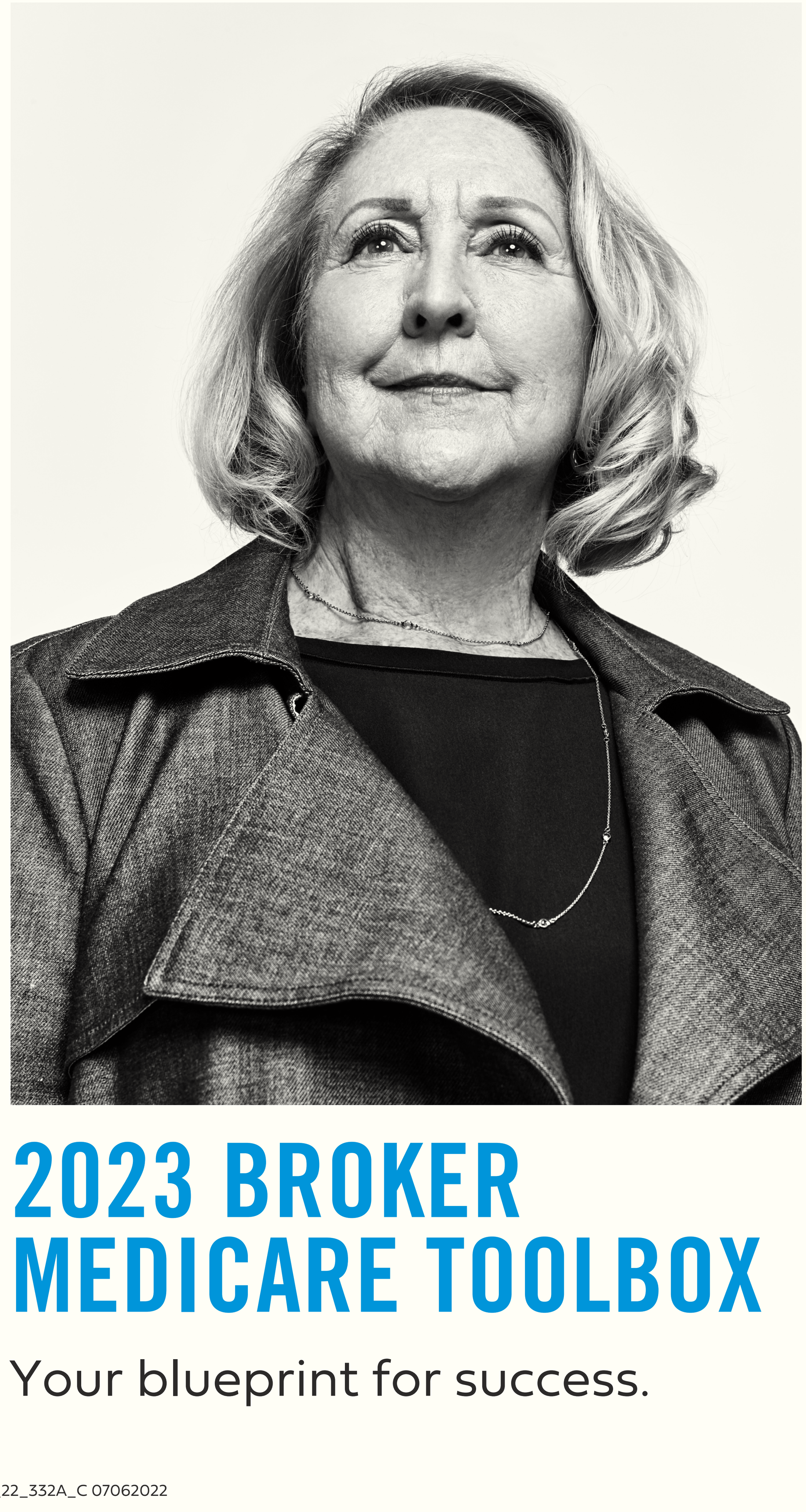
blue california



2023 BROKER MEDICARE TOOLBOX

Your blueprint for success.

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California made.
California-strong.
The Blue Shield of California difference.

Everyone has a story. Ours began right here in California with the belief that all Californians deserve access to affordable high-quality health care. That was over 80 years ago. Today, thanks in large part to your efforts, our mission has become a reality for over 4 million members throughout the state. And we're proud to say we've taken the #1 market share position for individual Medicare Supplements, according to 2021 enrollment results.

If you're already a part of the Blue Shield of California sales team, we look forward to your continued support. If you haven't joined us yet, we hope you will soon.

This Medicare Toolbox details our comprehensive product offerings and provides a blueprint for your success. Working together, we can help every California resident discover the healthiest versions of themselves.



Sandy D'Elia
AVP Medicare Sales

Learn more >

TOOLS FOR BROKERS

Product Portfolio >

Coverage Area >

Commissions and Bonuses >

Marketing Support >

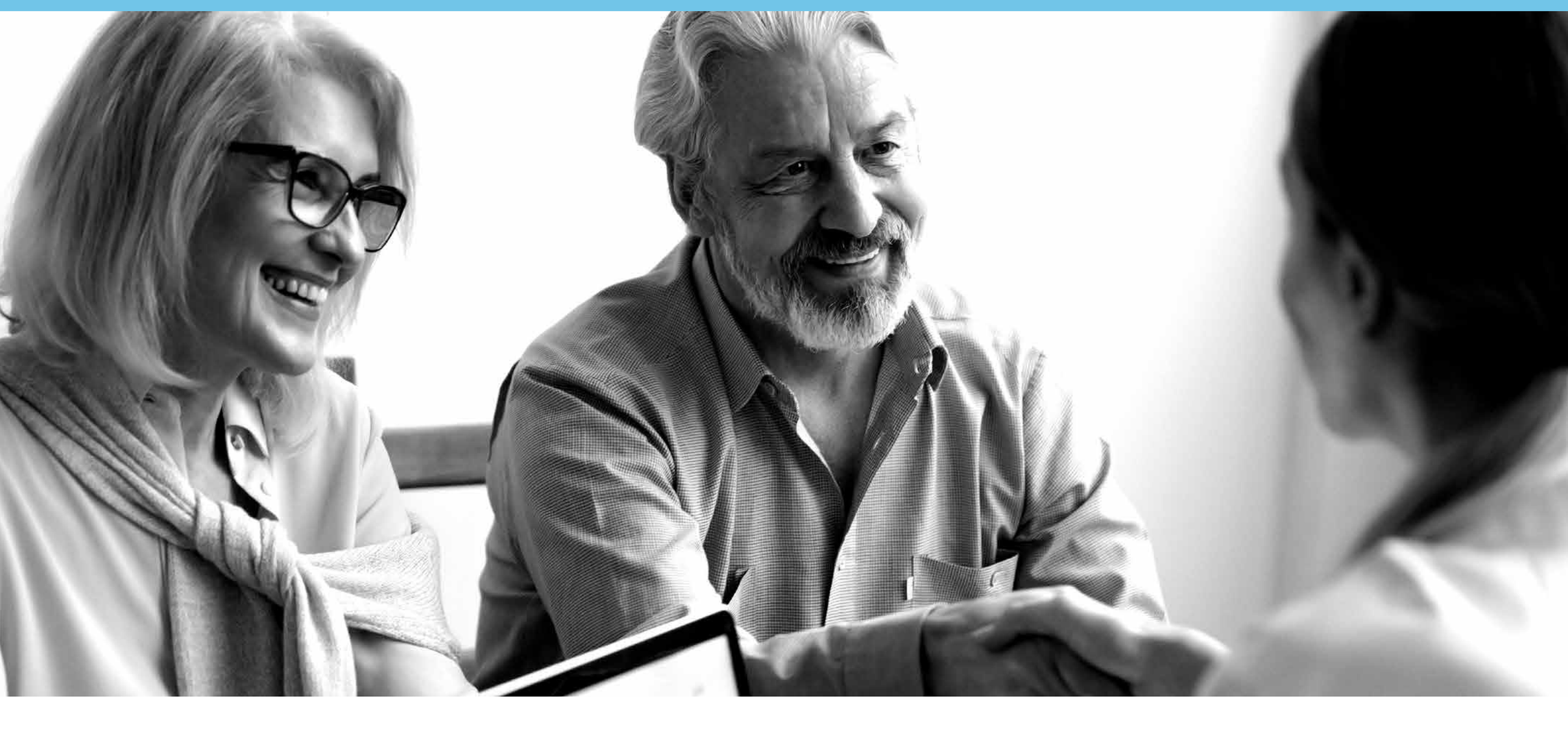
Selling Blue Shield of California Plans >

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Product portfolio

Our diverse portfolio is designed to fit the needs and budgets of all members. Each product offers a variety of benefits and access to a wide range of doctors and specialists. That allows you to guide clients toward low-cost options while ensuring their access to care.



1 MEDICARE SUPPLEMENT PLANS >

2 MEDICARE PRESCRIPTION DRUG PLANS (PDP) >

3 MEDICARE ADVANTAGE HMO AND PPO PLANS (MA-PD) >

4 DUAL ELIGIBLE PLANS (D-SNP) >

5 DENTAL PLANS >

6 DISCOUNT PROGRAMS & VALUE ADDED SERVICES >

MEDICARE SUPPLEMENT PLANS

Our Medicare Supplement plans enhance Original Medicare and give members the freedom to choose any doctor who accepts Medicare. They're designed to help your clients get the additional coverage and flexibility they want, along with access to many "healthy extras".

For example, hearing aid coverage, access to doctors on-call 24/7, or a Personal Emergency Alert Device is included with select Medicare Supplement plans.

See Medicare Supplement plans

MEDICARE PRESCRIPTION DRUG PLANS (PDP)

One of Blue Shield's two Medicare Prescription Drug plans (PDP) can perfectly complement your client's Medicare Supplement plan. We make it an easy, one-stop shopping experience for those who want to add a PDP plan to complement their health coverage.

These stand-alone plans help your client cover their prescription drug costs. They are available to California residents insured with Medicare Part A, Part B, or both.

See Medicare Prescription Drug plans

MEDICARE ADVANTAGE HMO AND PPO PLANS (MA-PD)

Medicare Advantage offers all the benefits of Medicare Parts A and B, plus additional benefits, and extras. Plans may include both medical and prescription drug coverage. An HMO plan allows members to see any doctor within our provider network while a PPO plan allows visits to a doctor in or outside the network[1].

Many plans include allowances for over-the-counter items, routine dental and vision benefits, hearing aids, Personal Emergency Response System (PERS), and transportation services to medical appointments[2].

See Medicare Advantage plans

[1] Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

[2] Benefits vary by county and plan.

DUAL ELIGIBLE PLANS (D-SNP)

Our plans for your clients enrolled in both Medicare and Medi-Cal offer additional benefits to provide more coverage and more savings to better serve their health care needs.

These extra benefits include a Care Navigator to create a personalized care plan, transportation to and from medical appointments, doctors on-call 24/7 by phone or video, and much more.

For more information, contact Producer Services

DENTAL PLANS

Help your clients complement their Medicare coverage with a dental plan, ensuring they receive health and wellness benefits from one single source.

Blue Shield of California offers optional stand-alone dental plans to Medicare Supplement and Medicare Advantage Prescription Drug (MA-PD) plan members.

Members can choose from general and specialist dentists. Coverage may be available for out-of-network dentists as well. No waiting period or claim forms are needed for in-network visits.

See Medicare stand-alone dental plans

See Medicare Advantage dental plans

DISCOUNT PROGRAMS & VALUE ADDED SERVICES

In keeping with our commitment to helping our clients save money and achieve a healthier lifestyle, we offer discount programs and value-added services. Some benefits may already be included as part of the Blue Shield of California plan.

See full list of benefits and programs

Coverage area

Blue Shield of California offers various Medicare plan types designed for diverse coverage needs and budgets. View the coverage area county map and list for available plan options:

Medicare Supplement plans and Medicare Prescription Drug Plans (PDP) are available statewide

Medicare Advantage Prescription Drug (MA-PD) HMO and PPO plans service counties

Medicare Advantage Prescription Drug (MA-PD) Dual-Special Needs (D-SNP) HMO plans service counties



MEDICARE SUPPLEMENT PLANS AND MEDICARE PRESCRIPTION DRUG PLANS (PDP) SERVICE COUNTIES

These plans are available in each and every county in the state[1].



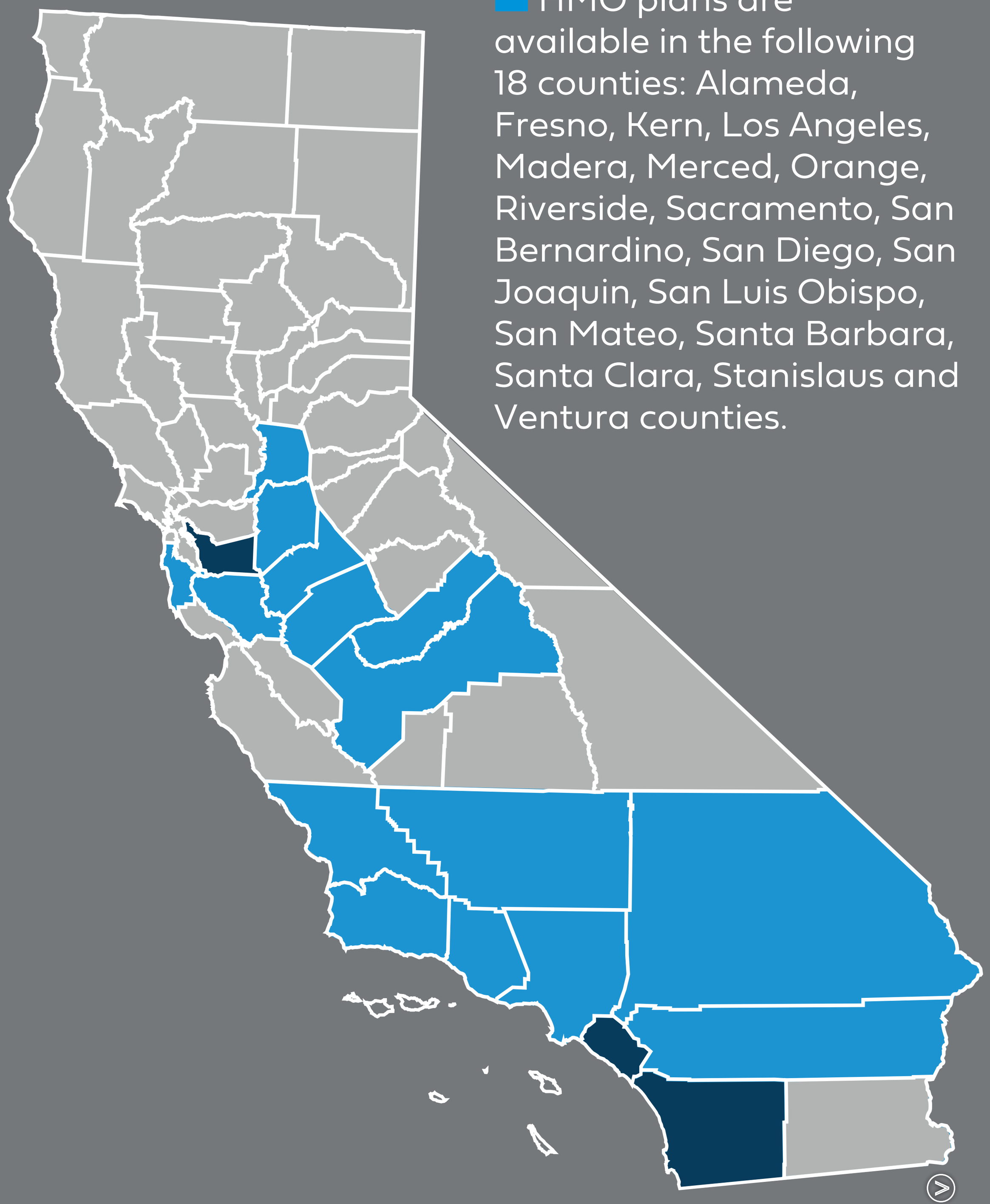
[1]Blue Shield of California's Medicare Supplement Plan G Inspire is available in select counties in northern California.

Coverage area

MEDICARE ADVANTAGE PRESCRIPTION DRUG (MA-PD) PPO AND HMO PLANS SERVICE COUNTIES

PPO available in Alameda, Orange and San Diego counties.

HMO plans are available in the following 18 counties: Alameda, Fresno, Kern, Los Angeles, Madera, Merced, Orange, Riverside, Sacramento, San Bernardino, San Diego, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Stanislaus and Ventura counties.



Coverage area

MEDICARE ADVANTAGE PRESCRIPTION DRUG (MA-PD) DUAL SPECIAL NEEDS (D-SNP) HMO PLANS SERVICE COUNTIES

■ Plans are available in Fresno, Los Angeles, Merced, Orange, San Bernardino, San Diego, San Joaquin and Stanislaus counties.



Commissions and bonuses

We offer competitive commissions and special bonuses during the year. We will communicate with you anytime changes to commissions occur or new bonus programs are available. If you have questions, contact the Blue Shield of California Sales Team or Producer Services at **(800) 559-5905**.



COMMISSIONS SCHEDULE

Blue Shield of California Brokers earn some of the highest commissions in the industry. Here's an overview of those paid for contracts issued to our subscribers with original effective dates on or after January 1. Commissions are payable on accepted applications.

TYPE OF PLAN	NEW CONTRACT YEAR	RENEWAL YEAR(S)
Medicare Supplement Plans	20%	10%
Medicare Advantage Prescription Drug (MA-PD, D-SNP) Plans – HMO & PPO	Click for current year commissions	
Medicare Prescription Drug Plans (PDP)	Click for current year commissions	
Dental PPO Plans for Medicare Supplement Plan Subscribers	20%	10%
Supplemental Dental PPO Plans for Medicare Advantage Prescription Drug (MA-PD) members	20%	10%

See schedule details and other product commissions

View current broker payout calendar

Sign up for direct deposit

Marketing support

We're dedicated to your success and committed to helping you grow and maintain your business. Our brokers have access to an extensive library of marketing support materials. That includes flyers, direct mailers, collateral, and sales presentations. Many can be customized with your own information.

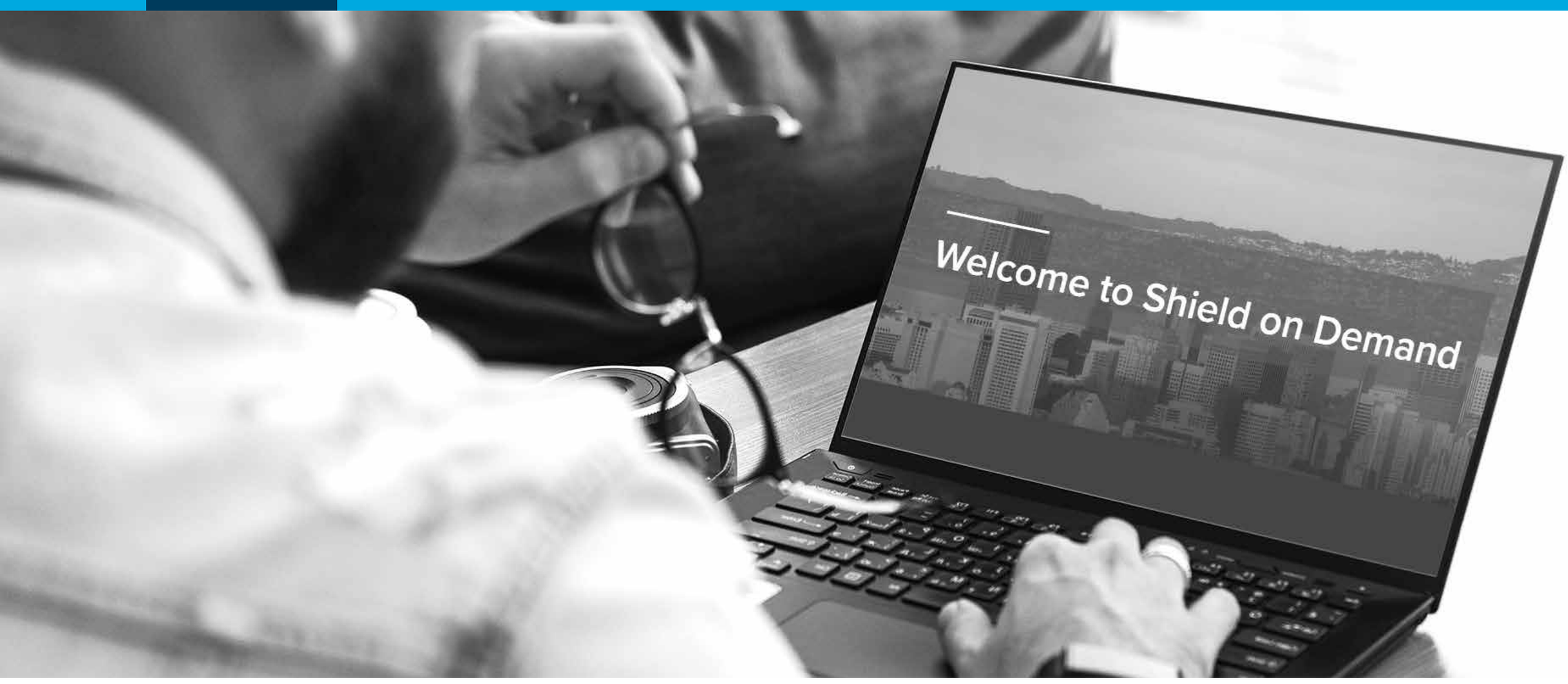


1 SHIELD ON-DEMAND >

2 MEDICARE ENLIGHTENMENT VIDEO SERIES >

3 SALES SEMINARS AND WEBINARS >

SHIELD ON-DEMAND



This digital platform is a user-friendly source for your Blue Shield of California Broker sales and marketing collateral. That includes benefit highlight flyers, event flyers, sales presentations, and more.

Search and view materials in a user-friendly interface. Customize to meet your needs by changing imagery, adding contact information, and selecting a language.

Access materials

MEDICARE ENLIGHTENMENT VIDEO SERIES

This on-demand video series offers a complete guide to understanding Medicare. It's a valuable resource for those new to Medicare, as well as those looking to switch to a Blue Shield Medicare plan.

A seven-part series covers topics ranging from the basics of Medicare to the details of plan options such as Medicare Supplement plans, Medicare Advantage plans and Prescription Drug coverage. It can be viewed all at once, or in separate segments.

To help promote the video series to your clients **download customizable flyer**

View videos

SALES SEMINARS AND WEBINARS

Whether you're hosting seminars virtually or in person, Blue Shield of California has you covered. Our proprietary Medicare Webinar-Seminar PowerPoint presentation explains it all. Learn more about Original Medicare, Medicare Parts A, B, C, and D, enrollment periods, Medicare Advantage plans, Medicare Supplement plans, and Prescription Drug plans.

This presentation can be used during the Medicare Annual Enrollment Period and throughout the year for prospective beneficiaries aging into Medicare and can be easily customized to meet the needs of your audience and include your contact information.

Access materials

Selling Blue Shield of California plans

Ready to get started? Here's everything you need to sell Blue Shield of California plans for 2023. Follow the next steps and become part of our winning team today. If you have questions, call our dedicated Producer Services Team at **(800) 559-5905**.

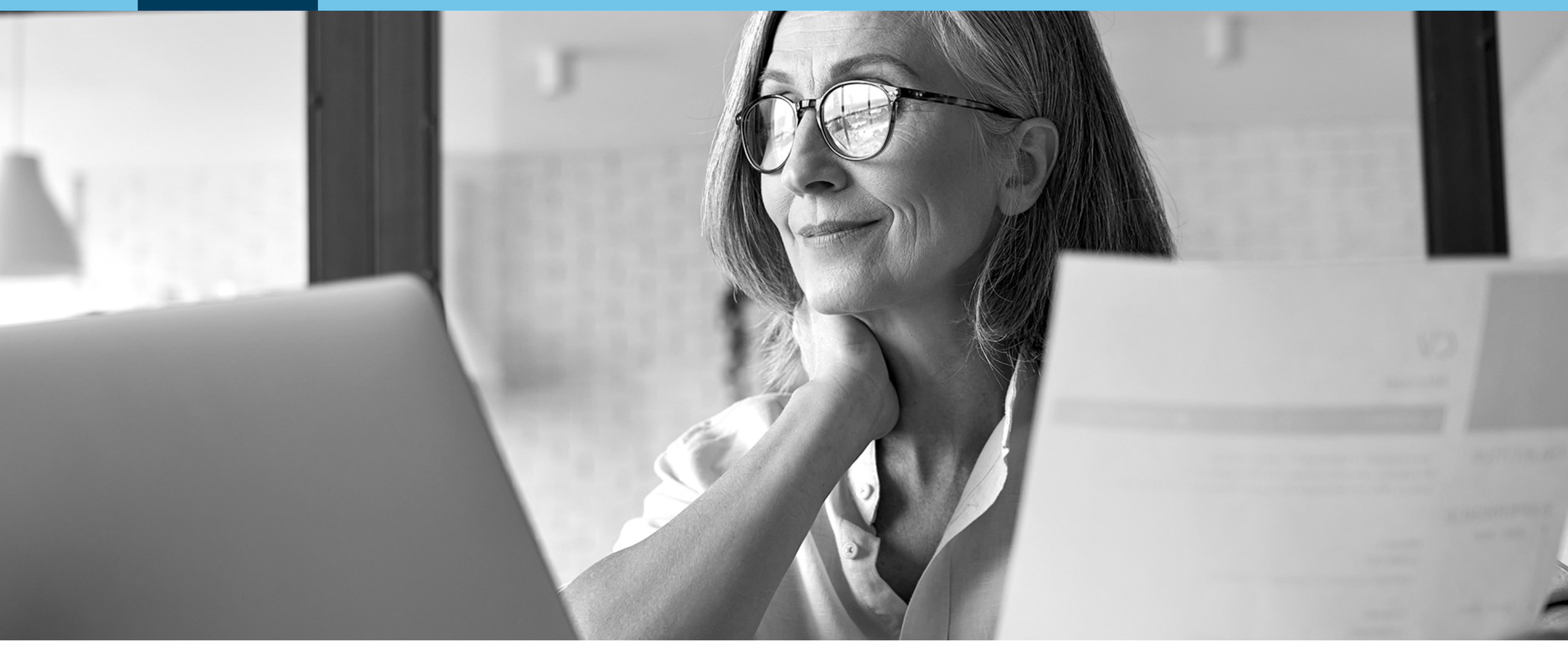


1 PRODUCER AGREEMENT

2 CERTIFICATION AND TRAINING

3 ENROLLMENT

PRODUCER AGREEMENT



The first step in selling Blue Shield of California products is to read and sign our Producer Agreement. This important document serves as the basis of our business relationship. It explains everything you need to know about selling our products, including the commissions you'll earn on each.

Please read, sign, and return the required forms today.

View current producer agreement

2023 producer agreement will be available soon.

CERTIFICATION AND TRAINING

Jump-start your preparation to sell Blue Shield of California plans with AHIP and Blue Shield of California certification training today. All it takes is two simple steps.

Step One: Complete AHIP Certification

- **Log into the AHIP site**
- Complete certification modules and quiz *This includes a section on Fraud, Waste, and Abuse which is required annually*
- Transmit results directly to Blue Shield

Step Two: Complete Blue Shield of California Product Training

- **Log into product training site**
- Enter your National Producer Number
- Complete training for the products you intend to sell. *A grade of 85% in five attempts is required to pass*

CERTIFICATION AND TRAINING

Cost and Reimbursement:
The cost of AHIP certification is $125, of which $100 will be reimbursed after you pass the necessary training and enroll five Blue Shield of California MA-PD members.

To receive reimbursement, complete the AHIP Certification Training Reimbursement Request Form and email it to:
medicarebroker@blueshieldca.com

ENROLLMENT

For your convenience, enrollment forms can be submitted online, by mail or fax. Visit the **Broker Connection site** for details and to enroll clients online.

The online enrollment advantage:

- **Faster application**
  No need to wait for the mail
- **More accurate submissions**
  Application can’t move forward if not complete
- **Fewer pending applications**
  Online applications can’t proceed with missing information
- **Easy tracking**
  Status can be checked online within 72 hours. Billing status can also be tracked online

Need enrollment kits? **Order online** or call Producer Services at **(800) 559-5905**.

Contacts and resources

As a Blue Shield of California Broker, you have access to a statewide support network. We're here to answer your questions about products, underwriting, and claims, and to support your members as well.

Access our **online directory** for important support service contact information, along with a complete list of Blue Shield of California sales offices and profiles of Regional Sales Managers.

Call Producer Services at (800) 559-5905

Call Employer Services at (800) 325-5166



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。

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