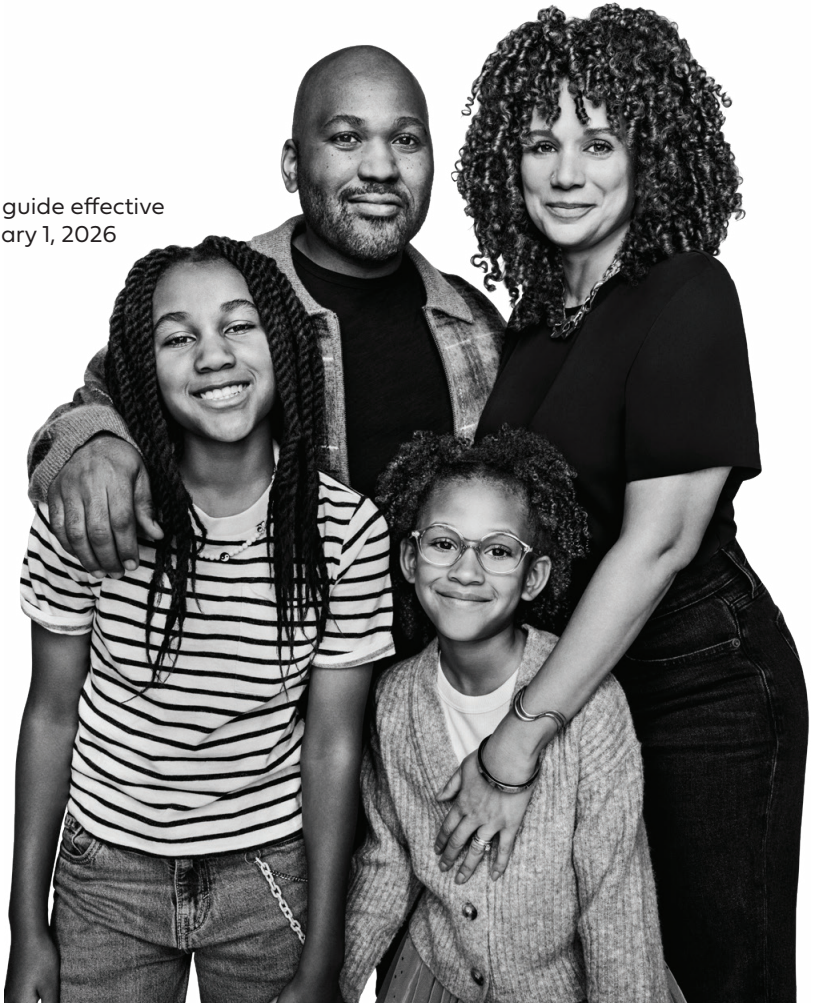




Health and dental plans

Individual and Family Plans

Plan guide effective
January 1, 2026



Health plans



We believe in the pursuit of good health and wellness

That's why we're committed to providing you with access to health and dental care through local providers at a cost that's within reach.

PPO health plans

Get care on your own terms with a Blue Shield of California PPO plan. These plans are designed for members who value their choice of doctors, specialists, and hospitals without the need for a referral. With more than 64,000 doctors, 1,000 urgent care centers, and 330 hospitals in our Exclusive PPO Network, Blue Shield PPO plans can provide the choice and flexibility you are looking for. To find Exclusive PPO Network doctors and hospitals in your area, visit blueshieldca.com/networkifppo.

Costs for covered services are always lowest when using network providers. However, PPO plans will often cover some of the cost from providers who don't participate in our Exclusive PPO Network.





Trio HMO health plans

Our Trio HMO plans are designed to give you access to a quality network of doctors and hospitals – including Dignity Health, Good Samaritan, Hoag Memorial, John Muir Health, Loma Linda, Scripps, MemorialCare, UC San Francisco, and more – for a lower monthly rate than most PPO plans.

Trio HMO keeps premiums down by working with providers who are committed to delivering quality outcomes and helping members navigate their coverage and the healthcare system.

Choose a primary care physician (PCP) from our IFP Trio HMO network to guide you in getting the care you need. You can choose an in-person or virtual PCP accessible by video or phone from the comfort of your home. Virtual PCPs through Accolade Care can provide a wide range of care like that provided by in-person PCPs, such as preventive care, diagnosing illnesses, and prescribing most medications. They even provide the referrals required to see a virtual or in-person specialist. You'll have an entire virtual team – including a health coach – to oversee and coordinate all aspects of care. Members can connect with this virtual team anytime, making it easier than ever to receive prompt attention. To find Trio HMO doctors and hospitals, visit [blueshieldca.com/networkifphmo](https://www.blueshieldca.com/networkifphmo). If you do not choose a PCP, we may assign a virtual PCP. You can always change your PCP at any time.

Shield Concierge – One call, many experts

Whether you need help finding a PCP, filling a prescription, getting answers about your bill, or are interested in health coaching, one call to Shield Concierge can help.

Your Shield Concierge team includes:

- Customer service representatives
- Pharmacists
- Social workers
- Registered nurses
- Health coaches

See if Trio HMO is available in your area

Trio HMO plans are offered in 28 California counties. If your Covered California plan search results included Blue Shield Trio HMO plans, then Trio HMO is available in your area. If you are unsure whether Trio HMO is available in your area, you can check at [blueshieldca.com/triocheck](https://www.blueshieldca.com/triocheck).



Dental plans



Protect your smile

Choose between our Blue Shield of California Family Dental PPO or Blue Shield of California Family Dental HMO plan offered through Covered California, and you'll enjoy a range of dental benefits including cleanings and X-rays for \$0. If you have children under age 19, their basic dental and vision needs are covered by the pediatric dental and vision benefits we include in every individual and family medical plan.

Not sure which plan to choose? We can help. The HMO plan costs less per month and has lower out-of-pocket costs for services compared to the PPO plan. The PPO plan offers more flexibility in your choice of dentists. So if you value greater choice in dental providers and you're willing to pay a bit more, the PPO plan may be right for you. If you're more concerned with keeping costs low rather than having a wider selection of dentists, the HMO plan may be what you are looking for. Visit blueshieldca.com/fad and follow these prompts to find PPO or HMO dentists in your area:

1. Select *Dentists* under "More services."
2. Choose *Continue as a guest*.
3. Enter your address and select *Continue*.
4. Select 2026 as the plan year.
5. Select *Family Dental PPO Plan (Covered California)* to search our PPO network or *Family Dental HMO Plan (Covered California)* to search our HMO network.
6. Choose *Continue with this plan*.
7. Search for a dentist by name or type.

If you had dental coverage with another carrier and meet certain criteria, all waiting periods for your Blue Shield dental plan can be waived. Just submit proof of your prior coverage after your Blue Shield application has been approved.



Member benefits



Virtual care

You can access virtual care options from the comfort of your home such as:

- **NurseHelp 24/7SM** – Chat with a nurse any time of the day or night for no additional cost.
- **Teladoc Health** – Access a national network of U.S. board-certified doctors, pediatricians, and mental health professionals 24/7/365. They can be consulted on a variety of medical and mental health issues and may prescribe certain medications via phone or online video consultations. There is no copay for this service, and it is available prior to meeting the medical deductible.



Emergency coverage when you travel

Whether you're traveling for work or pleasure, every Blue Shield medical plan gives you access to emergency and urgent care throughout the U.S. and when traveling abroad.





Health and wellness programs

As a Blue Shield member, you'll get personalized support and tools to help you take control of your health – at no additional cost. Wellvolution® provides access to lifestyle-based tools and support to help you lose weight, treat diabetes, support mental health, lower stress, and quit smoking.

Your Blue Shield membership also comes with access to a wide range of discount programs¹ that can help you save money and better take care of yourself – including discounts on massage therapy, chiropractic, acupuncture, vision care, and gym memberships.



Take the next step

Call your broker if you need help applying or have any questions.

You may also call Blue Shield at **(888) 221-4780**.

Please note that if you use a broker to help facilitate your enrollment, their compensation is based on a percentage of your total monthly premium. This is paid by Blue Shield. Your monthly premium will be the same whether you choose to use a broker or not. In addition, your broker may receive a bonus if certain sales thresholds are met.

1 These discount program services are not covered benefits of Blue Shield health plans and none of the terms of Blue Shield health plans apply. Blue Shield reserves the right to terminate this program at any time without notice. See blueshieldca.com/wellnessdiscounts for the full disclaimer and trademark information.

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Accolade is independent of Blue Shield of California and is contracted by Blue Shield to provide an integrated member experience, offering access to virtual primary care, mental health services, and support for virtual specialist care services through the Accolade Care solution.

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 Health, Inc. Solera is independent of Blue Shield. 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.

You may receive services from network providers on an in-person basis or via telehealth, if available. Contact your primary care provider, treating specialist, facility, or other health professional to learn whether telehealth is an option. Network telehealth and in-person services are subject to the same timeliness and geographic access standards. If your plan has out-of-network benefits, they are subject to your plan's cost-sharing obligations and balance billing protections.

Language Assistance Notice

For assistance in English at no cost, call (866) 346-7198. Para obtener asistencia en español sin cargo, llame al (866) 346-7198. 如果需要中文的免费帮助, 请拨打这个号码 (866) 346-7198.

Nondiscrimination Notice

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律, 並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。