



Broker Alert

Q4 2025 rates now available through your preferred quoting engine

We are pleased to announce Q4 2025 rate book is now available. Our fourth-quarter 2025 rate action is a statewide average of 1.9%. Quarterly rate action and rates including closed rate books, can be found on the dedicated [Small Business Rates page](#) on Broker Connection.

October, November, and December 2025 renewals

Groups renewing in October, November, and December will be available to brokers through Shield Renewals on Monday, July 14. Group-level changes can be made using the Employer Enrollment Tool starting July 16 for October renewing groups, August 3 for November renewing groups, and September 2 for December renewing groups. Dates are subject to change.

View all your group renewal information by visiting the [Renewal Center page](#). To learn more about the Employer Enrollment Tool download the consolidated [EET Broker User Guide](#).

2025 medical and dental updates

You can expect minimal changes to our medical plan portfolios. Updates for Q4 include improved deductibles and out-of-pocket maximums, added benefits, easier HMO pairing, and expanding access to care. Please visit the [Product Cycle page](#) for more information.

Compliance with SB 729's fertility service requirements

Although the effective date of [SB 729](#) has been delayed until January 1, 2026, we want to be proactive in supporting our small business clients. On July 1, 2025, ART riders were updated to comply with the requirements of SB 729, ensuring parity between medical and ART benefit cost shares. As a reminder, small business coverage remains optional. Small groups that chose to offer coverage under SB 729 will see coverage changes take effect upon new enrollment or renewal.

To learn more and help prepare your clients, view the [ART crosswalk table](#) showing the corresponding ART rider for your client's medical plan, and download the updated rider from the [Small Business Summary of Benefits page](#).

Dental PPO plan withdrawals

As part of our product transformation and portfolio simplification efforts, three DPPO plans were withdrawn beginning January 1, 2025:

- SmileSM Deluxe 50/1500/Ortho/MAC
- SmileSM Deluxe Gold 50/1500/Ortho/U85/NR
- Ultimate Dental Plus PPO for Small Business
50/2000/Ortho/MAC/NR

See this [mapping grid](#) for a list of withdrawn plans and corresponding recommended available plans. You can also use the [Plan Comparison Tool](#) to compare benefits between a withdrawn plan and an available plan by using the "Compare year over year" function.

We provide written communication to employer groups enrolled in withdrawn plans 60 days prior to their anniversary. Please contact your Blue Shield account manager for more information.

Additional resources

The Q4 2025 Sales Guides provides you with comprehensive information about selling Blue Shield of California products with added value propositions. Topics include 'Why choose Blue Shield?', understanding our plan offerings, eligibility and more. Download the [Medical Sales Guide](#) and the [Specialty Sales Guide](#) for Q4 2025 now.

The [plan cheat sheet](#) is a quick guide to all our 2025 medical plan offerings. You can use this guide to easily identify richer and leaner plans and compare plan benefits within a plan family.

For additional support and information your Blue Shield support team is available to you throughout the year. Visit the [broker resource page](#) on Broker Connection, contact Broker Services at (800) 599-5905, or email producer.services@blueshieldca.com.

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