

## San Diego County

Medicare Advantage Plan Tip Sheets 2025

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# 2025 Medicare Advantage Plans



#### San Diego County

#### **Plan Name and Counties**

#### Who might fit best in this plan

1	Blue Shield 65 Plus <sup>SM</sup> (HMO) - San Diego County	Our Lead Plan
	\$0 premium plan and <b>\$1,800</b> annual maximum out-of-pocket. Plan includes Over-the-counter items allowance <sup>4</sup> , transportation to your doctor <sup>2</sup> , personal emergency response system, chiropractic services <sup>1</sup> , SilverSneakers <sup>®</sup> fitness, and dental services <sup>1</sup> .	Beneficiaries looking for a good balance of ancillary benefits, out-of- pocket costs, and access to a large network of providers in a highly rated MAPD plan. This plan allows you to cross county lines.
2	Blue Shield TotalDual Plan (HMO D-SNP) - San Diego & Los Angeles Counties	
	This plan is an Exclusively Aligned Enrollment DSNP with \$0 for all tiers of prescription drugs, including new <b>\$50</b> monthly grocery allowance <sup>5</sup> , transportation service <sup>5</sup> , over-the-counter items allowance <sup>4</sup> , health-related, personal emergency response system, chiropractic services <sup>1</sup> , SilverSneakers <sup>®</sup> fitness. In-Home Supportive Services (IHSS) and additional Medi-Cal support services are independent of this plan.	This is an exclusively aligned plan that designed for full dual eligible for Medicare and Medi-Cal beneficiaries. This plan assists with covering traditional Medicare costs with robust ancillary benefits. Beneficiaries will have access to dedicated Customer Service personnel who are trained to answer both Medicare and Medi-Cal questions and provides care coordination. The plan offers access to the full Blue Shield network and offers comprehensive dental with Delta Dental.
3	Blue Shield AdvantageOptimum Plan 1 (HMO) - San Diego County	Formally a Blue Shield Promise Plan
	\$0 premium plan and <b>\$0</b> copay per PCP visit and a <b>\$35</b> copay per specialist visit. Plan includes Over-the-counter items allowance <sup>4</sup> , transportation to your doctor <sup>2</sup> , SilverSneakers <sup>®</sup> fitness, and dental services <sup>1</sup> .	Beneficiaries looking for a rich MAPD plan with ancillary benefits and access to Blue Shield's network and has embedded Delta Dental and vision allowance. The plan offers access to the full Blue Shield network and offers comprehensive dental with Delta Dental.
4	Blue Shield Select (PPO) - San Diego & Orange Counties	PPO Plan
	<b>\$41</b> premium plan and includes including over-the-counter-items allowance <sup>4</sup> , chiropractic services <sup>1</sup> , SilverSneakers <sup>®</sup> fitness, and preventive and diagnostic dental services <sup>1</sup> .	This plan is an excellent option for those looking for provider flexibility and willing to pay a low monthly premium to get ancillary benefits without additional medical or Rx deductibles. This plan allows beneficiaries to see the Blue Shield MA-PPO network providers statewide. The plan also includes out-of-network benefits.

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## 2025 San Diego County

### MAPD Provider Network

#### **Medical Groups\***

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- FQHC Clinics
- Golden Physicians Medical Group
- Greater TRI-Cities IPA
- Health Excel IPA
- IHP SoCal
- Mercy Physicians Medical Group, Inc
- Primary Care Associates of California
- Prospect
- Scripps Physicians Medical Group IPA

and others

#### Hospitals\*

- Paradise Valley Hospital
- Scripps Memorial Hospital Encinitas
- Scripps Mercy Hospital
- Scripps Green Hospital
- Scripps Memorial Hospital
- Palomar Medical Center
- Pomerado Hospital

- Vibra Hospital of San Diego
- Kindred Hospital San Diego
- Scripps Mercy Hospital Chula Vista Paradise Valley Hospital
- Palomar Medical Center
- Alvarado Hospital LLC
- Tri City Medical Center
  - and others

\*Note: Blue Shield always tries to show the most up-to-date provider information, but information can change at any time.

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## 2025 Orange & San Diego Counties Blue Shield Select (PPO)

### MAPD PPO Providers In-Network

#### Hospitals\*

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- Anaheim Regional Medical Center
- Cedars-Sinai Medical Center
- City of Hope
- Fountain Valley Regional Medical Center
- Glendale Adventist Medical
  Center
- Hoag Memorial Hospital
- Hoag Memorial Hospital Presbyterian
- Huntington Memorial
- Lakewood Regional Medical Center
- Long Beach Memorial Medical Center

- Los Alamitos Medical Center
- Mission Hospital Regional Med Center
- Orange Coast Memorial Medical Center
- PIH Health Whittier/Downey
- Providence Holy Cross Medical Center
- Providence St. Joseph Hospital
- Saddleback Memorial Medical Center
- Saint Joseph Medical Center

- Scripps Memorial Hospital
- Sharp Memorial Hospital
- St. Jude Medical Center
- St. Mary's Medical Center
- Torrance Memorial Medical Center
- UC Irvine Med Center
- UCSD Med Center and others

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### Footnotes

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- 1. Non-Medicare covered.
- 2. For non-emergency, plan-approved health related locations within the plan service area.
- 3. For individuals upon discharge from an inpatient hospital or skilled nursing facility. Includes 22 meals and 10 snacks per discharge. Coverage is limited to two discharges per year.
- 4. Two-time use per quarter allowance for eligible items. Unused allowance cannot be rolled over into the next quarter/month.
- 5. If a beneficiary is in the exclusively-aligned enrollment (EAE) BlueShield TotalDual Plan and qualify for Low Income Subsidy (LIS), then they are eligible to receive Value Based Insurance Design (VBID) benefits. Covered program benefits include the Healthy Grocery and Expanded Non-Medical Transportation benefits.

Only plans and counties that can accept enrollments in 2025 are shown. Limitations may apply. Benefits vary by county and plan. Please refer to Summary of Benefits for details. Blue Shield 65 Plus is a service mark of Blue Shield of California. SilverSneakers<sup>®</sup> is a registered trademark of Tivity Health, Inc. © 2024 Tivity Health, Inc. All rights reserved. Other providers are available in our network.

Blue Shield of California is an HMO, HMO D-SNP, PPO and PDP plan with a Medicare contract and a contract with the California State Medicaid Program. Enrollment in Blue Shield of California depends on contract renewal.

Blue Shield of California is an independent member of the Blue Shield Association. The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability.

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2