

# It's time to renew your medical coverage

[Month] [Year]

Dear [First Name],

The time to renew or make changes to your coverage for 2026 is from November 1, 2025, to January 31, 2026. You have until December 31, 2025, to make changes to your medical plan for coverage beginning January 1, 2026.

Below is a summary of your premium (monthly cost) changes starting January 1, 2026.



## 2025 Medical premium

\$[xxx.xx]

## 2026 Medical premium

\$[xxx.xx]\*

A change of \$[x.xx], or [x.xx]%

# How to renew or change your plan for 2026

Before you decide to keep or change your plan, think about which benefits are important and necessary for you.

## Keep your current plan

If you want to renew your current plan, just continue to pay your monthly bill.

## Choose a different plan

You have until December 31, 2025, to make changes to your plan for coverage beginning January 1, 2026, and until January 31, 2026, to make changes to your plan for coverage beginning February 1, 2026.

\* Your 2026 monthly premium is based on our records as of [Month Day, Year]. This amount may vary based on changes such as age, adding or removing dependents, or moving your household to a new address.



## See if you qualify for premium help

Your current medical plan\* does not allow you to receive financial help to lower your monthly premiums or lower your out-of-pocket costs. Even if you were not eligible for premium help in the past, you may be eligible to lower your monthly premium. To see if you qualify, go to [blueshieldca.com/subsidy](https://blueshieldca.com/subsidy). You can also contact your broker if you need assistance.



## Individual mandate

In addition to all the other benefits of health coverage, we encourage you to stay covered to avoid the California tax penalty (or individual mandate). California residents who choose to go without minimum essential health coverage in 2026 may be subject to a penalty as part of their annual state tax filing.



## Your plan is grandfathered

*Your plan is considered grandfathered if you remain on the same health plan that you were enrolled on as of March 23, 2010. Please keep in mind, if you transfer out of a grandfathered health plan, you will lose your plan's grandfathered status.*



## Questions?

We're here to help. Go online to [blueshieldca.com/myIFPplan](https://blueshieldca.com/myIFPplan). Contact your broker. Or call (888) 256-3650 (TTY: 711), Monday through Friday from 8 a.m. to 8 p.m., and Saturday from 8 a.m. to 6 p.m.

\* Qualifying for premium help only applies to medical plans purchased directly through Covered California.

# Broker compensation disclosure

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 for 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.



## Getting help in other languages

You have the right to get this information and help in your language at no cost. Included in this booklet is a document called *Notices Available Online: Nondiscrimination and Language Assistance Services*. Please read for more information.