



2026 Summary of Benefits

Blue Shield Medicare (PPO) with Dental and Vision

Group Medicare Advantage Prescription Drug Plan for
CalPERS

Effective January 1, 2026 - December 31, 2026

2026 Summary of Benefits

Blue Shield Medicare (PPO)

Effective January 1, 2026 - December 31, 2026

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, **please contact your Plan Sponsor or call Blue Shield Medicare Customer Service at (888) 802-4599 (TTY: 711), 7 a.m. to 8 p.m. PT, seven days a week.**

Blue Shield Medicare includes Medicare health care (Part C) and prescription drug (Part D) coverage offering you the convenience of having both your medical services and prescription drugs covered through one plan.

To join **Blue Shield Medicare** you must be entitled to Medicare Part A and Part B, meet your Plan Sponsor's eligibility requirements, permanently live in the plan service area, and be a United States Citizen or lawfully present in the United States. Your Medicare-eligible dependents may also join Blue Shield Medicare if they meet these requirements.

If you want to know more about the coverage and costs of Original Medicare, look in your current **"Medicare & You"** handbook. View it online at www.medicare.gov/medicare-and-you or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

Our service area includes all 50 states, the District of Columbia, Puerto Rico, the United States Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands.

Look up providers, pharmacies, and covered drugs on our website:

- *Provider Directory* – blueshieldca.com/medicare/providerdirectory
- *Pharmacy Directory* – blueshieldca.com/calpers-retirees
- *Formulary* (List of covered drugs) – blueshieldca.com/calpers-retirees

Blue Shield of California's pharmacy network includes limited lower-cost, pharmacies with preferred cost sharing. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost pharmacies with preferred cost sharing in your area, please call Customer Service at **(888) 802-4599 (TTY: 711)**, 7 a.m. to 8 p.m., PT, or consult the online pharmacy directory at blueshieldca.com/calpers-retirees.

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CalPERS

Premiums and benefits		In-network you pay	Out-of-network you pay
 Monthly plan premium You must continue to pay your Medicare Part B premium in addition to the plan premium, if applicable.		Your Plan Sponsor is responsible for paying premiums beyond your monthly Medicare Part B premium, Medicare Part A premium (if applicable), and extra amounts (i.e. IRMAA, Part D Late Enrollment Penalties (LEP), etc.). If you are responsible for any contribution to the premiums, your Plan Sponsor will tell you the amount you must contribute to the premium.	
	Annual maximum out-of-pocket amount Does not include Part D prescription drugs. This is the most you would pay for the year for covered Medicare Parts A and B services.	\$1,500 for services you receive from both in- and out-of-network providers combined.	
Health plan deductible		\$0	

For a complete list of services, limitations, or exclusions, please refer to the EOC at blueshieldca.com/calpers-retirees.

Summary of Benefits (cont'd)

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Blue Shield Medicare (PPO)
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Benefits	In-network you pay	Out-of-network you pay
 Ambulance services* Per trip (one way)	\$0	\$0
 Dental services (Medicare-covered) • Performed by your primary care physician (PCP)	\$0	\$0
• Performed at a specialist's office	\$0	\$0
 Diabetic supplies and services* • ACCU-CHEK® blood glucose monitors • Dexcom and Freestyle Libre continuous glucose monitors	\$0	\$0
• Blood glucose monitors and continuous glucose monitors from all other manufacturers	20% coinsurance	20% coinsurance
• Diabetes self-management training, diabetic services, and supplies (excluding blood glucose monitors and continuous glucose monitors)	\$0	\$0
 Diagnostic services, labs, and imaging* • Diagnostic radiology services (such as MRIs, CT scans, PET scans, etc.) • Lab services • Diagnostic tests and procedures • Outpatient X-rays • Therapeutic radiology services (such as radiation treatment for cancer)	\$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0

* Prior authorization and/or a referral from your provider may be required.

† Services do not apply to the plan's maximum out-of-pocket limit.

For a complete list of services, limitations, or exclusions, please refer to the EOC at plan blueshieldca.com/calpers-retirees.

Summary of Benefits (cont'd)

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Blue Shield Medicare (PPO)

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Benefits	In-network you pay	Out-of-network you pay
 Doctor visits • Primary care physician (PCP)	\$0	\$0
• Specialists	\$0	\$0
 Durable medical equipment (DME) and related supplies (e.g., wheelchairs, oxygen)*	\$0	\$0
 Emergency care • Worldwide coverage† This copay is waived if you are admitted to the hospital within one day for the same condition. No combined annual limit for covered emergency care and urgently needed services outside the United States and its territories.	\$50	\$50
 Hearing services • Hearing exam (Medicare-covered)	\$10	\$10
 Inpatient hospital care* Copay per stay. Our plan covers an unlimited number of days for each Medicare-covered inpatient hospital stay.	\$0	\$0
 Medicare Part B prescription drugs* Insulin obtained under Part B (when taken with an insulin pump) will not exceed \$35 copay for a one-month supply.	\$0	\$0
 Mental health services* • Inpatient services in a psychiatric hospital (For each Medicare-covered stay for days 1 - 150) If you go over the 150-day limit, you will be responsible for all costs. • Outpatient group therapy visit • Outpatient individual therapy visit	\$0 \$0 \$0	\$0 \$0 \$0

* Prior authorization and/or a referral from your provider may be required.

† Services do not apply to the plan's maximum out-of-pocket limit.

For a complete list of services, limitations, or exclusions, please refer to the EOC at plan blueshieldca.com/calpers-retirees.

Summary of Benefits (cont'd)

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Benefits	In-network you pay	Out-of-network you pay
 Opioid treatment program services*	\$0	\$0
 Outpatient hospital services* Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery. • Emergency room visit Waived if you are admitted to the hospital within one day for the same condition. • Outpatient hospital facility • Observation services	\$50	\$50
 Outpatient surgery* • Ambulatory surgical center • Outpatient hospital facility	\$0	\$0
 Podiatry services (foot care) • Foot exams and treatment (Medicare covered)	\$10	\$10
 Preventive care Any additional preventive services approved by Medicare during the contract year will be covered.	\$0	\$0
 Prosthetic and orthotic devices and related supplies* • Prosthetic and orthotic devices (e.g., braces, artificial limbs) • Medical supplies (e.g., splints, casts)	\$0	\$0

* Prior authorization and/or a referral from your provider may be required.

† Services do not apply to the plan's maximum out-of-pocket limit.

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Summary of Benefits (cont'd)

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Blue Shield Medicare (PPO)
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Benefits	In-network you pay	Out-of-network you pay
 Rehabilitation services* • Occupational therapy • Physical therapy • Speech and language therapy	\$0 \$0 \$0	\$0 \$0 \$0
 Skilled nursing facility (SNF) care* For each stay in a Medicare-certified skilled nursing facility. If you go over the 100-day limit, you will be responsible for all costs; no prior hospitalization required with network provider.	\$0 per day for days 1 - 100	\$0 per day for days 1 - 100
 Urgently needed services • Worldwide coverage† These copays are waived if you are admitted to the hospital within one day for the same condition. No combined annual limit for covered emergency care and urgently needed services outside the United States and its territories. - Network urgent care center within the plan service area - Urgent care center outside your plan service area - Emergency room within your plan service area - Emergency room outside your plan service area	\$0 \$0 \$50 \$50	\$0 \$0 \$50 \$50

* Prior authorization and/or a referral from your provider may be required.

† Services do not apply to the plan's maximum out-of-pocket limit.

For a complete list of services, limitations, or exclusions, please refer to the EOC at plan blueshieldca.com/calpers-retirees.

Summary of Benefits (cont'd)

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Benefits	In-network you pay	Out-of-network you pay
 Vision services • Exam to diagnose and treat diseases and conditions of the eye* Copay for each Medicare-covered visit	\$10	\$10
• One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens	\$0	\$0

* Prior authorization and/or a referral from your provider may be required.

† Services do not apply to the plan’s maximum out-of-pocket limit.

For a complete list of services, limitations, or exclusions, please refer to the EOC at plan blueshieldca.com/calpers-retirees.

Summary of Benefits (cont'd)

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Additional benefits included in your plan

Benefits	In-network you pay	Out-of-network you pay
 Annual physical exam[†] Limited to one in- or out-of-network exam every 12 months.	\$0	\$0
 Health and wellness programs[†] Basic gym access through SilverSneakers[®] fitness	\$0	Not covered
NurseHelp 24/7SM (telephone and online support)	\$0	Not covered
LifeReferrals 24/7 – Access to counselors, consultations, information, and referrals for a wide range of family and personal issues	\$0	Not covered
Over-the-counter (OTC) Items \$80 allowance per quarter for covered items. You can place 2 orders per quarter and cannot roll over your unused allowance into the next quarter.	\$0	\$0
Routine (non-Medicare covered) acupuncture services Limited to 20 visits combined, per year, for routine chiropractic services and routine acupuncture services. The allowed amount for an out-of-network provider is the amount ASH would have allowed for an in-network provider performing the same service.	\$15	\$15 plus all charges above the allowed amount

* Prior authorization and/or a referral from your provider may be required.

† Services do not apply to the plan's maximum out-of-pocket limit.

For a complete list of services, limitations, or exclusions, please refer to the EOC at plan blueshieldca.com/calpers-retirees.

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Blue Shield Medicare (PPO)
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Benefits	In-network you pay	Out-of-network you pay
Routine (non-Medicare covered) chiropractic services Limited to 20 visits combined, per year, for routine chiropractic services and routine acupuncture services. The allowed amount for an out-of-network provider is the amount ASH would have allowed for an in-network provider performing the same service.	\$15	\$15 plus all charges above the allowed amount
 Hearing services[†] Routine (non-Medicare covered) hearing exam[†] Limited to 1 in- or out-of-network exam per year.	\$0	\$0
Hearings aids[†] Up to two hearing aids and two hearing aid fittings and evaluations (applies to both ears combined) Hearing supplies and accessories (including batteries) Hearing aid repairs and modifications You may obtain these services at the hearing aid provider of your choice. You will be reimbursed up to \$1,000 every 3 years.	\$0	\$0
 Podiatry services (foot care) Routine (non-Medicare covered) foot care[†] You will be reimbursed up to \$100 per year (limited to 6 visits per year, combined in- and out-of-network)	\$0	\$0

* Prior authorization and/or a referral from your provider may be required.

† Services do not apply to the plan's maximum out-of-pocket limit.

For a complete list of services, limitations, or exclusions, please refer to the EOC at plan blueshieldca.com/calpers-retirees.

Summary of Benefits (cont'd)

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Benefits	In-network you pay	Out-of-network you pay
 Transportation services (non-Medicare covered)[†] 24 one-way trips to plan approved health-related locations every year and each trip may not exceed 70 miles.	\$0	\$0
 Vision services[†] • Routine (non-Medicare covered) eye exam, including refraction[†] Limited to one in- or out-of-network exam every 12 months.	\$10	\$10

* Prior authorization and/or a referral from your provider may be required.

† Services do not apply to the plan’s maximum out-of-pocket limit.

For a complete list of services, limitations, or exclusions, please refer to the EOC at plan blueshieldca.com/calpers-retirees.

Part D prescription drug coverage

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You pay the following

Part D prescription drug benefit

Stage 1: Annual deductible This stage does not apply because there is no deductible.

Annual Home Delivery Service Out-of-Pocket Maximum Once you've paid \$1,000 for Tier 1, Tier 2 and Tier 4 formulary drugs through the plan's home delivery service, you pay \$0 for Tier 1, Tier 2 and Tier 4 formulary drugs through the plan's home delivery service.

Stage 2: Initial coverage (After you pay our deductible, if applicable)	Preferred retail cost-sharing (in-network)		Standard retail cost-sharing (in-network) [^]	
	30-day supply	90-day supply ^{NDS}	30-day supply	90-day supply ^{NDS}
Tier 1: Generic drugs	\$5	\$10	\$5	\$15
Tier 2: Preferred brand drugs	\$20	\$40	\$20	\$60
Tier 2: Covered insulins**	\$20	\$40	\$20	\$60
Tier 3: Non-preferred drugs	\$50	\$100	\$50	\$150
Tier 3: Covered insulins**	\$35	\$100	\$35	\$105
Tier 4: Specialty tier drugs	\$20	Not covered	\$20	Not covered

Covered insulins are marked with the symbol **INS on the Drug List. This cost-sharing only applies to beneficiaries who do not qualify for a program that helps pay for your drugs ("Extra Help"). NDSA long-term (up to a 90- day) supply is not available for select drugs. The drugs that are not available for a long-term supply are marked with the symbol **NDS** in our Drug List. For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please refer to the plan EOC.

[^] If you reside in a long-term care facility, you pay the same as at an in-network standard retail cost-sharing pharmacy. There are limited situations where you may be able to get drugs from an out-of-network pharmacy at the same cost as an in-network standard retail cost-sharing pharmacy.

Catastrophic coverage stage

After your yearly out-of-pocket costs for covered Part D drugs (including drugs purchased through your retail pharmacy and through home delivery) reaches \$2,100, the plan pays the full cost for your covered Part D drugs at no cost to you. For excluded drugs covered under our enhanced benefit, you pay the Tier 1: Generic drugs copayments listed in the table shown above.

(This stage protects you from any additional costs once you have paid your yearly out-of-pocket drug costs).



Important message about what you pay for vaccines: Our plan covers most adult Part D vaccines at no cost to you. Call Customer Service for more information.

Home delivery service

Amazon Pharmacy is our prescription home delivery provider where you can get a 90-day supply of maintenance drugs on Tier 1 through Tier 3 at a lower cost share. Your order will be delivered with \$0 shipping. If you have questions about this, please contact **Amazon Pharmacy at (856) 208-4665**, 24 hours a day, seven days a week. TTY users call **711**. See plan EOC for more information.

Tier 4 drugs are limited to a 30-day supply by home delivery service.

Network pharmacies that offer preferred cost-sharing

You may pay less when you visit one of our network pharmacies that offer preferred cost-sharing. Here's just a few:

- CVS/pharmacy‡ (including CVS pharmacy at Target)
- Safeway and Vons pharmacies‡
- Albertsons/Sav-on/Osco pharmacies‡
- Costco‡
- Ralphs‡, Walmart‡, and many more.

(888) 607-4287 (TTY: 711)

(877) 723-3929 (TTY: 711)

(877) 276-9637 (TTY: 711)

(800) 955-2292 (TTY: 711)

‡ Accepts e-prescribing.

You do not have to be a Costco member to use Costco Pharmacies. Other pharmacies are available in our network.

Optional supplemental dental/vision PPO Plan

Blue Shield Medicare (PPO)
CalPERS

Effective January 1, 2026 - December 31, 2026

You pay the following:

	Optional supplemental dental/vision PPO plan	
Monthly plan premium	\$40.31	

	Optional supplemental dental PPO plan	
	Participating dentists	Non-participating dentists
Calendar year deductible (not applicable to diagnostic and preventive services)	\$100	
Calendar year benefit maximum*	\$1,500 for covered preventive and comprehensive dental services, no matter if the services are performed by a participating general dentist or a dental specialist. You pay any amount above the \$1,500 calendar year benefit maximum.	
Waiting period	No waiting period	

*All services must be performed, prescribed, or authorized by your network dentist. If you need to see a specialist, you must get a referral from your primary dentist to receive covered specialist services. If you are enrolled in the optional supplemental dental PPO plan and you need to see a specialist, you may go directly to the specialist. See the plan EOC for more information.

Optional supplemental dental/vision PPO Plan

Blue Shield Medicare (PPO)
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You pay the following:

Optional supplemental dental PPO plan		
	Participating dentists	Non-participating dentists
Summary list of services covered (ADA code) [†]		
	You pay	You pay
Oral exam (D0150)	0% coinsurance (Two per calendar year)	0% coinsurance (Two per calendar year)
X-rays (D0210)	0% coinsurance (One every 3 years)	0% coinsurance (One every 3 years)
Teeth cleaning (D1110)	0% coinsurance (Two per calendar year)	0% coinsurance (Two per calendar year)
Restorative services		
Crown (D2750)	80% coinsurance (One every 5 years)	80% coinsurance (One every 5 years)
Periodontics		
Deep cleaning of four or more teeth per quadrant (D4341)	80% coinsurance (One every 24 months)	80% coinsurance (One every 24 months)
Endodontics		
Root canal therapy (D3310)	80% coinsurance (One procedure every year)	80% coinsurance (One procedure every year)

*All services must be performed, prescribed, or authorized by your network dentist. If you need to see a specialist, you must get a referral from your primary dentist to receive covered specialist services. If you are enrolled in the optional supplemental dental PPO plan and you need to see a specialist, you may go directly to the specialist. See the plan EOC for more information.

Optional supplemental dental/vision PPO Plan

Blue Shield Medicare (PPO)
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You pay the following:

Optional supplemental vision plan	
Participating providers	
Routine eye exam	\$0 for one exam every year when you use either a participating or non-participating provider.
• Eyeglass frames • Eyeglass lenses (including single, lined bifocal, lined trifocal and lenticular lenses) • Contact lenses (in lieu of eyeglass frames and eyeglass lenses)	\$0 for <u>either</u> one pair of eyeglass frames and eyeglass lenses (up to a maximum plan benefit coverage amount of \$70) OR for contact lenses (up to a maximum plan benefit coverage amount of \$105 for contact lens services and materials) every 24 months.

Optional supplemental vision plan	
Non-Participating providers	
Routine eye exam	\$0 for one exam every year when you use either a participating or non-participating provider.
• Eyeglass frames • Eyeglass lenses (including single, lined bifocal, lined trifocal and lenticular lenses) • Contact lenses	You are reimbursed up to \$70 for one pair of eyeglass frames and eyeglass lenses every 24 months. If you select contact lenses instead of eyeglass frames and eyeglass lenses, you are reimbursed up to \$105 for contact lenses every 24 months.

*All services must be performed, prescribed, or authorized by your network dentist. If you need to see a specialist, you must get a referral from your primary dentist to receive covered specialist services. If you are enrolled in the optional supplemental dental PPO plan and you need to see a specialist, you may go directly to the specialist. See the plan EOC for more information.

Out-of-network/non-contracted providers are under no obligation to treat Blue Shield Medicare members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Blue Shield of California is a PPO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal.

Amazon Pharmacy is independent of Blue Shield of California and is contracted with Blue Shield to provide home delivery of prescription medications to Blue Shield members.

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