coverage—creating one simple healthcare experience.



# Regular dental visits improve overall health

Dental exams and cleanings can help to detect and prevent conditions including:

Cardiovascular disease

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Stroke

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Diabetes

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Oral cancer

# 85%

of Americans believe oral health is extremely important to their overall health





# Comprehensive eye exams detect early indicators of health conditions

Eye exams offer an opportunity to view  
blood vessels, detecting:

Diabetes

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Macular Degeneration

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Melanoma

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Alzheimer's

**4x**

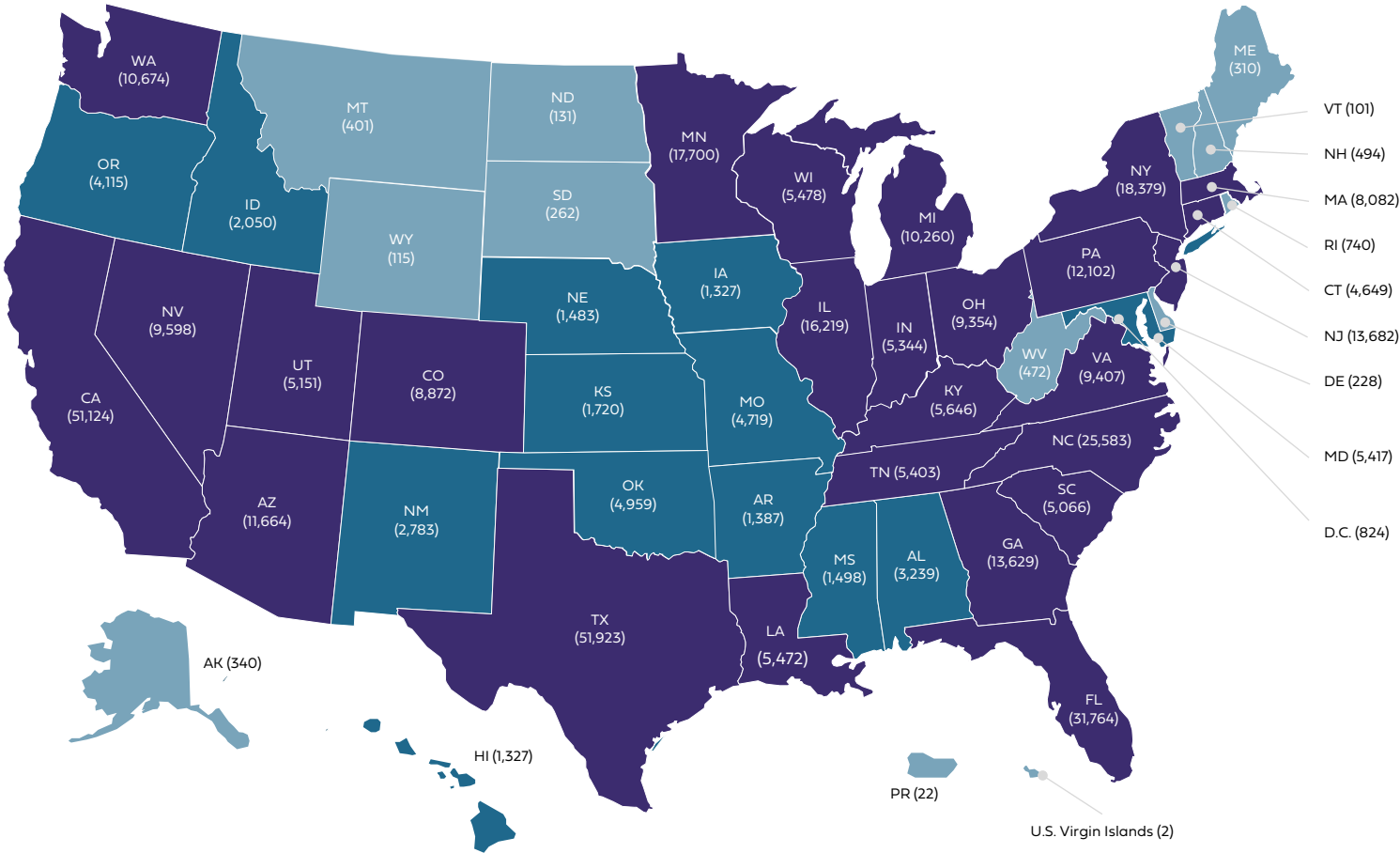
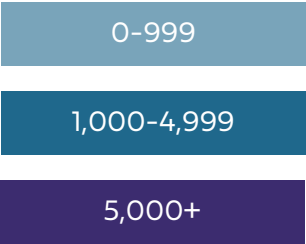
People are 4x more likely to get an  
eye exam than an annual physical



# Blue Shield's dental network is one of the largest in the nation

Blue Shield of California's large dental PPO provider networks give members choice and flexibility. With a wide range of nationwide access, we provide more than 51,000+ access points in California and 390,000+ nationwide.

**Number of providers**



Provider count is based on August 2025 information.

# Broad network with deep discounts, powered by EyeMed

**19,000+**

Vision access points in California

**215,000**

Vision access points nationwide

**25-35%**

Average discount

**98%**

In-network utilization

**Best mix**

of medical and retail optical centers

## National retail providers

LENSCRAFTERS 

**COSTCO**  
OPTICAL

**EYEMART**  
EXPRESS

 **Sam's Club**  
Optical

 **TARGET**  
Optical

**Walmart**  
Vision Center

**PEARLE**  
EST. 1961  
VISION

**AMERICA'S BEST**  
CONTACTS & EYEGLASSES

## Online providers

LENSCRAFTERS 

  
**OAKLEY**



 **TARGET**  
Optical

**contactsdirect**

**GLASSES.COM**

## Discounts

Members can access special offers on the EyeMed microsite to view a platform of additional savings, discounts, and rebates on vision care and services, such as:

- Frames and lenses
- Contacts
- Other vision services and items



# Unlock the value of bundling

Competitive bundle pricing for small business

**10%**  
discount  
on dental and/or vision  
premiums when  
you bundle with medical



# Focused on our future together

Stable,  
predictable  
pricing

Building  
trusted  
relationships

Ease of  
doing  
business





An aerial photograph of a river delta, showing intricate patterns of water and land. The water is a deep teal color, while the land is a dark, almost black, color. The patterns are complex and organic, resembling a map or a piece of art. A large, semi-transparent teal rectangle is overlaid on the right side of the image, and within it is a smaller, semi-transparent dark blue rectangle. The text "Q&A" is centered within the dark blue rectangle.

Q&A





Thank you



Blue Shield of California is an independent member of the Blue Shield Association