



It's time to renew your dental and vision coverage

[Month] [Day,] [Year]

Dear [First Name],

The time to renew or make changes to your coverage for 2027 is from November 1, 2026, to January 31, 2027. You have until December 31, 2026, to make changes to your dental and vision plans for coverage beginning January 1, 2027, and until January 31, 2027, to make changes to your plan for coverage beginning February 1, 2027.

Below is a summary of your premium (monthly cost) changes starting January 1, 2027.



Plan premium changes

	2026 Dental + Vision premium \$[XXX.XX]	2027 Dental + Vision premium \$[XXX.XX]* A change of \$[X.XX], or [X.XX]%
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Changes to your current plan

The difference between your 2026 monthly premiums and your 2027 monthly premium is due to:

- **General costs to administer and deliver essential dental and vision benefits.**
- **Changes to your benefits.**
- **Changes such as age, adding or removing dependents, or moving to a new address.**
- **Increasing costs for services.**

Your premium does not increase based on your individual use of services.

Refer to *Changes to Your Dental and Vision Plan* included in this booklet for a summary of your 2027 plan benefit changes.

* Your 2027 monthly premium is based on our records as of [Month Day, Year]. These amounts may vary based on changes such as age, adding or removing dependents, or moving your household to a new address.

How to renew or change your plan for 2027

Before you decide to keep or change your plan, think about which benefits are important and necessary for you.

If you want to renew your current plan, just continue to pay your monthly bill.

At **blueshieldca.com/myIFPplan**, you can get guidance on plan changes. You can also contact your broker if you need assistance.

Questions?

We're here to help.

- Visit **blueshieldca.com/myIFPplan**,
- Contact your broker, or
- Call us at **[PPO] [(888) 256-3650] [HMO] [(844) 250-2873]** (TTY: 711), 8 a.m. to 8 p.m. PT, Monday through Friday, and 8 a.m. to 6 p.m. PT, Saturday.

Broker compensation disclosure

If you use a broker to help facilitate your enrollment, their compensation is based on a percentage of your total monthly premium. This is paid for by Blue Shield. Your monthly premium will be the same whether you choose to use a broker or not. In addition, your broker may receive a bonus if certain sales thresholds are met.



Getting help in other languages

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.