




Open enrollment is here

November 1, 2024 – January 31, 2025

It's time to get ready for 2025 coverage. This booklet contains important information about your current plan<s> and how to make changes, if necessary.

Use the following page numbers to find important information quicker:

-  Details about your 2025 premium<s>
-  Helpful information to know for the new year
-  Changes to your plan summary

Keep current plan<s>

To stay with your current plan<s>, just keep paying your monthly premium – you don't need to do anything else. <*>

If your healthcare needs have changed, you have plan options.

- Contact your broker to learn more.
- Go online for a detailed plan comparison guide, or
- Contact us at <(999) 999-9999> (TTY: 711), 8 a.m. to 8 p.m. Monday through Friday, and 8 a.m. to 6 p.m. on Saturday.

Blue Shield is committed to helping you progress in your health journey so that you can stay well ahead. Thank you for choosing us.

Your 2025 renewal summary

Your total monthly cost for your health coverage is <<increasing><decreasing> by \$XX.XX><not changing> effective January 1, 2025. <Your 2024 subsidy is <\$X>. In 2025 that amount may change. Check with Covered California.>

<Changes per plan listed in this booklet:

- <Medical plan name> by <\$ROC>
- <Dental plan name> by <\$ROC>
- <Vision plan name> by <\$ROC>>

<Stay covered in 2024!

Prices for everything are going up, including healthcare costs. We know this year hasn't been easy. There are options that may help with your healthcare costs and still give you the quality healthcare coverage you expect from Blue Shield. We're here to help. And, if you have a broker, they can help, too.>

To learn more about plan options and to change your medical plan, scan the QR code with your phone's camera or visit blueshieldca.com/myIFPplan.



<*> Covered California will contact you directly if there is anything you need to do to confirm your premium help (federal advance premium tax credit) or if there are any changes to your renewal plan and/or eligibility. Changes to eligibility may include changes to your available government financial help for the coming year and/or eligibility for enrollment in certain cost-sharing reduction plans like the Silver 94, Silver 87, or Silver 73 plan. Covered California may renew you/your household into a plan different from what this booklet displays if you are eligible for a cost-sharing reduction plan at the same or a reduced premium.>