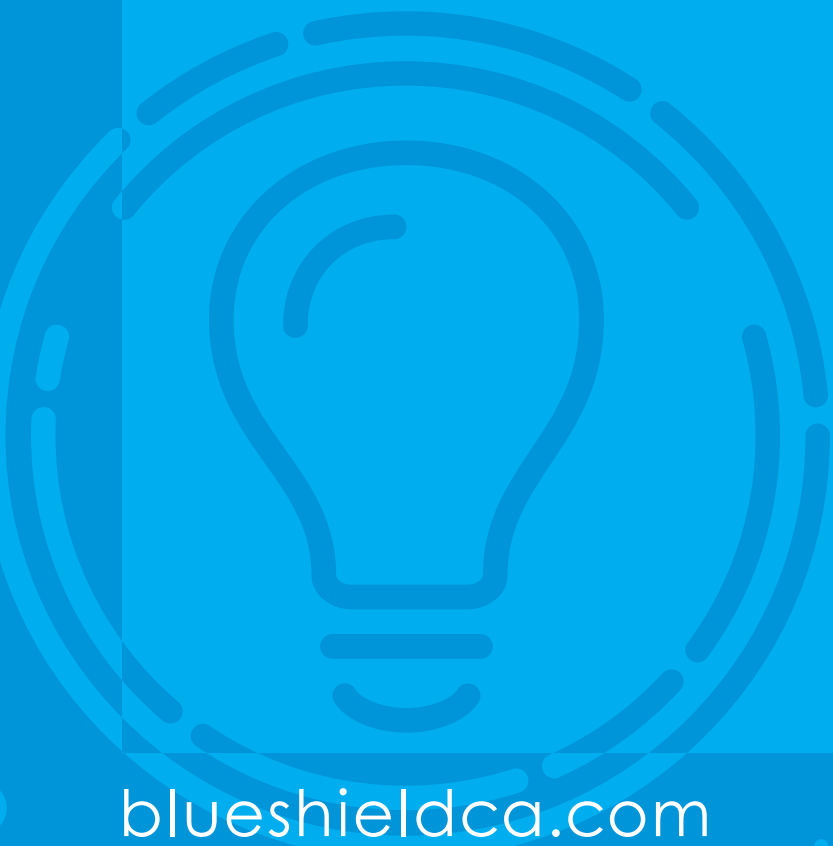


Effective January 1, 2019

What's new for small businesses

1-100 employees



blueshieldca.com

blue 
california

What's new for you

We're introducing two brand new medical off-exchange plans to our small business portfolio.

Off-exchange PPO plans

Bronze PPO 6500/50% OffEx is our new lowest-cost plan offered on both the Full PPO and Tandem PPO networks.

Off-exchange HMO plans

Gold HMO 0/30 OffEx is available on each of our HMO networks.

We are also expanding product offerings on the Tandem PPO Network by adding the Silver Full PPO Savings 2000/20% OffEx, which combines lower premiums made available through the Tandem network and high-deductible health plan structure.

Plans that changed deductibles and/or copays are outlined below. Complete benefits for all 43 of our small business plans can be found on Employer Connection at blueshieldca.com/employer. To see how these new plans compare with your current selection, visit blueshieldca.com/employerplans.

2018 small business plan	2019 small business plan
Off-exchange PPO plans	
Gold PPO 450/30 OffEx	Gold PPO 500/30 OffEx
Bronze PPO 3750/65 OffEx	Bronze PPO 4000/70 OffEx
Bronze PPO 5700/60 OffEx	Bronze PPO 6000/65 OffEx
Off-exchange PPO HSA plans	
Bronze PPO Savings 4300/40% OffEx	Bronze PPO Savings 5300/40% OffEx
Bronze PPO Savings 6550 OffEx	Bronze PPO Savings 6650 OffEx
Off-exchange HMO plans	
Gold HMO 1700/35 OffEx	Gold HMO 1500/35 OffEx
Silver HMO 1750/55 OffEx	Silver HMO 1975/55 OffEx

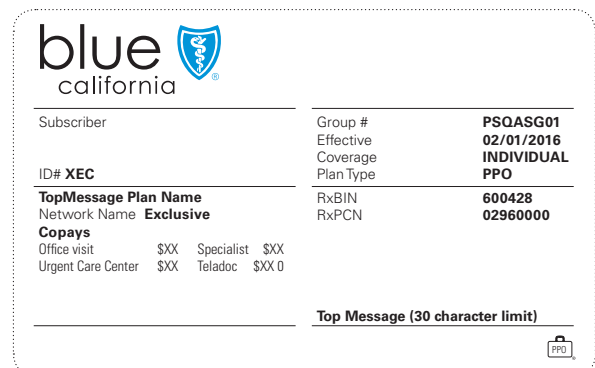
For exact terms and conditions of coverage for all 2019 plan offerings, refer to the Evidence of Coverage and the Plan Contract or contact your Blue Shield sales representative.

Copays added to member ID cards

Your employees have access to many care options through their plan. To help them select the most appropriate, cost-effective option for their needs, we're adding copay amounts to member ID cards.

Medical and bundled medical + specialty plan members will have four copay amounts listed on the front of this year's ID cards: office visit, urgent care center, specialist, and Teladoc.

Encourage your employees to register their account at blueshieldca.com/register when they receive their new ID card to get 24/7 access to their health plan information.



Enhanced benefits management

We've enhanced the benefits administration tool in Employer Connection Plus (EC+) for member-level plan benefits management. The new features include increased reporting capabilities and optimization for mobile devices. We encourage you to log in to EC+ ahead of open enrollment to become familiar with the new features.

To help you navigate the new tool, we've created a resource page that includes quick tips and training videos. You can find it on the Employer Connection site or through blueshieldca.com/smallbusiness, where you can access information about our other digital tools.

Round out your coverage with dental, vision, and life insurance* and infertility coverage

If you don't already offer dental, vision, and life insurance, now is the time to consider it. With fully integrated billing and administration on all Blue Shield specialty plans, you'll be helping your employees stay happier, healthier, and more productive.

- Get a 10% discount on any dental and/or vision coverage premiums when added to your current medical coverage
- All specialty plans can be purchased with or without a Blue Shield medical package

Dental highlights

- Expanded dental PPO network now ranks among the largest in the state, with more than 45,000 providers
- The second largest dental HMO network in California

Vision highlights

- The largest vision provider network in California, with more than 7,000 providers
- Network providers include retailers like Target, wholesalers like Walmart, and warehouse stores like Costco
- Voluntary vision plans available – 80% of employees say they would select a vision plan even if their employer paid nothing

Life highlights

- All new groups receive a two-year rate guarantee on their life insurance coverage
- Our life insurance Quick Match ProgramSM provides streamlined underwriting by matching rates from any other plan, for new or existing groups with 51 to 100 eligible employees

Infertility rider coverage

Infertility treatment benefits are available as supplemental coverage on all PPO, HSA-HDHP, and HMO plans. If your business offers multiple Blue Shield medical plans for employees, the supplemental coverage will be included on all medical plans.

Coverage includes authorized professional, hospital, ambulatory center, and ancillary services, as well as drugs for the treatment of infertility that are self-administered, and injectable drugs administered or prescribed by the provider during a course of treatment.[†]

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

† Please refer to the plan contract and the *Evidence of Coverage* for a detailed description of covered benefits, limitations, and exclusions.

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