small business packages

1-100 employees

choice, confidence,
and coverage start here.

Effective October 1, 2020

blue
california

Why Blue Shield of California?

Our mission is to ensure all Californians have access to high-quality health care at an affordable price. For more than 75 years, Blue Shield of California has been trusted to provide health coverage for our communities.

Helping California's small businesses grow with the right health coverage

Whether it's a budding one-person operation or a booming 100-employee enterprise, small businesses across California share the same need for a healthy and productive workforce.

That's why we offer a wide range of small business health plans with solutions for controlling costs and promoting health.

From Central Valley farms to Silicon Valley startups, and San Diego surf shops to North Coast lumber mills, we cover more than 40,000 California small businesses.

Wherever your business is and whatever it may be, Blue Shield has a health plan that is the right size for you.

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Blue Shield of California offers choices for small businesses

We offer a wide variety of plans reflecting different plan package options, plan families, networks, and metal levels to ensure there is the right plan for every small business. This guide helps explain the options available.

2020 Blue Shield of California Off-Exchange Package for Small Business

Off-exchange PPO plans

Plan	Deductible[1]	Copay	Out-of-pocket maximum	Emergency room	Rx deductible[1]	Pharmacy benefits[3]			
						Tier 1	Tier 2	Tier 3	Tier 4 & Specialty
Platinum PPO 0/0	$0	$0	$4,000	$250 + 10%	$0	$0	$30	$50	30%
Platinum PPO 0/10	$0	$10	$4,000	$150 + 10%	$0	$5	$30	$50	30%
Platinum PPO 250/15	$250	$15	$4,300	$150 + 10%	$0	$5	$30	$50	30%
Gold PPO 0/20	$0	$20	$7,650	$250 + 30%	$0	$15	$40	$60	30%
Gold PPO 500/30	$500	$30	$7,800	$250 + 20%[2]	$100	$15	$50[2]	$80[2]	30%[2]
Gold PPO 750/30	$750	$30	$7,800	$250 + 20%[2]	$250	$10	$40[2]	$70[2]	30%[2]
Gold PPO 1200/35	$1,200	$35	$7,800	$250 + 20%[2]	$300	$10	$40[2]	$70[2]	30%[2]
Silver PPO 1800/55	$1,800	$55	$7,800	$250 + 35%[2]	$300	$20	$75[2]	$115[2]	30%[2]
Silver PPO 2300/45	$2,300	$45	$7,800	$350 + 40%[2]	$300	$20	$70[2]	$115[2]	40%[2]
Bronze PPO 5000/70	$5,000	$70	$7,800	50%[2]	Integrated with medical	$20[2]	$65[2]	$90[2]	30%[2]
Bronze PPO 6850/65	$6,850	$65	$7,800	50%[2]	Integrated with medical	$20[2]	$65[2]	$90[2]	30%[2]
Bronze PPO 6500/50	$6,500	50%	$7,800	50%[2]	Integrated with medical	50%[2]	50%[2]	50%[2]	50%[2]

Off-exchange PPO Savings plans

Plan	Deductible[1]	Copay	Out-of-pocket maximum	Emergency room	Rx deductible[1]	Pharmacy benefits[3]			
						Tier 1	Tier 2	Tier 3	Tier 4 & Specialty
Silver PPO Savings 2000/25%	$2,000	25%[2]	$6,500	$150 + 25%[2]	Integrated with medical	$20[2]	$65[2]	$100[2]	30%[2]
Silver PPO Savings 2500/35%	$2,500	35%	$6,850	$150 + 35%[2]	Integrated with medical	35%[2]	35%[2]	34%[2]	35%[2]
Bronze PPO Savings 5300/40%	$5,300	40%	$6,900	$250 + 40%[2]	Integrated with medical	40%[2]	40%[2]	40%[2]	40%[2]
Bronze PPO Savings 6900	$6,900	$0	$6,900	$0[2]	Integrated with medical	$0[2]	$0[2]	$0[2]	$0[2]

Off-exchange HMO plans

Plan	Deductible[1]	Copay	Out-of-pocket maximum	Emergency room	Rx deductible[1]	Pharmacy benefits[3]			
						Tier 1	Tier 2	Tier 3	Tier 4 & Specialty
Platinum HMO 0/20	$0	$20	$1,900	$200	$0	$5	$15	$25	20%
Platinum HMO 0/25	$0	$25	$2,350	$250	$0	$5	$15	$25	20%
Platinum HMO 0/30	$0	$30	$2,950	$250	$0	$5	$15	$25	20%
Gold HMO 0/30	$0	$30	$6,750	$325	$0	$15	$35	$55	20%
Gold HMO 500/35	$500	$35	$7,500	$300[2]	$0	$15	$35	$55	20%
Gold HMO 1000/35	$1,000	$35	$7,500	$300[2]	$100	$15	$35[2]	$55[2]	20%
Gold HMO 1500/35	$1,500	$35	$7,800	$300[2]	$100	$15	$35[2]	$55[2]	20%[2]
Silver HMO 2350/65	$2,350	$65	$7,800	50%[2]	$350	$20[2]	$85[2]	$115[2]	45%[2]

2020 Blue Shield of California Mirror Package for Small Business

Mirror PPO plans

Plan	Deductible[1]	Copay	Out-of-pocket maximum	Emergency room	Rx deductible[1]	Pharmacy benefits[3]			
						Tier 1	Tier 2	Tier 3	Tier 4 & Specialty
Mirror Platinum 90 PPO 0/15	$0	$15	$4,500	$150	$0	$5	$15	$25	10%
Mirror Gold 80 PPO 250/25	$250	$25	$7,800	$250[2]	$0	$15	$50	$80	20%
Mirror Silver 70 PPO 2250/50	$2,250	$50	$7,800	$400[2]	$300	$17[2]	$65[2]	$90[2]	20%[2]
Mirror Bronze 60 PPO 6300/65	$6,300	$65	$7,800	40%[2]	$500	40%[2]	40%[2]	40%[2]	40%[2]

Mirror HMO plans

Plan	Deductible[1]	Copay	Out-of-pocket maximum	Emergency room	Rx deductible[1]	Pharmacy benefits[3]			
						Tier 1	Tier 2	Tier 3	Tier 4 & Specialty
Mirror Platinum 90 HMO 0/15	$0	$15	$4,500	$150	$0	$5	$15	$25	10%
Mirror Gold 80 HMO 250/25	$250	$25	$7,800	$250[2]	$0	$15	$50	$80	20%[2]
Mirror Silver 70 HMO 2250/50	$2,250	$50	$7,800	$400[2]	$300	$17[2]	$65[2]	$90[2]	20%[2]

1 Calendar-year deductible shown is for an individual. See Summary of Benefits for family plan deductibles.

2 Subject to the calendar-year deductible.

3 Pharmacy benefits cost shares reflect fulfillment through network pharmacy and Level A pharmacies for Trio HMO and Tandem PPO plans.

Choosing the right plan for your small business

Our plan names make it easy to understand the benefits each medical plan offers by following this format:

Metal level + network name + product type + deductible + copay

Ex: Platinum Access+ HMO 0/20 OffEx

Blue Shield offers two plan packages to small businesses outside of Covered California for Small Business.* Groups can offer plans from the **Off-Exchange Package** or the **Mirror Package**, but not both. Off-Exchange Package plans' names end with "OffEx." Mirror Package plans' names begin with "Blue Shield" – this is to align with the naming conventions for Covered California.

To learn more about the health insurance marketplace, visit **HealthCare.gov** or call **(800) 318-2596** [TTY: **(855) 889-4325**].

The Blue Shield Off-Exchange Package for Small Business is our flagship package and includes up to 56 plans to offer employees. You may select plans combining a variety of products and networks to offer options meeting the range of employees' needs.

The Blue Shield Mirror Package offers the same seven standardized plans that are offered on Covered California for Small Business directly from Blue Shield. Mirror PPO plans use the same Full PPO Network as off-exchange plans, and mirror HMO plans use the Trio HMO network. Plans in the Mirror Package cannot be offered alongside any plans for the Off-Exchange Package.

Choosing product types within the plan packages

- Preferred provider organization (PPO) plans
- Health savings account (HSA)-compatible PPO high-deductible health plans (HDHPs)
- Health maintenance organization (HMO) plans

PPO plans

All of our off-exchange PPO plans are available with our Full PPO Network or our Tandem PPO Network and include providers in all 58 California counties. Tandem PPO Network is a statewide, high-performing subset of our Full PPO Network, providing the same plan benefits as the Full PPO plans at a lower price. Groups may offer Tandem PPO plans alongside Full PPO plans for added savings and flexibility.

All off-exchange PPO plans offer the flexibility to visit a doctor or specialist without a referral. PPO members can also see non-network providers, but may incur higher costs.

HSA-compatible HDHP plans†

Many small businesses opt for high-deductible PPO plan coverage for their employees. Deductibles are higher, but monthly rates are lower, and the plans come with an option of opening a health savings account (HSA) to help pay for qualified medical expenses.

* Federal tax credits are available through Covered California for Small Business to those small business employers that qualify and purchase their coverage on Covered California for Small Business. Talk to Covered California for Small Business at (877) 453-9198, your plan representative, or your broker to discuss your options.

† Although most consumers who enroll in an HDHP are eligible to open an HSA, members should consult with a financial adviser to determine if an HSA/HDHP is a good financial fit for them. Blue Shield does not offer tax advice or HSAs. HSAs are offered through financial institutions. For more information about HSAs, eligibility, and the law's current provisions, consumers should ask their financial or tax adviser. HSA plan features may vary by institution and may be subject to change by those institutions.

HMO plans

Our seven off-exchange HMO plans for small business offered are each available with one of three HMO provider network options: Access+ HMO®, Local Access+ HMO, or Trio HMO. Plan designs are identical, and all specialties and levels of care are included.

- Access+ HMO plans gives members access to more than 38,000 doctors and 320 hospitals.
- Local Access+ HMO plans gives members access to more than 17,000 doctors and 320 hospitals.
- Trio HMO plans are available in 24 counties and give members access to 10,000 doctors from the Access+ provider network. Trio HMO plans come with valuable bonus features not included with other HMO plans. Visit **blueshieldca.com/aco** to learn more about Trio HMO features and coverage areas.

You may offer Trio HMO plans alongside Access+ or Local Access+ plans, but Access+ cannot be offered alongside Local Access+. A business must be located in the plan's service area to offer an Access+ HMO, Local Access+ HMO, or Trio HMO plan, and eligible employees must live or work in the service area.

Metal levels represent the level of coverage provided with that plan

These levels are standardized for all health carriers as part of the Affordable Care Act and are based on the "actuarial value,"* which indicates the average percentage of health costs that would be covered by Blue Shield for a member.

Platinum = 90%

Gold = 80%

Silver = 70%

Bronze = 60%

Deductible and copay are key components of a plan benefit design

Deductible is the amount a member pays each calendar year for most covered services before Blue Shield begins to pay. Specific covered services, such as preventive care, are covered before a member reaches the calendar-year deductible.

Copay is the fixed dollar amount a member pays for benefits after meeting any applicable calendar-year deductible.

Compare plan benefit details using our Digital Plan Comparison tool

Choose from any of our available health plans and compare the benefits side by side by visiting **blueshieldca.com/employerplans**.

* The Department of Health and Human Services (HHS) recognizes that health plans need some flexibility in meeting the metal levels. A plan can meet a particular metal level if its actuarial value is within 2 percentage points of the standard. For example, a silver plan may have an actuarial value between 68% and 72%.

Additional types of coverage

Infertility coverage

Infertility treatment benefits are available as supplemental coverage on all PPO, HSA-HDHP, and HMO plans. If your business offers multiple Blue Shield medical plans for employees, the supplemental coverage will be included on all medical plans.

Coverage includes authorized professional, hospital, ambulatory center, and ancillary services, as well as drugs for the treatment of infertility that are self-administered, and injectable drugs administered or prescribed by the provider during a course of treatment.

Specialty coverage – dental plans, vision plans,* and life insurance plans*

Our specialty plans offer whole-person coverage through Blue Shield for easier administration and premium savings. You can now take advantage of our bundling discount with 10% off dental and vision premiums when offered with a medical health plan.

When choosing Blue Shield specialty coverage, you can expect:

- Plan choices based on frequency of benefits, copayments, allowances, and contact lens coverage option
- No waiting periods: employees can begin accessing care after the effective date
- Streamlined administration: one bill, one renewal, and one point of administration for all of your plan information

Dental plans

Our dental networks are among the largest in the state, giving your employees access to a wide range of dental benefits.

Vision plans

We have the largest vision network in California with nearly 7,000 providers and access to major retail chains with convenient evening and weekend hours.

Small business employers can now offer two vision plan options to their employees. Groups will benefit by having more than one vision plan option, which will allow subscribers to choose the plan that best fits their needs.

Life insurance plans

Our life insurance portfolio includes flexible plan options to offer your employees the opportunity to obtain coverage for immediate expenses, as well as longer-term obligations.

Affordable life insurance underwritten by Blue Shield of California Life & Health Insurance Company gives your employees added security during uncertain economic times and life-changing events.

Life and accidental death and dismemberment (AD&D) plans are available with or without medical coverage.

Compare plan benefit details using our Digital Plan Comparison tool

Choose from any of our available dental or vision plans and compare benefits side by side by visiting **blueshieldca.com/employerplans**.

* Underwritten by Blue Shield of California Life & Health Insurance Company.

Dental plan design

Get more smiles with one of our PPO or HMO dental plans.

Dental PPO plan names are designed to help you and your employees choose the right level of coverage by including the deductible per person/calendar-year out-of-pocket maximum/orthodontic coverage.

Dental HMO plans are available in four levels of coverage, for which you can pick the coverage and frequency of routine and major dental services.

Dual Option Dental enables you to offer any two dental plans, including voluntary plans.

Triple Option Dental allows employees the following selection capabilities:

- 3 HMOs
- 2 HMOs and 1 PPO
- 2 PPOs and 1 HMO

For detailed plan benefit summaries, visit **blueshieldca.com/smallbusiness/dental**.

Vision plan design

Vision plans operate on a PPO network with three plan categories to choose from: Basic, Preferred, or Ultimate. Each category offers multiple combinations of benefit coverage for exam copayments, material copayments, frame allowances, and contact lens benefits.

Additionally, plan names correlate to the dollar amount for copayments and allowances to help guide you to the coverage you need.

All new groups receive a two-year initial rate guarantee on their vision coverage, giving you added financial predictability for your health coverage.

For detailed plan benefit summaries, visit **blueshieldca.com/smallbusiness/vision**.

Life and accidental death and dismemberment plan design options

Give your employees peace of mind by including life insurance with your medical coverage. Blue Shield combines life insurance with comprehensive accidental death and dismemberment (AD&D) benefits to layer coverage when your employees need it the most.

Plans are available in flat amounts, multiples of salary, or graded class. Guaranteed-issue amounts match coverage amounts.

Basic life insurance plans come with travel assistance services as a value-added program. Your employees will have access to a variety of general travel information assistance and medical assistance services when they travel over 100 miles from home or internationally.

AD&D benefits include provisions for: seat belt and airbag, special education for surviving dependents, disappearance, felonious assault, exposure, comatose, common carrier, surgical reattachment, and repatriation.

For detailed plan benefit summaries, visit **blueshieldca.com/smallbusiness/life**.

Small group employer eligibility requirements

To be eligible* for Blue Shield of California small group plans, a business must have 1 to 100 full-time and full-time equivalent employees for at least 50% of the preceding calendar quarter or preceding calendar year. In determining the number of employees, affiliated companies that are eligible to file a combined state tax return are considered to be one single employer.

Additional requirements are:

- The group must be a person, firm, proprietary or nonprofit corporation, partnership, public agency, association or guaranteed association.
- The employer's principal business address must be in California.
- The employer must employ at least one W-2 employee (not including a sole proprietor, partners of a partnership, or their spouses or registered domestic partners) that also meets the definition of an "eligible employee."
- The employer must offer Blue Shield coverage to all eligible employees.
- The group cannot be formed primarily for the purpose of obtaining health coverage.
- At least 51% of the group's full-time and full-time equivalent employees must be employed in California.
- The group must be actively engaged in business or service.
- The group must have and maintain applicable business license, permits, etc., allowing the company to conduct business in California.
- The employer must meet product contribution requirements†:
  - Medical: Either:
    1) A defined contribution of a minimum $100 per employee (or the cost of the total employee rates, whichever is less), or
    2) A minimum of 50% of the total employee rates.
  - Dental: Must meet one of the following conditions:
    1) A defined contribution equivalent to a minimum of 50% of the lowest-cost plan per employee, or
    2) A minimum of 50% of the total employee rate.
  - Vision‡: At least 25% of the total employee rate.
  - Life‡: At least 25% of the total employee rate.
- The employer must meet the portfolio participation requirements:
  - Off-Exchange Package with or without Specialty: 65% participation; 25% when enrolling five or more employees.
  - Mirror Package: 70% participation.
  - Trio HMO-only groups: Participation requirements are waived when the group has at least one eligible employee enrolling.
  - Tandem PPO-only groups: Participation requirements are waived when the group has at least one eligible employee enrolling and is applying for 10/1/2020 or later effective date§.
  - Specialty-only groups: 65% participation, 25% when enrolling five or more employees.
    - Life coverage requires at least two enrollees.
    - Voluntary plans require a minimum of one enrolling eligible employee.
- The employer must enroll 100% of the eligible employees if the employer contribution is 100%.

* All other Blue Shield of California underwriting guidelines and eligibility requirements still apply. Groups changing plans within the first 30 days must meet Blue Shield participation requirements to still be eligible for coverage. The waiver of participation requirements is guaranteed only for the contract term. Blue Shield reserves the right to apply participation requirements on renewal. Groups selecting Trio only for their medical health plans can also add dental or vision coverage with the same minimum participation requirements waived.

† When employer contribution for life insurance is 100%, 100% enrollment is required; no waivers are permitted, even for coverage through another employer.

‡ Blue Shield vision and life insurance plans are underwritten by Blue Shield of California Life & Health Insurance Company.

§ Pending regulatory approval.

New group submission checklist

Please be advised that this is just a guideline and that other documentation may be required.

- ✓ Business check in the amount of the first month's premium or completed Initial Payment Authorization form for first month's premium with a copy of a voided check.
- ✓ Master Group Application **(for new groups effective October 1, 2020)**.
- ✓ Employee Application **(for new groups effective October 1, 2020)**.
- ✓ Enrollment Spreadsheet with MGA.
- ✓ Refusal of Coverage form (for eligible employees declining coverage or employees declining coverage for eligible dependents).
  Note that the MGA/EEA combination spreadsheet can be submitted in lieu of the following PDF forms: Master Group Application (MGA), Employee Enrollment Application (EEA), and Refusal of Coverage.
- ✓ Most recently filed DE 9C. Please reconcile to note each employee's status; if any employee is terminated, please indicate the employee's termination date.
  Note that this is now a standard requirement only for groups of one to four eligible or less than five full-time and full-time equivalent employees or more than 95 full-time and full-time equivalent employees or employers with union and non union employees. Blue Shield reserves the right to require this documentation for new groups with 5 or more eligible employees.
- ✓ If there is a new hire who is not listed on the DE 9C, please provide payroll from date of hire **or** W-4 if new hire has not been working long enough to be on payroll yet.
  Note that this is now a standard requirement only for groups of one to four eligible or less than five full-time and full-time equivalent employees or more than 95 full-time and full-time equivalent employees or employers with union and non union employees. Blue Shield reserves the right to require this documentation for new groups with 5 or more eligible employees.
- ✓ If the owner is not on the DE 9C, please provide proof of compensation (most recent K1, Schedule C). If tax documents are not available due to length of time in business or a tax-filing extension, provide a completed and signed Small Group Owner Eligibility Form.
  Note that this is now a standard requirement only for groups of one to four eligible or less than five full-time and full-time equivalent employees or more than 95 full-time and full-time equivalent employees or employers with union and non union employees. Blue Shield reserves the right to require this documentation for new groups with 5 or more eligible employees.
- ✓ Fictitious Business Name Filing is required if the group uses a DBA name, or if there is more than one business name reflected on any document or ownership paperwork submitted.
  Note: A Fictitious Business Name Filing is not required when the DBA appears on the business check.
- ✓ Legal documents **(see UW Guidelines)** – Articles of Incorporation, Statement of Information, Partnership Agreement, etc., that list the names of **all corporate officers/owners/directors**.
  Note that legal documents are now standard requirements only for groups with one to four eligible or less than five full-time and full-time equivalent employees. Blue Shield reserves the right to require this documentation for new groups with 5 or more eligible employees.
- ✓ See underwriting guidelines for requirements for multiple employer groups, start-ups, spin-offs, employers with union and nonunion employees, and groups terminating a leasing arrangement with a PEO.

Fliers that may be helpful to your employees:

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Connecting Trio members to healthier eating .....page 14

Connecting Tandem members to healthier eating .....page 15

Wellvolution

Unveiling your personal proven path to real health

Tap into decades of research and leading technology for a more productive and healthy lifestyle

Wellvolution® offers the largest curated collection of scientifically-backed apps and programs designed to help you:

- Prevent and reverse disease
- Manage stress
- Sleep better
- Eat healthier
- Move more
- Ditch cigarettes

A digital health platform and in-person support network

Focus
Stay on track and progress along the proven path

Support
Receive digital reminders, motivation, and engagement

Results
All backed by real science for real, positive changes

Wellvolution

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Take charge of your health

Online and in-person programs for both general well-being and disease reversal

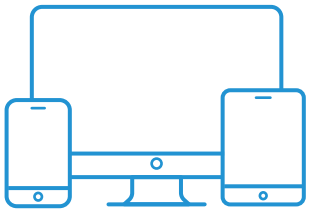
Proven and backed by doctors' methods for results

Largest curated collection of scientifically-backed apps

A personal health coach, taking guesswork out of the health strategy

A new way to achieve health goals

Included with most health plans at no additional cost



To discover your proven path, visit **wellvolution.com**.

Blue Shield of California is an independent member of the Blue Shield Association A51731 (3/19)

get covered right down to your identity.

blue california

As an eligible* Blue Shield member, you can get identity protection services from Experian® such as identity repair assistance, identity theft insurance, and credit monitoring for you and your covered family members at no additional cost to you.†

You can access these services by contacting Experian's customer care team at **(866) 274-3891**, Monday to Friday from 8 a.m. to 10 p.m. and Saturday and Sunday from 10 a.m. to 7 p.m. Central time. You can also enroll online by visiting **experianidworks.com/blueshieldca**. When creating your account, you will need to provide the activation code **BCBSCALI20**.

* Due to current laws and regulations, members of Blue Shield Federal Employee Program, Medicare Advantage HMO Plan, or Medicare Prescription Drug Plan are not eligible to receive this offer.

† ID theft protection is an opt-in offering to eligible members as long as they have a Blue Shield health insurance plan/policy. It's available at no additional cost. Members who are under the age of 18 require a legal guardian or parent to opt in on their behalf.

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Blue Shield of California is an independent member of the Blue Shield Association A49370 (3/20)

trio HMO

Connecting Trio members to healthier eating

Blue Shield is excited to offer the Healthy Savings® program to active Trio HMO members.*

Healthy Savings is a program designed to help you eat a healthier diet and get discounts on items like milk, whole-grain bread, lean meat, eggs, fruit, vegetables, and more.

How it works

As an active Trio member, you will automatically be enrolled in the program and receive a membership card in the mail. Just scan your Healthy Savings card or app at the checkout counter of a participating grocery store and instantly receive discounts on eligible healthy foods. That's it!

Once you register at **blueshieldca.com/HealthySavings**, you can log in to your account to view your discounts and see participating grocery stores.

The Healthy Savings program is available at no extra cost and is for Trio subscribers only.†

Download the Healthy Savings app so you can have your Healthy Savings card with you anytime, customize grocery lists, search for participating grocery stores near you, and much more. Available on the App Store® and Google Play™.

* Available to Trio HMO members upon their 2020 effective date or renewal. Certain terms and conditions apply.

† Dependents are not eligible for the program. Also, if you are on our Do Not Contact list, you will not be enrolled in the program.

App Store is a service mark of Apple Inc.

Google Play is a trademark of Google LLC.

Healthy Savings is an independent entity that administers services on behalf of Blue Shield of California.

blueshieldca.com/trio

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Blue Shield of California is an independent member of the Blue Shield Association A51891-TRIO-MEM (5/20)

Connecting Tandem members to healthier eating

Blue Shield is excited to offer the Healthy Savings® program to active Tandem PPO members.*

Healthy Savings is a program designed to help you eat a healthier diet and get discounts on items like milk, whole-grain bread, lean meat, eggs, fruit, vegetables, and more.

How it works

As an active Tandem member, you will automatically be enrolled in the program and receive a membership card in the mail. Just scan your Healthy Savings card or app at the checkout counter of a participating grocery store and instantly receive discounts on eligible healthy foods. That's it!

Once you register at **blueshieldca.com/HealthySavings**, you can log in to your account to view your discounts and see participating grocery stores.

The Healthy Savings program is available at no extra cost and is for Tandem subscribers only.†

Download the Healthy Savings app so you can have your Healthy Savings card with you anytime, customize grocery lists, search for participating grocery stores near you, and much more. Available on the App Store® and Google Play™.

* Available to Tandem PPO members upon their 2020 effective date or renewal. Certain terms and conditions apply.

† Dependents are not eligible for the program. Also, if you are on our Do Not Contact list, you will not be enrolled in the program.

App Store is a service mark of Apple Inc.

Google Play is a trademark of Google LLC.

Healthy Savings is an independent entity that administers services on behalf of Blue Shield of California.

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Blue Shield of California is an independent member of the Blue Shield Association A51891-TANDEM-MEM (5/20)

Our small business health plans are available for groups of up to 100 employees.

Regardless of what size your small business is, you'll find a large selection of plans to meet your employees' priorities. We understand no business is too small to offer coverage and that providing quality benefits is critical in attracting top talent and fueling productivity.

Thank you for selecting Blue Shield. You can count on our commitment to deliver the value and service you expect. Whether you're a business of one or 100, we want Blue Shield to be your first choice – today, tomorrow, and into the future.

blueshieldca.com/employerplans

Access+ HMO is a registered trademark of Blue Shield of California.

Wellvolution is a registered trademark of Blue Shield of California. Wellvolution and all associated digital and in-person health programs, services, and offerings are managed by Solera, Inc., a health company committed to changing lives by guiding people to better health in their communities.

Blue Shield of California is an independent member of the Blue Shield Association A46718 (10/20)