

Effective July 1, 2019

What's new for small businesses

1-100 employees



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 6550/50% 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 39 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
Off-exchange PPO HSA plans	
Bronze Full PPO Savings 4300/40% OffEx	Bronze Full 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

Important changes to our Bronze PPO plans

To comply with California regulations, we have updated some of our off-exchange Bronze PPO plans. The table below includes the key plan changes. More detailed plan change information can be found in the "Changes to" section of your renewal materials.


Bronze PPO 3570/65 is now Bronze PPO 4500/70	Bronze PPO 6000/65
\$500 increase to deductible	—
Change deductible to combined \$4,500 medical/Rx deductible	Change deductible to combined \$6,000 medical/Rx deductible
5% increase on coinsurance	10% increase on coinsurance

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.



Subscriber ID# XEC TopMessage Plan Name Network Name Exclusive Copays Office visit \$XX Specialist \$XX Urgent Care Center \$XX Teladoc \$XX 0	Group # Effective Coverage Plan Type RxBIN RxPCN	PSQASG01 02/01/2016 INDIVIDUAL PPO 600428 02960000
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Top Message (30 character limit)



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 plans, vision plans, life insurance,* and infertility coverage

If you don't already offer specialty coverage, 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

- We've added 25 new dental plans to our portfolio – one DHMO plan, 11 DPPO plans, and 13 DPPO plans without rollover rewards.
- 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

- We've changed the name of our Enhanced Vision plans to Basic Vision plans.
- \$10 exam copay plan options are now part of our vision portfolio.
- 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.

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.

blueshieldca.com/smallbusiness