

It's time to renew your dental and vision coverage

[Month] [Year]

Dear [First Name],

The time to renew or make changes to your coverage for 2025 is from November 1, 2024, to January 31, 2025. You have until December 31, 2024, to make changes to your dental and vision plans for coverage beginning January 1, 2025.

Below is a summary of your premium (monthly cost) changes starting January 1, 2025.

2025 plan names



Dental: [Dental_Plan_Name]

Vision: [Vision_Plan_Name][†]

Subscriber name: [Subscriber_name]

Subscriber ID #: [Subscriber_ID]

Effective date: January 1, 2025

	2024 Dental premium \$[XXX.XX]	2025 Dental premium \$[XXX.XX]* A change of \$[X.XX], or [X.XX]%
	2024 Vision premium \$[XXX.XX]	2025 Vision premium \$[XXX.XX]* A change of \$[X.XX], or [X.XX]%

Here's how to be informed:

- View full plan details, including copay and coinsurance amounts, in your policy and *Evidence of Coverage and Health Service Agreement* and Summary of Dental Benefits and Coverage by visiting blueshieldca.com/policies.
- Stay up to date with the latest plan information on blueshieldca.com/myIFPplan.

* Your 2025 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.

† Underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life).

How to renew or change your plan for 2025

Before you decide to keep or change your plan, think about which benefits are important and necessary for you. If you want to renew your current plans, just continue to pay your monthly bill.

Questions?

We're here to help. Go online to 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.

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 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

This booklet has essential information about your coverage through Blue Shield of California. Look for key dates.

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.