



2027 Tip Sheets

Los Angeles & Orange Counties

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Plan Name and Counties		Who might fit best in this plan
1	Blue Shield Advantage (HMO) - Los Angeles & Orange Counties This plan includes an over-the-counter items allowance ⁴ , transportation services ² , SilverSneakers®, dental ¹ , vision ¹ , and hearing aids ¹ . It also offers worldwide emergency coverage with no annual limit, NurseHelp 24/7 access, and \$0 copays for primary care and specialist visits.	Our New HPN Plan for 2027 The Blue Shield Advantage (HMO) plan is positioned as a strong overall strong option, offering a balance of low out-of-pocket costs and meaningful supplemental benefits for beneficiaries who want both reliable coverage and a select preferred provider network with ancillary benefits.
2	Blue Shield Inspire (HMO)- Los Angeles & Orange Counties This plan \$0 premium plan includes an over-the-counter items allowance ⁴ , chiropractic services ¹ , SilverSneakers®, dental ¹ , vision ¹ , hearing aids ¹ , personal emergency response system ¹ , transportation services ² , and home meal delivery ⁵ . It also offers worldwide emergency coverage with no annual limit,	Our Lead Plan The Blue Shield Inspire (HMO) plan includes the most robust package of ancillary benefits, making it a great fit for beneficiaries who expect to use additional services and prefer having more benefits included in their coverage with \$0 copays for primary care and specialist visits, and NurseHelp 24/7 access.
3	Blue Shield 65 PlusSM (HMO) - Los Angeles & Orange Counties This plan offers \$0 premium with \$0 copays for primary care and specialist visits, along with NurseHelp 24/7 access and \$0 inpatient hospital care. It includes emergency coverage worldwide with no annual limit and predictable emergency and ambulance cost-sharing. Members also receive core supplemental benefits including a personal emergency response system ¹ , SilverSneakers®, dental ¹ , vision ¹ , and hearing aids ¹ .	Our Classic Plan The Blue Shield 65 Plus SM (HMO) plan sits in the middle of the portfolio, offering more support than basic plans, while remaining simpler than the most benefit-rich options. It provides simple and reliable coverage with a balanced structure, making it an appropriate option for beneficiaries who want straightforward and easy-to-understand Medicare coverage.
4	Blue Shield Medicare + Medi-Cal Plan (HMO-D-SNP) - Los Angeles and San Diego Counties This plan includes an over the counter (OTC) items allowance ⁴ and food and produce, both online and retail with a Flex Card ⁵ , transportation services ² , chiropractic services ¹ , SilverSneakers®, dental ¹ , vision ¹ , hearing aids ¹ , and home meal delivery ⁵ . Primary care visits and specialist visits are \$0, with \$0 inpatient hospital and emergency care, providing strong cost protection for eligible members.	New Name + Same Great Plan The Blue Shield Medicare + Medi-Cal Plan (HMO-D-SNP) stands out with \$0 emergency care, \$0 ambulance services, and a \$0 Part D deductible, delivering significantly lower cost-sharing, making it best positioned for full dual eligible beneficiaries who benefit from enhanced coverage and integrated support.

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Plan Name and Counties		Who might fit best in this plan
5	Blue Shield AdvantageOptimum Plan (HMO) - Los Angeles & Orange Counties This plan includes, transportation services ² , SilverSneakers®, dental ¹ , vision ¹ , and hearing benefits ¹ . It also provides \$0 copays for primary care and specialist visits, NurseHelp 24/7 access, and worldwide emergency coverage with a \$50,000 annual limit.	Formally a Blue Shield Promise Plan The Blue Shield AdvantageOptimum (HMO) plan is positioned as a lower-benefit option within the portfolio, offering essential coverage and core services, but fewer ancillary benefits than Blue Shield Advantage and Blue Shield Inspire. It has a higher out-of-pocket maximum and should be positioned selectively for beneficiaries who are comfortable with a greater level of cost exposure.
6	Blue Shield 65 PlusSM Plan 2 (HMO) - Los Angeles & Orange Counties This plan includes transportation services ² , SilverSneakers®, dental ¹ , and vision ¹ coverage. It offers \$0 copays for primary care and specialist visits, along with NurseHelp 24/7 access and worldwide emergency coverage with a \$50,000 annual limit.	Our Classic Plan The Blue Shield 65 Plus SM Plan 2 (HMO) option is designed for beneficiaries who are focused on essential coverage only and do not require additional supplemental benefits. It is best positioned as a streamlined, lower-enhancement option for beneficiaries who want essential coverage with select added benefits, without the broader ancillary package.

Plan Comparison

Blue Shield Inspire (HMO) leads as the most benefit-rich option, ideal for members who expect to use more services and value the fullest ancillary package. Blue Shield Advantage (HMO) positions as the top overall value, low out-of-pocket costs with select preferred provider network with core supplemental benefits, making it a strong recommendation. Blue Shield 65 PlusSM (HMO) sits in the middle, offering balanced, straightforward coverage without the complexity of richer plans. Blue Shield 65 PlusSM Plan 2 (HMO) and Blue Shield AdvantageOptimum (HMO) are streamlined, lower-enhancement options, best for members focused on essential coverage and willing to accept higher cost exposure or fewer extras. Blue Shield Medicare + Medi-Cal Plan (HMO-D-SNP) is purpose-built for full dual-eligible members, with the lowest cost-sharing, integrated care, and enhanced benefits. All plans maintain \$0 PCP/specialist access and \$0 premiums, so the primary differentiators are MOOP levels and depth of supplemental benefits.

Tip Sheet Footnotes

1. Non-Medicare covered.
2. For non-emergency, plan-approved health related locations within the plan service area.
3. For individuals upon discharge from an inpatient hospital or skilled nursing facility stay. Includes 22 meals and 10 snacks per discharge. Coverage is limited to two discharges per year.
4. Two-time use per quarter allowance for eligible items. Unused allowance cannot be rolled over into the next quarter/month.
5. Members receive a combined Over-the-Counter ("OTC") and Food & Produce allowance. Approved items can be purchased at local approved retailers. The combined OTC and Food & Produce allowance cannot be rolled over from quarter to quarter. Since the Food & Produce benefit is a Special Supplemental Benefit for the Chronically Ill ("SSBCI"), not all plan members will qualify. Eligible members must meet the definition of a "chronically ill" enrollee and have at least one or more chronic conditions as outlined by the Plan to receive the benefit. Members who do not qualify for the SSBCI Food and Produce allowance will still receive a spending card, which can be applied toward OTC items online or retail (in-store). Please know the combined OTC and Food & Produce Allowance is separate from the hearing aid allowance. On the same spending card, members will also receive a yearly allowance for hearing aids.

Only plans and counties that can accept enrollments in 2027 are shown. Limitations may apply. Benefits vary by county and plan. Please refer to Summary of Benefits for details. Blue Shield 65 Plus is a service mark of Blue Shield of California. SilverSneakers® is a registered trademark of Tivity Health, Inc. © 2026 Tivity Health, Inc. All rights reserved. Other providers are available in our network.

Blue Shield of California is an HMO, HMO D-SNP, and PDP plan with a Medicare contract and a contract with the California State Medicaid Program. Enrollment in Blue Shield of California depends on contract renewal.

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