



2027 Tip Sheet

San Diego County

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Plan Name and Counties		Who might fit best in this plan
1	Blue Shield 65 PlusSM (HMO) - San Diego County This plan offers \$0 premium with a \$1,600 maximum out-of-pocket and maintains \$0 copays for both primary care and specialist visits. It includes an over-the-counter items allowance ⁴ , transportation services ² , a personal emergency response system ¹ , chiropractic services ¹ , SilverSneakers®, dental ¹ , vision ¹ , hearing aids ¹ , and home meal delivery ⁵ , along with \$0 copay NurseHelp 24/7 access and worldwide emergency coverage with no annual limit.	Our Lead Plan Compared to other San Diego County plans, Blue Shield 65 Plus (HMO) provides one of the most comprehensive supplemental benefit packages, matching or exceeding Blue Shield Value Advantage in breadth of benefits, while offering a higher out-of-pocket maximum than Blue Shield Advantage, making it a strong, well-balanced option within the portfolio.
2	Blue Shield Advantage (HMO) - San Diego County This plan includes an over-the-counter (OTC) items allowance (online and retail) with a Flex Card ⁴ , transportation services ² , SilverSneakers®, dental ¹ , vision ¹ , and hearing benefits ¹ . It offers \$0 copays for primary care and specialist visits, \$0 copay NurseHelp 24/7 access, and predictable cost-sharing.	Our New HPN Plan for 2027 Blue Shield Advantage (HMO) delivers one of the lowest out-of-pocket maximums while maintaining a strong core set of supplemental benefits with a select preferred provider network. It offers a broader ancillary package than Blue Shield AdvantageOptimum Plan 1 and remains more cost-protective than Blue Shield 65 Plus.
3	Blue Shield Medicare + Medi-Cal Plan (HMO-D-SNP)- San Diego & Los Angeles Counties This plan includes an over the counter (OTC) items allowance 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 This is an exclusively aligned plan that designed for full dual eligible for Medicare and Medi-Cal beneficiaries. This plan assists with covering traditional Medicare costs with robust ancillary benefits. Beneficiaries will have access to dedicated Customer Service personnel who are trained to answer both Medicare and Medi-Cal questions and provides care coordination. The plan offers access to the full Blue Shield network and offers comprehensive dental with Delta Dental.
4	Blue Shield AdvantageOptimum Plan 1 (HMO) - San Diego County This plan includes an over the counter (OTC) items allowance ⁴ , transportation services ² , SilverSneakers®, dental ¹ , vision ¹ . Members have \$0 copays for primary care visits and a \$30 copay for specialist visits, along with NurseHelp 24/7 access and defined inpatient hospital cost-sharing.	Formally a Blue Shield Promise Plan Blue Shield AdvantageOptimum Plan 1 (HMO) has a higher maximum out-of-pocket and more limited benefit depth than Blue Shield Advantage, which offer stronger cost protection and broader ancillary coverage. It also retains standard emergency cost-sharing and a limited worldwide emergency coverage cap, positioning it as a more basic, lower-enhancement option within the portfolio for beneficiaries who prioritize core coverage over richer supplemental benefits.

Plan Comparison

Blue Shield 65 PlusSM (HMO) is the lead plan, offering the most comprehensive supplemental package with a slightly higher MOOP. Blue Shield Advantage (HMO) positions as the top recommendation, combining one of the lowest MOOPs with strong core ancillary benefits and better cost protection. Blue Shield Medicare + Medi-Cal Plan (HMO D-SNP) is specialized for full dual eligibles, with lowest cost-sharing, integrated care coordination, and enhanced benefits. Blue Shield AdvantageOptimum Plan 1 (HMO) is the entry/basic option, with higher MOOP and fewer enhancements, suited for core coverage needs. Overall, the portfolio ladders from basic (Blue Shield AdvantageOptimum) to balanced value (Blue Shield Advantage) to benefit-rich lead plan (Blue Shield 65 PlusSM), with D-SNP as the targeted dual-eligible solution.

* Please note that Blue Shield Medicare + Medi-Cal Plan (HMO-D-SNP)- is also available in LA county.

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.

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.