



**For the
love of
Californians**

Health, Dental, and Vision Plan Overview for Consumers: 2026 Plan Year

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**COVERED
CALIFORNIA**

AGENDA

Health Plans

Anthem
BlueShield
Healthnet
IEHP
Kaiser
LA Care
Molina
Sharp
Valley Health Plan
Western Health Advantage

Dental Plans

Delta Dental
Humana

Vision Plans

VSP

AGENDA*



Health Plans

1. Anthem Blue Cross
2. Blue Shield of CA
3. Health Net
4. Inland Empire Health Plan
5. Kaiser Permanente
6. L.A. Care Health Plan
7. Molina Health Care
8. Sharp Health Plan
9. Valley Health Plan
10. Western Health Advantage

Dental Plans

11. Delta Dental
12. Humana Dental

Vision Plan

13. VSP

*Not all health, dental, and vision plans are included in this deck and recording. For a complete list of participating plans, please visit CoveredCA.com. You may also contact the health plan directly for more information about their Covered California offerings at: <https://www.coveredca.com/support/insurance-company-contacts/>.

Health Plan Updates

2026 Plan Year Information for Consumers



Anthem & Covered CA

2026 Open Enrollment



Health coverage with you at the forefront

- Virtual care and preventive care at no extra cost
- Prescription coverage with convenient home delivery
- SydneySM Health app for 24/7 access to health plan information, our Find Care tool to search for doctors and hospitals, symptom checker, and virtual visits.
- Dental and vision coverage options for integrated, whole-health care.
- Mental health services available in-person, or virtually using our Sydney Health app.



ACA subsidies are available to help choose an Anthem health plan designed to support your whole health with comprehensive benefits.

Anthem's Covered CA members have access to industry-leading capabilities:

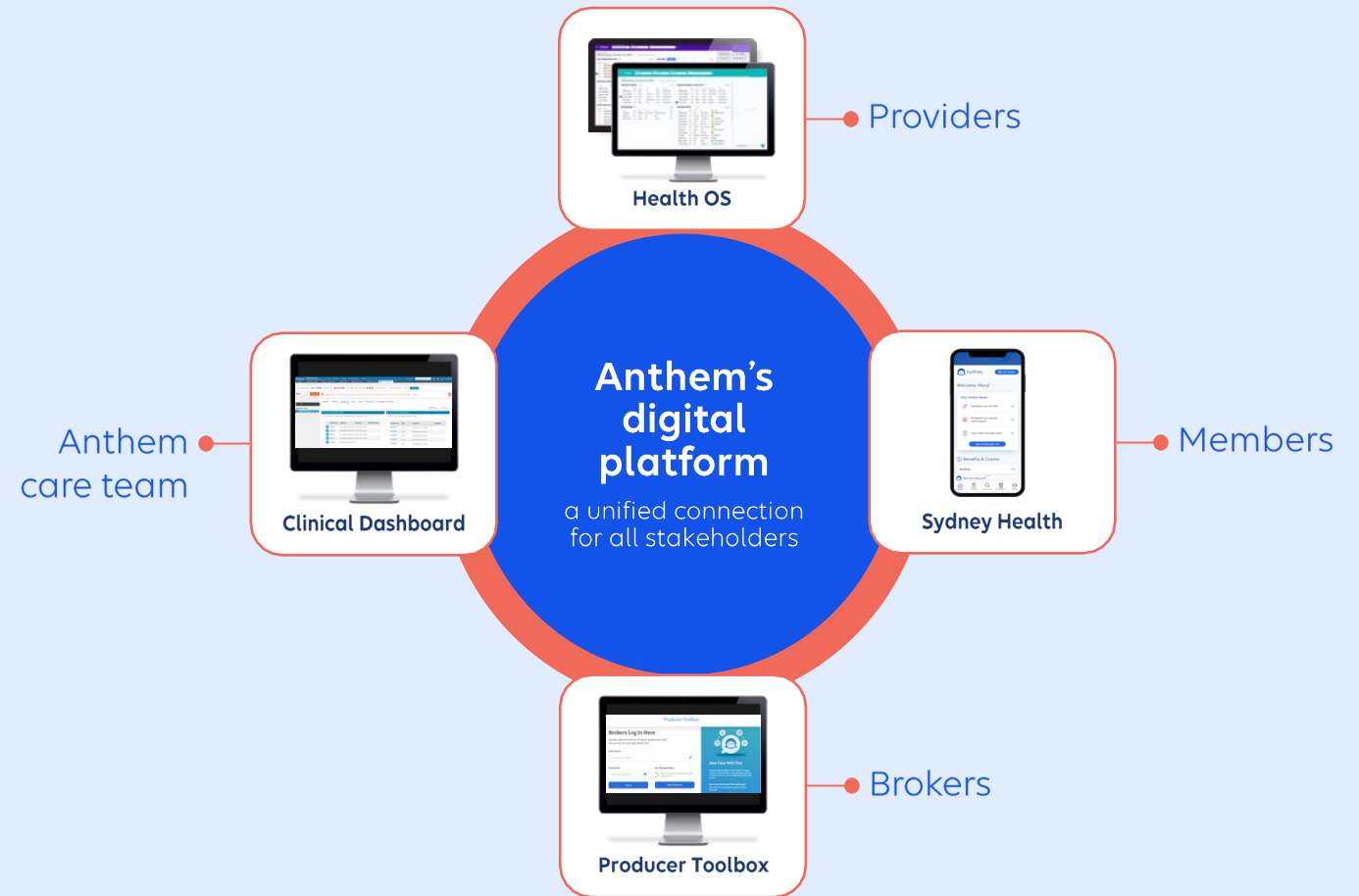
- Part of a Fortune 20 company, able to make investments many other carriers can not.
- 46 Million+ members served nationwide (8M in CA), enabling investment in preventive health and specialized disease management.
- Operating philosophy of "local reach with national scale"; community-level expertise supported by national infrastructure.
- Unified claims, clinical, pharmacy & SDOH analytics to leverage our industry leading data set for predictive modeling and targeted interventions.
- Best in class digital capabilities & AI engagement tools to increase access, adherence, satisfaction and health outcomes, while reducing unnecessary visits.

Anthem's digital platform

Proactive, predictive, and personalized care

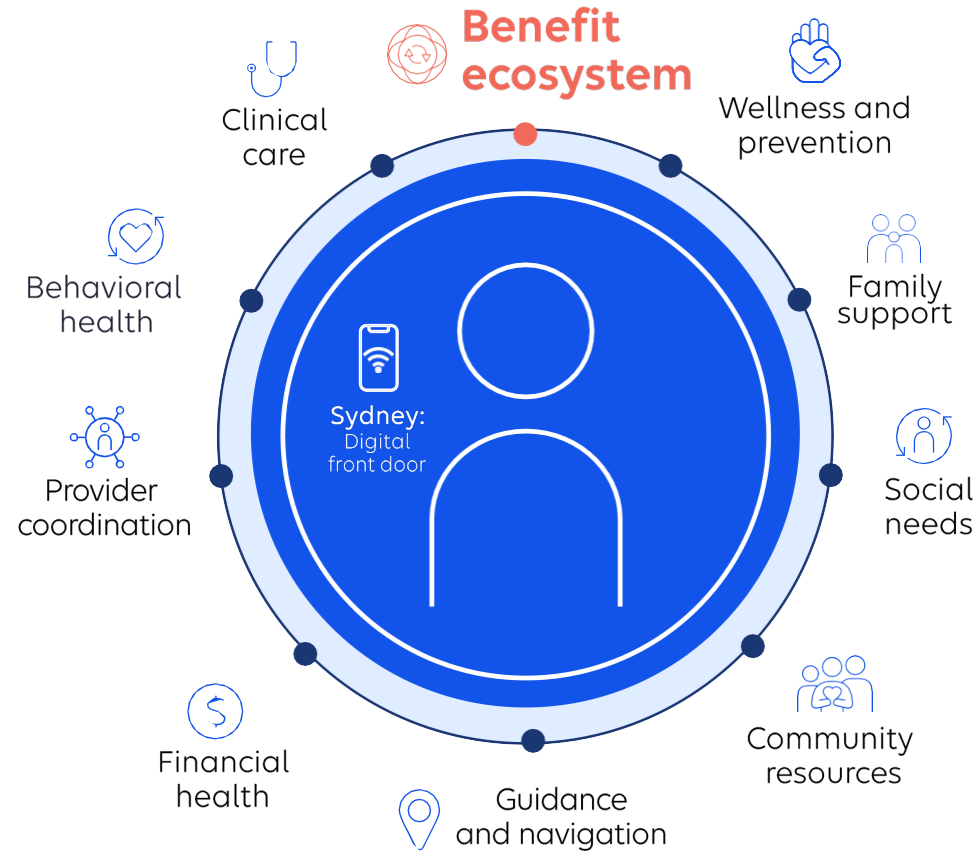
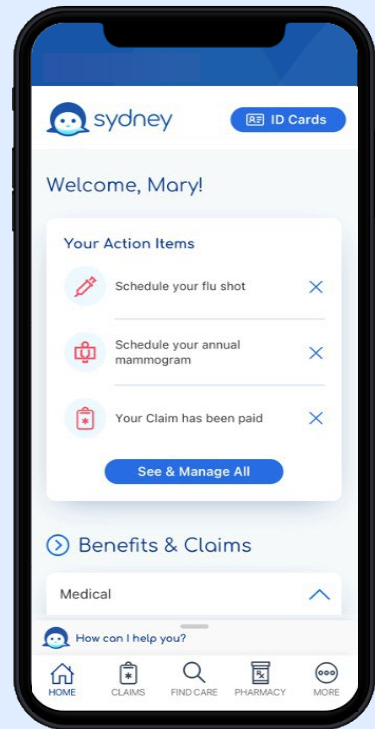
Human interactions supported by powerful technology — to better serve every stakeholder

- ✓ 10B medical records leveraged, for one of the industry's biggest data sets
- ✓ 1M clinicians connected to Health OS
- ✓ 18M people registered for SydneySM Health



Engaging with the Sydney Health app

A digital front door to maximize benefits, empower healthy choices



#1 healthcare app experience among health plans¹

Sydney Health users are:²

8% more likely to see their primary care doctor.

6% more likely to avoid the emergency room than non-Sydney Health users.

¹ Becker's Payer Issues: Payers ranked by digital experience, 2024 (September 2024): beckerpayers.com.

² Anthem internal data, Sydney Executive Dashboard, May 2024.

Utilization Management

Anthem's real-life value is delivered in quality, access, and patient experience.

- Our Medical Management teams ensure our members receive top-tier care in their local community

We continue to focus on Affordability, Experience, and Simplicity.

- Our plans offer benefits such as \$0 preventative care, \$0 virtual or online care (available 24/7 on most plans), and prescription coverage
- Our care team reviews claims and helps find the most effective treatments, or medications, so your clients have peace of mind when it comes to their care



Network & Pricing Insights

- Northern Counties: lowest EPO/PPO price point, broad network
- Fresno & Central Valley: Top-2 ranking, strong ties to Hispanic community
- Orange County: #1 pricing, new Providence partnership
- Unique partnership with Astrana, with 2 clinics in LA/OC exclusive to Anthem members
 - Located in Whittier and Garden Grove
 - Provides faster access (same day appointments)
- EPO with full BlueCard benefit



Anthem Dental: Connecting care at a deeper level

Anthem Whole Health Connection[®]

Enhancing health and wellness programs with dental data for better care, lower costs, and a better experience.



Whole-person health

Connecting people, products, and technology for an expansive view of health.



Personalized care

Catering to each member's unique needs.



Member engagement

Motivating members to take charge of their total well-being.

1.19 billion+

dental, vision, medical, and claims loaded annually.*

304,000+

specialty care alerts generated on average monthly.*

54%

specialty care alerts successfully acted upon monthly.*

Anthem has one of the largest dental provider networks in California. The combination of network size and medical integration create value for members that cannot be realized with standalone carriers.

Important Contacts

Find Care

<https://www.anthem.com/ca/find-care/>

Individual Member Services - ON Exchange

Ph: 855-634-3381

What we want you to remember...

Our members are at the center of everything we do

Market leading digital and self-service tools

Expanded and innovative provider partnerships

Full BlueCard® benefits for EPO out-of-area access

Trusted California leader with national scale

You, our clients, our commitment.





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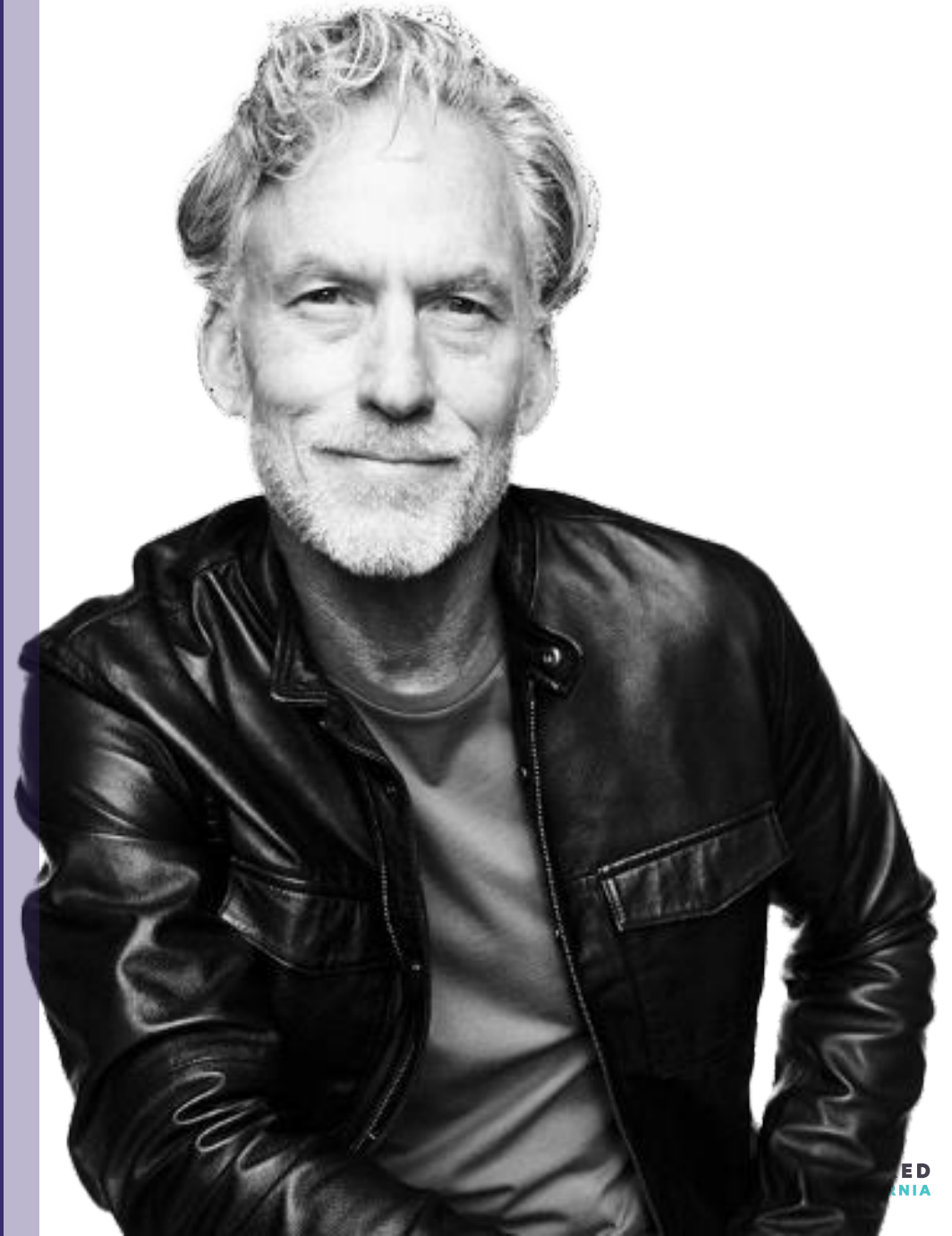
E: vanessa.rios@gmail.com



Blue Shield of California

Individual and Family Plans 2026

Covered California Plan Webinar



Agenda

Understanding Silver Membership at CoveredCA

Network updates

Reasons why your clients should stay with BSC

Medical/Ancillary: Off-Exchange Plan Changes



Covered California Population

1

73%

Or 1.4M consumers pay
less than \$100 in net
premiums today

2

83%

Or 1.6M are below the
400% FPL

3

328K

Existing members will be
impacted by the return of
the 400% cliff!

Covered California: Silver Population and Silver 73

Enhances Subsidies – Still Not Extended

Silver 73 Population is at : 571K / 30%

- Silver population is 67% of total Covered California 1.9M population
- 2.7% (52K) of the Silver population is on non-CSR silver (Silver 70)
- 85% of Silver 70 is unsubsidized



Network Updates

Ensuring Access by
Maintaining Financially
Responsible
Relationships with
Essential Network
Partners



hoag.

Hoag

Agreement
Reached in
2025

UCLA

Agreement
Reached in 2025

UCLA Health

Cedars
Sinai

Maintaining Network Excellence and Empowering Member Choice Through Strategic, Sustained Partnerships





Why choose and stay with
Blue Shield.

Embracing Quality Transformation



70K

More members were effectively screened for colorectal cancer

18.5K

More members with hypertension got the help they needed

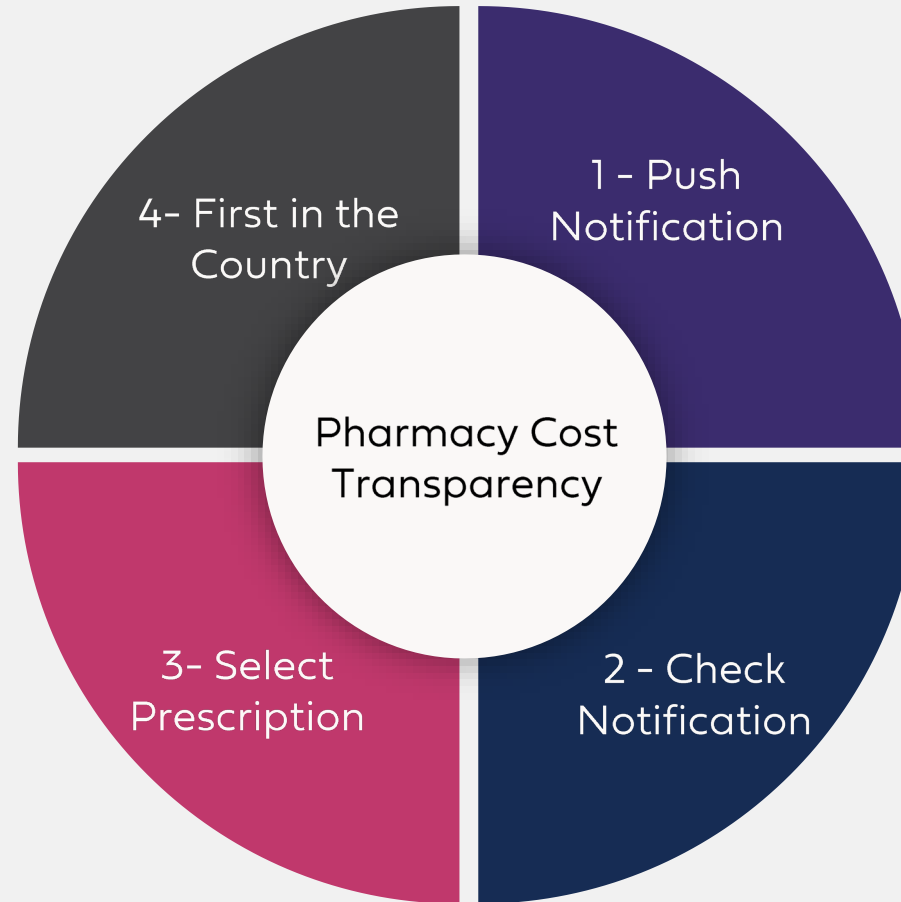
12K

More members with diabetes got the help they needed to control their sugar levels

First in the Country: Price Check MY RX

Compare. Choose. Save: Pharmacy Transparency at Your Fingertips

4- Blue Shield will be the first plan in the country to offer this service, powered by Gemini Health, one of our Rx point-of-service vendors



1- A push notification is sent to the member's smart phone while their doctor initiates an e-prescription order (member must have opted in for push notifications from the mobile app)

2- Clicking the notification will take the member to the app login, and, once logged in they will see a new prescription summary screen

3- Members can select a prescription and see cost details for their pharmacy of choice along with any lower cost alternatives if available

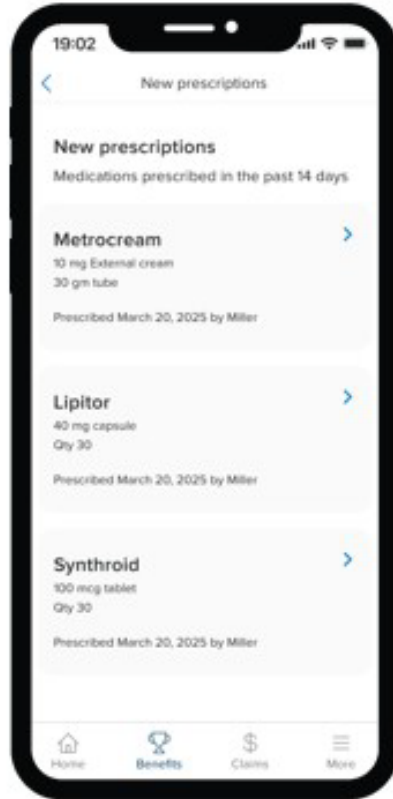
Using Price Check My RX in the Blue Shield of California Mobile App

Push message appears on the mobile app at time of prescribing, clicking takes member to login



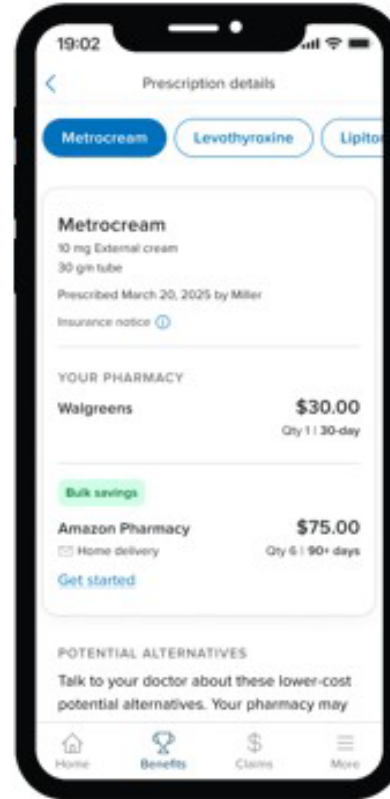
1

After logging in, a new Rx summary will be displayed



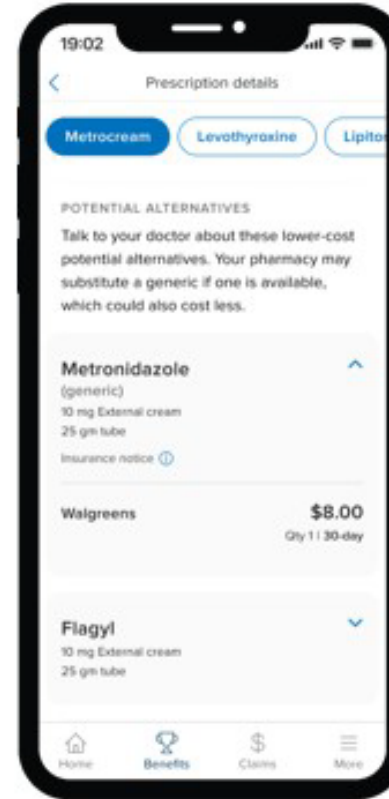
2

Clicking on a prescription will provide cost details



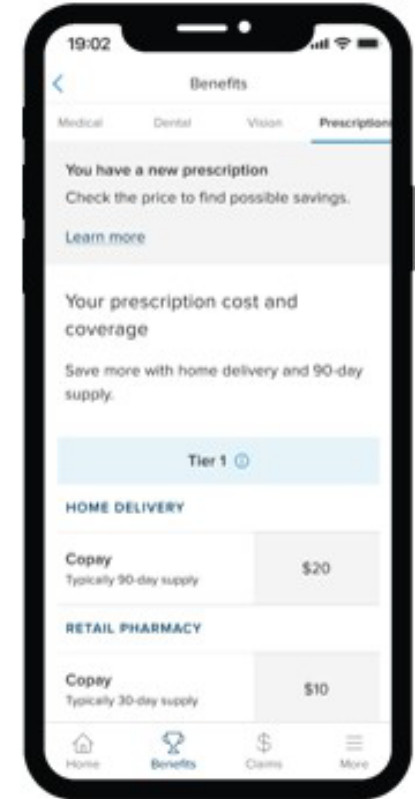
3

Scrolling down will show any lower cost drug alternatives



4

Banner showing a new Rx will be displayed on the Rx benefits screen



5

Changes in accessing behavioral health services – beginning January 1, 2026 – offer a simpler, member-focused experience

What's changing

- ➔ Blue Shield will directly manage the behavioral health benefit for all members, including those receiving applied behavioral analysis (ABA) services.
- ➔ Providers will be contracted with Blue Shield instead of a Mental Health Service Administrator (MHSA).
- ➔ Network of providers will be expanded.

What members need to know

- ➔ If you are currently seeing a provider who won't be in-network in 2026, you'll be notified in November.
- ➔ Continue to use the MHSA website to find providers through December 31, 2025.
- ➔ Starting January 1, 2026, use blueshieldca.com/find-a-doctor to find a provider.

Member Flyers - Handouts

Fitness Your Way



Experience
fitness in a whole
different way

Fitness Your Way® is your flexible, no-excuses fitness discount program brought to you by Blue Shield of California.



- Gym Packages – Starting at just \$19 a month
- Access to 1,000s of gyms
- On-demand 24/7 videos
- 50K+ live virtual classes and instructor led programs

[Download Flyer](#)

Wellvolution



A healthy you
just got easier



- Headspace and Headspace Care are now available as a 12-month program
- Weight management coaching
- Diabetes and hypertension management programs
- And more!

[Download Flyer](#)



Plan Changes - Ancillary

2026 Rate Passes & Specialty Product Changes: Dental HMO, PPO & Life



Rate Pass – No Rate Changes

- Off Ex Dental HMO
 - Covered California Dental
 - Family Dental HMO
 - Family Dental PPO
 - Life insurance
-

Rate Updates for 2026

- Off-Exchange Dental PPO will experience a 4.4% rate increase (< \$2.00 increase)
- Vision Ultimate 15/25/120 updated cost will be less than \$8.00 monthly (\$7.90)
- Duo (Dental/Vision) will experience a 5.5 % rate increase



2026 IFP Medical Plan Changes Coming Your Way!

- Covered California and Direct Through Blue Shield

2026 Plan Benefit Changes

Covered California (On-Exchange)



Covered California and Mirror Plans

Platinum PPO – On Ex/Mirrored						
Platinum PPO – On Ex/Mirrored Benefits	2025		2026		Change	
	Individual	Family	Individual	Family	Individual	Family
Out of Pocket Maximum	\$4,500	\$9,000	\$5,000	\$10,000	\$500	\$1,000
Emergency Room – Copay	\$150		\$175		\$25	
Tier 1 – Pharmacy Retail / Mail Copay	\$7 / \$21		\$9 / \$27		\$2 / \$6	
Gold PPO – On Ex/Mirrored						
Gold PPO – On Ex/Mirrored Benefits	2025		2026		Change	
	Individual	Family	Individual	Family	Individual	Family
Out of Pocket Maximum	\$8,700	\$17,400	\$9,200	\$18,400	\$500	\$1,000
Primary Care Physician / Mental Health / Rehab Therapy / Urgent Care Visits – Copay	\$35		\$40		\$5	
Specialist care office visit	\$65		\$70		\$5	
Emergency Room – Copay	\$330		\$350		\$20	
Mental Health / Substance Use Disorder Services	20% up to \$35		20% up to \$40		\$5	
Tier 1 – Pharmacy Retail Copay	\$15		\$18		\$3	
Tier 1 – Pharmacy Mail Copay	\$45		\$54		\$9	

Covered California and Mirror Plans

Silver 70 PPO - On Exchange

Silver 70 PPO - On Exchange Benefits	2025		2026		Change	
	Individual	Family	Individual	Family	Individual	Family
Deductible	\$5,400	\$10,800	\$5,200	\$10,400	-\$200	-\$400
Out of Pocket Maximum	\$8,700	\$17,400	\$9,800	\$19,600	\$1,100	\$2,200
Tier 1 - Pharmacy Retail / Mail Copay	\$18 / \$54		\$19 / \$57		\$1 / \$3	

Silver 70 PPO AI / AN - On Exchange

Silver 70 PPO AI / AN - On Exchange Benefits	2025		2026		Change	
	Individual	Family	Individual	Family	Individual	Family
Deductible	\$0	\$0	\$5,200	\$10,400	\$5,200	\$10,400
Rx Deductible	\$0	\$0	\$50	\$100	\$50	\$100
Out of Pocket Maximum	\$6,100	\$12,200	\$9,800	\$19,600	\$3,700	\$7,400
Primary Care Physician / Mental Health / Rehab Therapy / Urgent Care Visits - Copay	\$35		\$50		\$15	
Specialist Care visit	\$85		\$90		\$5	
Emergency Room - Copay	\$350		\$400		\$50	
Hospital Stay	No Deductible Applied		Yes, Deductible Applies		Deductible Applies	
Home Health	\$40		\$45		\$5	
Skilled Nursing Care - Freestanding SNF	No Deductible Applied		Yes, Deductible Applies		Deductible Applies	

Covered California and Mirror Plans

Silver 70 PPO AI / AN - On Exchange						
Silver 70 PPO AI / AN - On Exchange Benefits	2025		2026		Change	
	Individual	Family	Individual	Family	Individual	Family
Tier 1 - Pharmacy Retail / Mail Copay	\$15 / \$45		\$19 / \$57		\$4 / \$12	
Tier 2 - Pharmacy Retail / Mail Copay	\$55 / \$165		\$60 / \$180		\$5 / \$15	
Tier 3 - Pharmacy Retail / Mail Copay	\$85 / \$255		\$90 / \$270		\$5 / \$15	
Tier 2, 3, 4 - Pharmacy Retail / Mail Copay	No Deductible Applied		Yes, Deductible Applies		Deductible Applies	

Bronze HDHP						
Bronze HDHP PPO – On Exchange Benefits	2025		2026		Change	
	Individual	Family	Individual	Family	Individual	Family
Deductible	\$6,650	\$13,300	\$7,200	\$14,400	\$550	\$1,100
Out of Pocket Maximum	\$6,650	\$13,300	\$7,200	\$14,400	\$550	\$1,100
HSA Self and Family Deductible	\$6,650	\$6,650	\$7,200	\$7,200	\$550	\$550

Covered California and Mirror Plans

Bronze 60 PPO

Bronze 60 PPO Benefits	2025		2026		Change	
	Individual	Family	Individual	Family	Individual	Family
Out of Pocket Maximum	\$8,850	\$17,700	\$9,800	\$19,600	\$950	\$1,900
Laboratory Tests	\$40		\$50		\$10	
Tier 1 Pharmacy Retail / Mail Copay	\$19 / \$57		\$20 / \$60		\$1 / \$3	

Bronze 60 PPO AI / AN On Exchange

Bronze 60 PPO Benefits	2025		2026		Change	
	Individual	Family	Individual	Family	Individual	Family
Out of Pocket Maximum	\$8,850	\$17,700	\$9,800	\$19,600	\$950	\$1,900
Laboratory Tests	\$40		\$50		\$10	
Tier 1 Pharmacy Retail / Mail Copay	\$19 / \$57		\$20 / \$60		\$1 / \$3	

Minimum Coverage PPO

Minimum Coverage PPO Benefits	2025		2026		Change	
	Individual	Family	Individual	Family	Individual	Family
Deductible	\$9,200	\$18,400	\$10,600	\$21,200	\$1,400	\$2,800
Out of Network - Deductible	\$18,400	\$36,800	\$21,200	\$42,400	\$1,900	\$3,800
Out of Pocket Maximum	\$9,200	\$18,400	\$10,600	\$21,200	\$1,400	\$2,800

2026 Plan Benefit Changes

Covered California Cost-Sharing Reduction (CSR) Plan Changes

Important:

CSR benefits may change if the enhanced subsidies are expanded.



Covered California and Mirror Plans

Silver 94 PPO - On Exchange

Silver 94 PPO - On Exchange Benefits	2025		2026		Change	
	Individual	Family	Individual	Family	Individual	Family
Out of Pocket Maximum	\$1,150	\$2,300	\$1,400	\$2,800	\$250	\$500
Diagnostic Tests	\$8		\$10		\$2	
Out of Network - Hospital Services and Stay	Yes, Deductible Applied		No Deductible Applies		Deductible doesn't apply	
Out of Network - Skilled Nursing Care	Yes, Deductible Applied		No Deductible Applies		Deductible doesn't apply	

Silver 87 PPO - On Exchange

Silver 87 - On Exchange Benefits	2025		2026		Change	
	Individual	Family	Individual	Family	Individual	Family
Deductible	\$0	\$0	\$1,400	\$2,800	\$1,400	\$2,800
Rx Deductible	\$0	\$0	\$50	\$100	\$50	\$100
Out of Pocket Maximum	\$3,000	\$6,000	\$3,350	\$6,700	\$350	\$700
Emergency Room	\$150		\$200		\$50	
Laboratory Tests	\$20		\$30		\$10	
Diagnostic Imaging	\$40		\$50		\$10	
Tier 1 - Pharmacy Retail / Mail Copay	\$5 / \$15		\$8 / \$24		\$3 / \$9	
Tier 2, 3, 4 - Pharmacy Retail / Mail Copay	No Deductible Applied		Yes, Deductible Applies		Deductible Applies	



Covered California and Mirror Plans

Silver 73 PPO - On Exchange						
Silver 73 PPO - On Exchange Benefits	2025		2026		Change	
	Individual	Family	Individual	Family	Individual	Family
Deductible	\$0	\$0	\$5,200	\$10,400	\$5,200	\$10,400
Out of Pocket Maximum	\$6,100	\$12,200	\$8,100	\$16,200	\$2,000	\$4,000
Primary Care Physician / Mental Health / Rehab Therapy / Urgent Care Visits - Copay	\$35		\$50		\$15	
Specialist Care Visit	\$85		\$90		\$5	
Emergency Room	\$350		\$400		\$50	
Hospital Stay including SNF	No Deductible Applied		Yes, Deductible Applies		Deductible Applies	
Tier 1 - Pharmacy Retail / Mail Copay	\$15 / \$45		\$19 / \$57		\$4 / \$12	
Tier 2, 3, 4 - Pharmacy Retail / Mail Copay	No Deductible Applied		Yes, Deductible Applies		Deductible Applies	



Your Strategic Partner Through Change

As your trusted advisor, we're committed to helping you navigate complexity, grow your business, and deliver lasting value to your clients.

Navigate Change with Confidence

As your trusted advisor, Blue Shield is your go-to resource to stay ahead of upcoming legislative shifts with timely insights and expert guidance tailored to your book of business.

Strengthen Client Relationships

Retention isn't just tactical—it's strategic. We'll help you deepen engagement and build long-term loyalty with your members.

Empower Your Success

Leverage enhanced digital tools and the upcoming Broker Toolkit to streamline operations, improve member experience, and drive growth.

Let's move forward—together.



Blue Shield of California is an independent member of the Blue Shield Association



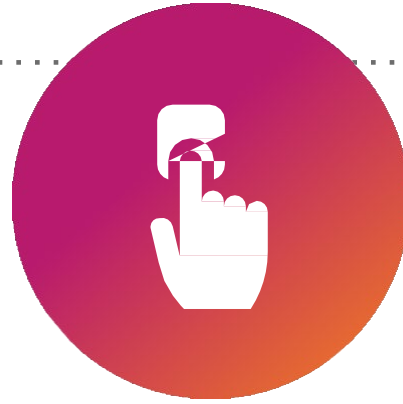
FROM



health net™

Focused on the Health of All Californians

October 2025 - Individual & Family Plans

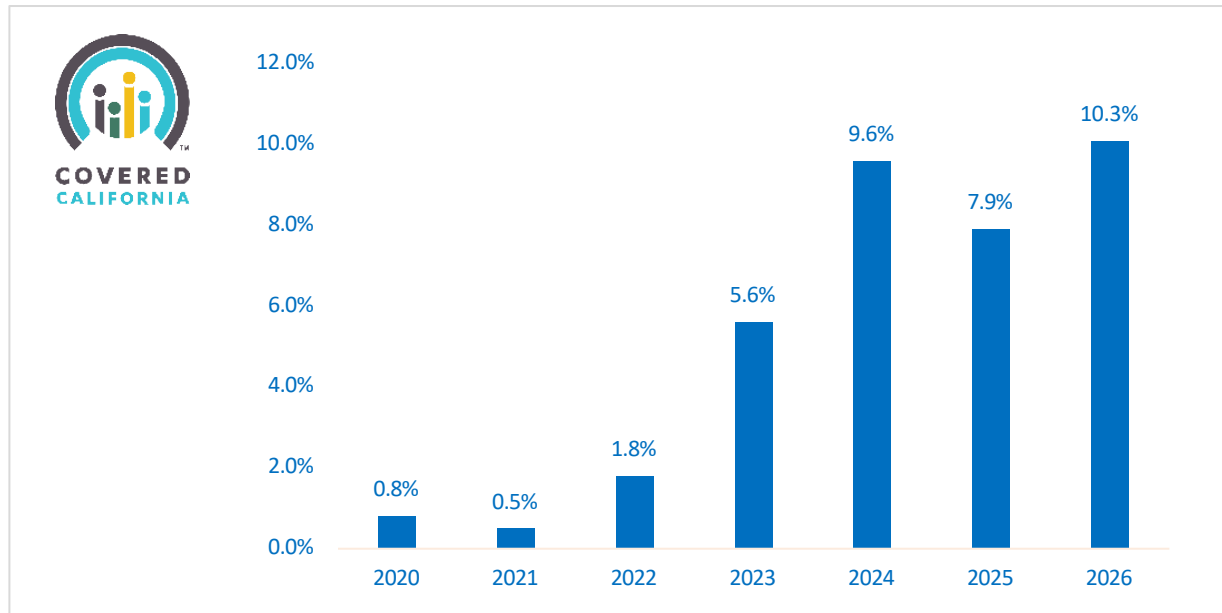


2026 Plans & Price Position

We have a network to meet your customers' needs

2026 IFP Rates

Covered CA Statewide Avg



The rate change can be attributed to many factors, including the increasing cost of health care and pharmacy expenses, along with other industry challenges. Federal health care policies are driving premiums up even further, particularly the expiration of the federal enhanced premium tax credits at the end of 2025.

-Covered CA

health net Avg Rate Changes

13.1%
HMO

17.7%
PPO

- Health Net's blended rate increase is 14.8%.

Service Area and Network Size

IFP AND COVERED CALIFORNIA



REGION	COUNTIES	AMBETTER PPO	AMBETTER HMO
3	Placer, Sacramento, Yolo*	✓	
13	Imperial*		✓
14	Kern*		✓
15	Los Angeles East*	✓	✓
16	Los Angeles West*	✓	✓
17	Riverside, San Bernardino*	✓	✓
18	Orange	✓	✓
19	San Diego	✓	✓

NETWORK ACCESS

- Ambetter HMO offers a robust network with 26,709 providers and 123 Hospitals in Southern CA
- Ambetter PPO provides additional choice for consumers who want more flexibility and greater access to 26,326 in network providers and 111 hospitals or out of network providers in CA
- 70% overlap between Medi-Cal and Ambetter HMO networks

2026 rates pending regulatory approval. Rates based on 40 year old.

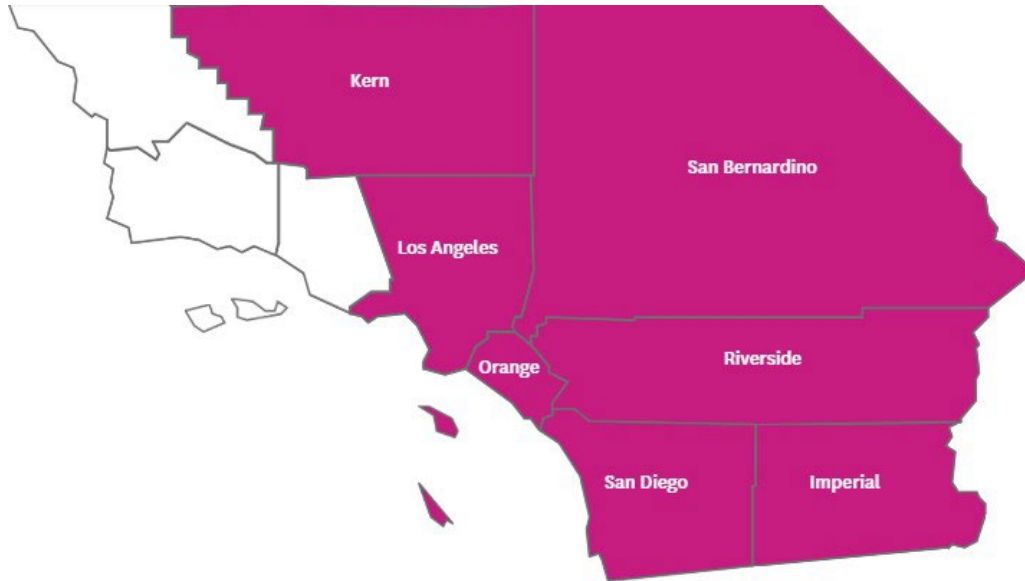
Outreach and Sales Division



2026 Ambetter HMO

Ranking

Southern California



*Bronze is offered on PPO only for regions 15-19

Region	Silver	Gold	Platinum
13 Imperial	#2	#3	#3
14 Kern	#2	#4	#2
15 LA East*	#2	#4	#5
16 LA West*	#4	#4	#4
17 Inland Empire*	#1	#2	#2
18 Orange*	#5	#4	#4
19 San Diego*	#5	#5	#5

*Based on preliminary rate filings for a 40-year old. Rates based on subsidies expiring. Pending regulator approval.

Outreach and Sales Division



2026 Bronze Ranking

Southern California



Region	Bronze
13 Imperial	#1 HMO
14 Kern	#1 HMO
15 LA East	#3 PPO
16 LA West	#5 PPO
17 Inland Empire	#4 PPO
18 Orange	#4 PPO
19 San Diego	#5 PPO

*Based on preliminary rate filings for a 40-year old. Rates based on subsidies expiring. Pending regulator approval.

PPO Price Advantage

	3 Sacramento	15 LA East	16 LA West	17 Inland Empire	18 Orange	19 San Diego	2026 Avg	2025 Avg
Silver	\$247	\$195	\$325	\$154	(\$249)	\$320	\$165	\$107
Bronze	\$94	\$74	\$162	\$9	\$120	\$136	\$99	\$169
Gold	\$357	\$251	\$405	\$187	\$364	\$393	\$326	\$138
Platinum	\$490	\$384	\$580	\$294	\$488	\$537	\$462	\$252



Total \$263 \$167

*Rates based on subsidies expiring. Pending regulator approval.



Value Added Benefits

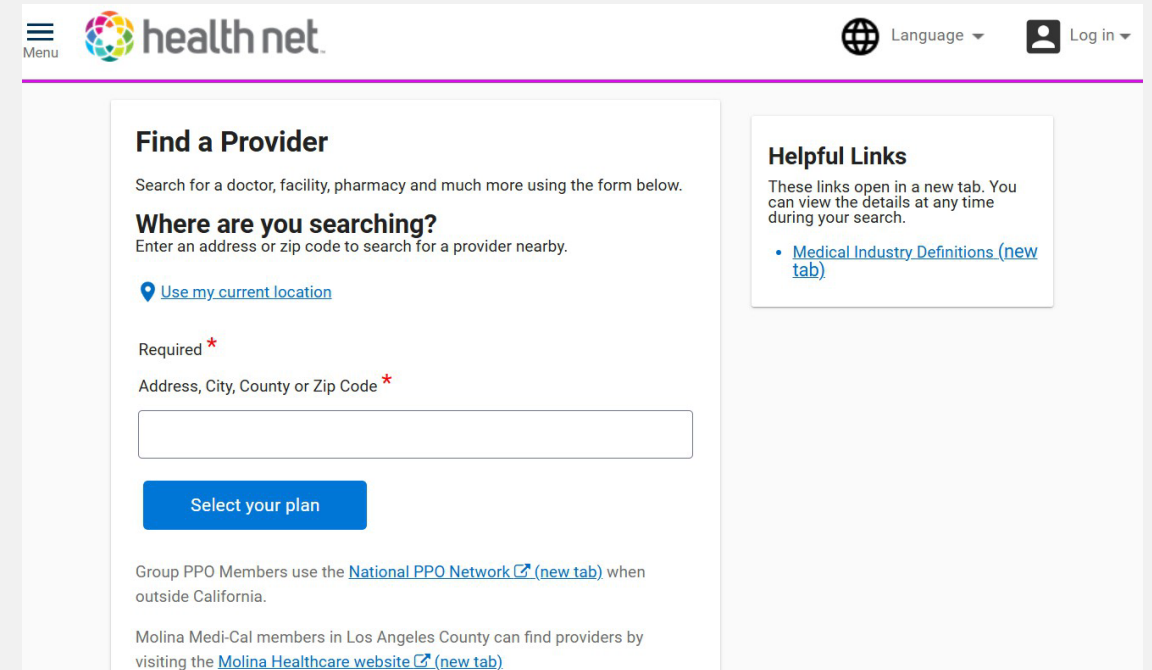
Telehealth and Resource Options

NEW - Find a Provider

Find a Provider – Applies to all Health Net California plans, providing a streamlined and consistent experience.

This is more than a technical upgrade — it's a strategic move to strengthen our member experience and overall plan performance.

By creating a unified tool, every California Health Net member will benefit from a reliable, high-quality provider search experience.



The screenshot shows the Health Net website's 'Find a Provider' section. At the top, there's a navigation bar with a 'Menu' icon, the 'health net' logo, a 'Language' dropdown, and a 'Log in' button. The main content area is divided into two columns. The left column is titled 'Find a Provider' and contains a search form. It starts with the instruction 'Search for a doctor, facility, pharmacy and much more using the form below.' followed by the heading 'Where are you searching?' and the prompt 'Enter an address or zip code to search for a provider nearby.' Below this is a link 'Use my current location' with a location pin icon. A 'Required' field with a red asterisk is labeled 'Address, City, County or Zip Code' and has a text input box. A blue button labeled 'Select your plan' is positioned below the input box. At the bottom of the left column, there are two informational paragraphs: one for 'Group PPO Members' who use the 'National PPO Network' (with a '(new tab)' link), and another for 'Molina Medi-Cal members in Los Angeles County' who can find providers via the 'Molina Healthcare website' (also with a '(new tab)' link). The right column is titled 'Helpful Links' and includes the text 'These links open in a new tab. You can view the details at any time during your search.' followed by a single link: 'Medical Industry Definitions (new tab)'.

Note: This update applies to **all Health Net CA lines of business**, including **Medi-Cal, Medicare, and CA Commercial**. The Prisons line of business is not included in this migration.

Ambetter Mobile App

Coming
2026!

ID Card

FrontBack

ambetter.

Member
Lorem Ipsum

Member ID

Effective Date

U99999999-01

28 Nov, 2023

Plan
Elite Bronze + Vision + Adult Dental
Bronze | Silver | Gold Network Coverage Only

Primary Care

Specialist

\$45

\$115

RX(Generic/Brand)

Urgent Care

\$45/\$195

\$60

ER

Max Out-of-Pocket

\$2500

\$8700

RXBIN

RXPCN

RXGROUP

004336

ADV

RX5452

✓

Referral from PCP not required for Specialist

Add to Apple Wallet

Request ID Card by Mail

WASHINGTON PARK WEST

Washington Park

25

87

general practitioners

×

Cancel

1-10 of 212 resultsFilters

Location: 80206

×

Sort bydistance from me

Your PCP

Delia Consecutor, MD

General Practitioner • Female

✓

In-Network (2.9 miles away)

Denver University Health

General Practitioner • Female

✓

In-Network (4.7 miles away)

9:41

Welcome, Brayden

member since June 2019

AccountPlanBilling

Premium Balance

...

\$145.00

✓ Autopay on Oct 15
Visa - 4444

Pay Premium

▼

Show Balance Details

Enroll in Auto Pay

➤

Enroll today and never miss a premium payment again.

HomeProvidersHelp

Menu

ambetter.

Member Access

KB

Search for Covered Services

Search for covered services

Search

🏠

Doctor Office Visits

▼

🏪

Pharmacy

▼

📅

Outpatient Services

▼

👤

Inpatient Services

▼

Confidential and Proprietary Information

Outreach and Sales Division

COVERED

CALIFORNIA

Value Added Benefits



Nationwide non-emergency 24/7 telehealth provider (Medical & Mental Health)



Wellness program to earn rewards. \$572 for adults, \$350 for children



Lifestyle management coach featuring real age test, daily check-ins, training modules, and community support

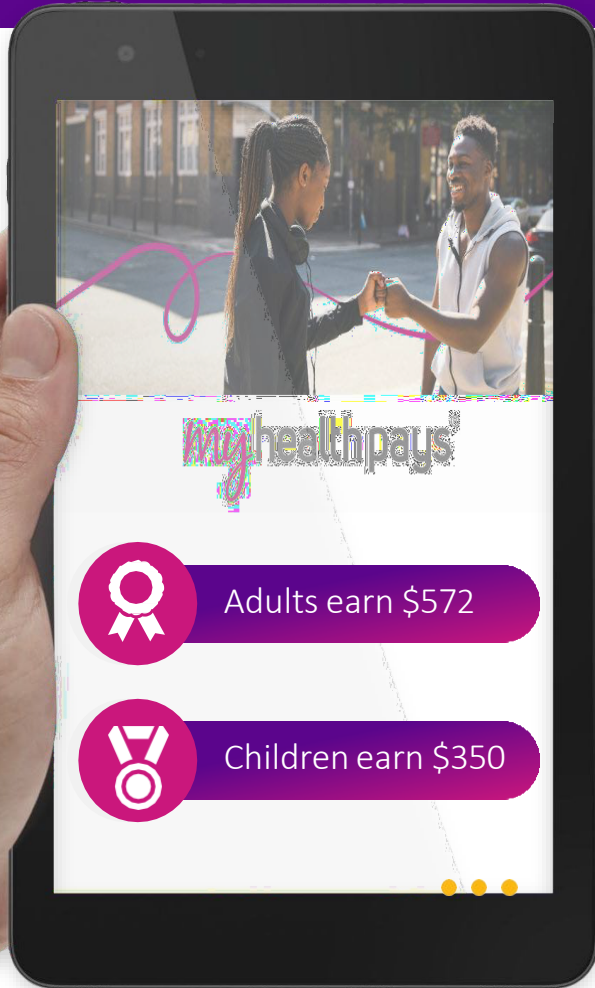


Access to all fitness center facilities within the national network—12,200+ major fitness centers. \$28 Monthly Fee.



24/7 Nurse advise from any location

MY HEALTH PAYS



GETTING STARTED

To start, members can visit AmbetterHealth.com to start learning how to Eat Right, Move More, Save Smart and Be Well.



EARN POINTS

By completing specific health screenings and participating in fun and easy activities, members can earn big points.



REDEEM REWARDS

Pay for utilities, childcare, rent and more! Or shop for health-related merchandise, including kitchenware and electronics in the My Health Pays online store rewards.



PROGRAM TERMS

Cash rewards cannot be used to pay health care coverage premiums, cost shares, or pharmacy copays. Rewards cannot be used as an inducement for enrollment. Program may only be marketed after enrollment.

Power Ups \$52

Challenges \$170

COL, CBP, HbA1c, CIS Screenings \$100 → \$200

Wellness & Preventative \$50 → \$75

Available to Ambetter from Health Net members

We Are Here to Help You

YOUR DEDICATED ACCOUNT EXECUTIVES



Julie Rubio
Manager, IFP Sales



Traci Lew
Account Executive



James Spencer
Account Executive



Blanca Moreira
Account Executive



Raymi Roncagliolo
Account Executive



Lacey Kaestner
Account Executive



Ebony Wright-Cunningham
Account Executive



Ernie Bernal
Vice President



Ban Luu
Director

BROKER SALES AND SERVICE TEAM

- New sale quotes, enrollment assistance and escalations
- Broker Commission and linkages
- Contracting, web broker portal support
- Member enrollment status
- Product and presentation support

1-800-909-3447, Option #3

Brokers@healthnet.com

 [linkedin.com/HealthNetIFPSales](https://www.linkedin.com/HealthNetIFPSales)

ACCOUNT SERVICES UNIT

- Post-enrollment inquiries
- Billing discrepancy
- Claims, authorizations, and benefits
- Access to care issues

1-800-547-2967, Option #5

[HN Account Services@healthnet.com](mailto:HN_Account_Services@healthnet.com)



health net™

Thank You.

Confidential and Proprietary Information



2026 IEHP Covered Plan Overview

The Health Plan with a Heart



Welcome Message



Jarrod McNaughton, MBA
CEO, IEHP



Wayne Guzman, SHRM-SCP
Director, Sales & Outreach



Who We Are: An Overview



Who We Are

An Overview,
Our MVV and
Commitments

Plan Highlights

Quality Measures
Provider Network,
Coverage, Prices,
Extra Benefits

Key Updates

2025 & 2026
Federal & State
Changes

Enrollment Process

The Choice is
Yours

Support & Resources

New Resources &
Materials

Certified Agent Partners- getting appointed is simple!



Our Business Model

29+ Years of Growth

Top 10 Largest Medicaid Plan in the Nation

01



**1.5+ Million
Members**

02



**Riverside & San Bernardino
Counties**

03



Joint Power Agency (JPA)

04



Mixed-Model Health Plan

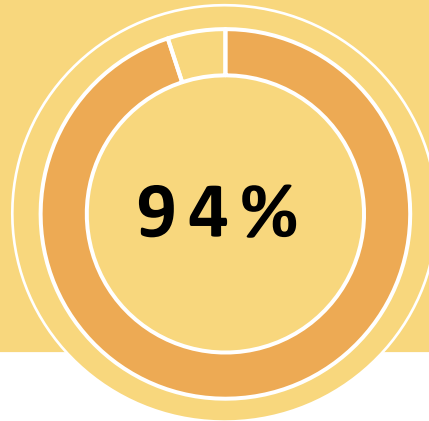
1.5+ Million
Members

IE  HP

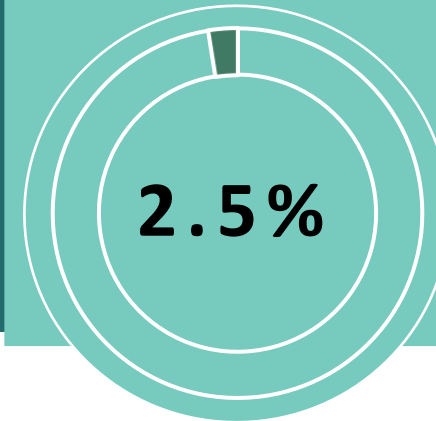
Plans

Who We Serve

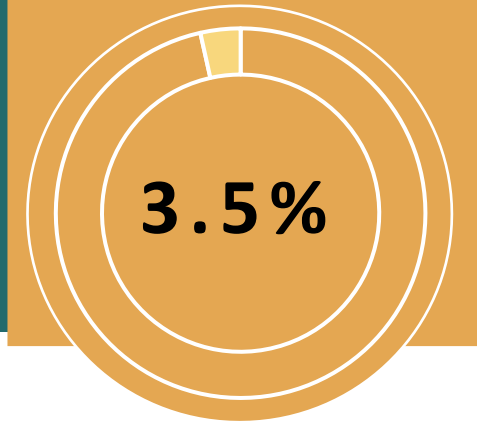
Medi-Cal
Managed
Care



IE  HP
DualChoice
HMO D-SNP



IE  HP
Covered



Over 57,000 new IEHP Covered members since January 1, 2024

Our Governing Board

IE  HP

Public Plan

With Local
Accountability



**4 County
Supervisors**



**3 Public
Members**

Yxstian Gutierrez, Chair - Riverside County Supervisor

Curt Hagman, Vice-Chair - San Bernardino County Supervisor

Karen Spiegel - Riverside County Supervisor

Jesse Armendarez - San Bernardino County Supervisor

Dr. Dan Anderson - Riverside Community Public Member

Andrew Williams - Joint County Public Member

Eileen Zorn - San Bernardino County Public Member

IE♥HP

Mission, Vision & Values

Mission

We heal and inspire the human spirit

Vision

We will not rest until our communities enjoy optimal care and vibrant health.

Values

- Placing our members at the center of our Universe.
- Unleashing our creativity and courage to improve health & well-being.
- Bringing focus and accountability to our work.
- Never wavering in our commitment to our Members, Providers, Partners, and each other.



Vision Commitments



**“Our vision is something
that cannot be achieved by
one person...”**

Jarrold McNaughton, CEO



Covered

Plan Highlights 2026



Your role in
supporting quality:
easy as 1, 2, 3!



Educate



Encourage



Follow Up

Covered California Quality Measures



Blood Pressure Control

Childhood Immunizations

Colorectal Cancer Screening

Hemoglobin A1c Control

Depression Screening

Pharmacotherapy

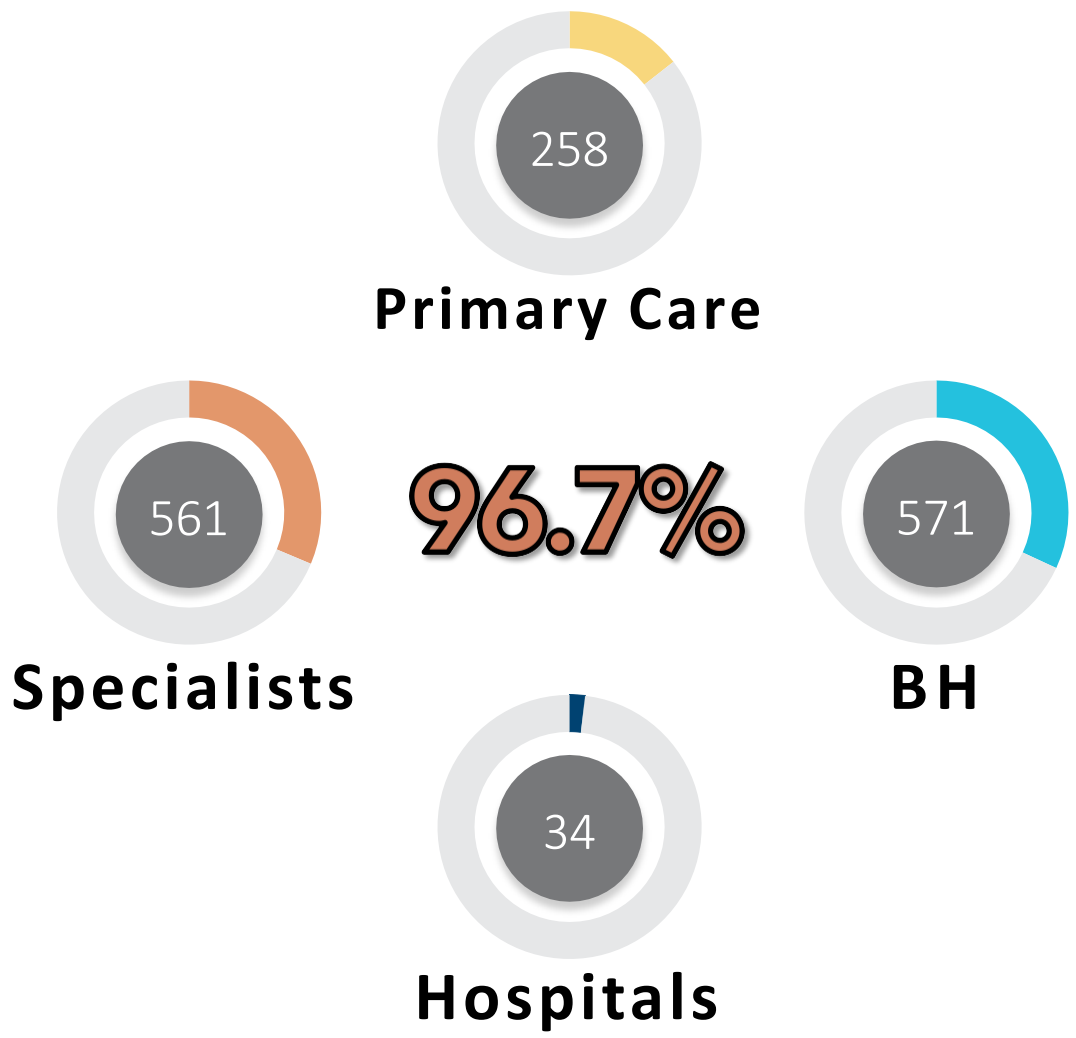




Providers & Hospitals

Network Snapshot

*as of 12/2024





Hospitals throughout the IE Regional Snapshot

*as of Jan 2025

Hospital Name	Region	City
Arrowhead Regional Medical Center	San Bernardino Proper	Colton
Barstow Community Hospital	High Desert	Barstow
Bear Valley Community Hospital	Mountain	Big Bear Lake
Chino Valley Medical Center	West San Bernardino	Chino
Colorado River Medical Center	Low Desert	Needles
Community Hospital of San Bernardino	San Bernardino Proper	San Bernardino
Corona Regional Medical Center	Corona/Temecula/Hemet	Corona
Desert Regional Medical Center	Low Desert	Palm Springs
Desert Valley Hospital	High Desert	Victorville
Eisenhower Medical Center	Low Desert	Rancho Mirage
Hemet Global Medical Center	Corona/Temecula/Hemet	Hemet
Hi-Desert Medical Center	Low Desert	Joshua Tree
Inland Valley Hospital (Southwest)	Corona/Temecula/Hemet	Wildomar
John F Kennedy Memorial Hospital	Low Desert	Indio
Loma Linda University Children's Hospital	San Bernardino Proper	Loma Linda
Loma Linda University Medical Center	San Bernardino Proper	Loma Linda
Loma Linda University Medical Center - Murrieta	Corona/Temecula/Hemet	Murrieta
Menifee Global Medical Center	Corona/Temecula/Hemet	Menifee
Montclair Hospital Medical Center	West San Bernardino	Montclair
Mountains Community Hospital	Mountain	Lake Arrowhead
Palo Verde Hospital	Low Desert	Blythe
Parkview Community Hospital Medical Center	Riverside	Riverside
Pomona Valley Hospital Medical Center	West San Bernardino	Pomona
Providence St. Mary Medical Center	High Desert	Apple Valley
Rancho Springs Hospital (Southwest)	Corona/Temecula/Hemet	Murrieta
Redlands Community Hospital	San Bernardino Proper	Redlands
Ridgecrest Regional Hospital	High Desert	Ridgecrest
Riverside Community Hospital	Riverside	Riverside
Riverside University Health System	Riverside	Riverside
San Antonio Regional Hospital	West San Bernardino	Upland
San Geronimo Memorial Hospital	Low Desert	Beaumont
St. Bernardine Medical Center	San Bernardino Proper	San Bernardino
Temecula Valley Hospital (UHS)	Corona/Temecula/Hemet	Temecula
Victor Valley Global Medical Center	High Desert	Victorville



2026 Plan Benefits Preview

	Bronze	Silver 94	Silver 87	Silver 73	Silver 70	Gold	Platinum
Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care	\$60	\$5	\$15	\$50	\$50	\$40	\$15
Specialist Visit	\$95	\$8	\$25	\$90	\$90	\$70	\$30
Urgent Care	\$60	\$5	\$15	\$50	\$50	\$40	\$15
Emergency Room (waived if admitted)	40% after ded	\$50	\$200	\$400	\$400	\$350	\$175
Pediatric Dental Preventive	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Pediatric Eye Exam	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medical Deductible	Individual *\$5,800	Individual \$0	Individual \$1,400	Individual \$5,200	Individual \$5,200	Individual \$0	Individual \$0
	Family \$11,600	Family \$0	Family \$2,800	Family \$10,400	Family \$10,400	Family \$0	Family \$0
Pharmacy Deductible	Individual \$450	Individual \$0	Individual \$50	Individual \$50	Individual \$50	Individual \$0	Individual \$0
	Family \$900	Family \$0	Family \$100	Family \$100	Family \$100	Family \$0	Family \$0
Max. Out-of-Pocket	Individual \$9,800	Individual \$1,400	Individual \$3,350	Individual \$8,100	Individual \$9,800	Individual \$9,200	Individual \$5,000
	Family \$19,600	Family \$2,800	Family \$6,700	Family \$16,200	Family \$19,600	Family \$18,400	Family \$10,000



Inland Empire Region Silver Plan Rates Snapshot

*rates for a 40-year-old consumer without tax credits

Inland Empire Region Average Rate
increase in 2026 equals 12.5%

Anthem HMO
\$554.97

Health Net HMO
\$452.89

IE  HP

Covered
\$464.51

Kaiser HMO
\$523.95

Molina HMO
\$464.40

Blue Shield HMO
\$491.69

Outreach and Sales Division





2026 Silver Plan Benefits

PLAN NAME	SILVER 70	SILVER 73	SILVER 87	SILVER 94
Deductible – Ind	\$5,200	\$5,200	\$1,400	\$0
Deductible – Fam	\$10,400	\$10,400	\$2,800	\$0
Rx Deductible – Ind	\$50	\$50	\$50	\$0
Rx Deductible – Fam	\$100	\$100	\$100	\$0
Max OOP – Ind	\$9,800	\$8,100	\$3,350	\$1,400
Max OOP – Fam	\$19,600	\$16,200	\$6,700	\$2,800
Primary Care Office Visit	\$50	\$50	\$15	\$5
Specialist Office Visit	\$90	\$90	\$25	\$8
Preventive Services	\$0	\$0	\$0	\$0
Lab	\$50	\$50	\$30	\$10
X-ray/Diag Imaging	\$95	\$95	\$50	\$10
Adv Imaging (CT/PET, MRI)	\$325	\$325	\$100	\$50
OP Surgery Facility	30%	30%	20%	10%
OP Surgical Physician/ Surgeon	30%	30%	20%	10%
OP Visit	30%	30%	20%	10%
ER Facility (waived if admitted)	\$400	\$400	\$200	\$50
ER Physician (waived if admitted)	\$0	\$0	\$0	\$0
Ambulance	\$250	\$250	\$75	\$30
Non-Emergent Medical Transportation	\$250	\$250	\$75	\$30
Urgent Care Facility	\$50	\$50	\$15	\$5
Hospital Facility	30% after ded	30% after ded	20% after ded	10%
IP Physician/Surgeon	30%	30%	20%	10%
BH/SUD Office Visit	\$50	\$50	\$15	\$5



Extra Benefits
At No Extra Cost



Member Services & Community Resources



Multilingual Support



**24-Hour Nurse Advice Line
(888) 244-4347**



Health Education and Wellness Programs



Community Wellness Centers (CWCs)



Outreach and Sales Division



Community Wellness Centers Hours of Operation



Riverside

Riverside CWC

Open 9 a.m.-6 p.m.,

Monday through Friday.

10 a.m.-2 p.m., Saturday.

Speaks: [English](#) [Español](#) [中文](#)



San Bernardino

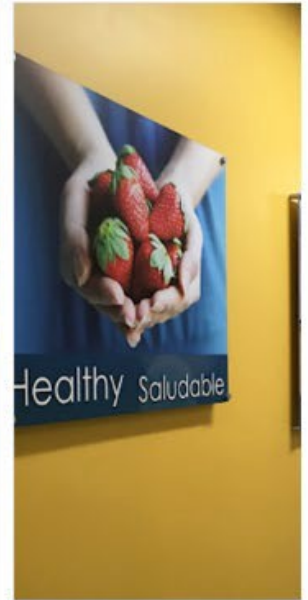
San Bernardino CWC

Open 9 a.m.-6 p.m.,

Monday through Friday.

8:30 a.m.-1 p.m., Saturday.

Speaks: [English](#) [Español](#) [中文](#)



Victorville

Victorville CWC

Open 9 a.m.-6 p.m.,

Monday through Friday.

9 a.m.-1 p.m., Saturday.

Speaks: [English](#) [Español](#) [中文](#)



Covered

Major 2025 & 2026 Federal and State Changes

Year Over Year Changes

2025

2026

Projected Consumer Impacts

Enhanced Premium
Tax Credits

Expiration of
Enhanced Premium
Tax Credits

- This extra help has made health insurance more affordable for millions of Americans by reducing premiums and adding options
- Ends the 2 free silver plan options that were available
- “Subsidy Cliff” for middle income consumers above 400% will exist again creating steep increases in health insurance premiums

Caps on repayment
of excess APTC

Remove Caps on
Repayment of
Excess APTC

- Financial hardship and unexpected tax bills
- Discouragement from enrolling in health coverage
- Disproportionate impact on low income and older individuals

PTC eligibility for
low income lawfully
present immigrants

End of PTC
eligibility for low
income lawfully
present immigrants

- Increased uninsured rates and health disparities
- Higher health care costs and unaffordability
- New immigrants who have been in the U.S. for less than five years and have incomes below the FPL will no longer qualify

IEHP FAQs & Resources

Covered California 2026 Monthly Premiums Frequently Asked Questions



(For IEHP Team Members)
Updated July 31, 2025

OVERVIEW

Nearly 90% of Californians who purchase health insurance through Covered California get financial help from federal subsidies. This funding helps lower monthly premiums and other costs, like copays.

The One Big Beautiful Bill Act (OBBBA), signed into law by President Donald J. Trump on July 4, 2025, is expected to increase health plan premiums for Covered California enrollees due, in part, to the expiration of the financial subsidies (also called enhanced Affordable Care Act tax credits) in January 2026.

In addition, the OBBBA reduces spending for Medicaid — called Medi-Cal in California — by \$1 trillion over the next 10 years. These federal savings are estimated to cost the state \$28.4 billion, according to reports from Gov. Gavin Newsom and state health officials. This will significantly impact the state's health care system, including federal and state budgets, for health plans like IEHP.

Below are answers to some common questions we may receive from IEHP Covered members, based on current information.

Q Why is my monthly premium increasing in 2026?

- A** Changes in federal law means an increase in the monthly premium rates starting in 2026:
1. Extra financial help from the federal government directly reduced your monthly premiums during 2025. This extra help expired at the end of 2025 and will no longer be available to you in 2026.
 2. IEHP uses plan premiums to pay for covered services. To continue services for our members, IEHP needs to increase the monthly premium.

Q Are there changes to my plan benefit?

- A** Depending on your plan, there may be changes to your copays or out-of-pocket costs. <<Refer to HIOS grid to determine the YOY changes that apply to each member.>> You still have \$0 copays for preventive services, like annual physicals, labs/screenings for diabetes, cancer screenings, such as mammograms and colorectal screenings.

Q I can't afford this premium; what are my options?

- A** To determine what options are best for your needs, complete the following steps:
1. Go onto the Covered California enrollment site and update your income and household size.

Team Member Talking Points & FAQs



SECTION 3: BUDGET CHANGES – WHAT'S COMING

Effective January 1, 2026:

Q What is the "enrollment freeze" for certain adults with UIS?

- A** Starting January 1, 2026, adults (aged 19 and older) with unsatisfactory immigration status (UIS) will no longer be able to newly enroll in full-scope Medi-Cal. However:

- Current enrollees may stay covered if they complete their renewal on time.
- If current enrollees lose coverage, they may not be able to re-enroll, except for emergency or pregnancy-related services.

Q Who is affected by these changes?

- A** Adults aged 19 and older with UIS, including, but not limited to:
- Green card holders not exempt from the five-year waiting period, who have had their permanent resident status for less than five years.
 - Persons Permanently Residing Under Color of Law (PRUCOL) (e.g., persons with temporary protected status, refugee status, deferred action).
 - People with no immigration status, but who currently qualify under past Medi-Cal expansions.
 - People enrolled through a trafficking or crime victim assistance program.
 - Lawfully present immigrants who are older than age 20 and not pregnant.

Q Are children or pregnant individuals affected by the freeze?

- A** No. Children (under 19) and pregnant individuals can continue enrolling in full-scope Medi-Cal, regardless of immigration status.

Q Are there other changes happening to Medi-Cal eligibility?

- A** Yes. For members 65+ or those with disabilities, asset limits will return during eligibility reviews and annual renewals.
- The asset limit is \$130,000 for one person (+\$65,000 for each additional household member up to 10 members per household).
 - Some assets don't count, like the home you live in, one vehicle, household items, and certain savings, like retirement accounts.

Effective July 1, 2026:

Q Will dental benefits change?

- A** Yes. Adult members (19+) with UIS will no longer receive full dental coverage. However:
- Emergency dental care (pain, infection, extractions) will still be covered.
 - Pregnant members will continue to receive full dental care during pregnancy and up to one year after it ends.

Effective July 1, 2027:

Q Will some members with UIS need to pay a monthly premium?

- A** Yes. Certain adult Medi-Cal members with UIS (ages 19–59) will need to pay a \$30 monthly premium to keep their full-scope Medi-Cal. This includes, but is not limited to:
- Green card holders not exempt from the five-year waiting period, who have had their permanent resident status for less than five years.
 - PRUCOL (e.g., with temporary protected status or refugee status).
 - People with no immigration status, but who currently qualify under past Medi-Cal expansions.
 - People enrolled through a trafficking or crime victim assistance program.
 - Lawfully present immigrants who are older than age 20 and not pregnant.

If premiums are not paid, coverage will be reduced to emergency and pregnancy-only services.



Covered

Enrollment Process

The Choice is Yours

Enrollment Options – The Choice is Yours



IEHP Certified Agent Partners

IEHP Enrollment Services Team

Health Navigator Enrollment Partners

Self-Serve

IEHP 2026 Renewal Letters

Multi-language with Agent Partner Contact Information

Changes
are coming!
We've got you
covered.



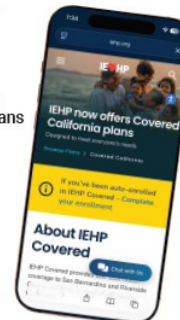
Dear <<Member>>

Thank you for choosing IEHP, your Inland Empire Health Plan, for all your health care needs. For nearly 30 years, IEHP has been the trusted health plan in the heart of the IE. With almost 1.5 million members, one out of every three of your friends, family members and neighbors get the care they need with a plan from IEHP.

Now, you may have heard discussions about lawmakers in Washington D.C. and some potential changes in health care that could be coming our way in 2026 and beyond. We want to reassure you:

IEHP and Covered California plans are here to stay.

Scan here to learn more about our plans



What We Know So Far

Your monthly premium payment **will not change** through the end of 2025.

What We Don't Know

Beginning in 2026, your monthly premium payment *could* increase — and here's why. In 2021, the federal government increased financial help for most people with insurance through the Affordable Care Act. This extra help made health insurance more affordable for millions. But unless Congress acts soon, the extra help is set to expire after 2025, which would result in higher premiums for many enrollees in 2026.

What You Should Know

IEHP has affordable options that fit your needs. Stick with IEHP and keep your doctor, your specialists and the pharmacies you know and trust. Continue the care plan you and your doctor have developed for a healthy you.

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All Rights Reserved. CC_26_6737582

¡Próximamente
habrá cambios!
Lo tenemos
cubierto.



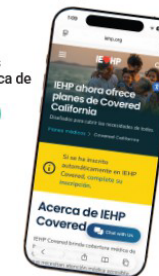
Estimado(a) <<Member>>:

Gracias por elegir IEHP, Inland Empire Health Plan, para todas sus necesidades de atención médica. Durante casi 30 años, IEHP ha sido el plan de salud de confianza en el corazón de Inland Empire (IE). Con casi 1.5 millones de miembros, uno de cada tres de sus amigos, familiares y vecinos recibe la atención que necesita con un plan de IEHP.

Ahora bien, es posible que haya oído hablar de los debates entre los legisladores de Washington D. C. y de algunos posibles cambios en la atención médica que podrían producirse a partir de 2026. Queremos asegurarle:

Los planes de IEHP y Covered California continúan aquí para usted.

Escanee aquí para obtener más información acerca de nuestros planes



Lo que sabemos hasta ahora

El pago de su prima mensual **no cambiará** en lo que resta de 2025.

Lo que no sabemos

A partir de 2026, el pago de su prima mensual *podría* aumentar, y aquí le explicamos por qué. En 2021, el gobierno federal aumentó la ayuda financiera para la mayoría de las personas con seguro a través de la Ley de Cuidado de Salud a Bajo Costo. Esta ayuda adicional hizo a los seguros médicos más accesibles para millones de personas. Pero, a menos que el Congreso actúe pronto, la ayuda adicional expirará después de 2025, lo que provocaría un aumento de las primas para muchos afiliados en 2026.

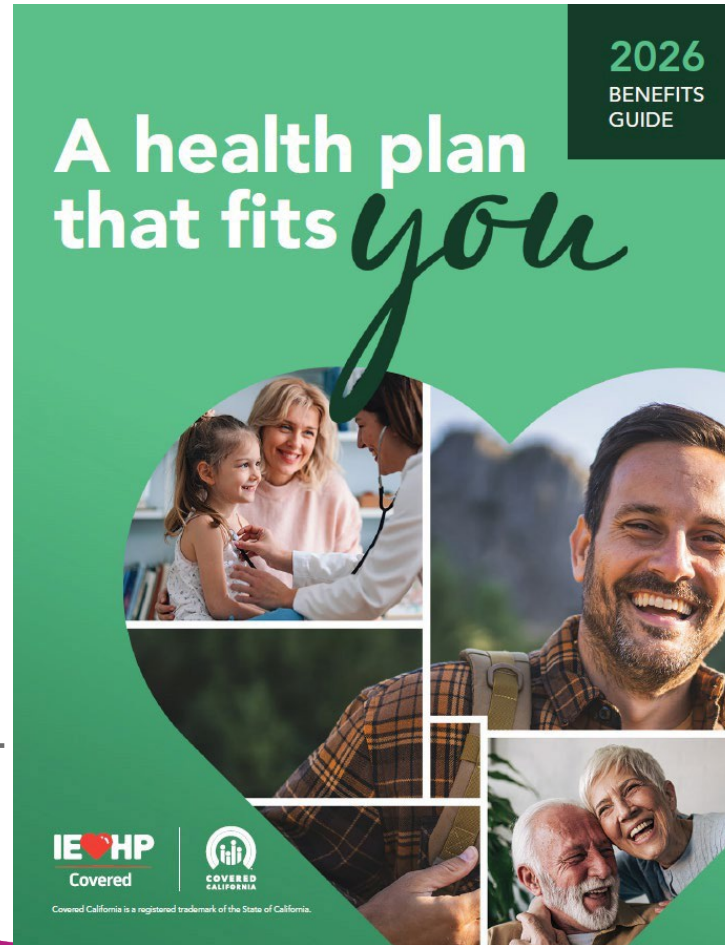
Lo que usted debe saber

IEHP tiene opciones económicas que se adaptan a sus necesidades. Quédesse con IEHP y conserve a su médico, sus especialistas y las farmacias que conoce y en las que confía. Continúe con el plan de cuidados que usted y su médico han desarrollado para sentirse bien y saludable.

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2026 Benefits Guides

IE HP Enrollment Resources & Materials





Covered

Support & Resources

Member Services

IEHP Member Services



Need to speak to IEHP Member Services?

Our IEHP Member Services team
is available to answer your
questions.

Phone [1-800-440-IEHP \(4347\)](tel:1-800-440-IEHP(4347))

TTY [1-800-718- IEHP \(4347\)](tel:1-800-718-IEHP(4347))

Email MemberServices@iehp.org

		
Effective Date: [00/00/2024]		Plan Level: [Plan Level]
Name: [Member Name] Member ID: [0123456789]		
PCP Effective Date: [00/00/2024] PCP: [PCP Name] PCP Phone: [1-234-567-8901]		RxBIN: [XXXXXX] RxPCN: [XXXXXXXX] RxGroup: [XXXXXX]
PCP Office Visit: [\$X] Deductible: [\$X]	Urgent Care: [\$X] OOPM: [\$X]	ER Visit (waived if admitted): [\$X]
 In case of an Emergency: Go to the nearest Emergency Room (ER).		
 Member Services: [1-877-273-IEHP (4347) or TTY 1-800-718-4347, 8am-6pm PST, Monday-Friday.]		
 Behavioral Health: [1-877-273-IEHP (4347)]		
 24 Hour Nurse Advice Line: [1-888-244-IEHP (4347) or TTY 711.]		
 Dental: Contact Liberty Dental at [1-888-LIBERTY]		
 Pharmacy Help Desk: [1-888-495-3147]		
 Send Claims To: [IEHP, P.O. Box 4259, Rancho Cucamonga, CA 91729-4259]		
 Visit us at IEHPcovered.com		



A plan that
fits YOU

Get the care
you need
with a plan
that fits.

Enroll today!

IEHPCovered.org | 1-833-447-0414



Covered California is a registered trademark of the State of California.

Member & Enrollment Partner Resources

- IEHP Certifier Agent Partner
- IEHP Enrollment Services Team Member Services Team
- Broker Services Team





Covered

Broker Services Team **844-264-4347**



**Wayne
Guzman**

**Director
Outreach & Sales**

Statewide



**Brian
Campos**

**Sales & Outreach
Manager**

Los Angeles
County,
Statewide



**Helen
Howard**

**Sales & Outreach
Manager**

San Diego,
Riverside,
Orange Counties



**Rudy
Montalvo**

**Sales & Outreach
Manager**

San Bernardino,
Riverside,
Orange Counties



**Veronica
Kennedy**

**Sales Support
Specialist**

Statewide

brokerservices@iehp.org

Outreach and Sales Division



IE♥HP Summary

Serving the Inland Empire for 29 Years

Mission

We heal and inspire
the human spirit

Quality
plans that
fit YOU

Enrollment
is Easy

Strong
Network

Resources &
Materials

Questions call
us at
(877)277-4343

IEHP.org





IE  **HP**

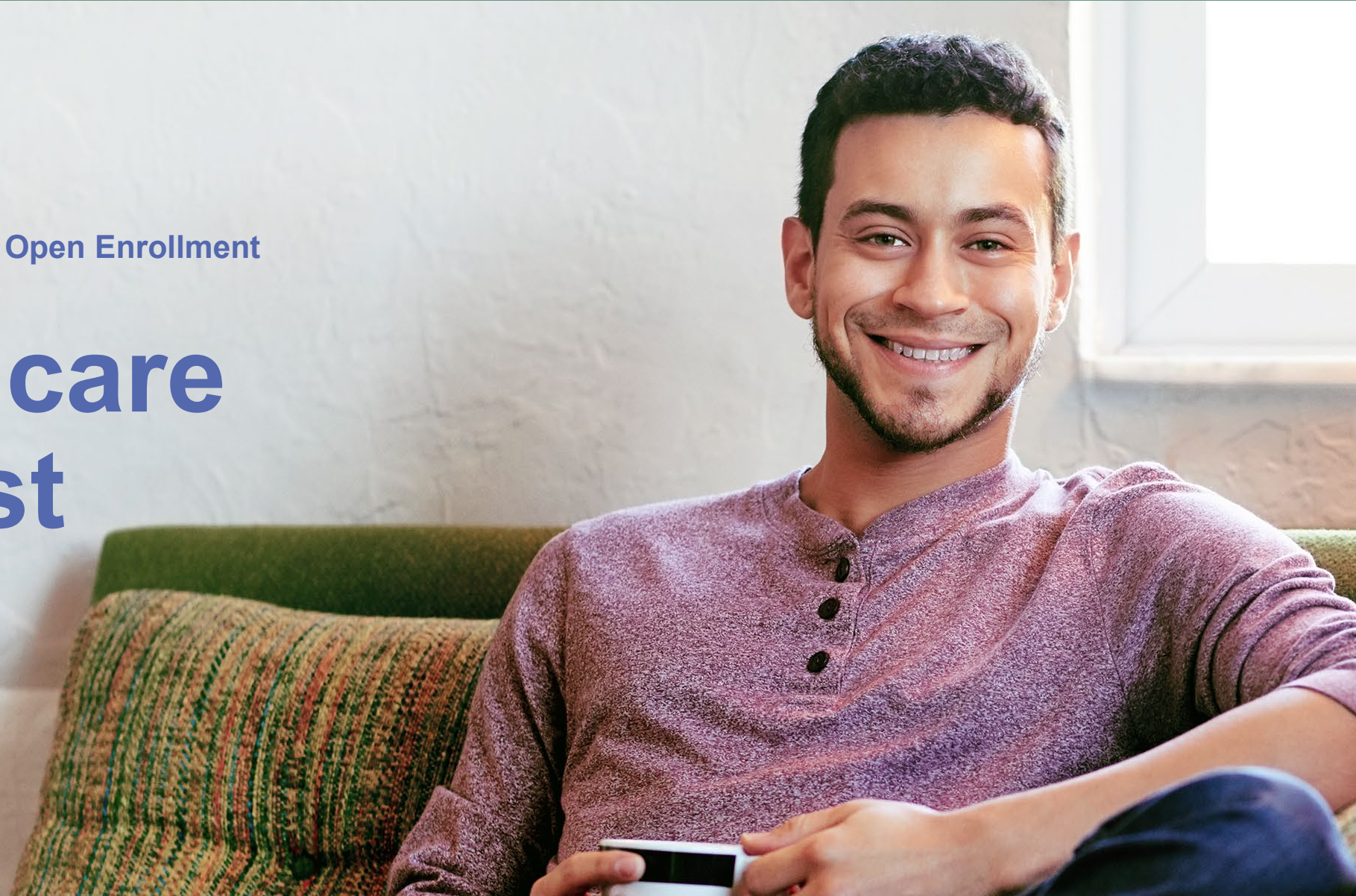
Covered

**THANK
YOU**



2026 Covered California Open Enrollment

Health care that just works



Courtney Callan - Sales Representative

Experience simpler, smarter health care

- From preventive, primary, and virtual care to pharmacy, labs, and mental health support — we put it all together to make your health care work for you.



Explore what Kaiser Permanente can do for you at kp.org/choosekp.

Combined care and coverage is everything

- When all your needs are handled under one plan, you get:
- Seamless in-person and virtual care
- Support for your mental health and wellness
- 24/7 access to care wherever you are
- High-quality preventive, primary, and specialty care





When getting care is as easy as using an app

- With Kaiser Permanente, 24/7 virtual care and mental health support are just a tap away.



Watch the video at
kp.org/choosekp.

Seamless in-person and virtual care

- Use the Kaiser Permanente app to manage your care wherever you are.



Get 24/7 virtual care.



Email your care team with nonurgent questions anytime.



View most lab results and doctor's notes.



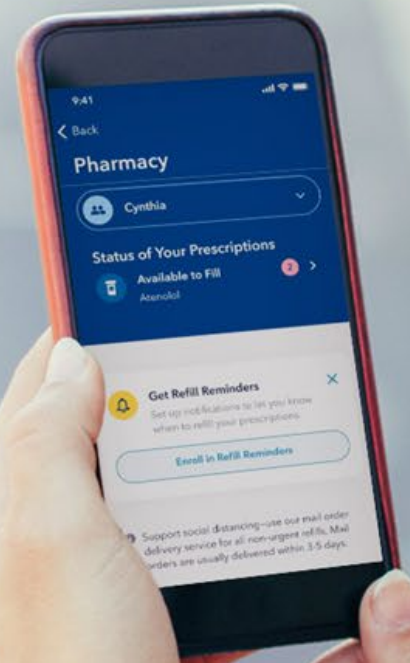
Refill most prescriptions.



Schedule and check in for appointments.



Pay bills and view statements.



We guide you every step of the way

Your electronic health record is available to you and your care team 24/7. Your care team guides you through appointments and referrals, and lets you know when to schedule checkups and tests.

Health care that moves with you



In-person care close to home

- A national network of locations, doctors, and specialists
- Timely primary care appointments and lab results



Mail-order pharmacy

- One-tap refills and automated reminders
- Same-day pickup and delivery for most prescriptions^{1,2}



Care while traveling

- Coverage for urgent and emergency care anywhere in the world
- 24/7 care by phone or online across the U.S.³

1. Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. 2. Same-day and next-day prescription delivery services may be available for an additional fee. These services aren't covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente isn't responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescription delivery. 3. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.

Support for your mind and body



For your mental and emotional health

- Access to licensed therapists, self-care apps,¹ and wellness coaching
- 24/7 emotional support



For your physical fitness and lifestyle

- In-person and online health classes²
- Wellness coaching by phone

1. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. 2. Some classes may require a fee.

Care that's world class

- With most of our plans, you get a wide range of preventive care at no extra cost. If you need specialty care — for maternity, cancer, heart health, or anything else — you have access to cutting-edge technology and the latest evidence-based care.
- You can also change your doctor at any time, so you always have a health partner you know and trust.

Kaiser Permanente members are:

33%

more likely to survive
heart disease*

20%

less likely to die early
of cancer*

*Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," Kaiser Permanente, July 20, 2022.

World-class maternity care

- Expect great care when you're expecting



A dedicated prenatal care team



A personalized birth plan



Care and support every step of the way



Support that doesn't stop at delivery

Service area updates

Updates in California

Across California, we have 441 medical facilities and more than 17,700 doctors available to our members. And we're producing recognized results for our members.

Care delivery

Top-rated health plans in California — 9 years in a row¹

Of the 24 commercial health plans in California rated by the National Committee for Quality Assurance, ours are the top-rated plans in the state for the ninth year in a row.

Quality of care

17 years of recognition for top-rated quality medical care²

For a record-setting 17 years in a row, Kaiser Permanente Northern and Southern California received the top scores for clinical quality on the California Office of the Patient Advocate's Health Care Quality Report Card.

Leading California in 105 effectiveness-of-care measures³

In 2024, Kaiser Permanente led the state as the top performer in 105 HEDIS® (Healthcare Effectiveness Data and Information Set) effectiveness-of-care measures — the most of any health plan. The measures across California include:

- Prevention and screening
- Comprehensive diabetes care
- Cardiovascular care
- Mental health
- Maternity care
- Respiratory care

1. National Committee for Quality Assurance, 2015–2024. 2. Health Care Quality Report Card, 2009–25, California Office of the Patient Advocate. 2024–25 results are based on 2023 performance data. 3. NCQA Quality Compass®, 2024.

Updates in Northern California

Coming soon

- Modesto Sports Medicine Center – scheduled to open August 2025
- Fresno Orchard Plaza Medical Offices – scheduled to open October 2025
- Modesto Medical Offices 2 – scheduled to open January 2026

Now open

- Santa Rosa Infusion Center – opened March 2025
- Salinas Medical Offices – opened January 2025
- Santa Rosa Ambulatory Treatment Center – opened December 2024
- Santa Rosa Urgent Care – opened March 2024
- San Francisco Urgent Care – opened January 2024



At the upcoming Orchard Plaza Medical Offices in Fresno, members will have access to family medicine, pediatrics, lab, mammography, ob-gyn, pharmacy, and X-ray services.

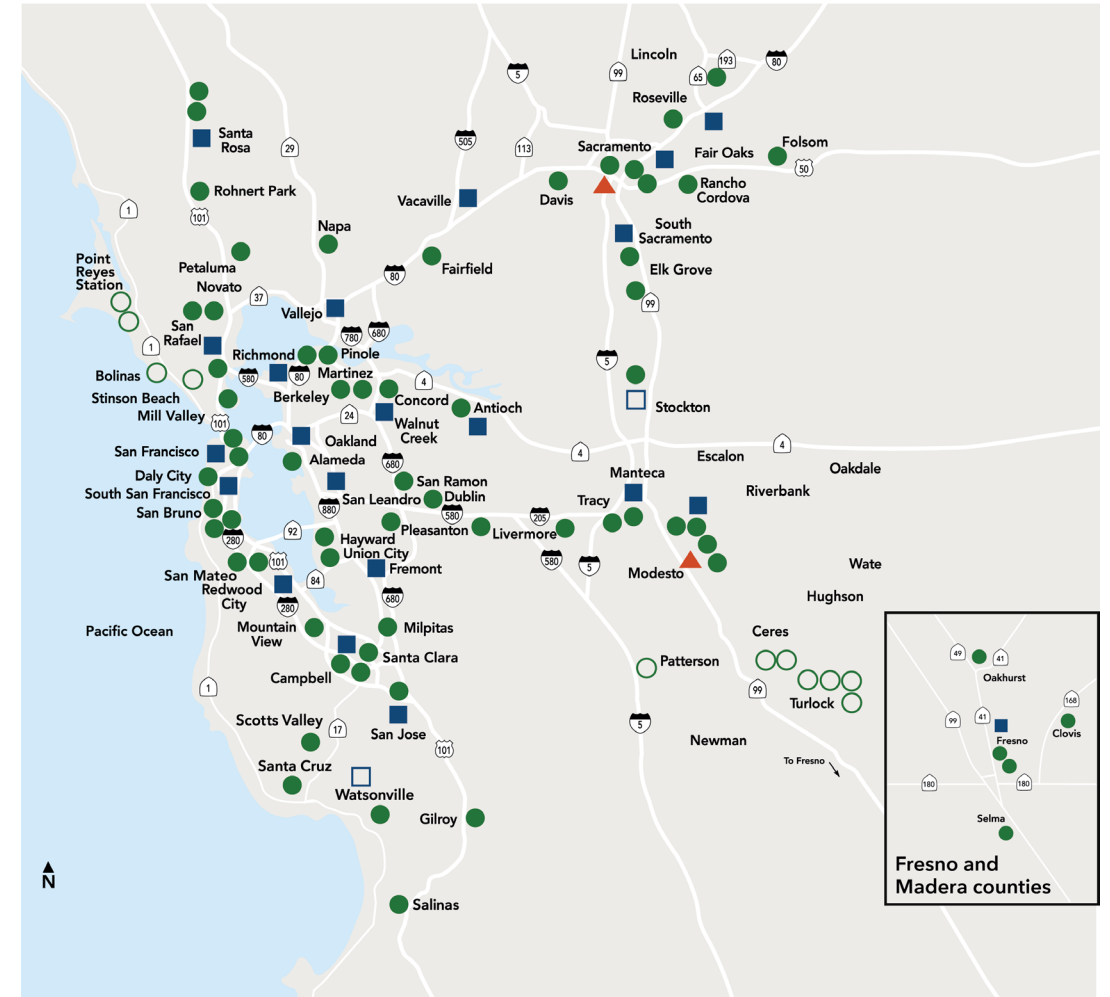


New Salinas Medical Offices provide access to adult and family medicine, pediatrics, psychiatry, lab, and imaging services.

Convenient locations in Northern California

- Alameda
- Amador
- Contra Costa
- El Dorado
- Fresno
- Kings
- Madera
- Marin
- Mariposa
- Merced
- Monterey
- Napa
- Placer
- Sacramento
- San Francisco
- San Joaquin
- San Mateo
- Santa Clara
- Santa Cruz
- Solano
- Sonoma
- Stanislaus
- Sutter
- Tulare
- Yolo
- Yuba

Maps not to scale



- Kaiser Permanente medical centers (hospital and medical offices)
- Affiliated plan hospitals
- Kaiser Permanente medical offices
- Affiliated medical offices
- ▲ Specialty facility – sports medicine

Updates in Southern California

Scheduled to open 2026

Aliso Creek Medical Offices (Q1 2026)

A new 42,000 sq. ft. facility in Aliso Viejo featuring:

- 44 exam rooms and 29 provider offices
- 5 treatment bays for physical therapy and sports medicine
- Ample parking, including 13 EV charging stations

Departments and services:

- | | | |
|----------------------------|-----------------|---------------------------------|
| • Dermatology ² | • Nurses Clinic | • Physical Therapy* |
| • Family Medicine | • Ob-gyn | • Radiology/Diagnostic Imaging* |
| • Internal Medicine | • Pediatrics | • School/camp forms |
| • Laboratory ² | • Pharmacy | |

Menifee Medical Office (Q4 2026)

Riverside Medical Center expansion — (154 more beds, Q4 2027)

*By referral only.

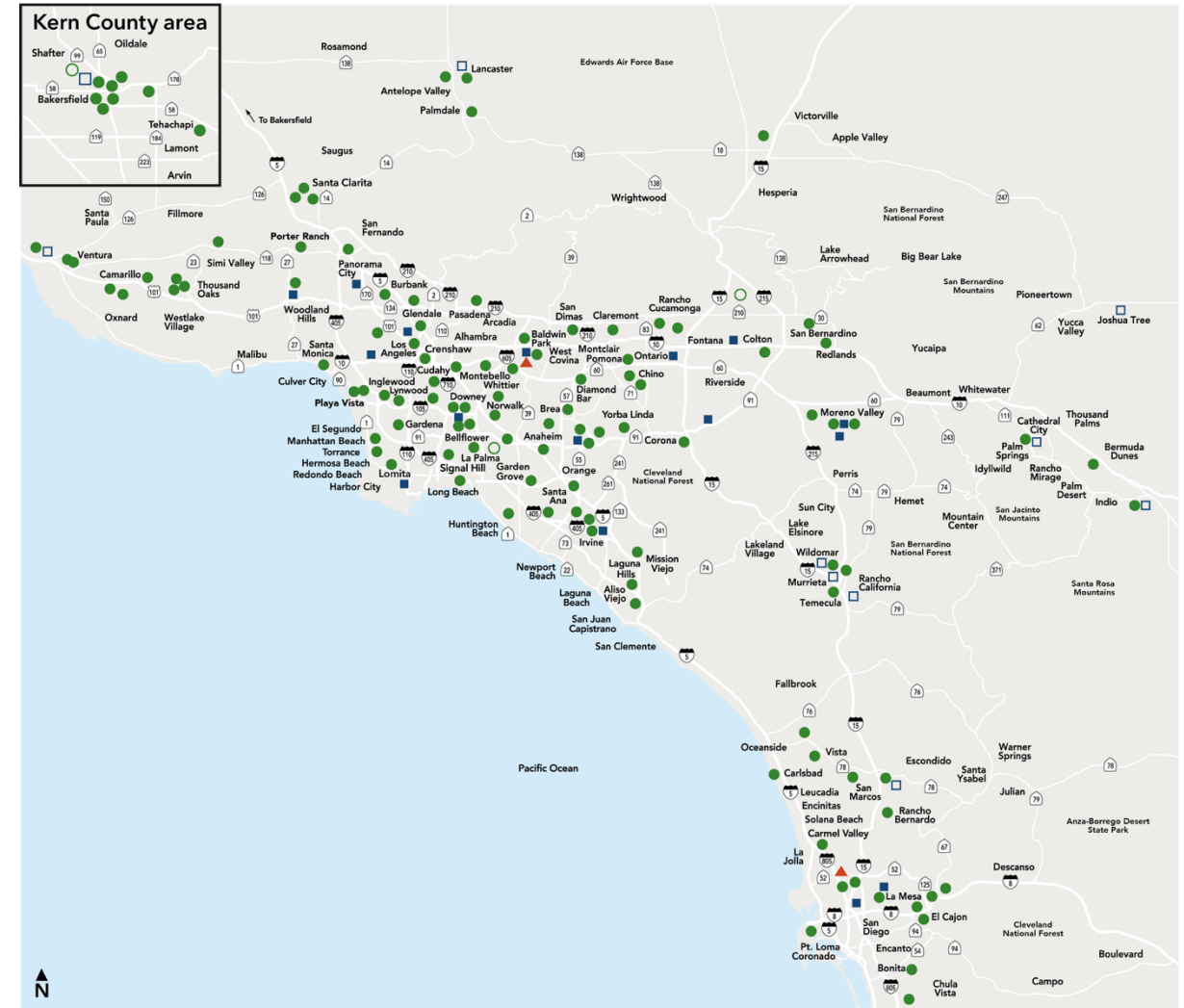


Aliso Creek Medical Offices

Convenient locations in Southern California

Maps not to scale

- Baldwin Park
- Coachella Valley
- Downey
- Inland Empire
- Kern County
- Metropolitan Los Angeles
- Orange County
- San Diego County
- San Fernando Valley
- South Bay
- Western Ventura County



Broker Support Services

KPIF Telephone Support Solutions: 1-844-394-3978

Option 1 Enrollment Status & Membership Questions

- Application, enrollment, plan status
- Billing inquiries
- Member administration requests
- *Evidence of Coverage & ID cards*
- Email: kpif@kp.org

Option 2 Compensation: California

- Broker appointments
- Book of business reconciliation & compensation, transfers, reports
- Commissions
- Broker of record
- Email: BCS_CA_docadministration@kp.org

Option 4 New Sales

- Help with plan, benefits, & rates
- SMU broker technical support

Email: Kpif-broker-escalations@kp.org

KPIF Online Self-Service Solutions

Broker Self-Service Website business.kp.org

- **Access your KPIF CA Book of Business**
- Self-service tools & information
- Includes all lines of business
- Up-to-date Off-Exchange forms and applications

Thank you!

2026



L.A. Care
CoveredTM

Product Training

Confidential and Proprietary

The plan and benefit information contained in this document is pending approval and subject to change.



L.A. Care
H E A L T H P L A N®

L.A. Care Health Plan is the nation's largest publicly operated health plan serving more than 2.5 million members. We are a non-profit plan with a mission to provide access to quality health care for Los Angeles County's vulnerable and low-income residents and to support the safety net required to achieve that purpose.





L.A. County's health journey has been at the heart of L.A. Care's mission for more than 25 years — that's why we're proud to offer the lowest-cost health plan in Los Angeles County across all metal levels this 2026 Open Enrollment season.

2026 Updates

Key Takeaways

- ✓ Most Affordable Plan in all Metal Levels in L.A. County.
- ✓ Largest HMO Network on the Covered CA Exchange.
- ✓ L.A. County's public option and true non-profit.
- ✓ Members may pay 18% more with our nearest competitor.
- ✓ L.A. Care Covered Plans offers better value for less.

2026 Plan - Value Adds



Nurse Advice Line: Call a team of professional nurses 24 hours, 7 days a week.



Telehealth: Urgent Care access to doctors by phone or video 24/7.



Wellness Rewards: Up to \$215 through the Health in Motion™ program. Visit members.lacare.org.



Tele-Psychiatry: Offering safe and secure virtual care when you need it.



Mail Order Rx: 90 days of maintenance Prescriptions for 60 days worth of cost share.

2026 Plan - Value Adds

(Chronic Disease Management Programs)



L.A. Care.

L.A. Cares About



Heart: Understanding Heart Disease, Lifestyle Changes, Maintaining Medications.



L.A. Care.

L.A. Cares About



COPD: What is COPD, Smoking Cessation, Medication, Living a Healthy Lifestyle.



L.A. Care.

L.A. Cares About



Asthma: Things to Know About Asthma, Triggers, Warning Signs, Medicine, Action Plans



L.A. Care.



blue
california

Promise Health Plan

Community Resource Center

Located in communities where many of our members live, offering free health and wellness classes that are open to the public.



Provider Network

Visit our [lacare.org](https://www.lacare.org) at to access link:
"Find a Doctor"

- 3,000+ Primary Care Providers
- 12,000+ Specialists
- 200+ Clinics
- 180+ Urgent Cares
- 60+ Hospitals
- 30+ Medical Groups

✓ **Search by Location**

✓ **Search by Provider Detail**

✓ **Search by Care Requirements**
(Medical Group, Provider Type/Specialty)

The screenshot shows the L.A. Care Health Plan website. The browser address bar displays 'lacare.org'. The navigation menu includes links for 'Find a Doctor', 'Careers', 'Contact Us', 'Select Language', and 'Font Size'. The 'Find a Doctor' link is highlighted with a hand cursor. Below the navigation menu, there are buttons for 'Member Sign In' and 'Provider Sign In'. The main content area features a section titled 'Medicaid Matters' with a subheading 'A strong Medicaid program creates jobs, strengthens families, and fuels economic growth' and a button labeled 'See Why Medicaid Matters'. A large image of a family is visible on the right side of the page.

Home | L.A. Care Health Plan

lacare.org

Find a Doctor Careers Contact Us Select Language Font Size

Member Sign In Provider Sign In

Become a Member For Members For Providers Healthy Living

About Us

Search

Medicaid Matters

A strong Medicaid program creates jobs, strengthens families, and fuels economic growth

See Why Medicaid Matters

<https://www.lacare.org/provi...>

2026



L.A. Care *Covered*TM

Product Training

Confidential and Proprietary

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2026 Molina Marketplace

Open Enrollment
Covered California



Molina: Because everyone deserves health care that helps them feel their best



Molina Healthcare, Inc. is a FORTUNE 500 company, currently ranked 125. The organization provides managed health care services under the Medicaid and Medicare programs and state insurance marketplaces.



Vision: We envision a world where effective medical care is available to every person, no matter the impact of social determinants of health on their lives. We will distinguish ourselves as the low cost, most effective and reliable health plan delivering government-sponsored care.



Mission: To erase inequities in the way different populations are treated and served. To improve the health and lives of our members by delivering high-quality health care and to protect their health now and as they age, with a portfolio of solutions for every stage of their lives.

California – 2026 Service Area

2026 Counties
Current Footprint
Imperial
Los Angeles
Orange
Riverside
San Bernardino
San Diego
Current total: 6
Total: 6

	Current Marketplace County
--	----------------------------



Molina Marketplace Benefits At A Glance - California

Affordable, quality health coverage for all. Learn more at [ChooseMolina.com](https://www.ChooseMolina.com).

Call today! (833) 543-1893 (TTY: 711)



Included in your plan at NO additional cost!



Teladoc Virtual Care
Visits 24/7/365



Annual Wellness
Visit - Adults



Routine Preventive
Screenings -
Children & Adults



Routine Vision Exams
and Eyewear -
Children (Ages 0-18)



Preventive Prescription
Drugs



24-Hour Nurse
Advice Line

			Silver				
			Cost Sharing Reduction Plans (CSR)				
			Silver 94 HMO	Silver 87 HMO	Silver 73 HMO		
	Minimum Coverage HMO	Bronze 60 HMO	Silver 94 HMO	Silver 87 HMO	Silver 73 HMO	Gold 80 HMO	Platinum 90 HMO
BENEFITS AND COST SHARE HIGHLIGHTS							
Deductible (Ind/Fam)	\$10,600 / \$21,200	\$5,800 / \$11,600	N/A	\$1,400 / \$2,800	\$5,200 / \$10,400	N/A	N/A
Drug Deductible (Ind/Fam)	Comb. w/Med	\$450 / \$900	N/A	\$50 / \$100	\$50 / \$100	N/A	N/A
Out of Pocket Max (Ind/Fam)	\$10,600 / \$21,200	\$9,800 / \$19,600	\$1,400 / \$2,800	\$3,350 / \$6,700	\$8,100 / \$16,200	\$9,200 / \$18,400	\$5,000 / \$10,000
Emergency Room Facility	0% after ded	40% after ded	\$50	\$200	\$400	\$350	\$175
Urgent Care Services	0% after ded +	\$60	\$5	\$15	\$50	\$40	\$15

\$Mail-order is available for non-specialty drugs marked "MAIL" on the formulary. For mail-order Rx, a 90-day supply is provided at three times (3x) the 30-day retail cost-sharing amount. [†] Min Cov: Ded is waived for the first three non-preventive office visits for any combination of primary care, urgent care, mental health or substance abuse. [†] Bronze: Ded is waived for the first three non-preventive office visits for any combination of primary care, urgent care, or specialist care.

SERVICES WITHOUT
ANY DEDUCTIBLE

Molina Marketplace Benefits At A Glance - California



			Silver				
			Cost Sharing Reduction Plans (CSR)				
	Minimum Coverage HMO	Bronze 60 HMO	Silver 94 HMO	Silver 87 HMO	Silver 73 HMO	Gold 80 HMO	Platinum 90 HMO
INPATIENT SERVICES							
Inpatient Facility Fee <i>*Professional Fees May Apply</i>	0% after ded	40% after ded	10%	20% after ded	30% after ded	30%	10%
OUTPATIENT PROFESSIONAL OFFICE VISITS SERVICES							
Primary Care	0% after ded +	\$60	\$5	\$15	\$50	\$40	\$15
Specialty Care	0% after ded	\$95 after ded +	\$8	\$25	\$90	\$70	\$30
Rehabilitative and Habilitative Services	0% after ded	\$60	\$5	\$15	\$50	\$40	\$15
Mental / Behavioral Health Services / Substance Use Disorder Services	0% after ded +	\$60	\$5	\$15	\$50	\$40	\$15
OUTPATIENT HOSPITAL FACILITY SERVICES							
Outpatient Facility Fee	0% after ded	40% after ded	10%	20%	30%	30%	10%
Outpatient Professional Fee	0% after ded	40% after ded	10%	20%	30%	30%	10%
Advanced Imaging and Specialized Scanning Services	0% after ded	40% after ded	\$50	\$100	\$325	25%	10%
Routine X- Ray and Diagnostic Services	0% after ded	40% after ded	\$10	\$50	\$95	\$75	\$30
Laboratory Tests	0% after ded	\$50	\$10	\$30	\$50	\$40	\$15

\$Mail-order is available for non-specialty drugs marked "MAIL" on the formulary. For mail-order Rx, a 90-day supply is provided at three times (3x) the 30-day retail cost-sharing amount. [†] Min Cov: Ded is waived for the first three non-preventive office visits for any combination of primary care, urgent care, mental health or substance abuse. [†] Bronze: Ded is waived for the first three non-preventive office visits for any combination of primary care, urgent care, or specialist care.

SERVICES WITHOUT ANY DEDUCTIBLE

Molina Marketplace Benefits At A Glance - California



			Silver				
			Cost Sharing Reduction Plans (CSR)				
	Minimum Coverage HMO	Bronze 60 HMO	Silver 94 HMO	Silver 87 HMO	Silver 73 HMO	Gold 80 HMO	Platinum 90 HMO
PRESCRIPTION DRUGS [§]							
Preventive Drugs	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Tier-1: Preferred Generic Drugs, Low-Cost Preferred Brand Drugs	0% after ded	\$20	\$3	\$8	\$19	\$18	\$9
Tier-2: Non-Preferred Generic Drugs, Preferred Brand Drugs	0% after ded	40% (max \$500/script) after Rx ded	\$10	\$25 after Rx ded	\$55 after Rx ded	\$60	\$16
Tier-3: Non-Preferred Brand Drugs	0% after ded	40% (max \$500/script) after Rx ded	\$15	\$45 after Rx ded	\$85 after Rx ded	\$85	\$25
Tier-4: Specialty Drugs	0% after ded	40% (max \$500/script) after Rx ded	10% (max \$150/script)	15% (max \$150/script) after Rx ded	20% (max \$250/script) after Rx ded	20% (max \$250/script)	10% (max \$250/script)

[§]Mail-order is available for non-specialty drugs marked "MAIL" on the formulary. For mail-order Rx, a 90-day supply is provided at three times (3x) the 30-day retail cost-sharing amount. [†] Min Cov: Ded is waived for the first three non-preventive office visits for any combination of primary care, urgent care, mental health or substance abuse. [‡] Bronze: Ded is waived for the first three non-preventive office visits for any combination of primary care, urgent care, or specialist care.

SERVICES WITHOUT ANY DEDUCTIBLE

California

2026 Regional Rates

Region 13: Imperial County

- Lowest cost Silver, Gold, and Platinum plans
- 3rd in Bronze

Region 17: Riverside and San Bernardino County

- Second lowest cost Silver
- Lowest cost Platinum, Gold and Bronze plans

Region 19: San Diego County

- Second lowest cost Gold and Silver plans
- Lowest cost Platinum
- 3rd in Bronze

Region 16: West Los Angeles County

- Second lowest cost Silver
- 3rd lowest cost Platinum, Gold and Bronze plans

**Based on a 40-year-old male

Region 18: Orange County

- 3rd in Platinum, Gold and Bronze plans
- 4th in Silver

Region 15: East Los Angeles County

- 3rd in Platinum and Silver plans
- 4th in Gold
- 5th in Bronze

Member Resources



Molina Healthy Rewards (formerly known as 'My Health Perks')



Molina Healthy Rewards:

- Recognizes and rewards members who are taking steps towards better health.
- Contains interactive programming to help manage your health and wellness.
- Offers a \$200 wellness incentive program. (Except WA \$100, CA up to \$150)
- Provides a suite of health tools and programs on topics like:

Molina is proud to offer our wellness program called Molina Healthy Rewards.



Smoking cessation



Diabetes management



Managing depression



High blood pressure



Asthma management



**Healthy living video library -
exercise, diet and nutrition**

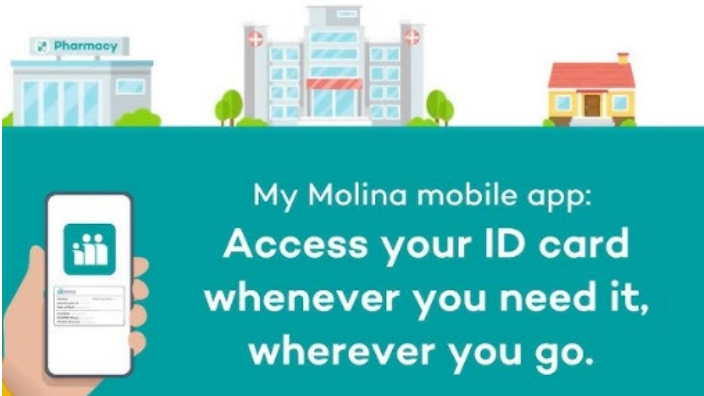
Members can earn a \$200 gift card! Molina Healthy Rewards offers a \$200 gift card to all eligible members (18+) on their health plan who complete the steps below (exception: \$100 for WA members and up to \$150 for CA members).

- Log in to their My Molina portal
- Complete the Molina Healthy Rewards Molina Wellness Assessment
- Complete their annual physical - Visit your primary care provider (PCP) for their annual Wellness Examination at no cost to or request a covered In-Home Assessment from Care Connections.

*Rewards and program benefits are available for redemption only while the Subscriber or eligible Dependent is currently enrolled with a Molina Marketplace Health Plan. Molina Healthy Rewards is a voluntary program. It is available to all Subscribers and dependents 18 years or older at no cost.

My Molina - Member Portal & Mobile App

Download the
My Molina Mobile App



Molina's ePortal – Member Self Services



Find a Doctor



Request Member ID Card



Member Forms



Member Resources



Member Handbook



What's Covered



Find a Pharmacy



Quality Services

Payment Options

Premium Payment Methods



Method	Auto Pay	Online Bill Payment	By Phone	By Mail	Money Gram	Check Free Pay
How to	It's fast, easy and convenient! Sign up for AutoPay through your Mymolina.com account and never miss a payment. it's stress - free!	Log into your bank's website and pay Molina Healthcare through the "Bill Pay" option. Use your subscriber ID as the account number	We accept Visa, MasterCard, Discover or Electronic Check. Molina Member Services phone numbers on next page. Please allow 3 business day for the payment to post to your account	Include the payment coupon provided on the invoice notice. Allow 10-15 days for mailing and processing. Send Payment to: Molina Healthcare PO Box 75159 Chicago, Illinois 60675-5156	MoneyGram accepts cash payments. Allow 3 business days for the payment to post to your account. To find a location, Call (800) 666-3947 or visit MoneyGram.com	CheckFreePay accepts in-person cash payment option that offers members a secure and convenient way to pay their premiums at any authorized payment location. To find a location, Call (866) 866-4513 or visit checkfreepay.com

One-Time Payment Option- Bill Matrix

- One time payment option that offers members a secure and convenient way to pay their premiums online.
- [Webpayments.billmatrix.com/MHCInitialPayGuest](https://webpayments.billmatrix.com/MHCInitialPayGuest)



Payment Integration



Broker Portal (Evolve)



You will be able to:

- Make member premium payments from your portal (member authorization required via email or text authorization code)
- Set-up autopay for your clients
- Trainings and additional communications forthcoming

Enrollment and Premium Billing Numbers

State	Toll Free Number	State	Toll Free Number
California	800-772-5327	Nevada	877-669-2545
Connecticut	800-723-2986	New Mexico	800-253-0217
Florida	800-375-7421	Ohio	800-339-8459
Idaho	877-672-1646	South Carolina	800-400-7957
Illinois	877-473-6017	Texas	844-359-0201
Kentucky	888-466-4477	Utah	800-573-6844
Michigan	800-503-6593	Washington	800-525-4554
Mississippi	800-295-3859	Wisconsin	844-278-1130

Benefits Information

Product Portfolio - Value Basic

Molina brings mindful care and service to everything we do



24/7 Telehealth virtual care services through Teladoc including Mental Health Services



NO COST

- Preventive prescriptions drugs
- Preventive screening for children and adults
- Pediatric vision services
- 24/7 Nurse Advice line



“Molina Healthy Rewards” Wellness Program with \$200 incentive *except \$150 in CA and \$100 in WA



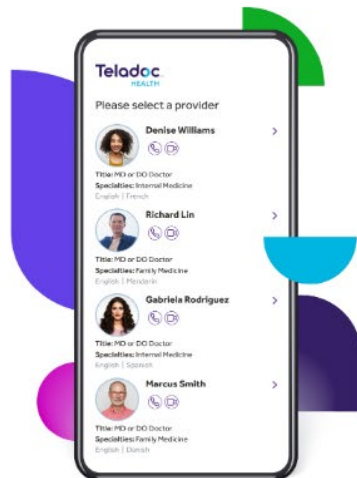
Included in all Molina Plans Teladoc Virtual Care Visits 24/7/365

Molina Healthcare is pleased to offer Teladoc to our members. Just use your phone, video or mobile app for:
Virtual doctor visits with no cost share.

Convenient online or phone visits, without leaving home.

No appointment is needed. Get the right care, right now.

If needed, Teladoc doctors can send a prescription to your local pharmacy.



General Medical (24/7 care)

Get care 24/7 for non-emergency needs like allergies and sinus infections.

[Get started](#)

Teladoc is an easy way to treat:

Cold and flu symptoms

Sore throat

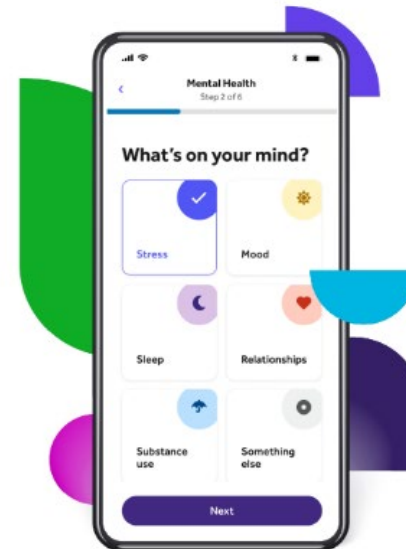
Allergies

Respiratory infection

Sinus problems

Skin problems

And more!



Mental Health

Take the first step toward feeling better and flourishing mentally with the help of a therapist. From self-guided digital programs to care from a licensed therapist or help with medication management, get the right level of support for your journey to better emotional health.

[Find my therapist](#)

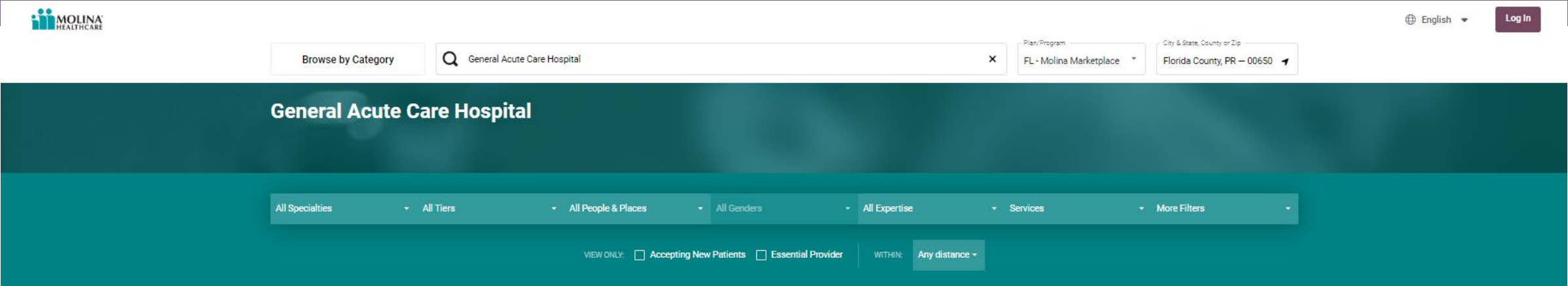
Member Resources - Important Member Service Numbers

State	Toll Free Number	State	Toll Free Number
California	(888) 858-2150	Nevada	(833) 671-0051
Connecticut	(800) 251-7722	New Mexico	(888) 295-7651
Florida	(888) 560-5716	Ohio	(888) 296-7677
Idaho	(833) 657-1981	South Carolina	(855) 885-3176
Illinois	(833) 644-1623	Texas	(888) 560-2025
Kentucky	(833) 644-1621	Utah	(888) 858-3973
Michigan	(888) 560-4087	Washington	(888) 858-3492
Mississippi	(866) 472-9484	Wisconsin	(888) 560-2043

How to Find an In-Network Provider

Provider Online Directory

Seamless, user-friendly digital experience for members and brokers available via MolinaMarketplace.com
Select 'Find a Doctor' from the Member drop-down list



Members can now search, view, and complete their own PCP Self-Selection via the My Molina Member Portal or New Provider Online Directory for primary subscribers

Molina Provider Network



Benefits Brochure

Molina Marketing Store (YGS)



Benefits-at-a-Glance (BAAG)

2026
Molina Marketplace Benefits At A Glance - California
Affordable, quality health coverage for all. Learn more at ChooseMolina.com.
Call today! (833) 543-1893 (TTY: 711)



Included in your plan at NO additional cost!

Teladoc Virtual Care
Visits 24/7/365

Annual Wellness
Visit - Adults

Routine Preventive
Screenings -
Children & Adults

Routine Vision Exams
and Eyewear -
Children (Ages 0-18)

Preventive Prescription
Drugs

24-Hour Nurse
Advice Line

	Minimum Coverage HMO	Bronze 60 HMO	Silver			Gold 80 HMO	Platinum 90 HMO
			Cost Sharing Reduction Plans (CSR)				
			Silver 94 HMO	Silver 87 HMO	Silver 73 HMO		
BENEFITS AND COST SHARE HIGHLIGHTS							
Deductible (Ind/Fam)	\$10,600 / \$21,200	\$5,800 / \$11,600	N/A	\$1,400 / \$2,800	\$5,200 / \$10,400	N/A	N/A
Drug Deductible (Ind/Fam)	Comb. w/Med	\$450 / \$900	N/A	\$50 / \$100	\$50 / \$100	N/A	N/A
Out of Pocket Max (Ind/Fam)	\$10,600 / \$21,200	\$9,800 / \$19,600	\$1,400 / \$2,800	\$3,350 / \$6,700	\$8,100 / \$16,200	\$9,200 / \$18,400	\$5,000 / \$10,000
Emergency Room Facility	0% after ded	40% after ded	\$50	\$200	\$400	\$350	\$175
Urgent Care Services	0% after ded +	\$60	\$5	\$15	\$50	\$40	\$15

*Mail-order is available for non-specialty drugs marked "MAIL" on the formulary. For mail-order Rx, a 90-day supply is provided at three times (3x) the 30-day retail cost-sharing amount. * Min Cov. Ded is waived for the first three non-preventive office visits for any combination of primary care, urgent care, mental health or substance abuse. * Bronze: Ded is waived for the first three non-preventive office visits for any combination of primary care, urgent care, or specialist care.

SERVICES WITHOUT ANY DEDUCTIBLE



Thank You

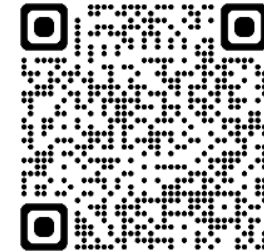
Molina Provider Network



Molina Marketplace



My Molina Mobile App



Molina's ePortal
Member Self Services



Molina Marketing Store
(YGS)



SHARP Health Plan

Better rates. Better quality.

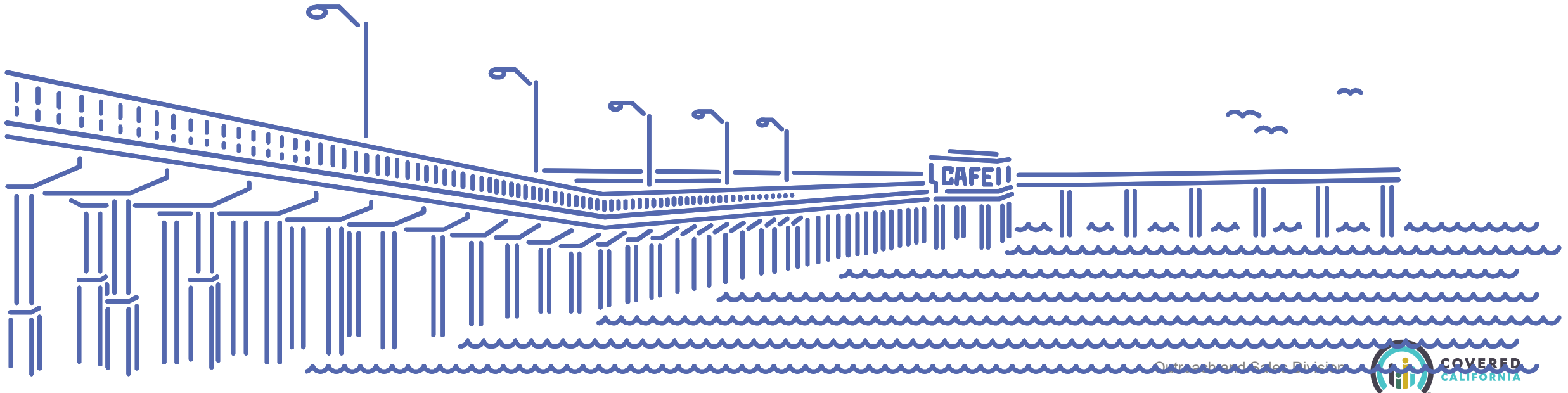
**Better health
insurance matters.**

Individual and Family Health Insurance Plans



Agenda

- **Sharp Health Plan**
- Affordable Care Act
- Plan options and how they work
- Pricing and premium assistance



Sharp Health Plan



Better health insurance matters

We're committed to providing high quality coverage and proud to have received multiple local, state and national recognitions.*



Award-winning care

Award-winning care from nationally recognized doctors, medical groups and hospitals.



Health care, personalized

We're here to serve you as a trusted health care partner and advocate.



Local focus

We're a locally based nonprofit commercial health plan, and we're honored to serve you.



Wellness program

Free resources to help you reach your health goals.

*Visit sharphealthplan.com/honors to learn more.

We believe quality matters



Highest member-rated Medicare Advantage plan in California

With the highest member rating for health care quality.



Rated 4 out of 5 stars

By the Centers of Medicare & Medicaid Services for 2025.



One of the best Medicare Advantage Plans

Included in the 2025 *U.S. News & World Report* list of Best Insurance Companies for Medicare Advantage in California.



Highest member-rated commercial health plan in California

With the highest member rating for customer service, health care, specialist and care coordination.



San Diego's Best Health Insurance

The *Union-Tribune* Readers Poll named us the Best Health Insurance in San Diego for the fifth year in a row.

Visit sharphealthplan.com/honors to learn more.



Best Health Insurance in San Diego

San Diego Magazine named Sharp Health Plan the Best Health Insurance in San Diego for the third year in a row.



Rated 4 out of 5 stars

In the National Committee for Quality Assurance's (NCQA) Private Health Insurance Plan ratings 2021-24.



Rated 4 out of 5 stars

Additionally, Sharp Health Plan earned a 5-star rating for members' care experience and plan services for members.



Rated 4 out of 5 stars

Sharp Health Plan received 4 stars in quality of medical care for 2024-25.



Health Equity Accredited Health Plan

Sharp Health Plan received the Health Equity Accreditation from NCQA.



Wellness & Health Promotion Accreditation

In 2023, Sharp Health Plan was the only health plan to earn a 3-year accreditation for its wellness & health programs from NCQA.

Sharp Health Plan's Performance Network*

Choose from a large selection of doctors San Diegans know and trust.



2,300+ doctors



40 urgent care locations



MinuteClinic[®] locations nationwide



480+ pharmacies

- Albertsons[®] / Sav-on[®] Pharmacy
- Costco[®] Pharmacy
- CVS Pharmacy[®] locations, including those at Target[®]
- Ralphs[®] Pharmacy
- Sharp Rees-Stealy Pharmacy
- Vons[®] / Pavillions[®] Pharmacy
- Walgreens[®] Pharmacy
- Walmart[®] Pharmacy
- Independently contracted neighborhood pharmacies



13 hospitals¹

- Sharp Chula Vista Medical Center
- Sharp Coronado Hospital and Healthcare Center
- Sharp Grossmont Hospital
- Sharp Mary Birch Hospital for Women & Newborns
- Sharp Memorial Hospital
- Palomar Medical Center Escondido
- Palomar Medical Center Poway
- Rady Children's Hospital (2 locations)
- Southwest Healthcare Inland Valley Hospital
- Southwest Healthcare Rancho Springs Hospital
- Temecula Valley Hospital
- Tri-City Medical Center



7 plan medical groups

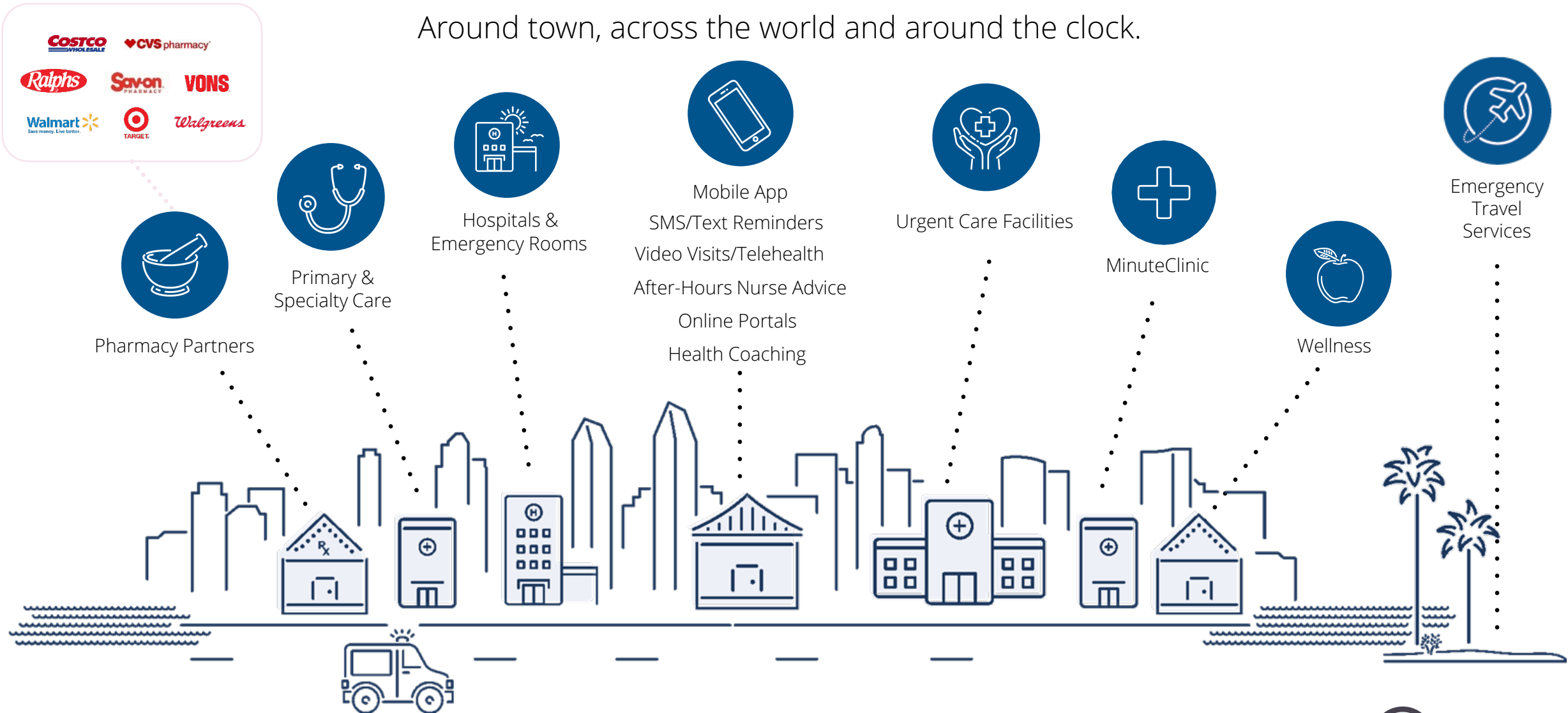
- Sharp Rees-Stealy Medical Group
- Sharp Community Medical Group
- Sharp Community Medical Group – Graybill
- Sharp Community Medical Group – Inland North
- Sharp Community Medical Group – Graybill Temecula
- Sharp Community Medical Group – Palomar Health Medical Group
- Rady Children's Health Network

¹ Acute Care facility locations only. The network also includes Sharp Mesa Vista Hospital and Sharp McDonald Center.

Based on the Performance Network valid as of July 2025. Participating doctors, urgent care centers, pharmacies, medical groups and hospitals are subject to change. For the most current information, please visit sharphealthplan.com.

We've got you covered

Around town, across the world and around the clock.



Get the care you need, when you need it



After-Hours Nurse Advice

Registered nurses are available through Sharp Nurse Connection® after hours and on weekends. They can talk with you about an illness or injury, help you decide where to seek care and provide advice on any of your health concerns.



MinuteClinic

MinuteClinic is the medical clinic located in select CVS Pharmacy stores. MinuteClinic provides convenient access to basic care to help you stay healthy on your schedule.¹



Video and phone visits

Get the care you need from wherever you are with a video or phone visit, also known as telehealth. Call your primary care physician's (PCP's) office for the latest telehealth service information.²



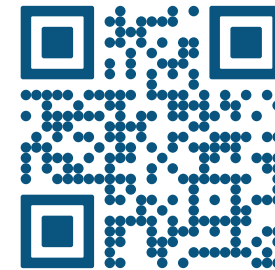
¹ Your share of the cost for a MinuteClinic visit is equal to what you pay for a PCP office visit (deductible may apply). There is no copayment for flu vaccinations.

² Select doctors offer this service. Please note, telehealth is not available for all services, please contact your PCP to learn more.

We believe in supporting your total well-being

Best Health[®]

Best Health is a comprehensive wellness program available to all Sharp Health Plan members at **no extra cost**. Offering robust online wellness tools, interactive workshops, one-on-one health coaching and more, Best Health provides resources you can use to reach your health goals. Visit sharphealthplan.com/besthealth to learn more.



Best Health resources are available to members 18 years old and up.

Best Health[®] wellness program



Personalized digital tools

- Complete your Wellness Assessment and receive customized resources.
- Discover fun activities and challenges, or connect with a buddy to support your well-being.
- Learn about stress management, healthy eating, sleep, emotional health, exercise and more.
- Connect various physical activity trackers to help you reach your goals.



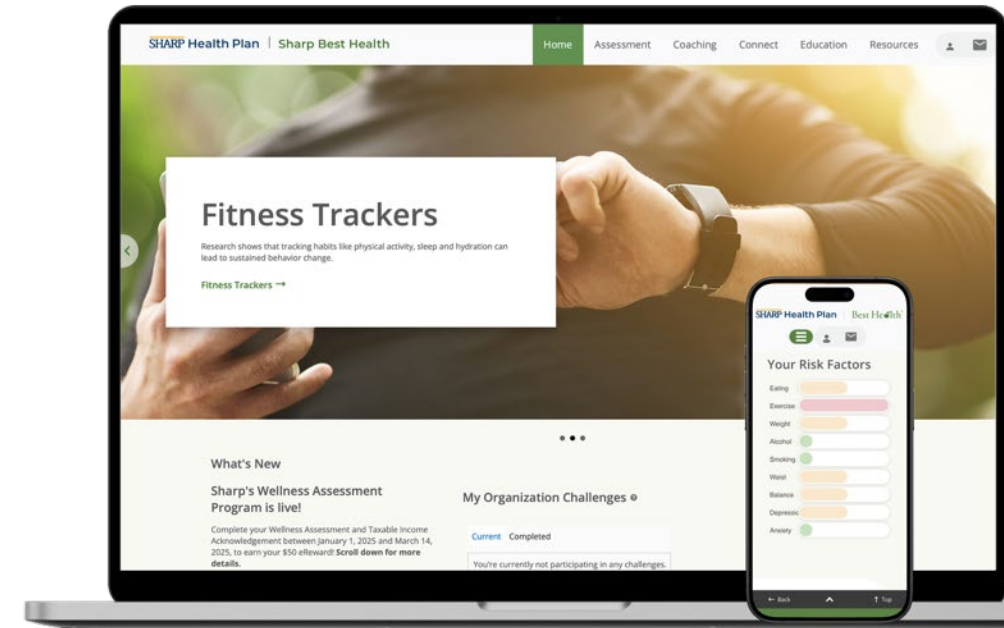
Coaching and support

- Get personalized support at no cost from local health coaches (phone-based and digital coaching programs).
- Make positive changes during weekly sessions with our nationally board-certified team.
- Define your personal goals and co-create a lifestyle action plan to help you live your best life.



Fitness and wellness discounts

- **Active&Fit Direct™:** Enjoy access to 14,000+ workout videos designed for every style and fitness level at no cost.
- **Active&Fit Direct™:** Access 12,700+ participating fitness centers nationwide with a Sharp Health Plan member promo rate.
- **ChooseHealthy®:** Save 15%-50% on wellness products.



Agenda

- Sharp Health Plan
- Affordable Care Act
- Plan options and how they work
- Pricing and premium assistance



Affordable Care Act

Health insurance facts you should know.

1

**Guaranteed
coverage**

2

**Essential
health
benefits**

3

**Financial
assistance**

4

**State-
mandated
penalty**

5

**Improved
access**

The Affordable Care Act (ACA) is a comprehensive reform law, enacted in 2010, that increases health insurance coverage for the uninsured and implements reforms to the health insurance market.



1

Guaranteed coverage



No denial for preexisting conditions



No annual limits



Rates not based on health status



2

Essential health benefits



Ambulatory
services



Emergency
services



Hospitalization
services



Prevention/
wellness



Rehabilitative
services



Pediatric
vision/dental



Laboratory
services



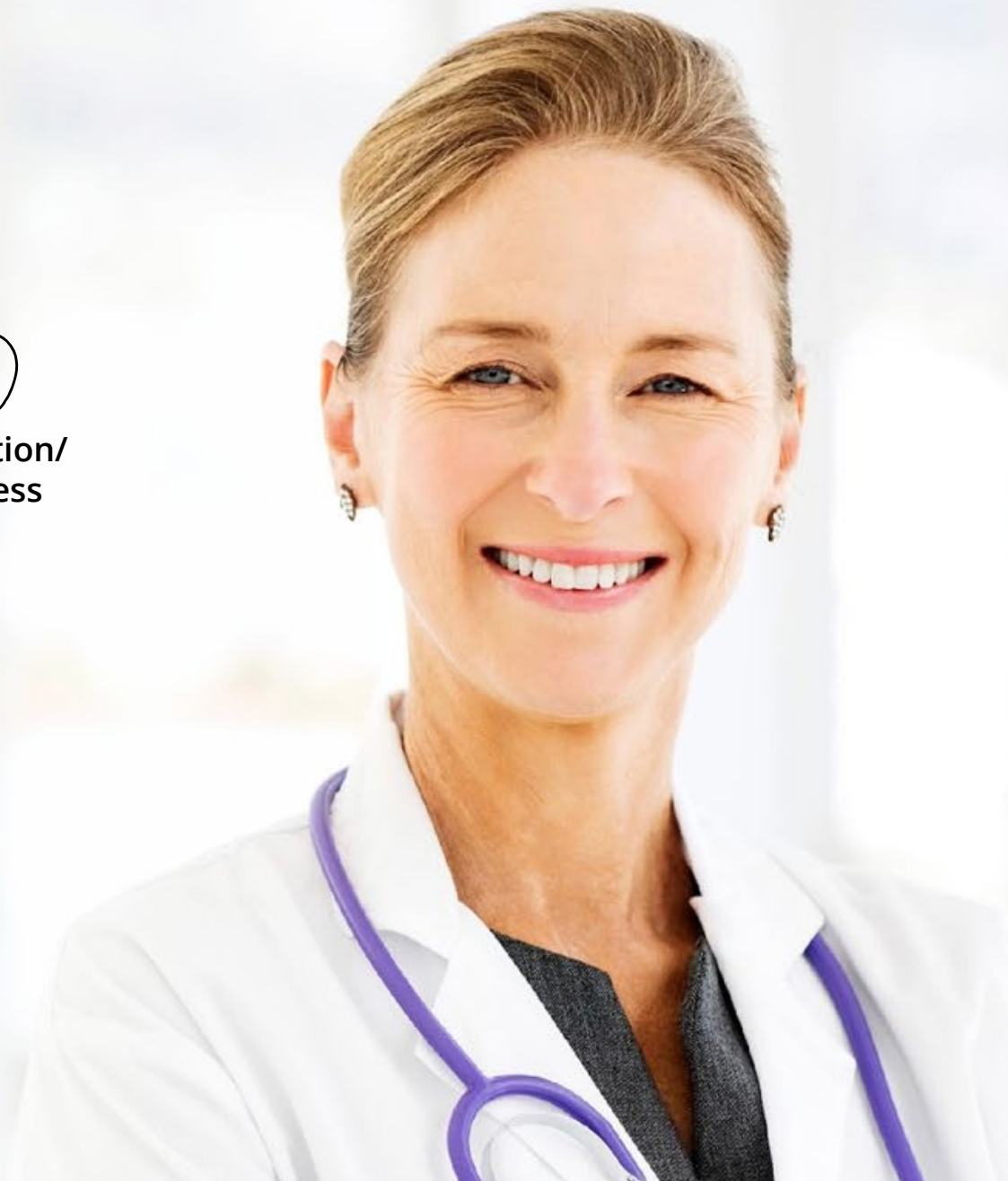
Mental health/
substance use
support



Prescription
drugs



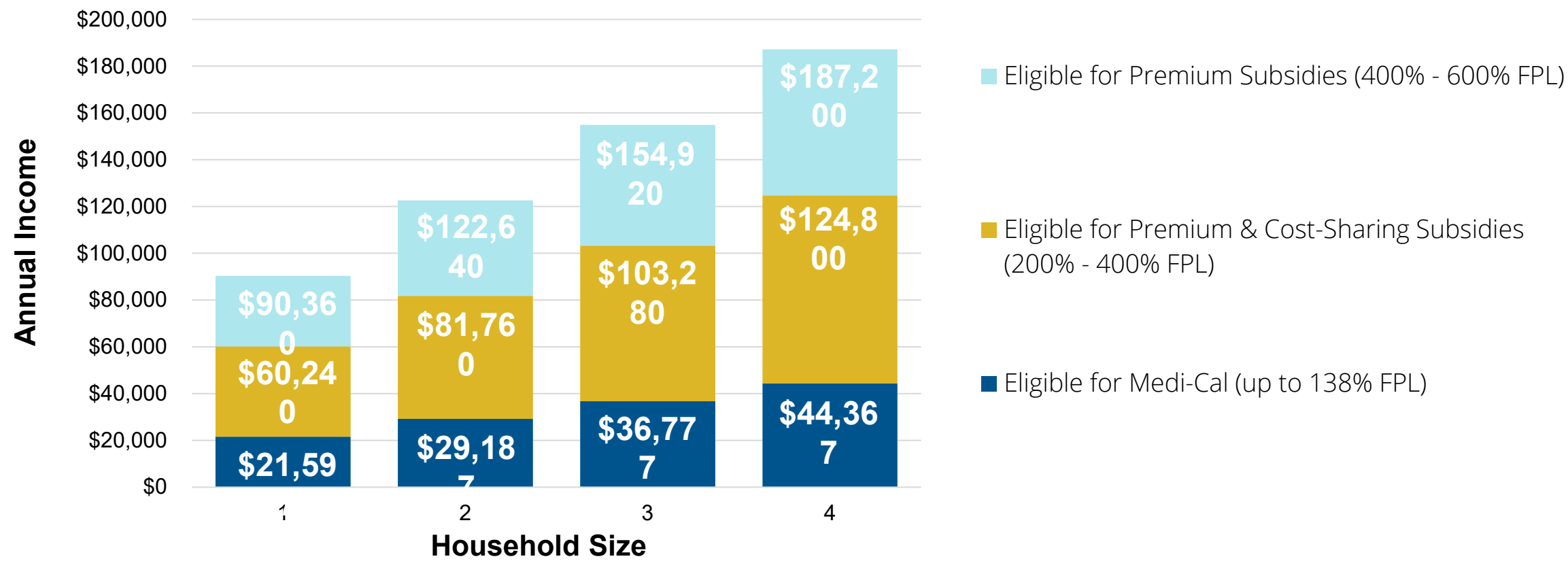
Maternity/
newborn



3

Financial assistance

Eligibility for Medi-Cal and exchange subsidies by income and family¹



¹ Depending on income, age and household size.
Based on 2025 figures.



4

State penalties for no insurance

In 2020, California implemented a statewide coverage mandate, resulting in a tax penalty for those who do not have health insurance.¹



Year	% of Family Income	State Penalty ²
Tax year 2025	2.5%	• \$900 per adult • \$450 per dependent

¹ Based on your income, the length of time you were uninsured and the size of your household.

² Penalties may vary year over year.



5

Improved access

What is Covered California™?

- California's health insurance exchange
- A competitive marketplace
- Provides an “apples-to-apples” comparison of plans

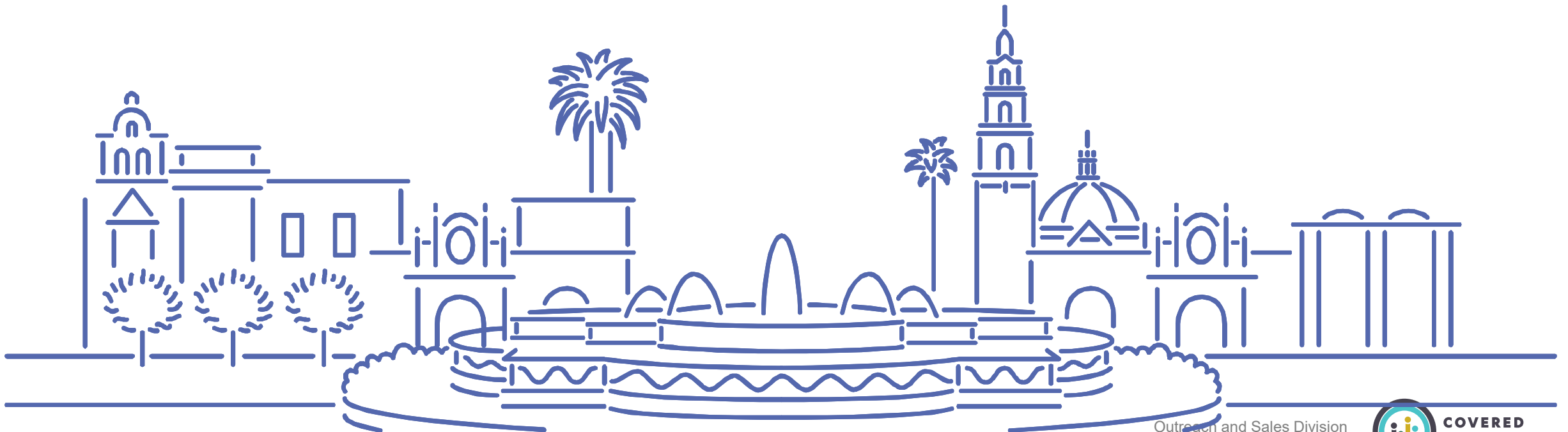
Eligibility requirements

- Must be a California resident
- Must be a U.S. citizen (national or lawfully present)



Agenda

- Sharp Health Plan
- Affordable Care Act
- Plan options and how they work
- Pricing and premium assistance



Plan options and how they work

HMO: Health Maintenance Organization

A managed care plan where you pick a primary care physician who directs you to other medical services.

PPO: Preferred Provider Organization

No need to get a referral to see a specialist.

HSA: Health Savings Account

A tax-preferred savings account attached to a high-deductible plan. Money in this account can be used to pay for qualified medical expenses.



Basic levels of coverage

The key to understanding metal tiers.

Platinum	Gold	Silver	Bronze
Insurance plan pays 90% \$XXX You pay 10% \$XXX Overall cost to access care Monthly premium	Insurance plan pays 80% \$XXX You pay 20% \$XXX Overall cost to access care Monthly premium	Insurance plan pays 70% \$XXX You pay 30% \$XXX Overall cost to access care Monthly premium	Insurance plan pays 60% \$XXX You pay 40% \$XXX Overall cost to access care Monthly premium

Benefit plan example

Term	Silver Plan
Deductible	\$5,200 / \$10,400
Out-of-Pocket Maximum	\$9,800 / \$19,600
Preventive Care	\$0
PCP Office Visit	\$50
Specialist Visit	\$90
Urgent Care	\$50
Emergency Room	\$400
Hospitalization	30% of the cost

The amount you pay for covered health care services before your insurance plan starts to pay.

The most you pay for care during a policy period before your plan pays 100% for covered services.

Most preventive care is covered at no charge and is not subject to the deductible.

Some services are covered at a copay or coinsurance, regardless of whether you have reached your deductible.

After reaching your deductible, you pay a percentage (coinsurance) of the cost for certain services.



Sample plan options – Premier Network

	Platinum	Gold	Silver	Bronze
Annual Deductible	\$0	\$0	\$5,200 / \$10,400	\$7,200 / \$14,400
Out-of-Pocket Maximum	\$5,000 / \$10,000	\$9,200 / \$18,400	\$9,800 / \$19,600	\$7,200 / \$14,400
Preventive Care	\$0	\$0	\$0	\$0
PCP / Specialist	\$15 / \$30	\$40 / \$70	\$50 / \$90	0% of the cost*
Urgent Care	\$15	\$40	\$50	0% of the cost*
Emergency Room	\$175	\$350	\$400	0% of the cost*
Hospitalization	\$225/day (5-day max)	\$375/day (5-day max)	30%*	0% of the cost*
Prescription Drugs	\$9 / \$16 / \$25 10% of the cost	\$18 / \$60 / \$85 20% of the cost	\$19 / \$60 / \$90 20% of the cost*	0% of the cost*

* Deductible applies.



Agenda

- Sharp Health Plan
- Affordable Care Act
- Plan options and how they work
- **Pricing and premium assistance**



Premium assistance

- Family of four
- 35, 32, 10 and 7 years old
- \$69,000 annual income
- ZIP code 92126

Sharp Silver 87 Performance

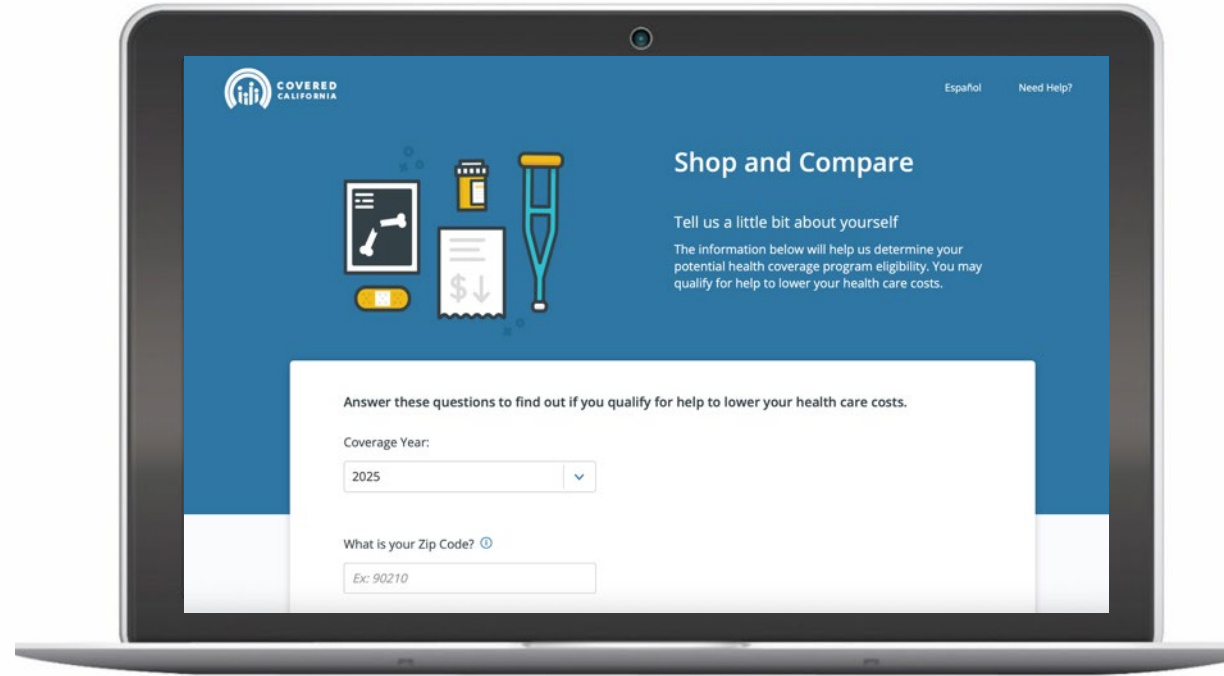
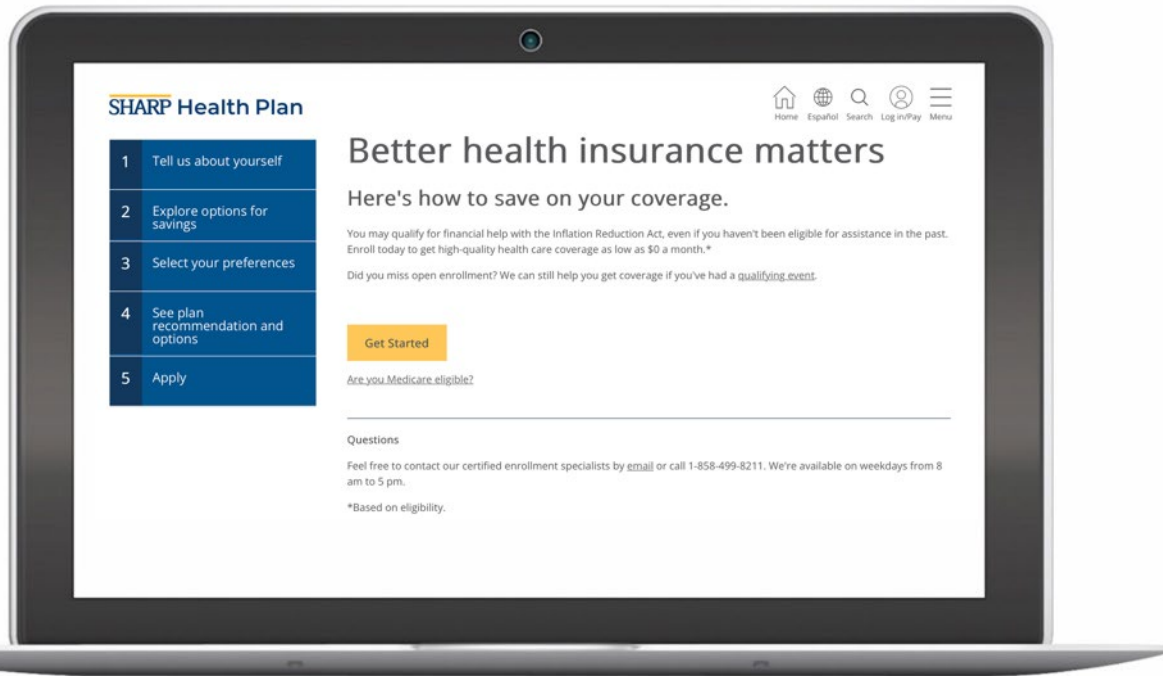
Monthly Premium	\$1,377
Federal Credit	-\$632
State Credit	-\$36

You pay: \$709



Getting a quote is easy

It takes less than 5 minutes.



Questions? We're here to help.

Open Enrollment

Nov. 1, 2025 – Jan. 31, 2026



Georgina Herrera
Account Executive



Daniel Roth
Account Executive



Jonathan "Joe" Bandala
Sales Associate



Glen Whitman
Sales Associate



Rosie Burdick
Sales Associate



Tiffany Tran
Sales Associate

Sharp Health Plan
sharphealthplan.com
1-858-499-8211

Covered California (subsidy-eligible)
coveredca.com
1-800-300-1506



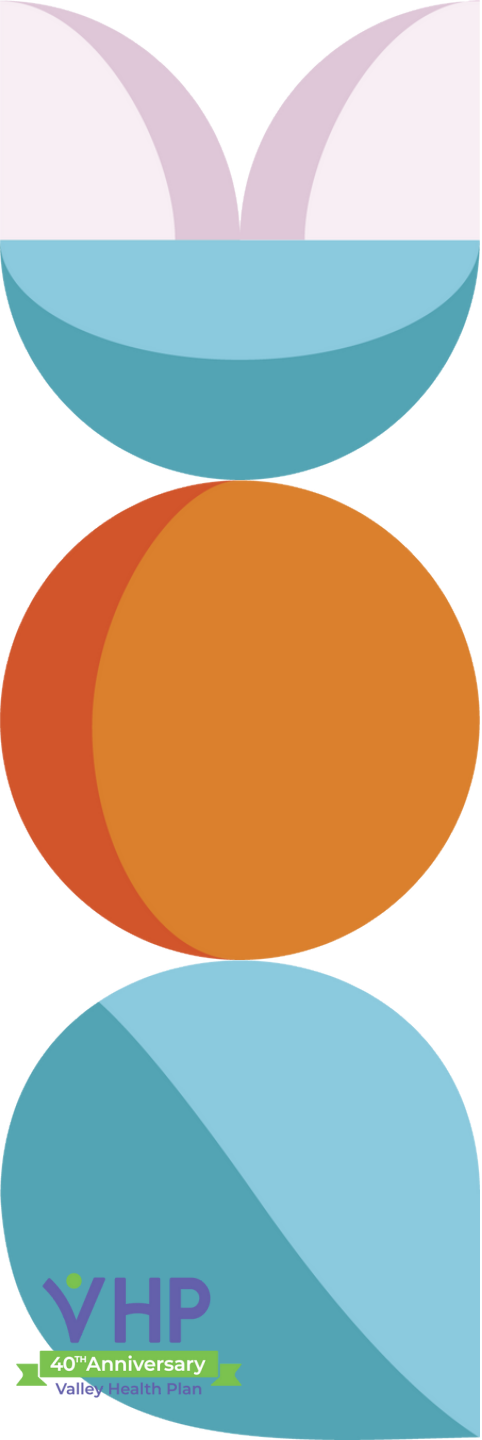
2026 OPEN ENROLLMENT

Health Grown Locally



Outreach and Sales Division





TOPICS

- About VHP
- VHP 40th Anniversary
- What's New At VHP
 - Accreditation
 - Network
 - Health & Wellness Benefits
- Broker Events Broker Support

About VHP

HEALTH GROWN LOCALLY

Valley Health Plan (VHP) was licensed in 1985 to provide a choice for County of Santa Clara employees and grew to 4,500 members by 1995. We are now a health plan choice for medical care for employer groups, Covered California, and VHP's Individual & Family Plan. It is through our mission, vision and values that we provide quality service and affordable health plan options to our members. Today VHP covers nearly 200,000 members through multiple lines of business.

Vision:

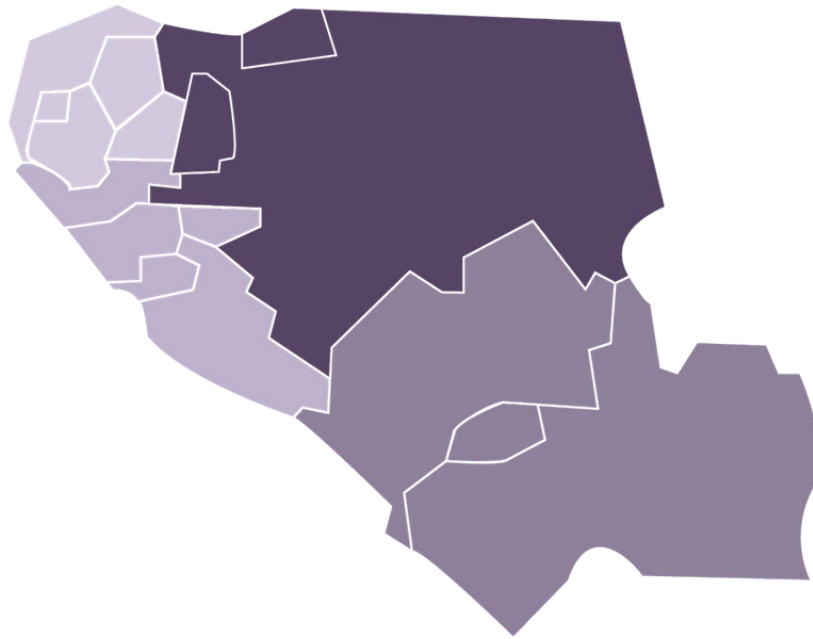
VHP will have a positive impact on the health of our families, friends, and neighbors.

Mission:

To support the well-being of our members through a commitment to accessible, high-quality health services and community-focused, local care.

VHP SERVICE AREA

Santa Clara County



The VHP Office Is Moving!

CURRENT OFFICE LOCATION

2480 N. First Street, Suite 160
San Jose, CA 95131

AFTER JANUARY 1, 2026

5845 Hellyer Ave,
San Jose, CA 95138

Celebrating 40 Years of Community-Centered Care

This year, Valley Health Plan (VHP) proudly celebrates its 40th anniversary, four decades of delivering high-quality, affordable health coverage to the residents of Santa Clara County. Since our founding in 1985, we have grown from a small, county-based health plan for public employees into a regional not-for-profit health plan leader serving over 200,000 members.



VHP Receives NCQA Health Plan Accreditation



We are pleased to announce that Valley Health Plan (VHP) has received National Committee for Quality Assurance (NCQA) Health Plan Accreditation, a mark of excellence recognizing our commitment to high-quality care and improved health outcomes for your VHP patients.

What This Accreditation Means

The NCQA accreditation highlights our achievements in:

- **Clinical Quality:** Ensuring evidence-based care and continuous improvement
- **Member Services:** Fostering a positive, accessible experience for your VHP patients
- **Health Plan Administration:** Demonstrating strong leadership and operational effectiveness

VHP Receives NCQA Health Plan Accreditation



As Laura Rosas, CEO of VHP, notes, "VHP's successful survey for NCQA Health Plan Accreditation represents a great achievement for the entire VHP team. We have now received NCQA Accreditation for Health Equity and full Health Plan for our commercial lines of business. This effort has been transformational for the health plan."

Thank you for your partnership and dedication to improving the health of our communities.





Regional Medical Center

Regional Medical Center

Regional Medical Center (RMC) is now part of Valley Health Plan's network. The County of Santa Clara purchased the hospital on April 1, 2025. It is now the fourth hospital in the County's health system, called Santa Clara Valley Healthcare (SCVH).



RMC treats many emergency and advanced health issues. Some of their specialty departments include care for cardiovascular, neurological, and orthopedic issues, as well as general surgery. Now VHP members can access high quality care close to home if it is needed.

About 40% of San Jose's population lives within five miles of Regional Medical Center, so these services are critical to many people

TeleMed2U Specialty Care

For VHP Members

Access high-quality specialty care from the comfort of your home. Our expert providers offer personalized, virtual consultations to meet your health needs.

Simplifying Specialty Referrals for Primary Care Providers



TeleMed2U is a leading specialty care organization with 500+ Specialist care providers that offer telehealth visits to patients and is an in-network group of **Valley Health Plan.**

Now accepting new patient referrals for:



- | | |
|--|--------------|
| Cardiology | Nutrition |
| Dermatology | PM&R |
| Endocrinology | Psychology |
| Gastroenterology | Psychiatry |
| Infectious Disease
<small>*Also specialize in Hepatitis B & C and HIV</small> | Rheumatology |
| Nephrology | Therapy |
| Neurology | |

treach and Sales Division





WHAT'S NEW AT VALLEY HEALTH PLAN

Health & Wellness
Benefits

Virta Weightloss & Diabetes Reversal

Valley Health Plan is pleased to offer an exciting new benefit to your VHP patients with type 2 diabetes or prediabetes through our partnership with Virta Health. This program provides comprehensive weight loss and diabetes care at no additional cost.

Virta offers a clinically backed nutrition program designed to help patients lose weight, lower blood sugar levels, safely reduce medications, and potentially reverse type 2 diabetes.



Virta Weightloss & Diabetes Reversal

Key Program Details

Eligibility Available to VHP members and eligible dependents (ages 18+) with type 2 diabetes or prediabetes. Medi-Cal members are excluded. Certain medical conditions may also exclude some patients.

Program Benefits

- A clinically backed nutrition program focused on weight loss and diabetes reversal
- On-demand support from health coaches and personalized care from a dedicated medical team
- Tools such as a digital weight scale and meter, along with exclusive nutrition resources
- Assistance in safely reducing medications with a dedicated practitioner

Enrollment

- Your VHP clients with type 2 diabetes or prediabetes can apply for the program at no cost by visiting: virtahealth.com/join/valleyhealthplan
- Spanish speakers can visit: es.virtahealth.com/join/valleyhealthplan
- Virta offers free language services for non-English speakers. Patients needing assistance can reach Virta at support@virtahealth.com or 1-844-847-8216

Diabetes Meter and Test Strips Change to FreeStyle Brand



FreeStyle Lite
Compact and portable.
Perfect for on-the-go testing.



FreeStyle Freedom Lite
Large, easy to read display.
Comfortable to hold.

VHP is now covering FreeStyle brand diabetes meters and test strips for your patients with diabetes. VHP no longer covers One Touch meters or test strips as of August 1, 2025.

Eligible VHP members with diabetes can receive one FreeStyle brand meter at **no cost** to them by:

- Taking their prescriptions to any VHP plan pharmacy
- Calling Abbott's diabetes care division toll-free at 1-800-680-6850 with Offer Code **KAVMJ0FJ**
- Signing up at ChooseFreeStyle.com with Offer Code **KAVMJ0FJ**

For more ways VHP can help your clients manage their diabetes, please contact VHP's Health Education Department at healtheducation@vhp.sccgov.org or 669-220-5235.

Colorectal Cancer Screening

Colorectal cancer is the third most common non-skin cancer in both men and women. It is the second leading cause of cancer death in the United States, after lung cancer. Colorectal cancer is most common in adults aged 65 to 74.

Screening and Test Types

Screening exams are important for finding polyps before they turn into cancer and for catching colorectal cancer early when treatment is most successful. According to the American Cancer Society, people with an average risk for colorectal cancer should begin regular screening at age 45. People at a higher risk should start screening before age 45 and have more frequent exams.

Starting in August 2025 VHP is sending Covered California members who are due for colon cancer screening a Cologuard Test Kit. There is **no cost** to members to complete this screening, as this is a preventive service.

Free Cancer Risk Assessment

Valley Health Plan is teaming up with the American Cancer Society to help more people prevent, detect, treat, and survive cancer.

One simple way to get started is by using the CancerRisk360™ assessment. It is a free, easy online quiz that helps you learn about your personal cancer risk. It takes just 5–10 minutes, and you will get custom tips on how to stay healthy and lower your risk. You must be 18+ years to take it.

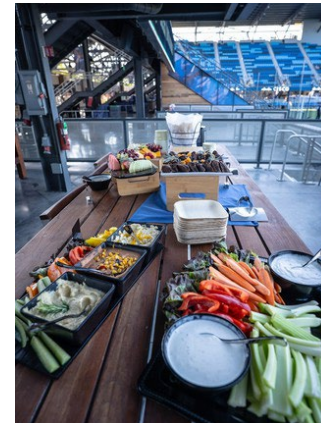


Take the easy assessment now and start your journey toward better health:
<https://acscancerrisk360.cancer.org/>.

If you or someone you know has been diagnosed with cancer, we are here for you. The American Cancer Society has helpful information, support, and tools. Learn more at www.cancer.org or call the 24/7 Cancer Helpline at 1-800-227-2345

VHP Broker Suite Night

San Jose Earthquakes - Saturday August 9, 2025





VHP Broker Support

VHP Sales & Broker Relations Team

Digital Broker Packet

Rate sheets

MDLIVE

Flyers

New Broker Onboarding

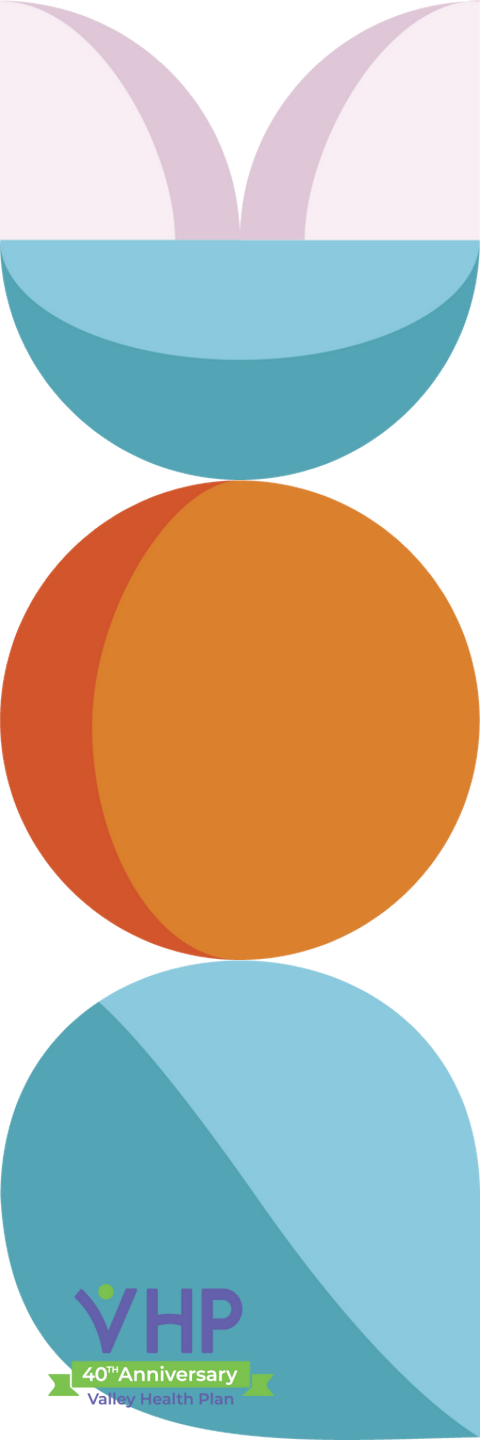
OE Broker Refresh

Virtual New Member Orientations

Support from VHP

Call or email our staff and speak to a live person for support





Sales & Broker Relations

brokerrelations@vhp.sccgov.org

408.885.3560



Facebook
facebook.com/valleyhealthplan



YouTube
youtube.com/valleyhealthplan



Instagram
@valleyhealthplan





westernhealth
ADVANTAGE

Proud partner of



COVERED
CALIFORNIA

Individuals & Families 2026

choosewha.com



Western Health Advantage is a leading non-profit HMO serving Northern California residents.

Caring for our communities for close to 30 years

Strong, highly regarded network of physicians and hospitals

Local, non-profit health plan – 90% of every premium dollar goes to patient care

WHA HMO Plans

Offering Plans across all metal tiers: Platinum, Gold, Silver and Bronze

Plans for 2026

WHA Platinum 90 HMO

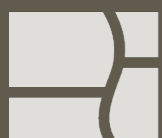
WHA Gold 80 HMO

WHA Silver 70 HMO

WHA Bronze 60 HMO

Benefit Highlights

- **Digital pain management program, offering virtual AI support anywhere you are**
- **Hypertension management program includes an online dashboard and lifestyle coaching**
- **Pregnancy and postpartum support, including access to doula services**
- **Mental and substance use disorders care/resources**



westernhealth
ADVANTAGE

Care Choices

The flexible HMO

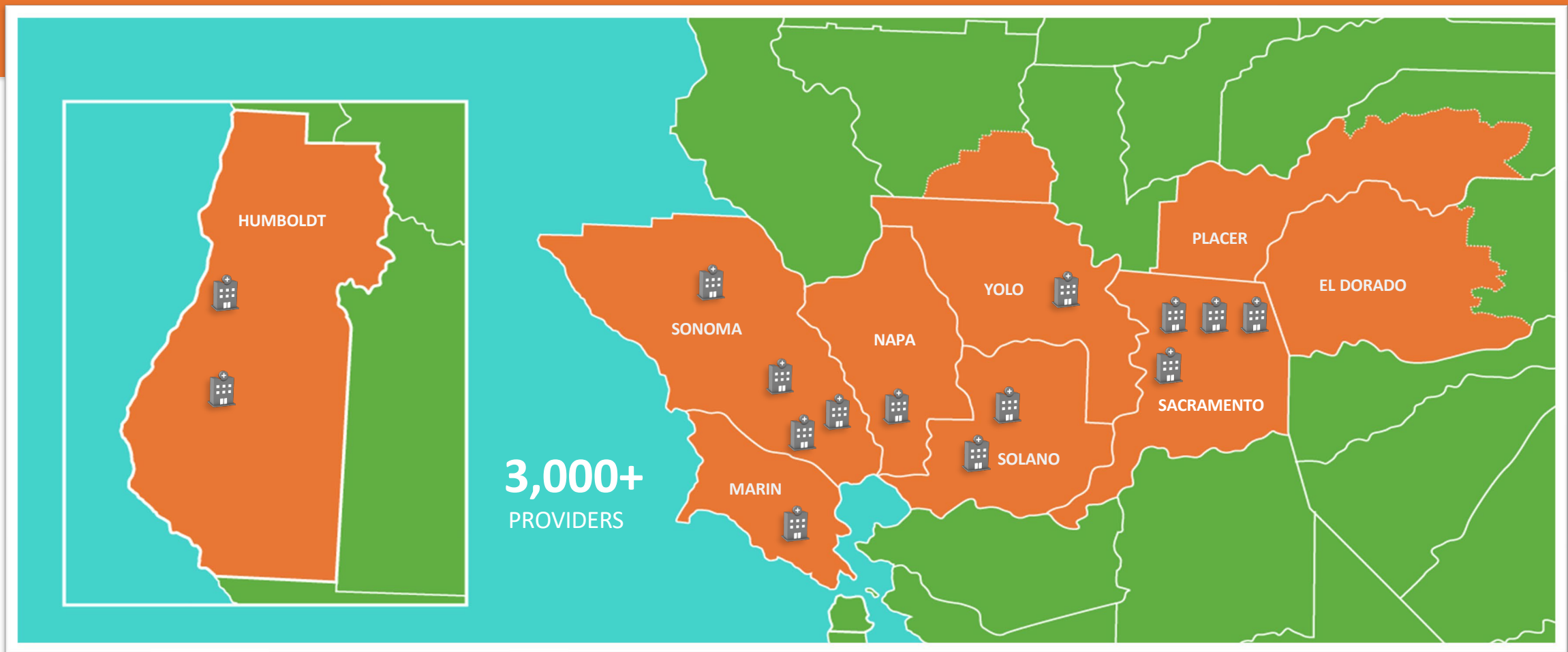
With an HMO, members select a primary care provider (PCP) within our network. This is the doctor you connect with whenever you need medical care.

If you need specialty care, your PCP coordinates care by referring you to a specialist in our network.

Our **Advantage Referral** benefit gives you and your PCP access to specialists from all **FIVE** WHA medical groups—not just the one your PCP is in.



Partners in Care



Partners in Care

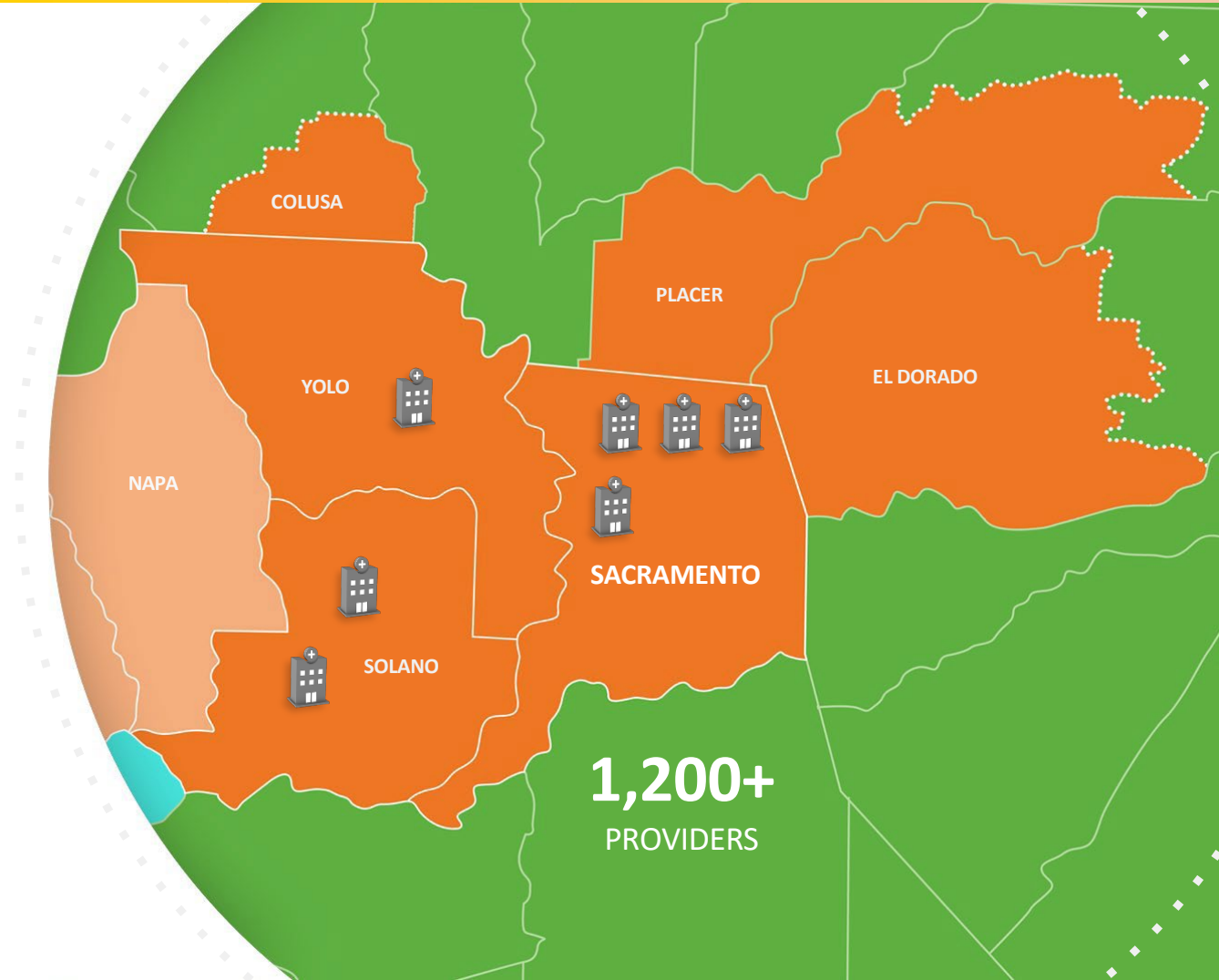
Greater Sacramento Area

 **Mercy Medical Group™**
A Service of Dignity Health Medical Foundation

 **Woodland Clinic™**
A Service of Dignity Health Medical Foundation



Woodland Memorial Hospital
Mercy General Hospital
Mercy Hospital of Folsom
Mercy San Juan Medical Center
Methodist Hospital of Sacramento
NorthBay Medical Center
NorthBay Vaca Valley Hospital

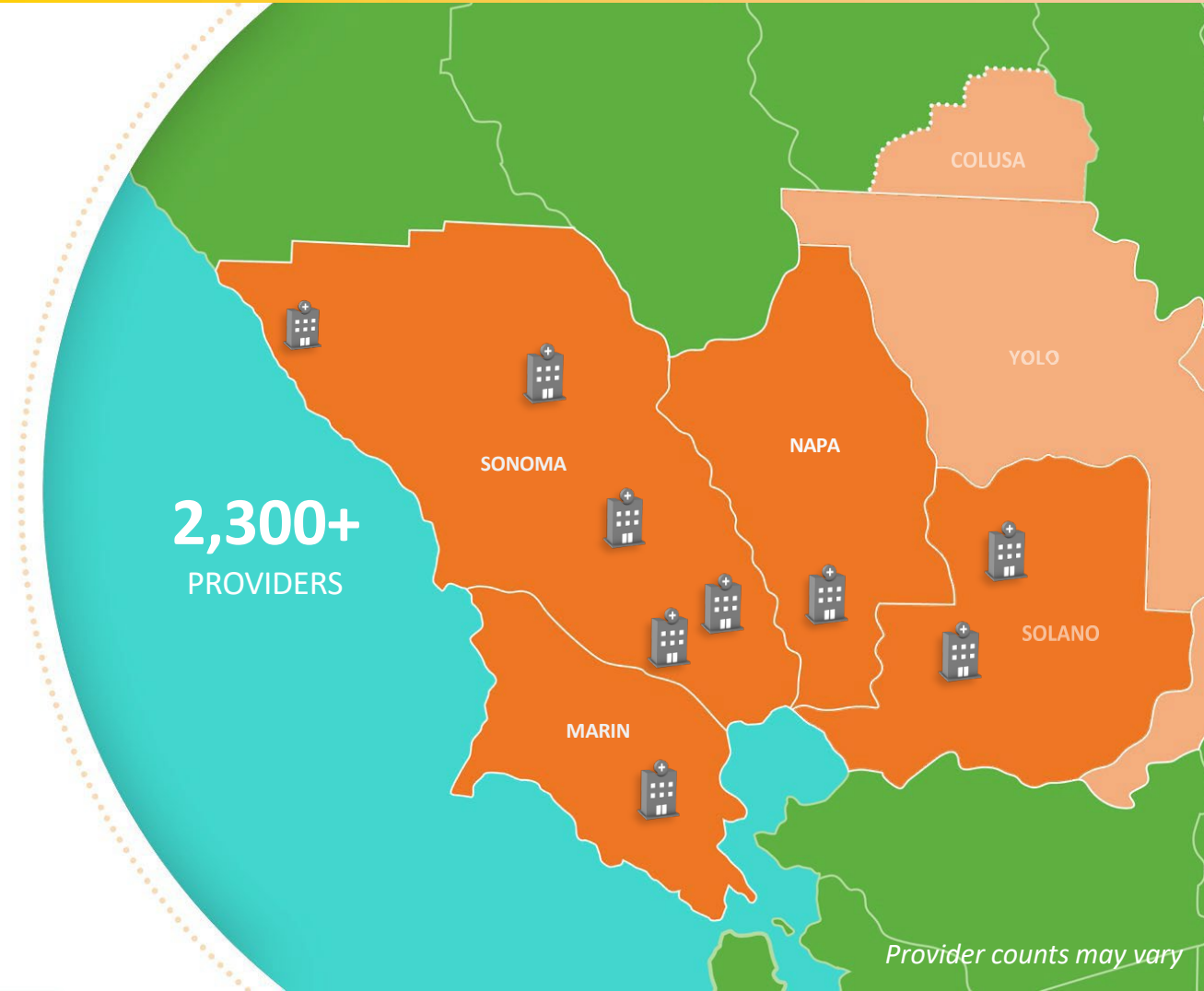


Partners in Care

North Bay Region



Healdsburg Hospital, Providence
Petaluma Valley Hospital, Providence
Providence Queen of the Valley Medical Center
Providence Santa Rosa Memorial Hospital
MarinHealth Medical Center – Hill physicians
Sonoma Valley Hospital – Hill Physicians
NorthBay Medical Center
NorthBay Vaca Valley Hospital



Choosing a Provider

Simply choose your doctor from a comprehensive list of doctors and specialists available.

Use our online Provider Search: choosewha.com/directory

Use filters to narrow down what's important to you, such as:

- Provider type and/or specialty
- Accepting new patients
- Distance from home/work
- Gender and/or languages spoken

If you need to make a change, it's easy to go online, or give us a call.

Virtual Care

Extended Options

Telehealth with a Doctor

With your PCP
(some may offer evening or weekend appointments)

Virtual Visits for Urgent Care

For minor injuries/illnesses, reach a doctor often within 15 minutes with Teladoc® — 800.835.2362

Nurse Advice

Talk to a registered nurse, 24x7
For any health concerns —888.656.3574



Learn more: mywha.org/virtualvisits

Outreach and Sales Division



Emergency Assistance While Traveling

We cover emergency services and urgent care, wherever you are in the world

Assist America is an additional benefit for emergency services when more than 100 miles away from home, and for less than 90 days.

Services include but are not limited to:

- ✓ Medical consultation, evaluation, and referral
- ✓ Emergency medical evacuation
- ✓ Lost luggage or document assistance
- ✓ Arrangement of care for minor children



Learn more: mywha.org/travel



westernhealth
ADVANTAGE

Plan Essentials

Acupuncture



Acupuncture Care

This benefit provides members treatment of pain related to acute neuromusculoskeletal conditions such as dysfunction of the neck, back, or joints, headaches, carpal tunnel, arthritis, allergies, and asthma.

Review plan documents for the number of acupuncture care visits per year.

There's no referral needed.

Learn more: mywha.org/cam

Pharmacy Benefits



Members manage their prescriptions with ease

Access to local and national retail pharmacies

- CVS, Rite Aid, Walgreens, Safeway and Costco.
- Mail Order and drive-thru options available
- 90-day supply

24/7 access to pharmacists, online and via Optum's mobile app:

- Check medication coverage
- Track home delivery orders
- Sign up to receive text messages that remind you when it's time to refill or take your medication

Learn more: mywha.org/Rx

mywha.org/apps



Behavioral Health



From diagnosis to treatment, WHA partners with Optum Behavioral Health to offer a wealth of mental health services to WHA members.

WHA plans offer a full spectrum of mental health and substance use disorder services:

- Call 24/7 to reach a mental health professional. PCP referral is not required — and when you need it right away, we offer Express Care Access
- Optum's liveandworkwell.com member portal has interactive videos on types of care options, screening tools, prevention programs, self-care apps, and more

Learn more: mywha.org/bh

Outreach and Sales Division



Stress Management



Calm Health app is now available at no extra cost. This app-based tool offers self-care programs, courses and tools designed with you in mind.

- Get better sleep
- Build skills to help with stress and anxiety
- Develop resilience to navigate life's uncertainties
- Practice mindfulness for improved focus, movement and clarity



AbleTo app and program gives members access to:

One-on-one Coaching:

- Weekly meetings with a dedicated coach
- CBT-based digital curriculum and reinforce new skills
- No cost

Therapy:

- Weekly virtual meetings with a therapist
- help turn new skills into life-long strengths
- Copays vary depending on your plan

Learn more: mywha.org/bh



westernhealth
ADVANTAGE

Built-in Wellness

Your Wellness Benefits



Stay Healthy



**Manage a Chronic
Condition**



**Innovative
Programs**



Wellness Benefits, Discounts + Fitness

VITALITY

Complete a Personal Health Assessment, set goals, and access resources to achieve better health!



ChooseHealthy™

ChooseHealthy® offers product discounts from 10-50% on popular health and fitness brands, and discounts on massage therapy from specialty health care practitioners.



Our popular CommunityFIT classes connect mind-body-spirit for holistic wellness. See online calendar for upcoming class schedule.



Fitness memberships, local and nationwide. Access to 11,000+ Standard Fitness Centers and 4,500+ Premium Fitness Centers.



Preventive Care

Your WHA health plan is not just about care and coverage when you are sick, but to help strengthen your defenses! When you catch health issues early, your treatment is that much more effective.

Preventive care is at no-added cost and includes:



Regular checkups (wellness visit/exam)



Preventive screenings



Vaccines and immunizations (shots) including flu vaccine and tetanus shot available at your PCP's office or local pharmacy

Learn more: mywha.org/guidelines





Rewarding Proactive Preventive Health!

WHA's Healthy Rewards Program

WHA rewards our Covered California members with special rewards in the form of gift cards when our members are proactive about preventive care.

Like, going to your annual wellness exam, getting your flu shot or recommended immunizations for your child, and even taking care of cancer screenings, because early prevention is the key to long-term good health!





Nutritional Counseling

Support is offered to our members with weight management issues — whether dealing with obesity, eating disorders, or a needed weight gain.

For those who meet specified medical criteria and are ready for nutrition and lifestyle changes, **your PCP may refer you to a nutritionist or dietician for several sessions.**

Learn more: mywha.org/nutrition





Pain Management

Virtual Support for Chronic Pain Relief

- Access the Kaia Health app anytime from your phone or laptop
- Designed for musculoskeletal (MSK) conditions like back, neck, knee, and hip pain
- Offers evidence-based exercise, relaxation, and mobility coaching
- AI-driven guidance with progress tracking — no equipment needed
- Helps reduce pain and improve quality of life from wherever you are

Learn more: mywha.org/digitalcare





Hypertension Management



For adult members living with high blood pressure (or hypertension), our plans include a hypertension management program that includes tools from **Teladoc's Livongo for Hypertension**.

- ✓ Connected blood pressure monitor – sent to your home
- ✓ Support from coaches that can help answer questions to help improve your risk for complications
- ✓ Easy-to-use app and dashboard, so you can share it with your doctor or care team

Learn more: mywha.org/manageHBP





Reversing Type 2 Diabetes with Virta Health

A New Approach to Type 2 Diabetes

- Virta Health is a clinically proven program that helps reverse type 2 diabetes – without medications or surgery
- 100% virtual and personalized – members get daily support from licensed health coaches and medical providers
- Focuses on nutritional therapy and sustainable lifestyle changes
- Monitored progress with easy-to-use digital tools and lab work
- Result include reduced A1C, weight loss, and fewer medications
- Over half of the WHA participants **reduced or eliminated** their diabetes-specific medications



Learn more: mywha.org/diabetes



Pregnancy & Postpartum Support



WHA provides pregnancy/postpartum support through Maven, expectant mothers' support and coaching throughout their pregnancy and beyond.

Members have access to education and videos, and personalized coaches, including doula services, to answer questions – at anytime. There are lactation specialists, classes, and a community to support you and your partner during this parenthood journey

Learn more: mywha.org/maven



Outreach and Sales Division



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Healthy Lifestyles

- **Real Appearance** is a personalized, lifestyle coaching program that helps members lose weight. Includes: weekly online and food scale, videos and mobile



to give you the confidence to quit
d with a personalized Quit Plan, 1:1
sions, and nicotine replacement therapy



westernhealth
ADVANTAGE

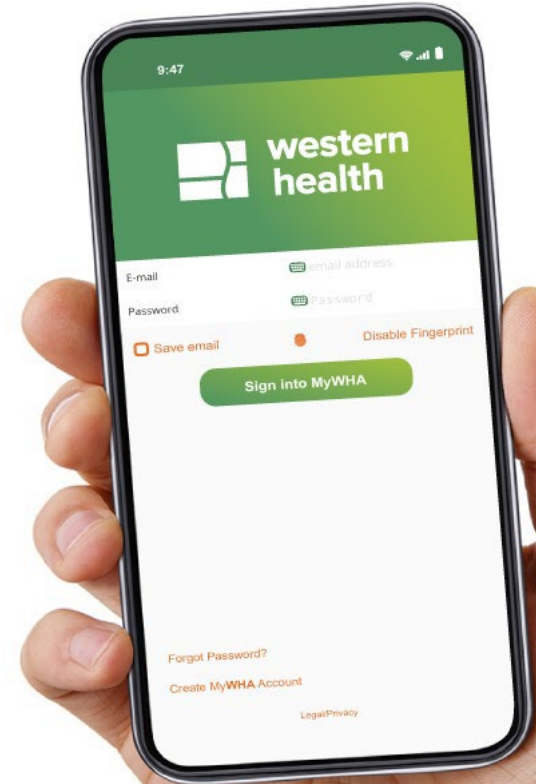
Support from Your Health Plan

Anytime Access to Health Plan Information!

Easy access to plan information 24/7

- **Your MyWHA Account** gives you the convenience of any-time access. You may look up account information, change your PCP, order/print ID cards and review a claims summary.
- **MyWHA mobile app** provides you instant access to your WHA member ID card, details about your plan, as well as contact information for your PCP and other service providers.

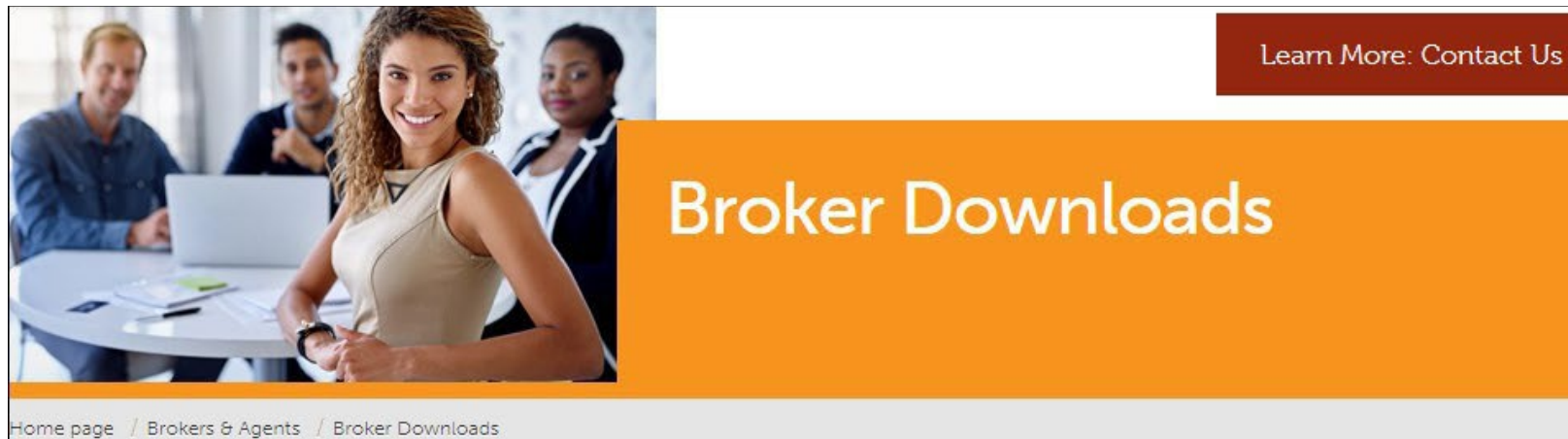
Learn more: mywha.org/apps



Broker Tool Highlights

Easy access to plan information 24/7

- Direct communications with a dedicated sales team – keeps you informed with timely news and updates
- Broker Webpage + Tools



Learn more: westernhealth.com/broker



We're Here for You!

Member Services is available:

Monday through Friday, 8 a.m. to 6 p.m. (except holidays)

Call: 916.563.2250 or 888.563.2250 toll-free; 711 for TTY

Email: memberservices@westernhealth.com

Thank You!

Your WHA Account Team:

Patrice Osby and Holly Frederiksen

Individualsales@westernhealth.com

916.563.2250 • 888.499.3198 (toll free)

Dental Plan Updates

2026 Plan Year Information for Consumers





2026 Delta Dental Plan Highlights



Jennifer Watson
Account Manager

Delta Dental is a registered trademark of Delta Dental Plans Association.



Topics

- Plan options
- Large network size
- Value-added services
- Broker resources

The Delta Dental Difference[®]

Delta Dental — a market leader in dental benefits for almost 70 years — offers simple, easy-to-use and affordable plans for individuals and small businesses.

When you team up with Delta Dental, you're giving clients valuable coverage and gaining a trusted partner.



Delta Dental PPO[™]

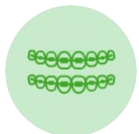
A coinsurance plan that shares the costs for covered dental services



Visit any licensed dentist, in-network visits offer members the most savings



Pay no out-of-pocket costs for preventive care



Includes child orthodontics coverage¹



No waiting period or deductible to meet for diagnostic and preventive care coverage

¹ When medically necessary



DeltaCare® USA

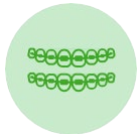
A copay HMO plan



Affordable benefits



Copayments provide
predictable costs for services



Includes child
orthodontics coverage¹



No waiting periods, maximums
or deductibles

¹ When medically necessary



Industry-leading dentist access



More than **13,000 DeltaCare USA**
and **23,000 Delta Dental PPO**
access points in California.

Member perks

Access to LASIK, discounts on hearing aids, oral health products and everyday lifestyle brands, and more at www1.deltadentalins.com/memberperks.



66% average savings off retail hearing aid pricing.¹



Up to 35% off the national average price of LASIK.²



Unlimited access to discounts on oral care, fitness, groceries and meal delivery, travel, entertainment and more.



Two virtual dentistry options are covered for members with a Delta Dental PPO plan.

¹ Based on an Amplifon 2022 MSRP analysis. Savings may vary.

² As compared to the reported overall national LASIK eye surgery cost by Market Scope LLC 2021. Discounts or savings may vary by provider.

The support you need, from a partner you can trust

2026 Plan Brochures

Individual & Family

English

[Delta Dental Individual & Family TM Delta Dental PPO TM Family Dental PPO](#)
[Delta Dental Individual & Family TM DeltaCare[®] USA Family Dental HMO](#)

Spanish

[Delta Dental Individual & Family TM Delta Dental PPO TM Family Dental PPO](#)
[Delta Dental Individual & Family TM DeltaCare[®] USA Family Dental HMO](#)

Small Business

English

[Delta Dental PPO TM Family Dental PPO for Small Businesses](#)
[Delta Dental PPO TM Children's Dental PPO for Small Businesses](#)
[DeltaCare[®] USA Children's Dental HMO for Small Businesses](#)
[DeltaCare[®] USA Family Dental HMO for Small Businesses](#)

Spanish

[Delta Dental PPO TM Family Dental PPO for Small Businesses](#)
[Delta Dental PPO TM Children's Dental PPO for Small Businesses](#)
[DeltaCare[®] USA Children's Dental HMO for Small Businesses](#)
[DeltaCare[®] USA Family Dental HMO for Small Businesses](#)

Check enrollment status, learn how your plan works and how to manage your plan Exchange information:

www1.deltadentalins.com/individuals/healthcare-reform-for-individuals

Customer Service: 888-282-8978; <http://www1.deltadentalins.com/exchange>

Broker support & resources

Your partner for success

- Appointment support
 - **Email:** producerservices@delta.org
 - **Phone:** 866-760-4080 Producer Services is ready to assist Monday through Friday, 5 AM – 4 PM PST.
- Commission Questions
 - Email producer-commissions@delta.org
- Not appointed? No problem.
 - Get Started: ww1.deltadentalins.com/brokers



Thank you



Vision Plan Updates

2026 Plan Year Information for Consumers





Welcome to VSP® Individual Vision Plans

Mike Denhaan

Sr. Business Development Manager

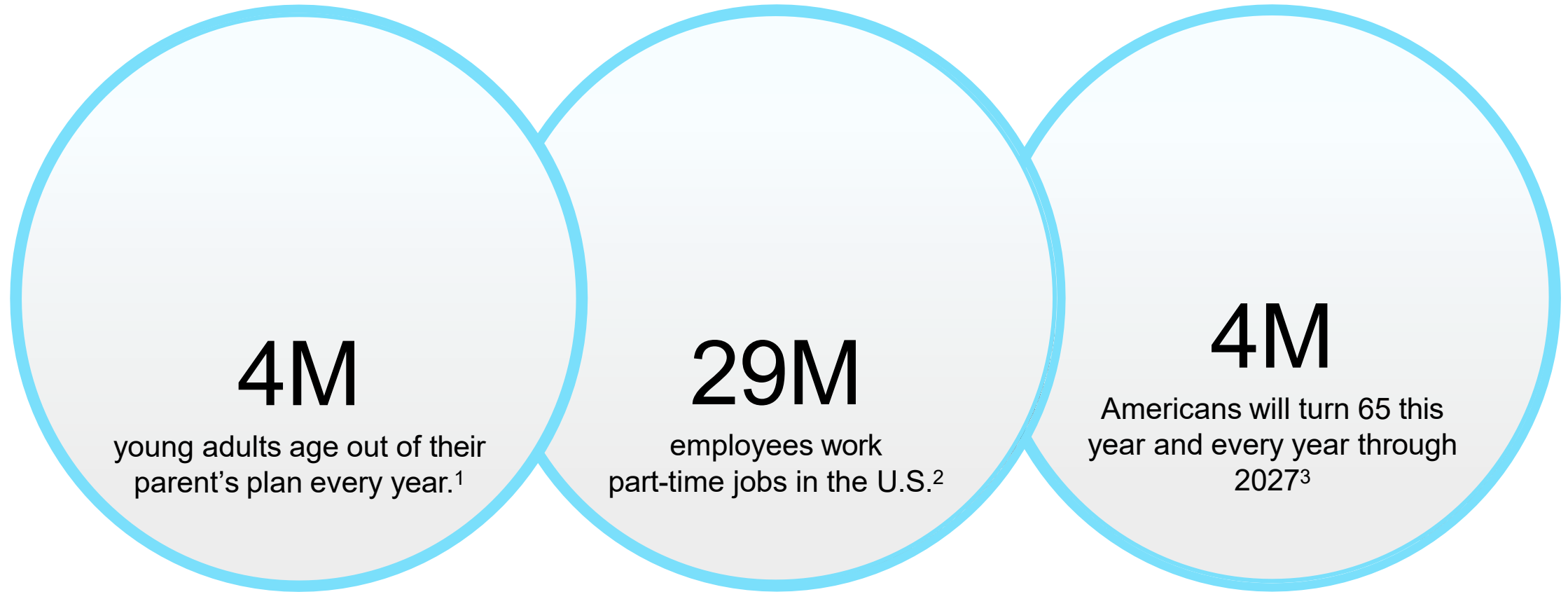
VSP Individual Vision



Largest Groups in Need of Coverage

Millions without employer-sponsored vision coverage.

Adults on ACA not covered



Are you asking if your clients wear glasses or contacts?

Low Out-of-pocket Costs with VSP

Typical Annual Savings Example*

Coverage with a VSP Network Doctor

	Cost Without Insurance	Cost with a VSP Plan	Savings
Comprehensive Exam	\$205	\$15	\$190
Frames	\$244	\$75	\$169
R _x Lenses (Single Vision)	\$111	\$25	\$86
Optional Lens Enhancements	\$218	\$120	\$98
Annual VSP Individual Vision Plan Cost		\$204	-\$204
Total	\$778	\$439	\$339

Typical
savings after
premium

\$339

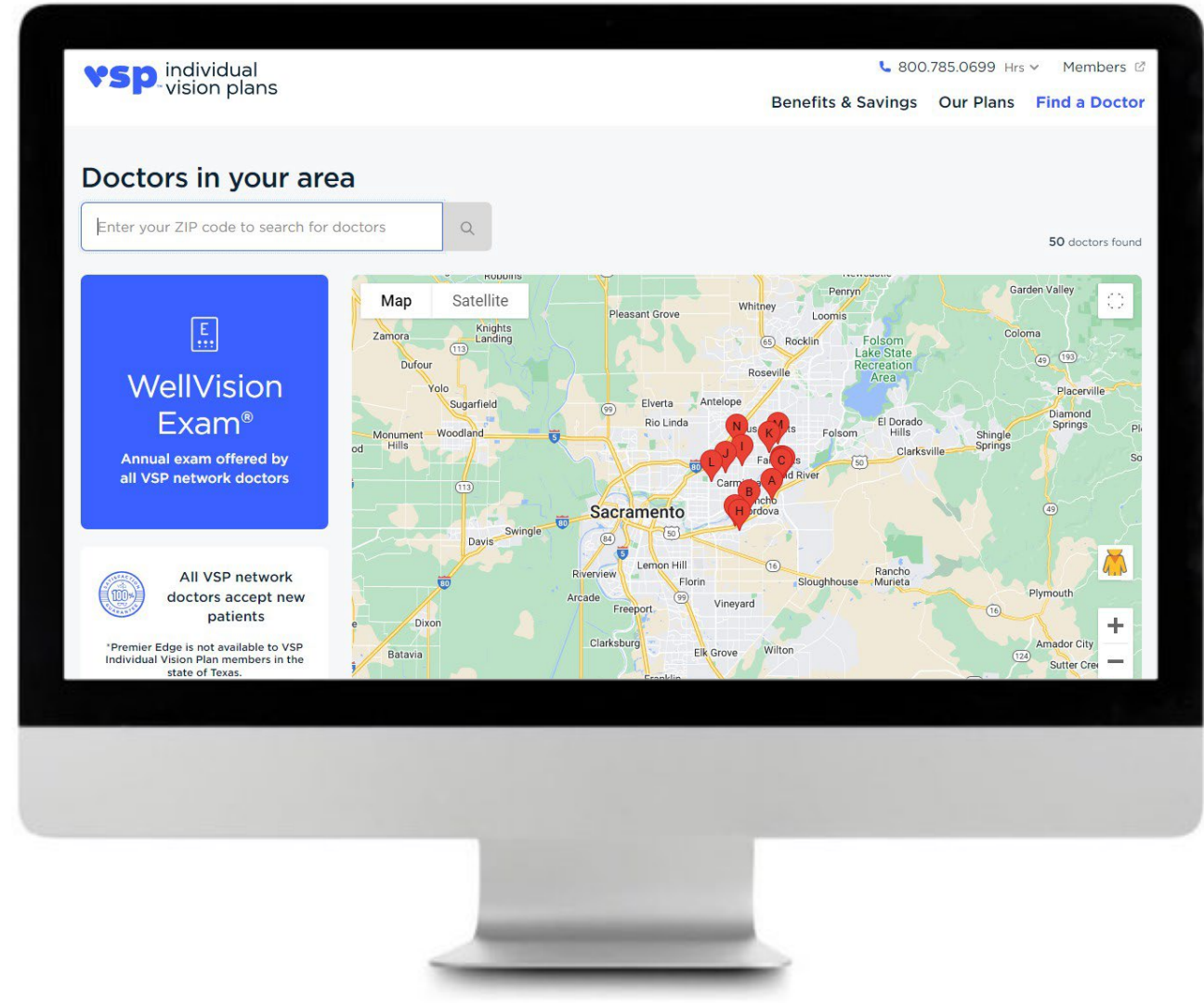
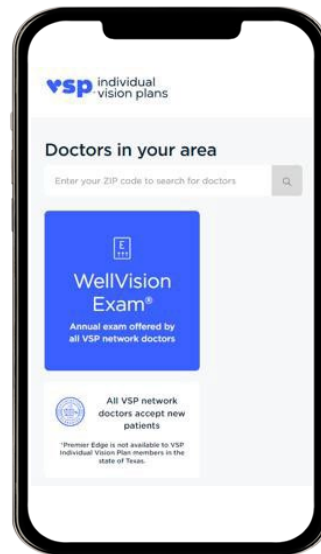
*Savings chart comparison based on national averages for comprehensive eye exams and most commonly purchased brands.
This chart represents typical savings for VSP members with a Standard Plan when they see a VSP doctor.

Member Value - Finding an Eye Doctor Easily and Quickly

With our “Find a VSP Doctor” locator, easily find network doctors by ZIP code.

How to Find a Doctor:

- Search by ZIP code
- See full list of in-network doctors including information about hours, languages, and more





Plan Details



12/12/12 Plans

VSP Individual Vision Plans provide coverage for:



VSP WellVision Exam®
Every 12 Months



New lenses
Every 12 Months



New frame
Every 12 Months

These plans keep our members seeing clearly all year long.

Covered CA \$120 Plan*

Coverage with a VSP Network Doctor			
Benefit	Description	Copay	Frequency
WellVision Exam®	Focuses on your eyes and overall wellness	\$15	Every 12 months
Prescription Glasses		\$25	(See frame and lenses)
Frame	 • \$140 featured frame brands allowance • \$120 frame allowance • 20% savings on the amount over your allowance • \$65 Walmart®/Sam's Club®/Costco® frame allowance	Included in Prescription Glasses	Every 12 months
Lenses	• Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children	Included in Prescription Glasses	Every 12 months
Lens Enhancements	• Progressive lenses (standard, premium, or custom)	\$0-\$75	Every 12 months
	• Anti-glare	\$41-\$85	
	• Light-reactive lenses	\$75	
	• Impact-resistant lenses	\$35	
	• Scratch-resistant coating	\$17-\$33	
	• Tinted lenses	\$15-\$17	
	• UV protection	\$16	
Contacts (Instead of Glasses)	• Average savings of 30% on other lens enhancements		
	• \$120 allowance for contacts and contact lens exam (fitting and evaluation) • 15% savings on contact lens exam (fitting and evaluation)	\$0	Every 12 months

Covered CA \$175 Plan*

Coverage with a VSP Network Doctor			
Benefit	Description	Copay	Frequency
WellVision Exam®	Focuses on your eyes and overall wellness	\$15	Every 12 months
Prescription Glasses		\$25	(See frame and lenses)
Frame	 \$195 featured frame brands allowance \$175 frame allowance 20% savings on the amount over your allowance \$95 Walmart®/Sam's Club®/Costco® frame allowance	Included in Prescription Glasses	Every 12 months
Lenses	- Single vision, lined bifocal, and lined trifocal lenses - Impact-resistant lenses for dependent children	Included in Prescription Glasses	Every 12 months
Lens Enhancements	Progressive lenses (standard, premium, or custom)	\$0-\$175	Every 12 months
	Anti-glare	\$41-\$85	
	Light-reactive lenses	\$0	
	Impact-resistant lenses	\$0	
	Scratch-resistant coating	\$0	
	Tinted lenses	\$0	
	UV protection	\$0	
Contacts (Instead of Glasses)	Average savings of 30% on other lens enhancements		
	\$175 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on contact lens exam (fitting and evaluation)	\$0	Every 12 months

Choosing Right-Fit Plans for a Variety of Needs



BASIC PLAN

Covered CA \$120 Plan

- Perfect for those who enjoy overall savings and don't need a lot of extras
- \$120 frame allowance or \$120 contact lens allowance



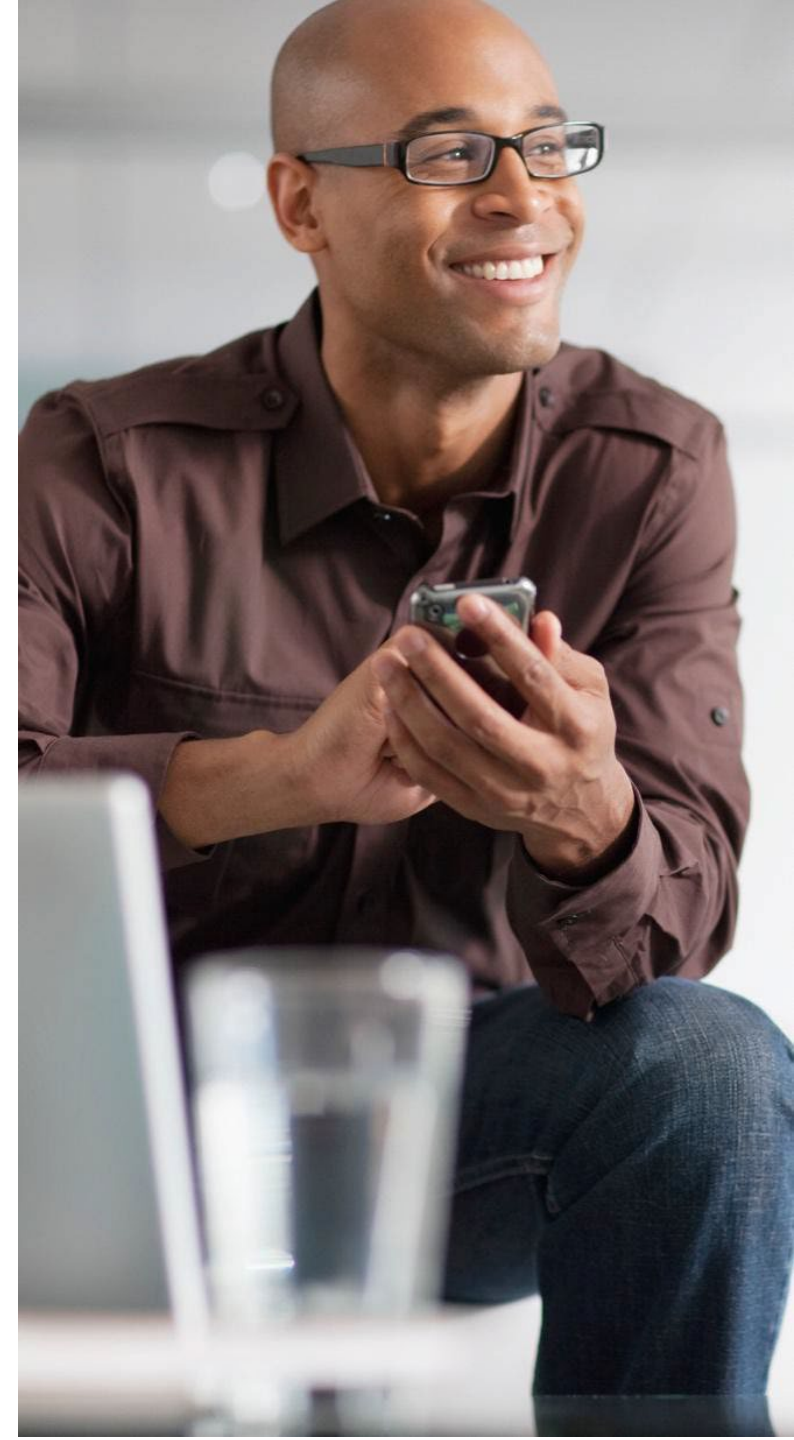
HIGH PLAN

Covered CA \$175 Plan

- Great for those who prefer to a higher allowance on frames or contacts
- \$175 frame allowance or \$175 contact lens allowance
- Light-reactive lenses, scratch resistant coating, impact-resistant lenses, and UV protection covered-in-full



***Follow Your Heart –
Helping Members Use
their Benefits Wisely***



Meeting Vision Care Needs

92%

Overall
Satisfaction¹

91%

Annual
Renewal Rate²

When you add a VSP Individual Vision Plan to the overall healthcare package, you can rest assured that you're providing a high-quality product.

8 out of 10 members consistently say they are likely to stay with VSP for a lifetime³



Thank You

Shawna Rootness

Senior Account Manager

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Michael Denhaan

Sr. Business Development Manager

michael.denhaan@vsp.com





**COVERED
CALIFORNIA**

**For the
love of
Californians**

Thank you!

Email OutreachandSales@covered.ca.gov if you have questions.