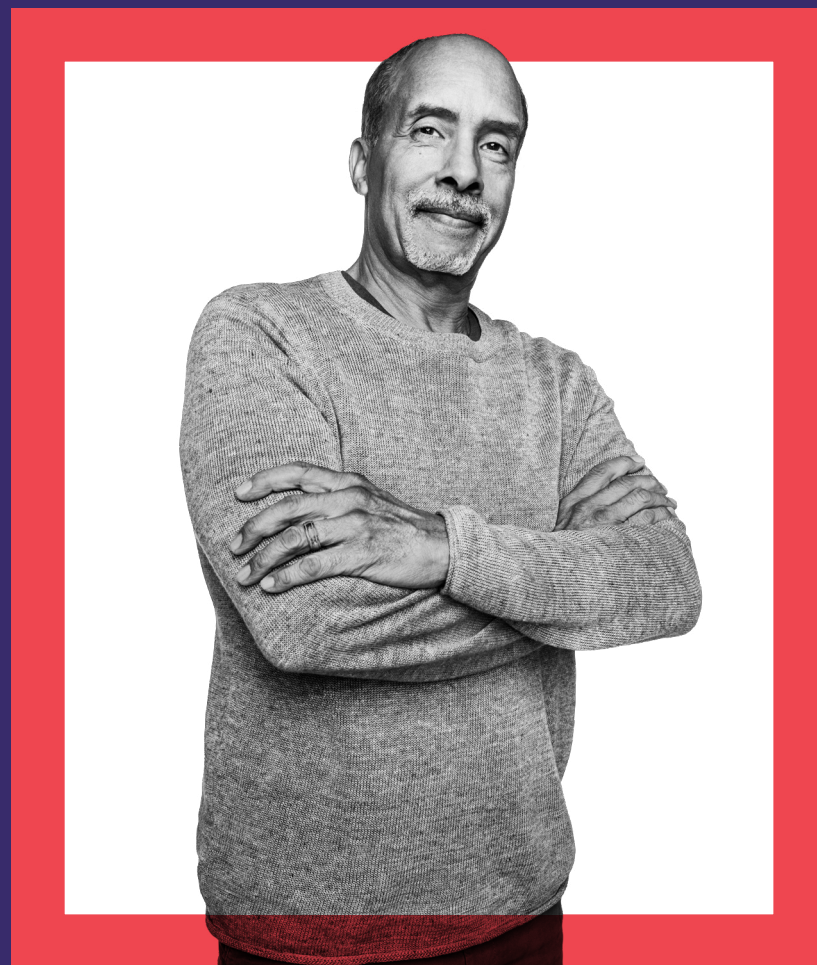




Medicare Supplement plans at a glance

Access the care you've earned.



In-market: October 1, 2025
Effective: January 1, 2026

S2468_25_475A_M Accepted 09102025

Why choose a Medicare Supplement plan?

Choice

Go directly to any doctor or hospital that accepts Medicare anywhere in the United States.

Coverage

Medicare Supplement plans (or Medigap plans) help pay some of the healthcare costs (gaps) that Original Medicare doesn't cover (like copayments, coinsurance, and deductibles).

Ease

No medical claim forms to file.

Flexibility

Many different supplemental plans designed to fit your various needs and budget.



Why choose Blue Shield?

Affordable coverage. Savings for your pocket. Benefits you value.

Blue Shield of California Medicare Supplement plans offer a number of opportunities to save on your monthly plan dues through our savings programs.¹

Household Savings Program

Save 7% off your combined individual plan rates when you and another member of your household enroll in the same plan type.^{1,3}

AutoPay savings

Save \$3 a month when you have your monthly dues automatically deducted from your checking or savings account – so you never miss a payment.¹

Dental savings

Save \$3 a month for the first six months on your dental plan rates when you enroll in one of our PPO dental plans at the same time you enroll in your Blue Shield Medicare Supplement plan.¹

Welcome to Medicare Rate Savings

New to Medicare Part B? Save \$300 your first year (\$25 a month for 12 months).^{1,2}

Get more

All Blue Shield Medicare Supplement plans include extra benefits and services. See pages 9-11 for more information:

- **SilverSneakers®** fitness
- **NurseHelp 24/7SM** for answers to your healthcare questions any time of day or night
- **Wellvolution®** for health and well-being
- **Discount services and value-added programs**

Convenience

Complement your Blue Shield Medicare Supplement coverage with:



- **Medicare Part D prescription drug coverage**, see page 6 for more information.
- **Affordable dental plans**, see page 7 for more information.

¹ Savings due to increased efficiencies from administering Medicare Supplement plans under this program/service are passed on to the member.

² Welcome to Medicare Rate Savings do not apply to Plan A, Plan F Extra, and Plan G Extra.

³ Household Savings Program does not apply to High Deductible Plan F, Plan K, pre-standardized plans, or tobacco users.

What we offer

	Plan A	Plan N	Plan G	Plan G Extra	Plan F Extra ²
Monthly plan dues Region 1 ¹ for age 65	\$134	\$181	\$192	\$211	\$251
Part A deductible: \$1,676 ³ during first 60 days of hospitalization		●	●	●	●
Additional hospitalization up to 365 days	●	●	●	●	●
Part B deductible: First \$257 ³ of Medicare-approved medical expense amounts					●
Remainder of Medicare-approved medical expense amounts	●	Up to \$20 copay for office visits and up to \$50 copay for ER		●	●
Medicare Part B excess charges ⁴			●	●	●
Foreign travel emergency care services during first 60 days of each trip outside United States		●	●	●	●
Enjoy these benefits included with all Blue Shield Medicare Supplement plans					
 SilverSneakers fitness ⁵	●	●	●	●	●
 NurseHelp 24/7 ^{SM, 5}	●	●	●	●	●







1 Monthly plan dues depend on your age and where you live. The dues shown are for non-tobacco users age 65 who live in Region 1: Los Angeles except ZIP codes 91711, 91759, 91765, 91766, 91767, 93535, 93544, 93563, and 93591. Other rates may apply. Rates listed **do not** include Welcome to Medicare Rate Savings, AutoPay, or Household Savings. For the exact rate that applies to you, please refer to the rate charts in Blue Shield's Enrollment Kit. Monthly plan dues are effective July 1, 2025. All dues are subject to change.

2 Plan F Extra is only available to applicants who attained age 65 before January 1, 2020, or first became eligible for Medicare benefits due to disability before January 1, 2020.

3 Effective January 1, 2025. The Medicare cost-sharing amounts listed are subject to change each year.

4 If your physician does not accept Medicare assignment, you must pay the difference between the total amount billed and the Medicare-approved amount. This difference is called "excess charges."

5 Available to all Blue Shield of California Medicare Supplement plan members at no additional cost.

Enjoy these extra benefits included with select Blue Shield Medicare Supplement plans					
	Plan A	Plan N	Plan G	Plan G Extra	Plan F Extra ²
 Vision benefits ⁶				●	●
 Hearing aid benefits				●	●
 Personal emergency alert device					●
 Doctors on-call 24/7, by phone or video				●	
 Quarterly allowance for over-the-counter (OTC) items ⁷				●	
 Acupuncture and chiropractic services (non-Medicare covered) - \$0 copay - 20 combined visits per year				●	

⁶ Vision benefits include coverage for costs that are not traditionally covered by Original Medicare, such as, eye exam, frames, eyeglass lenses, or contact lenses.




⁷ Two-time use per quarter allowance for eligible items. Unused allowance cannot be rolled over into the next quarter. Limitations may apply. See over-the-counter (OTC) items catalog for details.

Blue Shield Medicare Prescription Drug Plans

Complement your Blue Shield Medicare Supplement coverage with a standalone Medicare Part D Prescription Drug Plan that can help cover your prescription drug costs.

We have two easy-to-understand plans so you can find the one that best fits your needs.

Benefits effective January 1, 2026, through December 31, 2026.

	Blue Shield Rx Plus (PDP)	Blue Shield Rx Enhanced (PDP)
<div> Monthly plan premium</div>	\$199.70	\$227.80
<div> Annual deductible</div>	\$615 ¹	\$0
<div> Drug formulary</div>	Blue Shield Rx Plus formulary	Blue Shield Rx Enhanced formulary (includes additional drugs not on the Blue Shield Rx Plus formulary)

Call **(888) 575-3437 (TTY: 711)** or your authorized Blue Shield agent if you'd like to learn more or to enroll in one of these Prescription Drug Plans.

Our knowledgeable sales representatives are available 8 a.m. to 8 p.m. PT, seven days a week, from October 1 through March 31, and 8 a.m. to 8 p.m., Monday through Friday, from April 1 through September 30.

You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, **even if you haven't paid your deductible**, if applicable.

¹ Deductible doesn't apply to covered insulin products and most adult Part D vaccines.
Blue Shield of California is a PDP plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal.

Dental PPO plans

Did you know?

Effective July 1, 2025

You can save \$3 off the listed rates for the first six months if you enroll in a dental plan at the same time you enroll in your Blue Shield Medicare Supplement plan.¹

This chart is only an at-a-glance summary. For a complete list of the benefits, exclusions, and limitations, please refer to the *Evidence of Coverage (EOC)* and *Health Service Agreement*.

	Dental PPO 1000	Dental PPO 1500
Monthly plan premium	\$39.20	\$58.80
Calendar-year deductible	\$75	\$50
Calendar-year maximum (dental)	\$1,000	\$1,500
	Dental benefits using network dentists	
Diagnostic and preventive care for annual exam and six-month checkup ²	Plans cover 100%	
Basic services ³	Plan covers 50%	Plan covers 80%
Major services ⁴	Plans cover 50%	
Dental implant services	Not included	Included: Coverage for over 30 dental implant services

¹ Savings due to increased efficiencies from administering Medicare Supplement plans under this program/service are passed on to the member.

² Not subject to plan deductibles with network dentists; includes an oral cancer screening, routine oral exams, X-rays, and three annual cleanings.

³ Includes anesthesia, palliative treatment, and restorative dentistry.

⁴ Six-month waiting period applies to Dental PPO 1000; 12-month waiting period applies to Dental PPO 1500. All plans include crown buildups, endodontics, periodontics, oral surgery, crowns, prosthetics, inlays, onlays, jacket, posts and cores, and veneers.

Additional Medicare Supplement plan benefits and services



SilverSneakers® fitness

SilverSneakers is your fitness and well-being benefit included with your Blue Shield of California health plan at no additional cost. The benefit includes access to fitness and wellness tools such as on-demand video classes. Additionally, the benefit offers other resources, including access to thousands of participating locations nationwide,¹ online classes and workshops taught by trained instructors, over 200+ on-demand pre-recorded videos covering topics like nutrition, fitness, and more.



NurseHelp 24/7SM

When you have a minor medical concern, you don't have to wait for the doctor's office to open. Nurses are available 24 hours a day, seven days a week.

- One toll-free call puts you in touch with a registered nurse who will listen to your concerns and help you.
- Internet users can use our secure online instant messaging service, if preferred.

Sometimes just knowing you have someone to talk to makes a big difference.



Wellvolution® personalized programs for health and well-being

Take control of your health with Wellvolution, available at no additional cost to you with your Blue Shield Medicare Supplement plan. Using the Wellvolution health programs is a great way to help you get healthier and reduce your medical costs. With coaches, resources, and ongoing support available to you at \$0 out-of-pocket cost, you can access the programs via an app on your phone or in-person, to help improve the quality of your life, maintain healthy weight, and even treat chronic conditions like type 2 diabetes and high blood pressure. The programs can help you:

- Prevent and treat disease
- Manage stress
- Eat healthier
- And more
- Lose weight
- Sleep better
- Stop smoking

¹ Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL. SilverSneakers is a registered trademark of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2025 Tivity Health, Inc. All rights reserved. NurseHelp 24/7 is a service mark of Blue Shield of California. NurseHelp 24/7 is a healthcare advice line. Nurses do not provide medical services for treatment or diagnosis. Wellvolution is a registered trademark of Blue Shield of California. Wellvolution and all associated digital and in-person health programs, services, and offerings are managed by Solera, Inc. These program services are not a covered benefit of Blue Shield health plans and none of the terms or conditions of Blue Shield health plans apply. Blue Shield reserves the right to terminate this program at any time without notice. Any disputes regarding Wellvolution may be subject to Blue Shield's grievance process.

Blue Shield discount programs and value-added services

Some services offered through the discount program may already be included as part of the Blue Shield plan covered benefits. Members should access those covered services prior to using the discount program.*

Hearing aid discounts¹

As a Blue Shield member, you are eligible for discounts on hearing aids purchased from our contracted provider, EPIC Hearing Healthcare. This includes:

- 30-60% discount off the suggested retail price on hearing aids, which come with:
 - Patient adaptation counseling and 45-day evaluation/satisfaction period included as part of discount hearing program
 - Three-year extended warranty covering loss, damage, and servicing
 - One-year supply of batteries per hearing aid purchased, and in-office maintenance for three years
- Choose from more than 2,000 name-brand hearing aid options.

***Note:** Plan F Extra³ includes hearing aid and vision benefits. Plan G Extra includes vision and acupuncture and chiropractic services benefits. Please see the Summary of Benefits for additional details.

Alternative Care Discounts¹

Relax and save up to 25% on specialty healthcare services from practitioners participating in the ChooseHealthy[®] program. Services include:

- Acupuncture
- Chiropractic services
- Therapeutic massage services
- Health and wellness products
 - Get discounts on popular health and fitness brands.
 - Access online health classes and articles at no additional cost to you.

Discount Vision Program¹

All Blue Shield members can save 20% on the following services and materials at participating providers whether or not you have vision care benefits through Blue Shield. Access participating providers on the *Find a doctor* page at blueshieldca.com/fad.

- Routine eye exams
- Frames and lenses (including photochromic)
- Tints and coatings
- Extra pair of glasses
- Non-prescription sunglasses
- Hard contact lenses

Discount laser vision correction¹

As a Blue Shield member, discounts on LASIK and PRK laser vision correction are available through one of our vendors.

ID theft protection and credit monitoring services¹

Blue Shield offers identity theft protection services from Experian®, including identity repair assistance, identity theft insurance, and credit monitoring, at no additional cost to all eligible Blue Shield members.²



¹ These discount program services are not covered benefits of Blue Shield health plans and none of the terms or conditions of Blue Shield health plans apply. Discount program services are available to all members with a Blue Shield medical, dental, vision, or life insurance plan. The network of practitioners and facilities in the discount programs are managed by the external program administrators identified below, including any screening and credentialing of practitioners. Blue Shield does not review the services provided by discount program providers for medical necessity or efficacy. Nor does Blue Shield make any recommendations, representations, claims, or guarantees regarding the practitioners, their availability, fees, services, or products. Some services offered through the discount program may already be included as part of the Blue Shield plan covered benefits. Members should access those covered services prior to using the discount program. Members who are not satisfied with products or services received from the discount program may use Blue Shield's grievance process described in the Grievance Process section of the *Evidence of Coverage* or *Certificate of Insurance/Policy*. Blue Shield reserves the right to terminate this program at any time without notice. Discount programs are administered by or arranged through the following independent companies:

- Alternative care discounts – services provided by the ChooseHealthy program, made

available through ChooseHealthy, Inc., a subsidiary of American Specialty Health Incorporated (ASH)*

- Vision Discount Program - EyeMed
- Fitness facilities – Fitness Your Way (Tivity Health)
Note: No genetic information, including family medical history, is gathered, shared, or used from these programs.
- The Alternative care discounts are available to members with a Blue Shield medical plan. You are obligated to pay participating healthcare providers directly for the discounted services. The ChooseHealthy program has no liability for providing or guaranteeing services and assumes no liability for the quality of services rendered. Discounts on products and services available through the ChooseHealthy program are subject to change. Please consult the ChooseHealthy website for current availability.

² Experian trademarks are registered trademarks of Experian Information Solutions, Inc., ConsumerInfo.com, Inc., or its affiliates.

³ Plan F Extra is only available to applicants who attained age 65 before January 1, 2020, or first became eligible for Medicare benefits due to disability before January 1, 2020.

Doing the right thing

As a nonprofit health plan, we've put the care of our members before profits for over 80 years. Providing quality coverage at every life stage is critical to our mission of transforming the current healthcare system into one that is worthy of our family and friends. That's why we offer a wide range of Medicare plans that go beyond basic coverage; all designed to fit your budget and lifestyle. That's coverage you can count on.

At Blue Shield, we're defined by our values and who we stand for. Our 2% Pledge is to limit our annual net income to 2 percent of revenue; returning the difference to our customers and the communities we serve, reflects our commitment to our not-for-profit mission.

Applying is easy

Contact your local authorized Blue Shield agent to learn more or to apply online.

Marc Harris/ OC45052 | (949) 709-5998
9 a.m. to 9 p.m., Monday through Friday
marc@wequote.net

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