



## producer **ALERT**

### **Q2 2024 rates now available through your preferred quoting engine**

We are pleased to announce the Q2 2024 rate book is now available on the dedicated Rates page of Broker Connection. Our second-quarter 2024 rate action is a statewide average of 2.0%. Closed rate books and more information about our rates can be found on Broker Connection [Small Business rates](#). Be sure to leverage the Employer Enrollment Tool to easily find quotes complete renewals in one streamlined digital experience.

### **April, May, and June 2024 renewals**

Groups renewing in April, May, and June will be available to brokers on Thursday, January 11\* through Shield Renewals. Group-level changes can be made using Small Group Online Renewal (SGOR) beginning Thursday, January 18.\* To review exact renewal and enrollment dates for Q2, plus enrollment materials and updated rates books, visit our [Renewal Center page](#) on Broker Connection.

Group renewal information is available as a microsite for each group, and these can be accessed through Shield Renewals. You can also access the medical choice chart option, (which provides information about your clients' current and new plan rate) to buy up or buy down and check if Trio or Tandem is available. The choice chart will include the rate differential if you choose to move your client.

\* Dates subject to change.

### **2024 Medical Updates**

Introducing New Virtual Blue<sup>SM</sup> plans! Providing your clients with more options. Virtual Blue<sup>SM</sup> delivers with anytime virtual care, \$0 virtual visits, and in-person care when they want it – driving value for businesses of all sizes.

- Virtual Blue Platinum Tandem PPO 250/20
- Virtual Blue Silver Tandem PPO 2700/75

**Minimal portfolio and plan design** changes are listed below. You can visit the [Changes To](#) section of Broker Connection for more details.

- Impacted PPO Plans with cost share and name changes:

<b>PPO Plans</b>		
<b>Off-Exchange PPO</b>	<b>Off-Exchange PSP</b>	<b>Mirror PPO</b>
Platinum PPO 0/0	Gold PPO Savings 1750/15%	Mirror Platinum 90 PPO 0/15
Platinum PPO 0/10	Silver PPO Savings 2300/30%	Mirror Platinum 80 PPO 250/35
Platinum PPO 250/15	Silver PPO Savings 2600/35%	Mirror Silver 70 PPO 2500/55
Platinum PPO 0/30	Bonze PPO Savings 5700/40%	Mirror Bronze 60 PPO 6300/62
Bronze PPO 5500/65	Bronze PPO Savings 7500	
Bronze PPO 6500/70		
Bronze PPO 7500/65		

- Impacted HMO Plans with cost share and name changes:

<b>HMO Plans</b>	
<b>Off-Exchange HMO</b>	<b>Mirror HMO</b>
Platinum HMO 0/20	Mirror Platinum 90 HMO 0/20
Gold HMO 0/35	Mirror Gold 80 HMO 250/35
Gold HMO 350/1500	Mirror Silver 70 HMO 2500/55
Bronze HMO 7000/70	
Bronze PPO 5500/65	
Bronze PPO 6500/70	
Bronze PPO 7500/65	

### **Added valuable benefits for your clients:**

- Vasectomies are available at no charge, in compliance with the previously passed SB523 mandate. PPO Savings plans have vasectomies at no charge but only after the deductible is met.
- Travel reimbursement for transplant services for members and a companion (if deemed medically necessary) to undergo their procedure. The reimbursement is subject to certain conditions. Full details can be found on the Evidence of Coverage.

Complete benefits for all of our small business plans can be found on [Broker Connection](#). For exact terms and conditions of coverage for all 2024 plan offerings, refer to the *Evidence of Coverage* and the plan contract, or contact your dedicated account executive for support.

You can compare the benefits of current plan selections with these new plan

options by using our [Plan Comparison Tool](#). A list of small business medical plans that changed names for 2024 can be found [here](#).

## Checkout these helpful sales resources to learn more about our plan offerings for 2024

We assembled a few quick links covering our plan offerings, ready at your fingertips:

- [Q2 2024 Medical Sales Guide](#): This sales guide provides comprehensive information about selling Blue Shield products and value proposition.
- [2024 Plans at a Glance](#): A list of all Small Business plan offerings for 2024 including plan family descriptions, value-adds, and select benefit cost shares.
- [2024 Plan Cheat Sheet](#): This condensed, three-page PDF contains all Small Business plan offerings for 2024 in one condensed, streamlined, and easy to share document.

## 2024 Specialty Products Update

### Dental plans to be withdrawn in 2024:

Thirteen DPPO plans and one DINO plan ([listed here](#)) were withdrawn from our Specialty portfolio beginning January 1, 2024, as part of our product transformation and portfolio simplification efforts. Prior to your anniversary date, your group's renewal information will be available including recommended plan and rates. You can refer to the [plan mapping grid](#) and choose any of our other available plan options. To learn more about our specialty plan offerings for 2024 check out the [Q2 Specialty Sales Guide](#).

### Vision plan highlights and updates for 2024:

Our 2024 new vision vendor is EyeMed. EyeMed is taking over the administration of vision benefits from MES for your employees. For more than a year, EyeMed (which acquired MES) has been working together to ensure a smooth transition.

Several portfolio vision changes are forthcoming, including:

- Optometric Out-of-Network visits now matches Ophthalmologic cost share.
- Eyeglass Frame Out-of-Network allowance increase.
- Plano (non-prescription sunglasses) – New benefit cost share for out-of-network.
- All vision plans include both Standard and Progressive Lenses (no-line bifocals) benefit
- Contact lens benefit updates:
  - Electives – reduce out-of-network allowance to match out-of-network frame allowance
  - Non-elective (medically necessary) – same cost share for hard and soft

## Many ways to earn more

### Renewal Rewards Program

Blue Shield of California rewards you for renewing your small business clients with us.

### Multiple Bonus Small Group Bonus Programs

Blue Shield of California has [multiple bonus programs](#) and brokers can be eligible for all of them at the same time maximizing your new group sales.

- **Small Group Incentive Program:** Sell more and earn more. We're making it easier for you to earn more when you enroll in membership.
- **Direct Elite Rewards:** Boost your earnings with this program that will benefit direct-selling small business brokers who sell directly.

For more on our available rewards programs for 2024 you can contact your Blue Shield representative or go to our Broker Connection [Rewards and Commissions page](#) (authentication required).

## Updates to 2023 and 2024 plan documents and "Changes To" document

In early December 2023 and 2024 plan documents were updated after changes to the three plans listed below. If your book of business was impacted, you were contacted directly in mid-December. [Click here](#) to read the full alert for more information.

- Silver Full PPO 2350/65 (2023)
- Silver Tandem PPO 2350/65 (2023)
- Silver Tandem PPO 2350/65 (2024)

New "Changes to" documents for PPO plans (Off-Exchange) were updated after updates to the following plan:

- Silver Full PPO and Tandem Savings 2300/30%
  - Participating provider cost share for previous year (from) corrected to percentage instead of dollar. No changes to the current year (to) cost-share value.

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