

Helpful information: Continuous coverage

Your current plan offered to you, listed below, is being withdrawn and will no longer be available. To help you maintain continuous coverage, we will automatically enroll you into a new plan, effective January 1, 2025.

We have identified a new plan that we recommend as a replacement. To remain in the new plan, just pay your bill as you normally would, and you're all set.

You have other options, including the choice to select other plans from Blue Shield. To discuss your options and which might be a better choice, call your broker or contact Blue Shield's Customer Service team.

New 2025 plan benefits

Benefit category	Current 2024 plan		New 2025 plan	
	Shield Savings SM 3500-G		Silver 2600 HDHP PPO	
	Participating providers ¹	Non-participating providers ¹	Participating providers ¹	Non-participating providers ¹
Calendar-year medical deductible²	\$3,500 per individual / \$7,000 per family	\$5,000 per individual / \$10,000 per family	\$2,600 per individual / \$5,200 per family	\$5,200 per individual / \$10,400 per family
Calendar-year out-of-pocket maximum (included in deductible)	\$5,000 per individual / \$10,000 per family	\$15,000 per individual / \$30,000 per family	\$6,850 per individual / \$13,700 per family	\$20,000 per individual / \$40,000 per family
Medical benefits				
Office visit – primary care doctor	\$0	50%	35% after deductible	50% after deductible
Office visit – specialist doctor	\$0	50%	35% after deductible	50% after deductible
Urgent care visit	0% after deductible	50% after deductible	35% after deductible	50% after deductible
Preventive health services	\$0	Not covered	\$0	Not covered
Lab – Laboratory center	\$0	50%	35% after deductible	50% after deductible
X-ray – Radiology center	\$0	50%	35% after deductible	50% after deductible
Outpatient hospital surgery – Facility fee	0% after deductible	50% of up to \$600 per day plus 100% of additional charges	35% after deductible	50% after deductible subject to a benefit maximum of \$500 per day
Emergency room services not resulting in admission – Facility fee	\$100 per visit after deductible		\$0 after deductible	

Benefit category	Current 2024 plan		New 2025 plan	
	Shield Savings SM 3500-G		Silver 2600 HDHP PPO	
	Participating providers ¹	Non-participating providers ¹	Participating providers ¹	Non-participating providers ¹
Chiropractic	0% after deductible	Not covered	35% after deductible	Not covered
Acupuncture	Not covered	Not covered	35% after deductible	50% after deductible
Teladoc consultations	Not covered	Not covered	\$0 after deductible	Not covered

Benefit category	Current 2024 plan		New 2025 plan	
	Shield Savings SM 3500-G		Silver 2600 HDHP PPO	
Prescription drug benefits	Participating providers ¹	Non-participating providers ¹	Participating providers ¹	Non-participating providers ¹
Calendar-year pharmacy deductible	Integrated with medical	Not covered	Integrated with medical	Not covered
Tier 1 drugs (up to 30-day supply)	\$10 per prescription	Not covered	35% up to \$250/prescription	Not covered
Tier 2 drugs (up to 30-day supply)	\$35 per prescription	Not covered	35% up to \$250/prescription	Not covered
Tier 3 drugs (up to 30-day supply)	\$50 or 50% whichever is greater after deductible	Not covered	35% up to \$250/prescription	Not covered
Tier 4 drugs (up to 30-day supply) ³	0% after deductible	Not covered	35% up to \$250/prescription	Not covered

¹ The coinsurance indicated is a percentage of allowable amounts. Participating providers accept Blue Shield's allowable amount as full payment for covered services. Non-participating providers can charge more than these amounts. When members use non-participating providers, they must pay the applicable deductibles, copayments, or coinsurance plus 100% of all charges that exceed Blue Shield's allowable amount.

² Family coverage has an individual deductible within the family deductible. This means that the deductible will be met for an individual who meets the individual deductible prior to the family meeting the family deductible within a Calendar Year.

³ Specialty drugs are limited to a 30-day supply and covered at Tier 4. Specialty drugs are only dispensed by a network specialty pharmacy and are not covered from non-participating pharmacies except in emergency situations.

Important: The chart above is intended to be used to help you compare benefits and is only a high-level summary. Benefits in this table may only be partially described and does not include all pharmacy drug benefits, complete disclosures, limitations, and exclusions. Please review the Summary of Benefits in your Evidence of Coverage (EOC) for benefit details of your plan at blueshieldca.com/policies.



Helpful information: Your HSA-compatible high-deductible health plan

Your new plan, the Silver 2600 HDHP PPO, is intended to qualify as a high-deductible health plan (HDHP) and gives you a “pay-as-you-go” approach to healthcare services to help you manage your spending without limiting choice. It is an excellent fit for the cost-conscious member who is looking for ways to make each health-coverage dollar work harder.

Your high-deductible health plan offers:

- A large network* of PPO doctors
- A wide range of benefits
- Preventive care office visits with no copayment
- No extra copayments or deductibles for preventive and well-baby care from participating doctors
- Compatibility with Health Savings Accounts (HSA)

Your HDHP may be used in conjunction with establishing an HSA to gain tax benefits. An HSA offers you the ability to save tax-advantaged money in an account you own for current and future medical expenses. Better yet, you get to decide how and when the money is spent or choose to save it, depending on what works best for you.

Various financial institutions offer different HSA options that can be used with your Blue Shield HDHP.† If you set up an HSA with your Shield Savings account, your HSA and the funds you have deposited are transferable and will follow you into your new HDHP.

*The Silver 2600 HDHP PPO is part of the Exclusive PPO Network which is a different network of medical providers from your 2024 provider network.

†Blue Shield is not a financial institution and does not provide tax advice or HSAs. HSAs are offered through financial institutions. For more information about HSAs, eligibility, and the law’s current provisions, consumers should ask their financial or tax adviser. HSA plan features and qualifications may vary by institution and may be subject to change by those institutions.



Helpful information:

Life events that could impact your coverage

If you or a dependent on your plan have the following upcoming life events, there will be changes to your health coverage that you should consider.

Having or had a baby recently? Continue newborn coverage within the first 30 days

For the first 30 days of your newborn's life, they will be covered under your coverage until day 31. At that point, your baby will need to have their own policy. We want to make this a smooth and stress-free process. To enroll your newborn and ensure that there is no gap in coverage, contact us as soon as possible at **(800) 660-3007 (TTY: 711)**.

Dependent turning 19? Continue coverage on new dental and vision plans

The pediatric dental and vision benefits included in your medical plan are available only to members up to age 19. Make sure your whole family continues to have dental and vision coverage by purchasing one of our dental and vision plans. Go to blueshieldca.com/myIFPplan to learn more about our plans. To enroll, contact your broker. You can also visit buyblueshieldca.com or call **(800) 660-3007 (TTY: 711)**.

Dependent turning 26? Enroll in Individual & Family Plan

When your dependents turn 26, they will no longer be eligible for coverage on your medical plan unless they qualify for an extension of coverage past age 26 due to disability. They can get their own individual coverage from Blue Shield or Covered California up to 60 days after their plan ends. To learn about keeping your dependents covered, contact your broker or call **(800) 660-3007 (TTY: 711)**.

Turning 65? Transition to Blue Shield Medicare

When you transition from an Individual and Family Plan to a Blue Shield Medicare plan, you may be able to save up to \$1,728 a month* in plan premiums and keep the same doctors that you have with your current plan. A Blue Shield Medicare Adviser can help you understand the Medicare coverage options available to you and help you choose the right plan based on your specific healthcare needs. To learn more, call **(888) 783-4152 (TTY: 711)** or visit bsca.com/renewal.

* Actual savings may vary. Savings are based on a comparison of the statewide average monthly rate in 2024 for Blue Shield Individual and Family Plan (IFP) PPO members over the age of 65 and a \$0 plan premium Medicare Advantage Plan. Monthly plan rates can depend on your plan, age, and where you live.