## Helpful information: Life events that could impact your coverage

If you or a dependent on your plan have the following upcoming life events, there will be changes to your health coverage that you should consider.

# Having or had a baby recently? Continue newborn coverage within the first 30 days

For the first 30 days of your newborn's life, they will be covered under your coverage until day 31. At that point, your baby will need to have their own policy. We want to make this a smooth and stress-free process. To enroll your newborn and ensure that there is no gap in coverage, contact us as soon as possible at **(800) 660-3007 (TTY: 711)**.

#### Dependent turning 19? Continue coverage on new dental and vision plans

The pediatric dental and vision benefits included in your medical plan are available only to members up to age 19. Make sure your whole family continues to have dental and vision coverage by purchasing one of our dental and vision plans. Go to **blueshieldca.com/myIFPplan** to learn more about our plans. To enroll, contact your broker. You can also visit **buyblueshieldca.com** or call **(800) 660-3007 (TTY: 711)**.

### Dependent turning 26? Enroll in Individual & Family Plan

When your dependents turn 26, they will no longer be eligible for coverage on your medical plan unless they qualify for an extension of coverage past age 26 due to disability. They can get their own individual coverage from Blue Shield or Covered California up to 60 days after their plan ends. To learn about keeping your dependents covered, contact your broker or call **(800) 660-3007 (TTY: 711)**.

### Turning 65? Transition to Blue Shield Medicare

When you transition from an Individual and Family Plan to a Blue Shield Medicare plan, you may be able to save up to \$1,728 a month\* in plan premiums and keep the same doctors that you have with your current plan. A Blue Shield Medicare Adviser can help you understand the Medicare coverage options available to you and help you choose the right plan based on your specific healthcare needs. To learn more, call **(888) 783-4152 (TTY: 711)** or visit **bsca.com/renewal**.

<sup>\*</sup> Actual savings may vary. Savings are based on a comparison of the statewide average monthly rate in 2024 for Blue Shield Individual and Family Plan (IFP) PPO members over the age of 65 and a \$0 plan premium Medicare Advantage Plan. Monthly plan rates can depend on your plan, age, and where you live.

## Helpful Information: You may now be eligible for Medicare

Blue Shield of California can help make your transition as smooth as possible.

Are you ready to move to Medicare, but don't know where to start? Do you have questions like:

- Am I eligible for Medicare?
- How do I enroll?
- Can I keep my doctor?
- What is the difference between Original Medicare and Medicare Advantage (MAPD) plans?
- What happens If I plan to work past 65?

A Blue Shield Medicare Adviser can give you expert advice on your specific situation, answer questions like the ones above, and guide you to the coverage that meets your needs. If you qualify for Medicare, then a Blue Shield Medicare plan can replace your current Blue Shield individual health plan.

Blue Shield offers a wide range of Medicare plans. You can choose from plans that combine medical and prescription drug coverage or plans that provide the freedom to choose any doctor or hospital that accepts Medicare.

Understand your Medicare coverage options and find a plan with the benefits you need from a company you know and trust – Blue Shield of California.





Call **(888) 783-4152 (TTY: 711)** to get started. 8 a.m. to 8 p.m., seven days a week. Hablamos español. To learn more, visit: **bsca.com/renewal** 

Blue Shield of California offers Medicare Advantage plans in select counties. Medicare Supplement and Medicare Prescription Drug Plans are available statewide. The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律,並且不會以種族、膚色、原國籍、族群認同、 醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、 排斥或區別對待他人。Blue Shield of California is an independent member of the Blue Shield Association

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