



# Stronger with you

Discover all that's new with the plans that help your clients stay well ahead.



2025 Broker sales guide  
Individual and Family Plans

Effective January 1, 2025

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# Hello



Thank you for your continued service to your Blue Shield of California clients. We are excited to bring you additional convenient self-service tools for this 2025 Open Enrollment Period to help grow your business with Blue Shield of California.

Here are some highlights I am proud to share with you:

- **Pharmacy care model** – Blue Shield believes that everyone should have safe, equitable access to sustainably affordable prescription drugs. That’s why we are changing the model that influences the way prescriptions are priced, distributed, and delivered to patients. The Pharmacy Care Model brings a more human and transparent approach to care and reinforces value to our members.
- **Customer-centric** – Blue Shield continues to improve the member digital experience. Soon, all members will be able to access their health records and medical history through the member portal, including claims, health reminders, lab results, medications, immunizations, and other personal health information.
- **Growing network** – Our provider networks continue to grow. AltaMed was recently added to the IFP Trio HMO network, and we are planning on adding more providers in 2025.
- **Flexible health care options** – IFP members have access to both virtual and in-person PCPs, offering additional flexibility for all members in how they receive health care.
- **Wellvolution®** – Wellvolution turns five and continues to expand and add new programs to support the diverse needs of Californians.
- **We are working to improve your efficiency** – The enrichment of our self-service tools continues, streamlining the process of AutoPay, PCP selection, and Broker of Record changes as well as how you can access support from Blue Shield.

And, as always, our mission is to provide all Californians with access to high-quality, affordable health care. We continue to pursue opportunities to work with hospitals, providers, pharmaceutical manufacturers, and policymakers to curb the unsustainable rising costs of health care.

Thank you again for your collaboration. We are here to support your efforts during this Open Enrollment season and look forward to a mutually beneficial 2025 open enrollment.

A handwritten signature in black ink, appearing to read 'Patrice Bergman'. The signature is fluid and cursive.

Patrice Bergman  
Vice President and General Manager  
Individual and Family Plans

# Key dates

Open enrollment for 2025 will begin on **November 1, 2024**.

We will mail your clients information about changes to their 2025 plan rates and benefits starting mid-September to begin receiving between October 1 and October 21.\*

Starting October 1, Blue Shield members can change their current plan or compare plans through our online renewal tool at [blueshieldca.com/renew](https://blueshieldca.com/renew). Off-exchange members can change their plan on the same site, but on-exchange members will need to make changes through Covered California. Grandfathered medical and off-exchange dental, vision, and life plan members can enroll in a new plan, if desired, starting November 1, 2024.

New plan selections must be submitted by December 31, 2024, to ensure a January 1, 2025 effective date. Or, if your client doesn't want to make any changes, they simply need to continue paying their premium.

October	1	Blue Shield's online broker and member renewal tools are available
		Clients are notified of any rate or benefit changes to their plan*
November	1	Open enrollment begins
December	31	Final date for new members to obtain coverage effective January 1, 2025
		Final date for renewing members to change plans for a January 1, 2025 effective date
January	31	Final day of open enrollment and last day to apply for coverage with a February 1, 2025 effective date
February	1	Applicants must experience a Qualifying Life Event (QLE) to be eligible for a Special Enrollment Period to apply for coverage

\* Most of your clients will receive a renewal booklet by October 1. Those who enrolled from September through November will receive their 2025 plan information via a renewal booklet 2-3 weeks after enrollment.

# New for 2025

## The IFP Trio HMO network continues to grow

AltaMed is new to the Trio HMO network in Orange and Los Angeles counties, and we are planning on adding more providers in 2025.

## Improved flexibility for member health care

Our PPO and IFP Trio HMO networks include both in-person and virtual PCPs and specialists, allowing our members to choose the care that works best for them. Virtual PCPs are available through AccoladeCare<sup>1</sup> and are available for selection through the *Find a doctor* tool and the member portal. Virtual PCPs can provide most of the care traditional in-person PCPs perform, including preventive care, diagnose illnesses, prescribe most medications, and make referrals to specialists and in-person care as needed. For Trio HMO plan members, referrals are required from a virtual PCP to see a specialist or receive in-person care.

Trio HMO plan applicants 18+ who do not select a PCP at enrollment during the application process will be auto-assigned a virtual PCP. After enrollment, they can switch to an in-person PCP right away by calling Customer Service or by the beginning of the following month if they switch doctors through the member portal.

Members who are experiencing extended wait time for in-person appointments might be interested in making their next appointment with a virtual PCP from AccoladeCare, as virtual PCP appointments are possible within 24 hours of booking. Trio HMO plan members must be assigned to an AccoladeCare PCP to access virtual PCP appointments. Learn more here.

## Pharmacy Care Model - Key updates

Starting January 1, 2025, Amazon Pharmacy will be our contracted prescription home delivery vendor. Members utilizing CVS Caremark Mail Service Pharmacy will be notified of the change, with clear communications and support to ensure uninterrupted access to their prescription benefits.

All prescription deliveries under Amazon Pharmacy home delivery will be at no additional cost. Free 5-day shipping is available for all customers at no charge. Prime members will get faster 2-day shipping for free as part of their Prime membership.

Our members will continue to have access to a wide network of independent, regional and chain pharmacies and national chains (more than 64,000 pharmacies, including CVS, Walgreens, Sav-On, RiteAid).

There is no change to our pharmacy specialty network. CVS Specialty will continue to provide specialty pharmacy services. Blue Shield's member tools now offer the ability to check for prescription drug savings in three possible ways: compare prices across pharmacies, review for possible generic alternatives, and compare pricing against Amazon Pharmacy home delivery. Members can also access a spending tracker to manage their yearly prescription drug spend.

Additionally, members will receive new Blue Shield ID cards with updated pharmacy reference numbers beginning October 2024.

<sup>1</sup>AccoladeCare is the d/b/a of PlushCare of California, Inc., a professional corporation.

## Enhanced subsidy calculator

This OE, your new clients will receive more information after using our subsidy calculator on [blueshieldca.com](https://blueshieldca.com). After they enter their minimal details, an estimated monthly premium and estimated subsidy is provided. Our calculator does not confirm eligibility but lets you and your clients quickly check if on-exchange plans are something to review further.

## Grandfathered plan withdrawal

Due to below-threshold membership levels, the following plans are being withdrawn as of December 31, 2024. Members currently on one of these plans will be auto-enrolled into the plan indicated below, with an effective date of January 1, 2025. Notifications will be sent in mid-September.

Plan being withdrawn	Plan being assigned
Balance 1000 (issued by Blue Shield Life)	Silver 1750 PPO (issued by Blue Shield)
Balance 1700 (issued by Blue Shield Life)	Silver 1750 PPO (issued by Blue Shield)
Shield Savings 3500 (issued by Blue Shield Life)	Silver 2600 HDHP PPO (issued by Blue Shield)
Vital Shield 2900 (issued by Blue Shield Life)	Bronze 60 PPO (issued by Blue Shield)

Additionally, two closed dental plans are being withdrawn.

Plan being withdrawn	Plan being assigned
Smile PPO Dental Plan	Dental PPO
Value Smile PPO Dental Plan	Dental PPO

There is nothing for a member to do if they choose to accept the new plan. Commission schedules remain the same for mapped grandfathered withdrawal plan members.

## Continually upgrading our broker tools

**NEW for brokers:** The Client List has recently been augmented with important new capabilities to improve your efficiency. You can now help your clients even more right from Broker Connection. You can:

- Quickly and easily enroll your medical clients in dental or vision plans through the client list
- Self-service Broker of Record changes, submit change requests, and track status online for IFP off-exchange plans
- Set up AutoPay for your off-exchange clients at enrollment
- Add new or change the AutoPay payment methods for all of your clients' plans

Real-time account notifications: After logging in to Broker Connection, be sure to check the bell alert icon in the upper-right corner of your dashboard; it will include all online client list updates since your last visit. Visit one place to easily stay up to date with application statuses, commission statements, client payment updates, and more.

\* Covered California determines eligibility and the amount of the subsidy.

## Family Glitch Fix reminder

Don't forget about the Family Glitch Fix. If any of your small group clients' premiums for employer-sponsored family coverage are over 9.12% of their salary, the dependents can enroll in an IFP plan during this open enrollment and possibly qualify for a subsidy.\*

## Program alert

As a reminder, the Hearing Aid Coverage for Children's Program (HACCP), a new state-funded hearing aid benefit, was introduced in 2023. This program offers hearing aid coverage to eligible children and youths ages 0-20. Learn more at [dhcs.ca.gov/services/HACCP/Pages/Home.aspx](https://dhcs.ca.gov/services/HACCP/Pages/Home.aspx).

# Rate changes

Visit the [rates page](#) on Broker Connection to download the 2025 rate book and regional rate sheets.

Blue Shield 2025 medical rates are increasing by an average of 8.0%. Dental rates are increasing by an average of 5.5%. Vision\* and life insurance\* products will get another rate pass this year.

Blue Shield has a 2% pledge (returning all net income above that level to customers and communities). Our rate increases are not to increase profits; they are necessary to finance the growing cost of healthcare services.



## Medical plan rate changes

Our non-grandfathered on-exchange, mirrored, and off-exchange medical plan rates will receive an average increase of 8.0% (8.3% on-exchange and 7.4% off-exchange) state-wide, effective January 1, 2025 (excluding aging impact).

Our PPO plan rates will increase an average of 7.5% (7.7% on-exchange and 7.2% off-exchange), while our HMO plans will receive an average increase of 9.6% (9.8% on-exchange and 8.5% off-exchange).

Our grandfathered medical plans will get a rate pass for 2025.

Please consult our comprehensive **rate book** to see detailed rate information.



## Dental plan rate changes

Our dental plan rates are increasing by an average of 5.5%. However, your clients can still get a Blue Shield dental plan for as low as \$16.40 per month.



## Vision plan rate changes

Our vision plans will get a rate pass this year. Your clients can still get a Blue Shield vision plan for as low as \$6.90 per month.

\* Underwritten by Blue Shield of California Life & Health Insurance Company.



# Network updates

The IFP Trio HMO network covers 28 counties and includes 352 hospitals, over 6,150 primary care physicians, and nearly 25,000 specialists.

Accolade Care, which provides virtual PCPs and specialists, will be available as of January 1, 2025.



(F) = Full coverage	
(P) = Partial coverage	
Alameda (F)	San Bernardino (P)
Contra Costa (F)	San Diego (P)
El Dorado (P)	San Francisco (F)
Fresno (P)	San Joaquin (F)
Kern (P)	San Luis Obispo (P)
Kings (P)	San Mateo (F)
Los Angeles (P)	Santa Barbara (P)
Marin (P)	Santa Clara (F)
Monterey (P)	Santa Cruz (F)
Nevada (P)	Solano (P)
Orange (F)	Stanislaus (P)
Placer (P)	Tulare (P)
Riverside (P)	Ventura (P)
Sacramento (P)	Yolo (P)

## PPO network

Offer your clients more choices and the providers they want with one of the largest PPO networks in California for the IFP market. Our robust provider network offers access to more than 64,000 doctors, over 975 urgent care centers, and 325 hospitals. The network includes premier hospitals such as:



Our PPO plans also include coverage for non-network providers if they are willing to pay a higher share of the cost. If your clients value their choice of providers, a Blue Shield PPO plan may be the right choice for them.

# Plan benefit changes

## Medical plan benefit changes

You will find a high-level summary of key changes by plan in the benefit charts below. For a comprehensive list of all benefit change details, and to see copies of the notifications your clients will receive, visit the [2025 Client Notifications page](#).

### Some notable changes include:

- The medical and pharmacy deductibles are being eliminated in the Silver 70 AI-AN PPO and Trio HMO AI-AN plans.
- The Silver 70 PPO and the Bronze 60 PPO plans are now similarly priced. To help highlight the differences, we have added a high-level benefit comparison chart below.

For a comprehensive list of benefits for each plan, please refer to the [2025 Summary of Benefits page](#).

Benefits - 2025	Silver 70 PPO	Bronze 60 PPO
Medical deductible	\$5,400	\$5,800
Pharmacy deductible	\$50	\$450
OOPM	\$8,700	\$8,850
X-ray	\$95	40% after deductible
Imaging	\$325	40% after deductible
IP services	30% after deductible	40% after deductible
OP services	30%	40% after deductible
ER	\$400	40% after deductible
Preventive care	\$0	\$0
Office visit	\$50	\$60
Specialist visit	\$90	\$95 - 1st 3 visits
Other practitioner	\$50	\$60
MH visit	\$50	\$60
Urgent care	\$50	\$60
PT, OT, SP therapy	\$50	\$60
Lab	\$50	\$40
Tier 1 - Rx	\$18	\$19
Tier 2 - Rx	\$60 after Rx deductible	40% after Rx deductible
Tier 3 - Rx	\$90 after Rx deductible	40% after Rx deductible
Tier 4- Rx	20% after Rx deductible	40% after Rx deductible

View the [2025 Client notifications page](#) for more information.

For a comprehensive list of benefits for each plan, please view the [2025 Summary of Benefits page](#).

# Off-exchange 2025 plan changes

	Silver 70 PPO and Trio HMO changes			
	2024		2025	
	Individual	Family	Individual	Family
Medical deductible (PPO: when using non-participating providers)	\$6,500	\$13,000	\$7,000	\$14,000
Out-of-pocket maximum (OOPM)	\$9,100	\$18,200	\$8,700	\$17,400
Out-of-pocket maximum (OOPM) (PPO: when using non-participating providers)	\$20,000	\$40,000	\$25,000	\$50,000
Pharmacy deductible	\$150	\$300	\$50	\$100
Emergency services (PPO: when using participating or non-participating providers)		\$450		\$400
Tier 1 retail: Pharmacy copay		\$19		\$18
Tier 1 mail: Pharmacy copay		\$57		\$54

	Bronze 7500 Trio HMO changes			
	2024		2025	
	Individual	Family	Individual	Family
Out-of-pocket maximum (OOPM)	\$9,100	\$18,200	\$8,850	\$17,700
Office visit: PCP		\$70		\$60
Home visit: Physician		\$70		\$60
Professional services: Other practitioner office visit		\$70		\$60
Urgent care center services		\$70		\$60
Rehabilitative and habilitative services: Office and outpatient department of a hospital		\$70		\$60
Mental health and substance use disorder benefits: Outpatient services		\$70		\$60

	Silver 1750 PPO changes			
	2024		2025	
	Individual	Family	Individual	Family
Medical deductible (when using non-participating providers)	\$6,500	\$13,000	\$7,000	\$14,000
Out-of-pocket maximum (OOPM) (when using non-participating providers)	\$20,000	\$40,000	\$25,000	\$50,000

	Silver 2600 HDHP PPO changes			
	2024		2025	
	Individual	Family	Individual	Family
Out-of-pocket maximum (OOPM) (when using non-participating providers)	\$20,000	\$40,000	\$25,000	\$50,000

# On-exchange 2025 plan changes

	Silver 70 PPO and Trio HMO changes			
	2024		2025	
	Individual	Family	Individual	Family
Medical deductible (PPO only: when using non-participating providers)	\$6,500	\$13,000	\$7,000	\$14,000
Out-of-pocket maximum (OOPM) (PPO: when using participating providers)	\$9,100	\$18,200	\$8,700	\$17,400
Out-of-pocket maximum (OOPM) (PPO: when using non-participating providers)	\$20,000	\$40,000	\$25,000	\$50,000
Pharmacy deductible	\$150	\$300	\$50	\$100
Emergency services (PPO: when using participating or non-participating providers)	\$450		\$400	
Tier 1 retail: Pharmacy copay	\$19		\$18	
Tier 1 mail: Pharmacy copay	\$57		\$54	

	Silver 70 PPO AI-AN and Trio HMO AI-AN changes			
	2024		2025	
	Individual	Family	Individual	Family
Medical deductible (PPO: when using participating providers)	\$5,400	\$10,800	\$0	\$0
Medical deductible (PPO: non-participating providers)	\$6,500	\$13,000	\$7,000	\$14,000
Out-of-pocket maximum (OOPM) (PPO: participating providers)	\$9,100	\$18,200	\$6,100	\$12,200
Out-of-pocket maximum (OOPM) (PPO: non-participating providers)	\$20,000	\$40,000	\$25,000	\$50,000
Pharmacy deductible PPO	\$150	\$300	\$0	\$0
Pharmacy deductible HMO	\$50	\$100	\$0	\$0
Office visit: PCP	\$50		\$35	
Office visit: Specialist / Trio+ specialist care	\$90		\$85	
Home visit: Physician	\$50		\$35	
Other professional services; acupuncture services	\$50		\$35	
Emergency services (PPO: when using participating or non-participating providers)	\$450		\$350	
Urgent care center services	\$50		\$35	
Inpatient facility services and special transplant facility inpatient services	30% deductible applies		30% deductible does not apply	
Rehabilitative and habilitative services office and outpatient department of a hospital	\$50		\$35	
Home health care services	\$45		\$40	
Skilled nursing facility: Freestanding and hospital-based	30% medical deductible applies		30% medical deductible does not apply	
Mental health and substance use disorder benefits: Office visit	\$50		\$35	
Mental health and substance use disorder benefits: Inpatient services	30% medical deductible applies		30% medical deductible does not apply	
Tier 1 retail: Pharmacy copay (deductible applies)	\$19		\$15	
Tier 2 retail: Pharmacy copay (pharmacy deductible does not apply)	\$60		\$55	
Tier 3 retail: Pharmacy copay (pharmacy deductible does not apply)	\$90		\$85	

# On-exchange 2025 plan changes (continued)

	Silver 70 PPO AI-AN and Trio HMO AI-AN changes (continued)			
	2024		2025	
	Individual	Family	Individual	Family
Tier 4 retail: Pharmacy copay (pharmacy deductible does not apply)	20% up to \$250 deductible applies		20% up to \$250 deductible does not apply	
Tier 1 mail: Pharmacy copay (deductible applies)	\$57		\$45	
Tier 2 mail: Pharmacy copay (pharmacy deductible does not apply)	\$180		\$165	
Tier 3 mail: Pharmacy copay (pharmacy deductible does not apply)	\$270		\$255	
Tier 4 mail: Pharmacy copay (pharmacy deductible does not apply)	20% up to \$750 deductible applies		20% up to \$750 deductible does not apply	

	Silver 73, Silver 87, and Silver 94 PPO changes			
	2024		2025	
	Individual	Family	Individual	Family
Medical deductible (when using non-participating providers)	\$6,500	\$13,000	\$7,000	\$14,000
Out-of-pocket maximum (OOPM) (when using non-participating providers)	\$20,000	\$40,000	\$25,000	\$50,000

	Platinum 90 PPO changes			
	2024		2025	
	Individual	Family	Individual	Family
Medical deductible (PPO: non-participating providers)	\$5,000	\$10,000	\$5,500	\$11,000
Out-of-pocket maximum (OOPM) (when using non-participating providers)	\$20,000	\$40,000	\$25,000	\$50,000

	Gold 80 PPO changes			
	2024		2025	
	Individual	Family	Individual	Family
Medical deductible (when using non-participating providers)	\$5,000	\$10,000	\$5,500	\$11,000
Out-of-pocket maximum (OOPM) (when using non-participating providers)	\$20,000	\$40,000	\$25,000	\$50,000

Emergency services (when using participating or non-participating providers)	\$350	\$330
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	Gold 80 Trio HMO changes			
	2024		2025	
	Individual	Family	Individual	Family
Physician services				
Emergency services	\$350		\$330	
Inpatient facility services: Hospital services and stay; special transplant facility inpatient services	\$330/day up to five days		\$350/day up to five days	
Mental health and substance use disorder benefits: Inpatient services	\$330/day up to five days		\$350/day up to five days	

# On-exchange 2025 plan changes (continued)

	Bronze 60 PPO changes (On-exchange and Mirror)			
	2024		2025	
	Individual	Family	Individual	Family
Medical deductible	\$6,300	\$12,600	\$5,800	\$11,600
Out-of-pocket maximum (OOPM) (When using participating providers)	\$9,100	\$18,200	\$8,850	\$17,700
Out-of-pocket maximum (OOPM) (When using non-participating providers)	\$20,000	\$40,000	\$25,000	\$50,000
Pharmacy deductible	\$500	\$1,000	\$450	\$900
Tier 1 retail: Pharmacy copay (pharmacy deductible does not apply)	\$17		\$19	
Tier 1 mail: Pharmacy copay (pharmacy deductible does not apply)	\$54		\$57	
Office visit	The calendar year deductible and first dollar coverage (FDC) no longer apply			
Home visit	The calendar year deductible and first dollar coverage (FDC) no longer apply			
Other professional services; acupuncture services	The calendar year deductible and first dollar coverage (FDC) no longer apply			
Urgent care center services	Medical deductible does not apply; FDC does not apply			

	Bronze 60 HDHP PPO changes (On-exchange and Mirror)			
	2024		2025	
	Individual	Family	Individual	Family
Medical deductible (When using participating providers)	\$7,050	\$14,100	\$6,650	\$13,300
Medical deductible (When using non-participating providers)	\$14,100	\$28,200	\$14,000	\$28,000
Out-of-pocket maximum (OOPM) (When using participating providers)	\$7,050	\$14,100	\$6,650	\$13,300
Out-of-pocket maximum (OOPM) (When using non-participating providers)	\$20,000	\$40,000	\$25,000	\$50,000

	Minimum Coverage PPO changes (On-exchange and Mirror)			
	2024		2025	
	Individual	Family	Individual	Family
Medical deductible (when using participating providers)	\$9,450	\$18,900	\$9,200	\$18,400
Medical deductible (When using non-participating providers)	\$18,900	\$37,800	\$18,400	\$36,800
Out-of-pocket maximum (OOPM) (When using participating providers)	\$9,450	\$18,900	\$9,200	\$18,400
Out-of-pocket maximum (OOPM) (When using non-participating providers)	\$20,000	\$40,000	\$25,000	\$50,000

# Dental, vision, and life plan updates

## Complete your clients' medical coverage with a dental and/or vision\* plan

Encourage your clients to prepare for a healthier future with whole-person care from Blue Shield. Dental and vision exams can detect serious issues early, resulting in better health outcomes. Blue Shield offers affordable dental plans starting at \$13.20 for children and \$16.40 for adults, and vision plans starting at \$6.90 for all ages.

### Key benefits:

- Year-round enrollment: No need to wait for specific enrollment periods.
- No age limits: Our plans cater to clients of all ages.

Ensure smooth, continuous coverage by enrolling your clients in AutoPay for their dental and vision plans, which you can easily do through the Client List on Broker Connection.

## Dental plans

Make sure your clients' coverage is complete with a Blue Shield of California dental plan. We have a variety of HMO and PPO plans, both for on- and off-exchange consumers. All plans offer \$0 copays for exams, cleanings, and X-rays. Most plans offer orthodontic coverage as well as implants for all ages (including members 65 years and older). HMO plans have no calendar-year benefit maximum, while PPO plans offer up to \$2,000 in benefits per year per member.

If your client had dental coverage with another carrier and meets certain criteria, all waiting periods for their new Blue Shield dental plans can be waived. Just have your client submit proof of their prior coverage with the Blue Shield application.

## Dental plan changes

Two closed dental plans are being withdrawn.

Plan being withdrawn	Members will be auto-enrolled into these plans
Smile PPO Dental Plan	Dental PPO
Value Smile PPO Dental Plan	Dental PPO

There is nothing for a member to do if they choose to stay on the new plan. Commission schedules remain the same for mapped grandfathered withdrawal plan members.

\* Underwritten by Blue Shield of California Life & Health Insurance Company

## Vision plans

Starting at \$6.90 per month – our vision plans are a great value for your clients, offering them benefits like exams, contact lenses, and frame allowances through the largest vision network in California.

### New and existing vision plan members have access to:

- A welcome kit highlighting member benefits and a personalized directory of local in-network providers
- A vision ID card
- Single sign-on during the enrollment process
- Customized online site for Blue Shield clients

Members have easy access to a diverse network of providers across the U.S., including online options, independent eye doctors, and national/regional retail providers like LensCrafters®, Visionworks, Costco, Sam's Club, and Target Optical®.

## Life insurance

Help your clients prepare for the unexpected by purchasing an Individual Term Life\* and Accidental Death and Dismemberment\* (AD&D) policy ranging from \$10,000 to \$100,000 in coverage.

Visit our **life insurance page** to start protecting your clients and their families today.

And to make things even easier, we've consolidated all our dental, vision, and life insurance product forms and applications for you on one page.



\* Underwritten by Blue Shield of California Life & Health Insurance Company



# Tools to simplify your sales

We're committed to investing in tools and improving processes that help you grow your business and minimize your administrative burden.

## Streamline your off-exchange quoting process

**Share a Quote** allows you to share and compare real-time quotes for up to four medical and four dental and/or vision plans simultaneously and is available through Broker Connection.

Key features:

- **Real-time quotes: Share quotes** with clients via email directly from the quoting tool. Clients receive a customized quote link where they can select their plan and complete their application.
- **Comprehensive self-service tool:** Access a robust quote tracking and reporting system. Easily track the status and progression of your outstanding quotes and applications.
- **Strategic follow-ups:** View how many shared quotes have converted into submitted applications, enabling you to plan strategic follow-ups, and close more sales.

## Member mobile app improvements

We continually strive to support our customers and provide a safe environment for them to care for their health, and the health of their families. Our newly updated **mobile app** is providing just that. With reminders for wellness checks, virtual ID cards, claims information, and more, this enhanced 24/7 service offers easy access to your clients' important information.

## Self-service tools enhancing your back office

**Broker of Record changes are now self-service** – Designed to streamline your workflow and enhance efficiency. Key features include:

- **Online requests:** Submit BOR change requests online for Small Group Off-exchange, Medicare Supplement, and IFP Off-exchange lines of business.
- **Status tracking:** Track request status in real-time through our Online Client List feature.
- **Easy access:** Access updated forms and submit requests digitally for a smoother experience.
- **Guided tours:** Use guided tours, user guides, and quick links to navigate the submission process and reduce errors.

Ensure timely commission processing with these self-service tools designed to simplify and enhance your workflow.

## Real-time account notifications

**Stay updated automatically** – Receive updates directly from your Online Client List on Broker Connection. Look for the bell alert icon in the upper right corner of your dashboard – it's your gateway to real-time notifications about application statuses, commission statements, client payment updates, broker of record changes, and more.

## Leverage the tools that help sell Blue Shield

Broker Connection is designed to help you serve your clients efficiently and simplify the sales process for Blue Shield of California plans.

Now, more information than ever can be accessed without calling a representative.

## Maximize your sales with our webinars

**Open enrollment broker selling webinars** – Keep current with our plans and get the latest competitive and market insights at one of our broker sales webinars. Our expert sales team will share important plan and pricing information, as well as regional and competitive insights. This is the best place to get up to speed, get your questions answered, and get selling!

**Client renewal webinars** – Let us help educate your existing clients on plan and policy changes so you can focus on selling and growing your business.

Our informational renewal webinars will guide your Blue Shield clients through plan and policy changes and how they can use self-service tools to renew their plan for 2025. Check out Broker Connection and our broker newsletters for the complete list of webinar dates and times.

**Personalize our materials** – We realize success doesn't just arrive at your door. It takes hard work. Make sure your information and **personal Blue Shield IFP URL** are at your clients' fingertips when you share information about Blue Shield plans. Visit **Shield on Demand** from our sales resources and collateral page to customize those materials today.



We've been serving Californians for 85 years – and we couldn't do it without you. Thank you for all your hard work in 2024. We're focused on the future and ready to help you grow on Broker Connection.

We are proud to be certified as both a qualified health and dental plan with Covered California to provide health and dental plans worthy of our family and friends.

