



trio_{HMO}

More counties, low premium

lower your rates, not
your expectations.



blueshieldca.com/calpers

blue 
california

Convenience, quality, and affordability

The Blue Shield Trio HMO plan, with one of the lowest rates for CalPERS members, is now available in select areas in three new counties – San Luis Obispo, Ventura and Santa Barbara.*

Trio HMO is designed to give you an affordable way to access a high-quality network of providers.

The doctors and hospitals within this specially selected network are committed to working more closely together. This ensures all aspects of your care are more connected and efficient – keeping your premiums low in the process.

What to expect from Trio HMO

At Blue Shield of California, we've put our powerful connections to work for you to create Trio HMO. Trio offers you a smarter, more modern way to access health care. From better coordination among doctors and hospitals to anytime, anywhere virtual care, it's a health plan that keeps up with your lifestyle.

Trio will be offered to CalPERS members in select areas of Los Angeles, Sacramento, Yolo, Placer, El Dorado, Nevada, San Luis Obispo, Ventura and Santa Barbara* counties. To enroll in this plan, CalPERS eligibility requirements are that a subscriber have a primary residence or primary workplace within Blue Shield's service area included on the [Trio area ZIP code list](#).

With Trio HMO, you pay a copayment for most covered services like doctor visits, urgent care, and emergency care. Your primary care physician (PCP) coordinates all your care and refers you to specialists and hospitals within their medical group/Independent Practice Association (IPA). View a list of [IPAs/medical groups and hospitals](#) in the Trio network by county.

You have zero or low copayments for most covered services, plus no deductible for hospitalization and preventive care and virtually no claim forms.

We make it easy to choose Trio HMO and find a doctor

Changing health plans can be confusing. Shield Concierge, our CalPERS–dedicated customer service team, can make it easy for you. Shield Concierge is there to help you transfer your medical records and prescriptions, help you find a PCP, and more.

You can call Shield Concierge at **(800) 334-5847**, 7 a.m. to 8 p.m., seven days a week.

To find out if your current doctor is in the Trio provider network or to locate a new doctor, go to **blueshieldca.com/NetworkTrioHMO** or call Shield Concierge.

* Santa Barbara pending California Department of Managed Health Care (DMHC) approval.

Zero copays and no deductibles for hospitalization and preventive care

The Trio plan delivers value and quality. Hospitalization and preventive care come with no deductibles or copays.

Compare the Trio costs with the costs of a PPO plan:

HMO	PPO
No deductibles	Plan-year deductibles
No coinsurance	Coinsurance
Fixed copayments	Copayments are % of cost
No claim forms	Claim forms

Get more choice, convenience, and control over your own care with these programs and services:



On-demand doctor house calls

With the Heal™ program, you can see a doctor in the comfort of your own home, 8 a.m. to 8 p.m. seven days a week, 365 days a year.

[Learn more](#)



CalPERS–dedicated member service

Call Shield Concierge, our team of experts, for help with healthcare questions, concerns, or decisions.

[Learn more](#)



Flexible access to care

Trio+ *Specialist* makes it easy to self-refer to a specialist within your medical group, without going to your PCP first.¹



Pharmacy choices

Enjoy the freedom to go to any network pharmacy including Safeway/Vons, CVS (including CVS Pharmacy in Target stores), and Costco.



Teladoc Behavioral Health

Get access to licensed doctors and mental health professionals by phone or video to help provide relief for issues such as addiction, depression, stress and more for a \$0 copay.



Relax and save

Get savings on alternative healthcare services including massage therapy, acupuncture, and chiropractic services.

[Learn more](#)

Comprehensive benefit summary

for the Trio HMO plan

Calendar-year deductible	
Member	None
Family	None
Physician services	
Preventive health exam	No charge
Gynecological/well-woman exam	No charge
Pregnancy and maternity care; prenatal/postnatal office visits	No charge
Well-baby care	No charge
Immunization/inoculation	No charge
Allergy testing/treatment	No charge
Office/home visits	\$15/visit
Teladoc video or phone consultation	\$0/call
Urgent care	\$15/visit
Infertility testing and treatment	50% of allowable amount
Physician inpatient hospital visits	No charge
Surgery/anesthesia	No charge
Chiropractic and acupuncture services	
Combined maximum of 20 visits per year	\$15/visit
Trio+ Specialist ¹	
Self-referral to specialists	\$30/visit
Hospital services	
Inpatient	No charge
Outpatient	No charge
Ambulatory surgery centers	No charge
Transgender surgical services	No charge
Ambulance services	No charge
Emergency care – no copayment if hospitalized or kept for observation	\$50/visit
Diagnostic X-ray/lab	
Diagnostic X-ray/lab	No charge
Skilled nursing facility	
Up to 100 days per calendar year	No charge
Hospice	
Hospice	No charge
Mental health/substance use disorder	
Inpatient	No charge
Outpatient	\$15/visit
Office visit	\$15/visit

Prescriptions ³	
Prescriptions for non-maintenance drugs and for the first 90 days of maintenance drugs from a retail pharmacy (each prescription up to a 30-day supply)	\$5 generic \$20 formulary brand \$50 non-formulary brand
Prescriptions for maintenance drugs after the first 90 days from a retail pharmacy (each prescription up to a 30-day supply)	\$10 generic \$40 formulary brand \$100 non-formulary brand
Prescriptions for maintenance drugs from a select* retail pharmacy (up to a 90-day supply)	\$10 generic \$40 formulary brand \$100 non-formulary brand
Prescriptions for maintenance drugs by mail order (up to a 90-day supply)	\$10 generic \$40 formulary brand \$100 non-formulary brand
Prescriptions for specialty drugs (up to a 30-day supply)	\$30
Prescription drugs to treat sexual dysfunction	50% of the cost of the drug
Maximum annual out-of-pocket payments for mail service formulary prescription drugs ⁴	\$1,000
Flu vaccine	
From participating retail pharmacies ⁵	No charge
Vision care	
Eye refraction to determine need for corrective lenses (This service is limited to one visit per calendar year for members 18 and older; no limit on number of visits for members under 18.)	No charge
Eyeglasses – not covered, except for those that are necessary after cataract surgery	20% discount available ⁶ (See page 10)
Hearing-aid services	
Evaluation	No charge
Hearing aid – up to a maximum of \$1,000 per member, every 36 months for both ears for the hearing aid instrument and ancillary equipment	Charges in excess of \$1,000
Durable medical equipment	
Including orthoses and prostheses	No charge
Physical/occupational/speech therapy	
Inpatient visits at a hospital or skilled nursing facility	No charge
Outpatient and home visits	\$15/visit
Member calendar-year out-of-pocket maximum	
Member: \$8,550 – Medical: \$1,500 maximum – Pharmacy: \$7,050 maximum [†]	Family: \$17,100 – Medical: \$3,000 maximum – Pharmacy: \$14,100 maximum [†]

* CalPERS network select pharmacies are Costco, CVS (including CVS Pharmacy in Target stores), and Safeway/Vons.

† Includes the \$1,000 maximum annual out-of-pocket payments for mail service formulary prescription drugs per member.

This chart is a summary of the Trio HMO plan benefit coverage. It is not a contract. For complete details, please visit our CalPERS member website, blueshieldca.com/calpers, where you can find in-depth information about the plan.

Pharmacy benefits

At Blue Shield, our pharmacy and medical benefits are fully integrated. That means you get the convenience of one Blue Shield member ID card, one CalPERS–dedicated Shield Concierge member services phone number, and an extensive nationwide network that includes hundreds of retail chains and local pharmacies.

Filling your prescription at a pharmacy

You can locate a network pharmacy by calling Shield Concierge at **(800) 334-5847** or by visiting **blueshieldca.com/fad**.

Copayments for prescription drugs filled at a retail pharmacy:

Retail prescription drugs	Generic	Formulary brand	Non-formulary brand
Each prescription up to a 30-day supply of non-maintenance drugs and the first 90 days of maintenance drugs*	\$5	\$20	\$50
Each prescription up to a 30-day supply of maintenance drugs after the first 90 days	\$10	\$40	\$100
Up to a 90-day supply of maintenance drugs from a select retail pharmacy (Costco, CVS (including CVS Pharmacy in Target stores), and Safeway/Vons)	\$10	\$40	\$100

You can also receive your flu immunization at participating pharmacies or your primary care physician's office at no extra charge.

Mail service prescriptions

We provide the convenience of mail service delivery of prescription drugs through CVS Caremark®. You can receive up to a 90-day supply – for the cost of a 60-day supply – of covered maintenance drugs* delivered to your home or office, with no charge for shipping.

Mail service prescription drugs (90-day supply)		
\$10 generic	\$40 formulary brand	\$100 non-formulary brand

* Maintenance drugs are prescribed to treat chronic health conditions such as asthma, diabetes, high blood pressure, or high cholesterol and are taken on an ongoing, regular basis to maintain health. You can view the list of covered maintenance drugs by visiting **blueshieldca.com/calpers**, and click on *Pharmacy benefits*.

To receive medications from CVS Caremark, go to blueshieldca.com/pharmacy, scroll down to *Pharmacy networks*, and click on *Mail service pharmacy*.

For new prescriptions, please allow 10 to 14 days to receive your covered maintenance medications. Once your prescription is on file with CVS Caremark, please allow five to eight days to receive refills of your covered medications.

About our drug formulary

The *Blue Shield Plus Drug Formulary* is a list of medications that are approved by the Food and Drug Administration (FDA). These medications are eligible for coverage under Trio HMO's prescription benefits. This list serves as a guide for members and healthcare professionals in the selection of cost-effective drug therapy. To see our drug list, visit blueshieldca.com/calpers, and click on *fPharmacy benefits*.

You can help lower your out-of-pocket prescription drug costs by requesting formulary generic and formulary brand medications when you see your doctor. These medications are usually covered at a lower copayment than non-formulary drugs.

Specialty drugs

Specialty drugs are drugs that may require coordination of care, close monitoring, or extensive patient training for self-administration. Most specialty drugs must be filled through CVS Caremark – our network specialty pharmacy.

Prescriptions for specialty drugs are available for up to a 30-day supply per fill, with a copayment of \$30. A complete list of specialty drugs is available at blueshieldca.com/calpers, click on *Pharmacy benefits*.

Out-of-pocket expenses

The annual out-of-pocket maximum for pharmacy expenses is \$7,050 for an individual and \$14,100 for a family. Additionally, once you have paid \$1,000 for formulary mail service prescriptions, you will pay \$0 for formulary prescriptions filled at CVS Caremark for the remainder of the year. (Non-formulary brand drugs and drugs to treat sexual dysfunction do not accumulate toward this mail service out-of-pocket maximum.)

Save with select retail pharmacies

Getting better just got better – You can save money filling your maintenance drugs at these retail pharmacies:

- CVS Pharmacy (including CVS Pharmacy in Target stores)
- Safeway
- Costco
- Vons

Learn more about your pharmacy network at blueshieldca.com/fad.

Care highlights

From on-demand doctor house calls to alternative medicine and everything in between, we give you the flexibility to choose from a variety of care options.

On-demand in-home doctor visits

Heal lets you see a doctor at a time and place that's best for you – your home, office, or hotel, freeing you from the time, cost, and stress of traveling to an appointment. The first visit is \$0; subsequent visits are your \$15 doctor office visit copay. If a doctor prescribes medication during the visit, you can have it delivered to you with no delivery charge. You'll just pay your standard drug copay.

Heal is available in L.A. County and portions of Sacramento, Placer, and El Dorado counties. To schedule your doctor visit, call Heal at **(844) 644-4325**, visit blueshieldca.com/heal, or download the app to your smartphone.

Self-refer to a specialist

With *Trio+ Specialist*, you can self-refer to a participating specialist in the same medical group – without going to your doctor first – for a fixed office copayment of \$30 per visit.¹ For more information, please consult your *Evidence of Coverage and Disclosure* online at blueshieldca.com/calpers or call Shield Concierge at **(800) 334-5847**.

Virtual visits with a doctor

Teladoc gives you remote access to the same type of board-certified physicians you would visit in person. They are available by phone or video, even while you are traveling.²

Physicians can provide you with a prescription if necessary and consults are always a \$0 copay. You can set up your account and complete your medical history form at teladoc.com/bsc or by calling **(800) TELADOC** or **(800) 835-2362**.

Coverage while traveling

You and your family have access to covered services, including urgent and emergency care, across the United States and around the world through the BlueCard® Program and Blue Shield Global Core. You will pay only your regular copay at the time of service and will not have any claim forms to fill out when you return. To learn more about the program, call Shield Concierge at **(800) 334-5847**.

Alternative medicine

You can visit any participating chiropractor or acupuncturist from the American Specialty Health Networks, Inc. (ASH Networks) without a referral from your primary care physician. There is a \$15 copay per visit and a combined maximum of 20 visits per year. To learn more about the program, call ASH at **(888) 999-9452**.

Registered nurses available anytime

Have a medical concern and not sure what to do? Just call NurseHelp 24/7SM and talk with a registered nurse to get answers to your health-related questions 24 hours a day. Services are confidential and available via online chat or our toll-free telephone number **(877) 304-0504**.

Keep life in balance

With LifeReferrals 24/7SM, you have access via a toll-free phone call for support and advice. Experienced professionals can help in many areas of life including child and elder care, relationships, support for chronic conditions, and financial and legal issues. Face-to-face counseling sessions are also available. For more information about this program, call **(800) 985-2405**.

Health and wellness programs

To achieve your potential, you need the confidence that feeling your best provides. We work with you and for you on your journey of health.

Wellvolution

Discover your Proven Path to better health with Wellvolution

It's been proven that digital health and lifestyle programs have the power to prevent and even reverse disease.

The next generation of Wellvolution® is your personalized, digital health coach. It uses best-in-class apps and lifestyle change programs to help you achieve your goals at no additional cost to you.

You choose the areas to focus on:

Prevent and reverse disease – Prevent diabetes, reverse cardiovascular disease and other chronic conditions.

Eat better – Get help with meal planning, use nutritional calculators, and lose weight.

Exercise more – Get support with movement tracking, workout routines, and coaching.

Manage stress – Meditate, practice mindfulness, and more.

Sleep better – Track sleep patterns and enjoy relaxation exercises for better rest.

Quit smoking – Get the support you need to stop smoking with nicotine replacement therapy and other methods.

Learn more at [wellvolution.com](https://www.wellvolution.com)



Condition Management Program

Get guidance and information on conditions such as asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease (CAD), diabetes, heart failure, and musculoskeletal conditions. You can apply by calling **(866) 954-4567**.

Prenatal Program

Expectant parents get 24/7 phone access to maternity nurses and other support and guidance while trying to get pregnant, during pregnancy, and after the baby is born. Learn more at [blueshieldca.com/prenatal](https://www.blueshieldca.com/prenatal), or you can apply for this program by calling **(888) 886-4596**.

Discount programs

Your wellness is important to us. To make it easier for you to take better care of yourself, we offer a wide range of member discounts⁶ on popular programs that can help you save money and get healthier.

Discount vision program

You have access to participating providers in the Discount Vision Program Network and can get a 20% discount for:

- Routine eye examinations
- Frames and lenses (including photochromic)
- Tints and coatings
- Extra pair of glasses
- Non-prescription sunglasses
- Hard contact lenses

LASIK discount program

LASIK and photo refractive keratectomy (PRK) correction surgery, alternatives to contacts or glasses, are some of the fastest-growing vision treatments. The discount program gives you access to:

- A 15% discount through the NVISION, Inc. provider network in California, or
- Savings on LASIK surgery at more than 45 QualSight surgery centers in California.

Discounted eyewear online at MESVisionOptics.com

Enjoy competitive prices on many contact lens brands as well as a selection of sunglasses, reading glasses, and eye care accessories.⁷ Free shipping is available for all orders over \$50.

Alternative Care Discounts program

Receive up to 25% off on acupuncture, chiropractic, and therapeutic massage services from practitioners participating in the ChooseHealthy® program. There is a \$15 copay per visit and a combined maximum of 20 visits per year.

The program also offers discounts of up to 55% or more on popular health and fitness brands and access to online health classes and articles at no additional cost to you.

Fitness Your Way

Get access to 10,000+ fitness centers nationwide for just \$25 per month. With Fitness Your Way™, brought to you by Blue Shield of California in partnership with Tivity Health®, you can exercise when and where it's convenient for you. You get:

- Access to gyms near home and work
- No contract commitments
- Flexibility to use multiple fitness centers for one low monthly fee

Discover all the ways you can save on your health and wellness – visit blueshieldca.com/wellnessdiscounts.



Services and resources

To help you get the best out of your benefits, we offer personalized support and make it easy for you to access the information you need.

Shield Concierge

As a CalPERS member, you have access to one-on-one support from our Shield Concierge team of healthcare experts. Shield Concierge services include:

Customer service representatives who can help transfer your medical records and prescriptions or answer your questions about plan coverage, doctor selection, claims, ID cards, pre-authorization, and referrals.

Registered nurses who can follow your condition, case, or illness, answer health-related questions, and consult on medical issues and symptoms.

Social workers who can provide support and help with your physical and emotional well-being and provide information about community resources.

Health coaches who can help you with disease prevention, nutrition, weight management, stress reduction, and general lifestyle health.

Pharmacy technicians who can answer your questions about benefits, formulary alternatives, and prior authorization of prescriptions.

Pharmacists who can answer your questions about medications, side effects, drug safety, costs, and treatment options.

Shield Concierge is available at **(800) 334-5847**, seven days a week from 7 a.m. to 8 p.m.

Convenient online access and mobile app

We make it easy for you to manage your health care online. As a Blue Shield member, you can register at **blueshieldca.com** so you can:

- Change your PCP
- Verify benefits and coverage
- Download and print your member ID card
- Access services such as NurseHelp, Teladoc, and Heal
- View drug formularies
- Check your claims
- Look up cost share/copayments
- Find urgent care centers near you

Our website gives you easy access to account information and online tools to manage your health plan from any device.

And don't forget to download our free Blue Shield of California mobile app and keep your health plan information at your fingertips. Our mobile app is available on the App Store® and Google Play™.

ID protection and credit monitoring

Get covered right down to your identity with credit monitoring, identity repair assistance, and identity theft insurance. Get more information at **experianidworks.com/blueshieldca**.

Endnotes

- 1 The Trio+ *Specialist* option allows HMO members direct access to participating specialists in the same medical group or IPA as their primary care physician. Not all medical groups or IPAs participate in this program.
- 2 Teladoc visits are unavailable outside of the United States.
- 3 If a brand drug is chosen when there are FDA-approved generic equivalents available, then the cost difference between the brand drug and the generic equivalent drug, plus a generic copay, will apply. Exceptions for medical necessity are available via prior authorization; if approved, the applicable brand copay applies.
- 4 Non-formulary brand drugs and drugs to treat sexual dysfunction do not accumulate toward the \$1,000 mail service out-of-pocket maximum.
- 5 Flu shots are available at participating retail pharmacies. To find participating pharmacies, visit blueshieldca.com/wellness/drugs, scroll down to *Locate Pharmacies*, then click on *Find a Pharmacy*. You also have the option to continue receiving the flu vaccine at your doctor's office.
- 6 These discount program services are not a covered benefit of Blue Shield health plans, and none of the terms or conditions of Blue Shield health plans apply. Discount program services are available to all members with a Blue Shield medical, dental, vision, or life insurance plan. The networks of practitioners and facilities in the discount programs are managed by the external program administrators identified below, including any screening and credentialing of providers.

Blue Shield does not review the services provided by discount program providers for medical necessity or efficacy. Nor does Blue Shield make any recommendations, representations, claims, or guarantees regarding the practitioners, their availability, fees, services, or products. Some services offered through the discount program may already be included as part of the Blue Shield plan covered benefits. Members should access those covered services prior to using the discount program.

Blue Shield reserves the right to terminate this program at any time without notice. Discount programs are administered by or arranged through the following independent companies:

- Discount Vision Program and MESVisionOptics.com – MESVision
- Alternative Care Discounts program – ChooseHealthy, Inc., a subsidiary of American Specialty Health Incorporated
- Fitness facilities – Fitness Your Way (Tivity Health)
- LASIK – QualSight, Inc. and NVISION, Inc.

The Discount Vision Program Network is currently available in Arizona, California, Colorado, Idaho, Nevada, Oregon, Texas, Utah, and Washington.

The Alternative Care Discounts program is available to members with a Blue Shield medical plan. You are obligated to pay participating healthcare providers directly for the discounted services. The ChooseHealthy program has no liability for providing or guaranteeing services and assumes no liability for the quality of services rendered. Discounts on products and services available through the ChooseHealthy program are subject to change. Please consult the ChooseHealthy website for current availability. ChooseHealthy is a federal registered trademark of American Specialty Health Plans (ASH) and used with permission herein.

[continued >](#)

Endnotes (continued)

7 Requires a prescription from your doctor or licensed optical professional.

App Store is a service mark of Apple Inc.

Google Play is a trademark of Google LLC.

Heal is a trademark of Get Heal, Inc.

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NurseHelp 24/7 and LifeReferrals 24/7 are service marks of Blue Shield of California.

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

Blue Shield of California complies with applicable state laws and federal civil rights laws, and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability. Blue Shield of California cumple con las leyes estatales y las leyes federales de derechos civiles vigentes, y no discrimina por motivos de raza, color, país de origen, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad ni discapacidad. Blue Shield of California 遵循適用的州法律和聯邦公民權利法律，並且不以種族、膚色、原國籍、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡或殘障為由而進行歧視。

never
stop

For more information on Trio HMO, visit **blueshieldca.com/calpers** or call Shield Concierge at **(800) 334-5847**, 7 a.m. to 8 p.m., seven days a week.

To locate a doctor, visit **blueshieldca.com/networktriohmo**.



Follow us on social media for healthy tips, daily inspiration, member info, and support. It's an easy way to stay connected.

Blue Shield of California is a nonprofit, mission-driven company dedicated to ensuring that all Californians have access to high-quality health care at an affordable price. We are California-made and California-strong since 1939, and we've been proudly serving CalPERS members since 2003.

