

Changes to your health plan

Effective January 1, 2026, there will be some changes to your plan's costs and benefits. We are notifying you in advance so you can make informed decisions about your health coverage. Please visit blueshieldca.com/policies for updated terms and conditions of coverage.

Cost share changes

Copayment (or copay), coinsurance, and deductible are your share of the cost ("cost share") when using covered services. This section contains cost changes when using a participating provider, unless otherwise stated. Refer to your *Summary of Benefits (SOB)* for further details.

Calendar year out-of-pocket maximum changes

Description of change	What's changing?		
	2025 (this year)	2026 (renewal year)	
Your calendar year out-of-pocket maximum has increased.	When using a participating provider	Individual/Family \$8,700/\$17,400	Individual/Family \$9,200/\$18,400

Pharmacy prescription drug cost share changes

Benefit section and description of change	What's changing?		
	2025 (this year)	2026 (renewal year)	
Retail pharmacy prescription drugs Your copay for tier 1 drugs has increased.	Tier 1 drugs	\$15/prescription	\$18/prescription
Mail pharmacy prescription drugs Your copay for tier 1 drugs has increased.	Tier 1 drugs	\$45/prescription	\$54/prescription

Medical benefit cost share changes

Benefit section and summary of change	Benefit category	What's changing?	
		2025 (this year)	2026 (renewal year)
Physician services Your copay for these services has increased.	Primary care office visit	\$35/visit	\$40/visit
	Specialist care office visit	\$65/visit	\$70/visit
	Physician home visit	\$35/visit	\$40/visit

Benefit section and summary of change	Benefit category	What's changing?	
		2025 (this year)	2026 (renewal year)
Other professional services Your copay for these services has increased.	Other practitioner office visit includes nurse practitioner, physician assistant, therapists, and podiatrists.	\$35/visit	\$40/visit
	Acupuncture services	\$35/visit	\$40/visit
Emergency services Emergency Room Services Your copay for this benefit has increased.	When using a participating provider	\$330/visit	\$350/visit
	When using a non-participating provider	\$330/visit	\$350/visit
Urgent care center services Your copay for this benefit has increased.	When using a participating provider	\$35/visit	\$40/visit
Rehabilitative and habilitative services Your copay for these services has increased.	Office location	\$35/visit	\$40/visit
	Outpatient department of a hospital	\$35/visit	\$40/visit
Mental health and substance use disorder benefits Your copay for these services has increased.	Outpatient services: Office visit, including physician office visit	\$35/visit	\$40/visit
Mental health and substance use disorder benefits Your coinsurance maximum limit for these services has increased.	Outpatient services: Other outpatient services, including intensive outpatient care, electroconvulsive therapy, transcranial magnetic stimulation, behavioral health treatment for pervasive developmental disorder or autism in an office setting, home, or other non-institutional facility setting, and office-based opioid treatment	20% up to \$35/visit	20% up to \$40/visit
	Partial hospitalization program	20% up to \$35/visit	20% up to \$40/visit
	Psychological testing	20% up to \$35/visit	20% up to \$40/visit

Benefit changes and clarifications

Changes to your benefits/services will be reflected in your *Summary of Benefits (SOB)* or *Evidence of Coverage (EOC)*. NOTE: Underlines below indicate added text.

Benefit changes

These are changes made to your coverage for certain medical and pharmacy services.

Section name	Description of the change(s)
Care outside of California/ out-of-area service	These sections in the EOC have been revised to clarify that out-of-area covered healthcare services are restricted to emergency services, urgent services, and out-of-area follow-up care. Any other services will not be covered when processed through an inter-plan arrangement unless the services and out-of-state provider are prior authorized by Blue Shield.
How to contact Customer Service	This section of the EOC has been revised to state that you can contact Evolent (formerly known as National Imaging Associates) for prior authorization for radiological, spine surgery, interventional pain management, and oncology services. The phone number for prior authorization for oncology services is (888) 999-7713 .
General exclusions and limitations table	This table in the EOC has been revised to add exclusion 32. <u>32 Drugs and services that you are not legally obligated to pay, or for which you are not charged. This exclusion does not apply to preventive health services, or FDA-approved contraceptive drugs and devices, or drugs with a USPSTF rating of A or B.</u>

Administrative/language clarifications

These are revisions made to your EOC or SOB to help make your coverage easier to understand, but do not impact your coverage or how your benefits/services work.

Section name	Description of the change(s)
Prior authorization	This section in the EOC was revised to clarify time for Blue Shield to make a decision for prior authorization or exception requests within five business days but not to exceed seven calendar days.
Claims processing and payments	This section of the EOC was revised to clarify the number of days for claim's processing reimbursement. The plan will reimburse a complete or portion of a claim no later than 30 days after a claim has been submitted.
Bariatric surgery benefits: Travel expense reimbursement for residents of designated counties	This section of the EOC was revised to remove the prior authorization for travel expense reimbursement language.

Section name	Description of the change(s)
Paying for covered services: Calendar year deductible/ definitions: deductible	These sections in the EOC have been revised to clarify the amounts you pay over the allowed amounts do not count toward your deductible.
Benefit administrators	Blue Shield is no longer working with a mental health service administrator to provide mental health and substance use disorder services. Blue Shield Behavioral Health will manage the behavioral health benefit for members.
Prescription drug benefits: Prior authorization/ exception request/step therapy process	This section in the EOC has been revised to clarify that prior authorization may be granted for one year, <u>however, the timeframe may be greater or less, depending on the medication.</u>
Address correction: Pediatric dental benefits: dental Customer Service	The address for contacting Customer Service has been updated in your 2026 EOC. The updated address is as follows: Blue Shield of California Dental Plan Administrator P.O. Box 272540 Chico, CA 95927-2540

Please note: This document is not a contract. For complete benefit descriptions, terms and conditions, exclusions, and limitations of the health plan, please read your EOC.