



Focusing on our
future together



Your small business team



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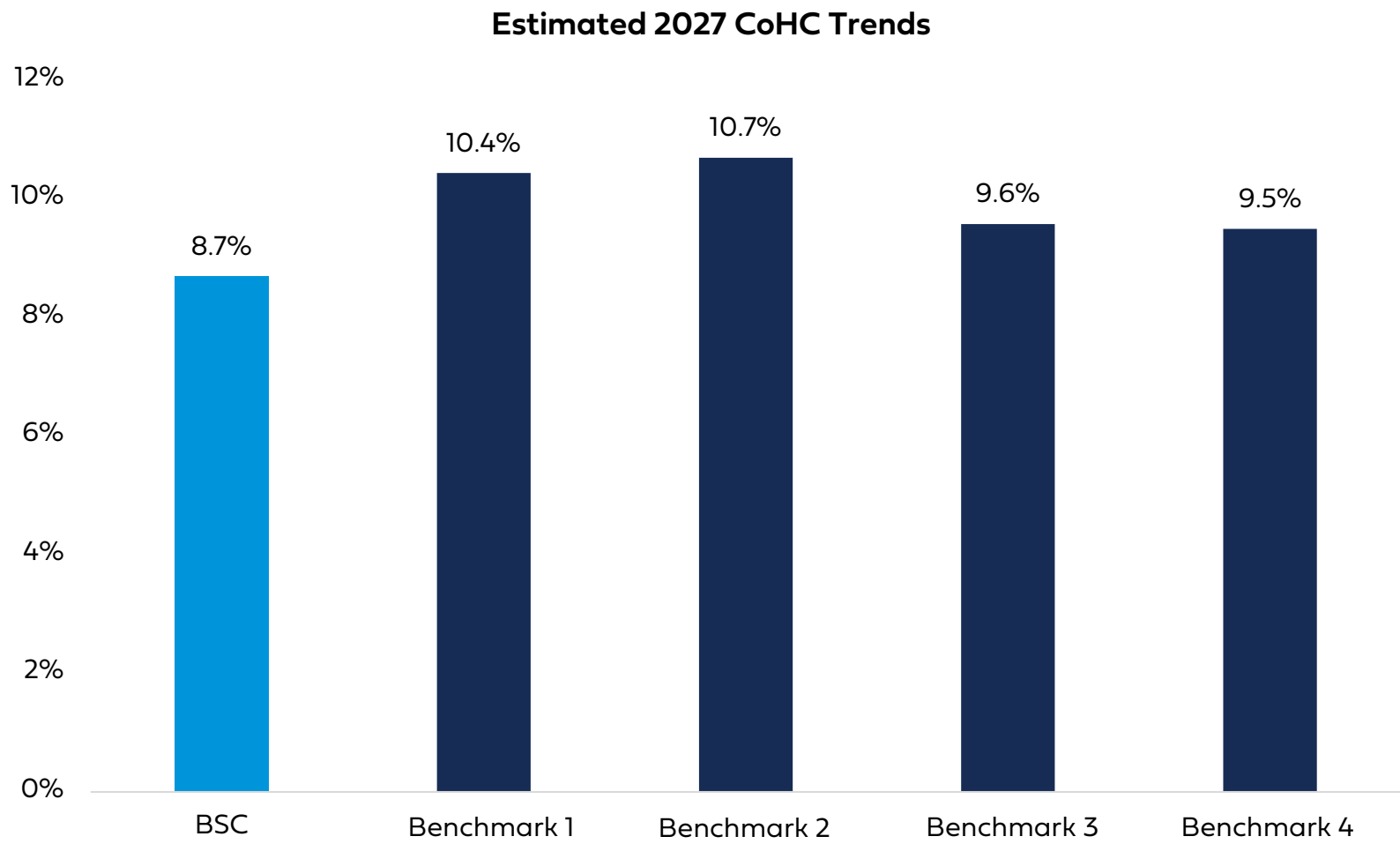
Christine McKinney
Vice President,
Customer Experience and Digital Transformation

Let's talk

- Welcome & opening remarks
- Affordability and industry trends
- Digital roadmap
- Ease of doing business
- Final thoughts
- Q&A



2027 CoHC trends expected to be elevated across the industry



We remain committed to delivering value and affordability



Value based payment models

Shared accountability
for healthcare costs



Data centric strategies

Advanced analytics
identify upcoding and
improve quality



Responsible provider contracting

Intentional
partnerships leading
to better value

90%

targeted spend in value-
based payments by 2028

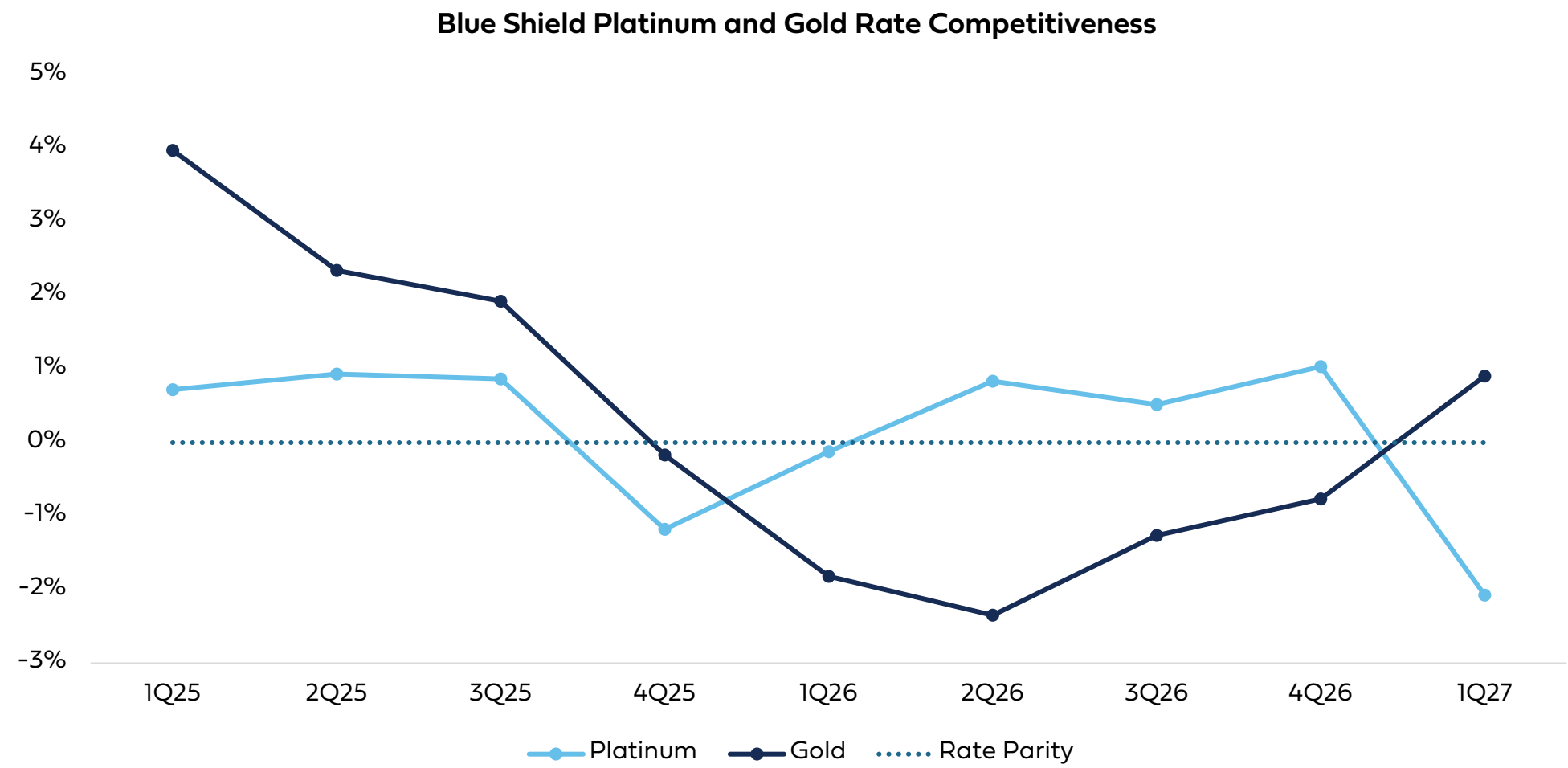
\$38 PMPM

value from payment
integrity program

100+

initiatives implemented by
Office of Affordability

Blue Shield has improved our rate position, particularly in Gold and Platinum products





Digital roadmap

To deliver on Blue
Shield's mission, we
need three things to
happen at the
same time

Drive affordability
and improve health
outcomes

Be the health plan
members love

Champion patient
and member-centric
provider partnerships

Area of focus for
today's discussion



Which is why Blue Shield is focusing on simplifying key moments while building trust through increased transparency and navigation

- Digital ID cards
- Personalized member dashboard

- Find high-quality providers
- Schedule appointments

- Member 360: connecting Digital, Call Center, and Care Management
- 24/7 Conversational Chatbot

Welcome



Benefits & coverage



Accessing care



Receiving & managing care



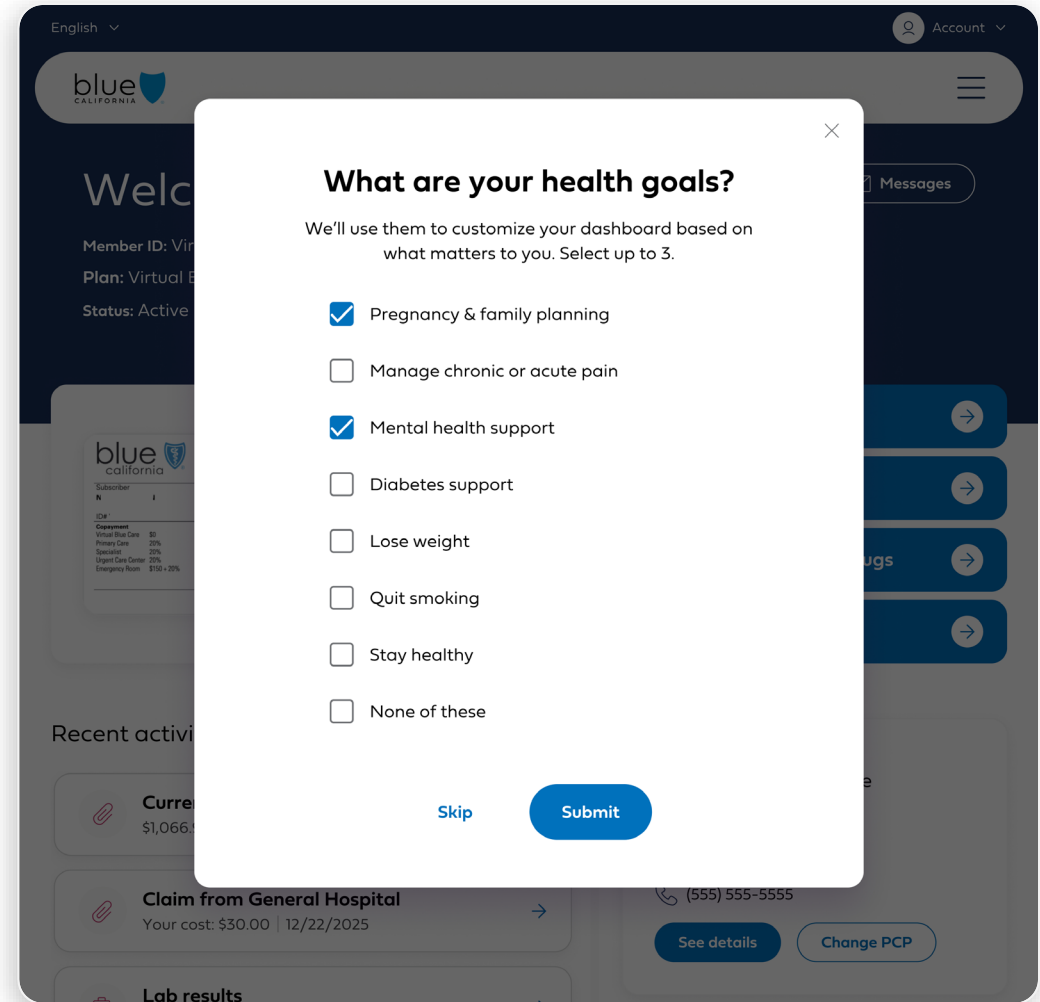
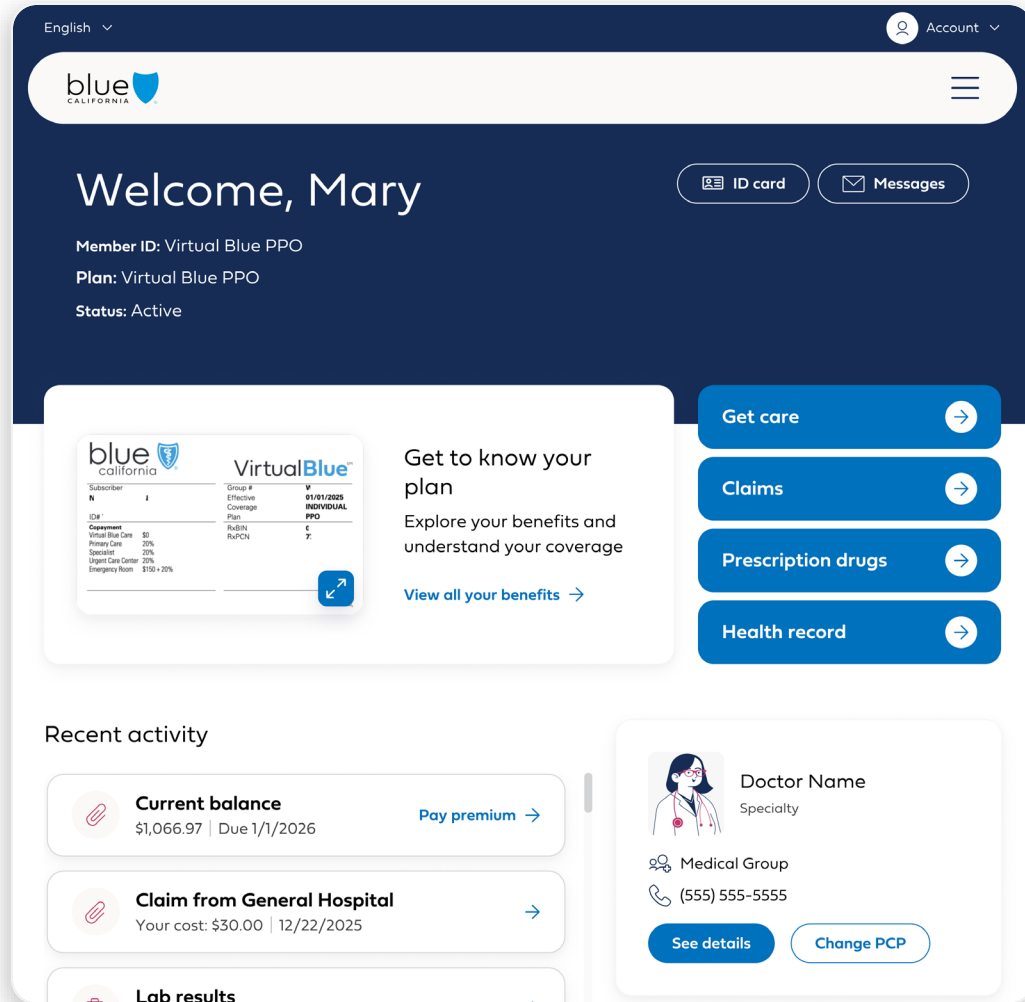
Navigation

- Simplified benefits and co-pay clarity
- Integrated treatment cost estimator tool

- Find highest quality care at lowest cost
- Receive personalized Clinical Navigation

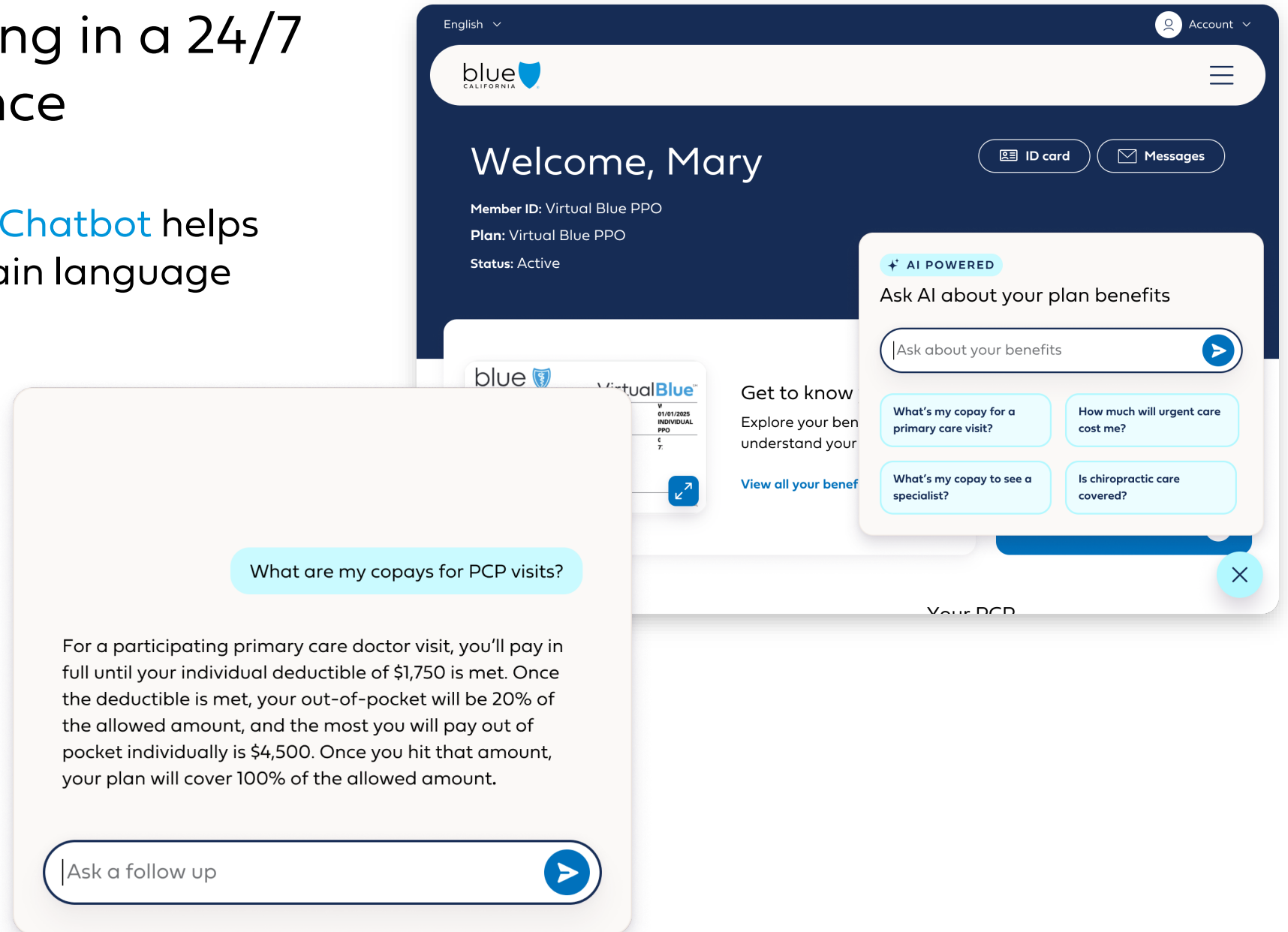


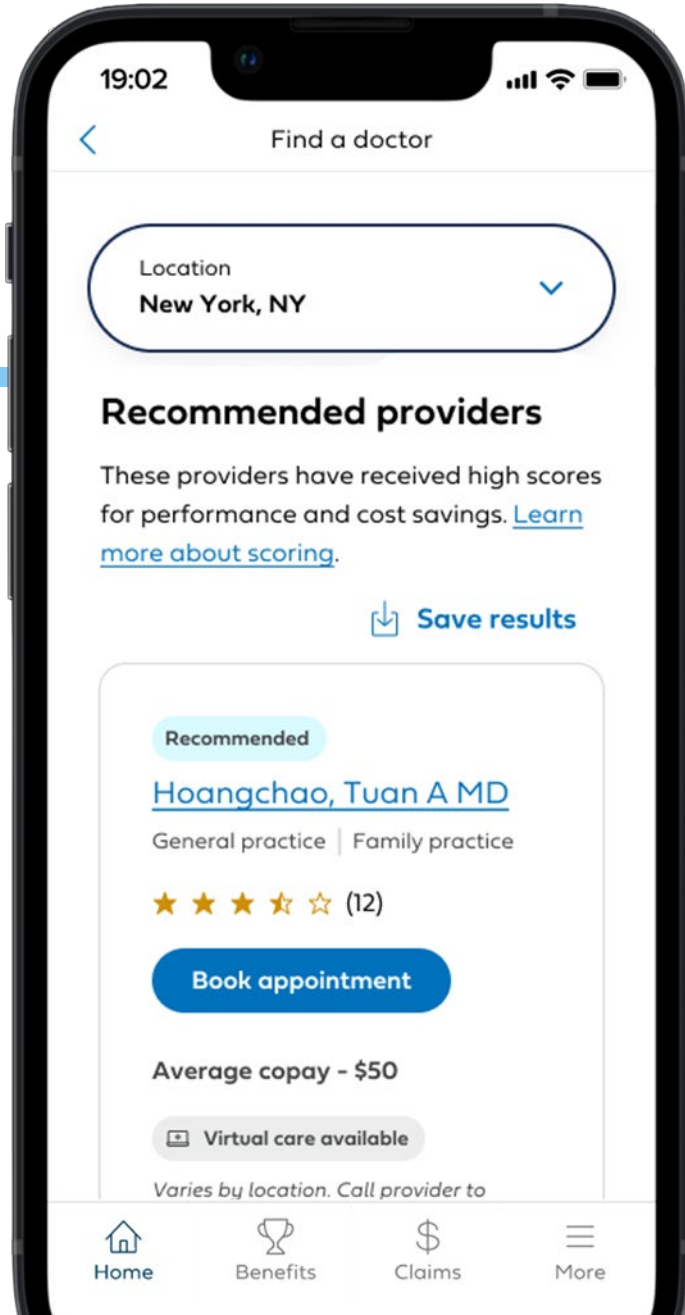
Welcome experience begins with a streamlined dashboard and interactive questions so BSC can personalize digital experiences



Blue Shield is investing in a 24/7 digital-first experience

Two-way **Conversational AI Chatbot** helps members find answers in plain language





Guiding members to care

Making it easier for members to make better decisions about their care by using Find a doctor as an entry point

By expanding our most-used tool, Find a doctor, we turn a familiar starting point into a more powerful all-in-one destination where members can do more, intuitively and seamlessly.

- Guides members to high-quality, low-cost providers
- Search expanded to national provider network
- Personalized benefits and programs tailored to each member



Ease of doing
business

Making business easier for you and your clients

Committed to California

- Reliable service in all California counties with a full suite of plans available statewide
- Local sales and account management teams who know you and your book of business

Easy enrollment to minimize disruption

- Simple enrollment process
- Flexible underwriting guidelines
- Variety of plan options to fit your book of business

Clearing the path for an easy transition

Transitional underwriting guidelines

Effective dates: October 1, 2026 – March 31, 2027

- Minimum 3 enrolling subscribers with Blue Shield and one other carrier's HMO
- Health Net bill accepted in lieu of payroll documents with 3+ enrolling subscribers
- One-time anniversary month flexibility for Health Net groups

Please contact your Blue Shield of California representative for complete program rules and details.



Introducing the Health Net to Blue Shield transition bonus

New opportunities. Greater rewards.
Help your Health Net groups make the move to Blue Shield and earn more.

WHO IS ELIGIBLE?		Eligible sales include new fully insured Small Business groups sold direct or through a General Agent.		
Medical member bonus		Specialty bonus		Applicable effective dates
1–50 members	\$100 per member	Dental	\$20 per member	October 1, 2026 through March 31, 2027
51–100 members	\$150 per member	Vision	\$5 per member	
101+ members	\$200 per member			

Sell more. Earn more. Bonus calculations are based on active membership as of March 31, 2027.

We're focused on digital solutions built around you

Employer Enrollment Tool

- Simple, easy to use tool with dozens of features
- New member enrollments in 3 minutes and whole groups in as little as 30 minutes complete with member IDs

API Integration

- Data integration with your agency platform for faster member and group maintenance changes
- Member maintenance APIs launch in Q1 2027. Group maintenance and renewals to follow later in the year



Showing up for Open Enrollment

The right plans. The right support.
A simpler experience when it matters most.

Key dates:

Renewal period	Download 60-day renewal kits from Shield Renewals	60-day renewal notice mailed to Group Administrator	Make group-level changes using Online Renewal
November '26	August 7, 2026	August 27, 2026	August 3, 2026
December '26	August 7, 2026	September 24, 2026	September 2, 2026
January '27	October 20, 2026	October 27, 2026	October 21, 2026

Ready to show up for
the moments that matter.

Affordability

Easy member experiences

Simple to sell & renew



Thank you





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