

**Blue Shield of California Life & Health Insurance Company
Endorsement to All IFP DUO CDI Plans**

This Endorsement should be attached to, and is made part of, your Policy issued by Blue Shield of California Life & Health Insurance Company. Please retain it for your records.

Effective **January 1, 2023**, your Certificate of Insurnace (COI) is amended as described below.

1. The following **Timely Access to Dental Care Services** language has been updated.

Timely Access to Dental Care Services

Blue Shield Life provides the following guidelines for timely access to care from Dental Providers:

| Service | Access to Care |
|--|--|
| Urgent Care | Within 72 hours |
| Non-urgent care | Within 30 business days |
| Preventive dental care | Within 40 business days |
| Telephone Inquiries | Access to Care |
| Access to a dental professional to evaluate the Insured's dental concerns and symptoms | Within 30 minutes, 24 hours/day 7 days/week |

Note: For availability of interpreter services at the time of the Insured's appointment, contact the Insured Services department at the number shown in the "Customer Services" section of this booklet. More information for interpreter services is located in the Notice of the Availability of Language Assistance Services section of this COI.

2. The following **Accrual Balance** language has been added.

ACCRUAL BALANCE

You can check your accrual balances toward your Calendar Year Deductible and Maximum Calendar Year Benefit at any time by logging into your member portal online, which is updated daily, or calling Customer Service at the number on the back of your ID card. Your accrual balance information is updated once a claim is received and processed and may not reflect recent services. Your accrual balances will also be included on the explanation of Benefits you receive once a claim has been processed.

IN WITNESS WHEREOF, this Policy is executed by Blue Shield of California Life & Health Insurance Company through its duly authorized Officer, to take effect on the Subscriber's Effective Date.



Hope H. Scott
Secretary
Blue Shield of California Life & Health
Insurance Company



Patrice Bergman
Vice President and General Manager
Individual and Family Plans
Blue Shield of California