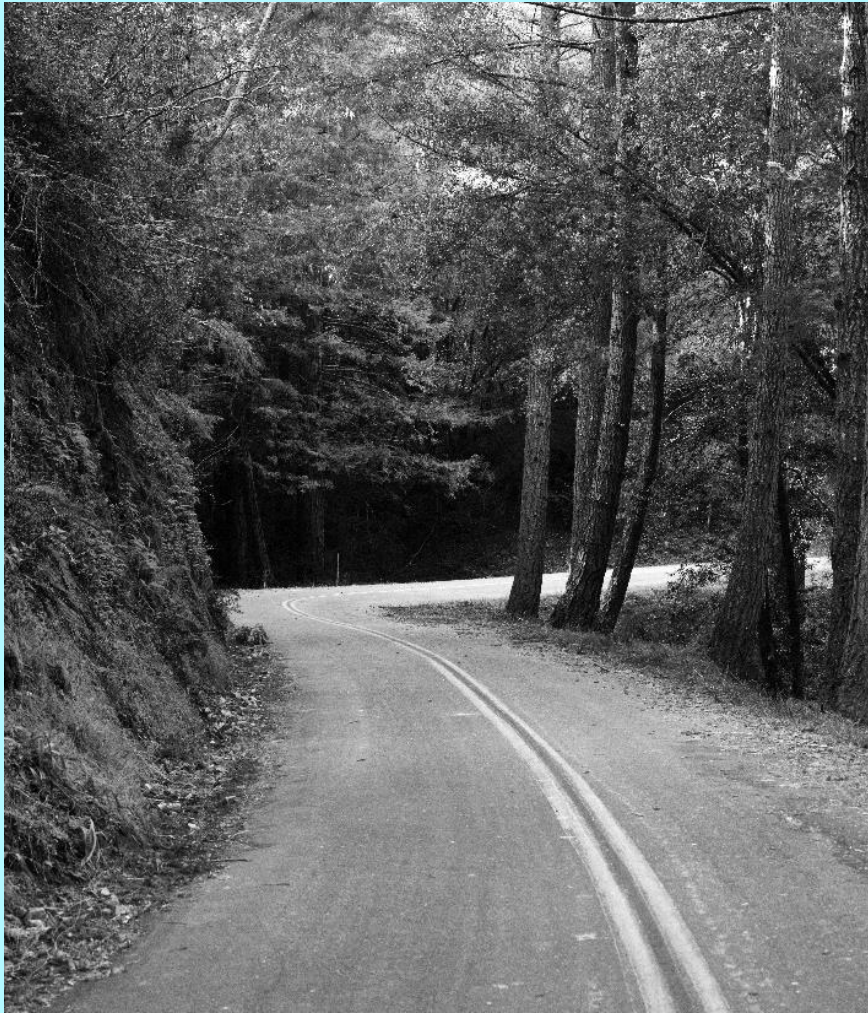




2027 Tip Sheets

Alameda, San Mateo,
Santa Clara, San Joaquin,
Stanislaus, and Merced
Counties

Tip Sheets

Alameda, San Mateo, Santa Clara, San Joaquin, Stanislaus, and Merced Counties

Plan Name and Counties	Who might fit best in this plan
1 Blue Shield Inspire (HMO) - San Joaquin, Stanislaus, Merced & Santa Clara Counties Blue Shield Inspire (HMO) is Blue Shield's established Medicare Advantage offering in Northern California. It provides members with comprehensive core medical and supplemental benefits backed by the stability, trust, and long-term commitment of the Blue Shield brand. This plan includes chiropractic services, embedded dental¹, vision¹ and hearing benefits¹, an over-the-counter items allowance⁴, SilverSneakers®, and \$0 copay Primary Care Physician office visits and a \$0 copay specialist visits.	Our Classic Plan Members who value Blue Shield's long-standing presence in the Medicare market and are looking for a dependable plan backed by a trusted brand with a history of serving Northern California communities
2 Blue Shield Advantage (HMO)- San Joaquin County Built on Blue Shield's High Performing Network (HPN), this plan combines a competitive monthly premium, lower out-of-pocket costs, and streamlined benefits. Designed to deliver high-quality care through a curated network of providers, Blue Shield Advantage (HMO) offers strong value for cost-conscious members. The plan includes an over-the-counter items allowance⁴, SilverSneakers®, dental¹, vision¹, and hearing benefits¹.	Lead Plan Members looking for a competitive premium, lower maximum out-of-pocket costs, and strong overall value through Blue Shield's High Performing Network. In San Joaquin County, this is the plan Blue Shield is prioritizing for growth and market competitiveness.
3 Blue Shield Inspire (HMO) - Alameda, San Mateo counties Blue Shield Inspire (HMO) continues Blue Shield's commitment to providing a stable Medicare Advantage option backed by a trusted brand and a long-standing presence in the market. Members receive comprehensive medical coverage and supplemental benefits with the confidence of a well-established plan. This plan includes an over-the-counter items allowance⁴, chiropractic services¹, dental¹, vision¹, hearing benefits¹, chiropractic services¹, and SilverSneakers®.	Our Classic Plan Members who value consistency, reliability, and the security of choosing a Medicare Advantage plan from a trusted California health plan with a long history of serving Medicare beneficiaries.

Plan Comparison

For 2027, Blue Shield has expanded its Northern California Medicare Advantage portfolio with the addition of Blue Shield Advantage (HMO) in Sacramento and Placer counties. Blue Shield Advantage (HMO) is designed to compete strongly in the market through a competitive premium, lower out-of-pocket costs, and access to Blue Shield's High Performing Network (HPN). Blue Shield Inspire (HMO) continues to provide a stable and trusted Medicare Advantage option backed by Blue Shield's long-standing commitment to serving Medicare members. In counties where both plans are available, Blue Shield Advantage (HMO) offers a strong value-focused option, while Blue Shield Inspire (HMO) reinforces Blue Shield's reputation for stability, sustainability, and trusted coverage.

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.

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.

Blue Shield of California is an independent member of the Blue Shield Association. The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability.



2027 Tip Sheets

Sacramento & Placer Counties

Tip Sheets

Sacramento and Placer Counties

Plan Name and Counties	Who might fit best in this plan
1 Blue Shield Advantage (HMO) - Sacramento, Placer Counties	New Plan

New for 2027, Blue Shield Advantage (HMO) brings Blue Shield's High Performing Network (HPN) to Sacramento and Placer counties. The plan combines a competitive premium, lower out-of-pocket costs, and streamlined benefits while offering access to a curated network of high-quality providers. This plan includes SilverSneakers®, along with core dental and vision¹ benefits, delivering a focused, streamlined supplemental package.

Members seeking a competitive Medicare Advantage plan that balances affordability, predictable cost sharing, and access to a high-quality provider network. This plan is expected to be a key growth opportunity in Sacramento and Placer counties.

Plan Comparison

For 2027, Blue Shield has expanded its Northern California Medicare Advantage portfolio with the addition of Blue Shield Advantage (HMO) in Sacramento and Placer counties. Blue Shield Advantage (HMO) is designed to compete strongly in the market through a competitive premium, lower out-of-pocket costs, and access to Blue Shield's High Performing Network (HPN).

Tip Sheet Footnotes

1. Non-Medicare covered.

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