



Health Plan Choices:
Trio HMO plan



Effective: January 01, 2024



Trio HMO plan highlights

The Trio HMO plan is made up of a network of local doctors, specialists and hospitals that work closely together to coordinate your care. The goal of Trio HMO is to ensure that all aspects of your care are more connected to help improve your overall well-being, whether it be managing a chronic disease or reducing your stay at a hospital. Through this coordination, care is delivered more efficiently, resulting in lower monthly premiums than our Access+ HMO* plan.

To enroll in Trio HMO, you and your eligible dependents must enroll in the same plan and you must also live or work within the Trio HMO service area. Visit blueshieldca.com/triocheck for a listing of the Trio service areas.

When you enroll in Trio HMO for the first time, you must choose a primary care physician (PCP) for yourself and your covered dependents. Each member of your family can choose a different physician and medical group/Independent Practice Association (IPA).

Plan features

Coverage for students or families living apart – The Away From Home Care* program offers students, long-term travelers, workers on long-distance assignments and families living apart access to health care from Blue Shield and Blue Cross plans across the country. The program is available in 29 states and the District of Columbia, but availability varies by county within each state. HMO benefits vary by state.

Coverage while traveling – You are covered for emergency and urgent care services across the United States and around the world through the BlueCard* and Blue Shield Global Core programs.

Emergency care – You're covered for emergency care around the world regardless of whether the provider is in your plan's HMO network.

Mental health and substance use disorder care – You have access to inpatient and outpatient care for issues such as depression, alcohol/substance use disorder and mental illness. You can access these services through Blue Shield's mental health service administrator (MHSA) provider network.

Preventive care – You have access to services defined as routine preventive care. You do not have to pay a copayment or meet the plan's deductible for these services. Visit blueshieldca.com/preventive to learn more.

Urgent care – For non-emergencies, you can receive care at an urgent care center that's affiliated with your doctor's medical group or IPA. Your cost will usually be lower than the cost for a hospital emergency room visit.

Teladoc – You have access to board-certified doctors and licensed mental health professionals with Teladoc's phone and online video appointments.

Find your doctor

Go to blueshieldca.com/networktriohmo and select the provider you are looking for. Enter your location, then click *Continue*.

You may need your selected PCP's ID number when you enroll in the plan for the first time. To find this number, click on the doctor's name and then select *View details* under "Primary Care Physician ID."

Pharmacy benefits

Visit blueshieldca.com/pharmacy to review our drug formularies and pharmacy network options. Our Blue Shield drug formularies list preferred brand-name and generic drugs. Generic drugs usually cost less than brand-name drugs. If you take medications for chronic conditions, you can fill up to a 90-day supply through our mail service pharmacy. Shipping is free, and you may save on your copay.

Programs and services

The following programs and services are offered with the plan(s) described in this document.

ID protection – Protecting your financial well-being is as important as protecting your health. This is why we offer identity protection services. These include credit monitoring, identity repair assistance and identity theft insurance.

LifeReferrals 24/7SM – Experienced professionals are ready to help you with personal, family and work issues at any time.

NurseHelp 24/7SM – Registered nurses are available to answer your health questions at any time.

Maternity Program – This program is designed to give you and your partner digital and virtual support for your pregnancy and postpartum needs.

Wellness discount programs – Get help saving money and living healthier with a wide range of discount programs* including fitness club memberships; acupuncture, chiropractic services and therapeutic massage; and eye exams, frames, contact lenses and LASIK surgery.

Wellvolution[®] – Achieve your health goals with Wellvolution, our digital platform for health and well-being. Wellvolution offers over 50 tested apps and programs to help you exercise more, eat healthier, reduce stress and more. Two popular mental health apps, Headspace and Ginger, are now available.

LifeReferrals 24/7 is a service mark of Blue Shield of California.

NurseHelp 24/7 is a service mark of Blue Shield of California.

* These discount program services are not a covered benefit of your Blue Shield of California, Blue Shield of California Life & Health Insurance Company or self-insured health plan, and none of the terms or conditions of the Blue Shield, Blue Shield Life or self-insured health plan apply.

The networks of practitioners and facilities in the discount programs are managed by external program administrators, 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, presentations, 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 or self-insured plan participants should access those covered services prior to using the discount program.

Members or self-insured plan participants who are not satisfied with products or services received from the discount program may use the grievance process described in their *Evidence of Coverage, Disclosure Form, Evidence of Coverage and Disclosure Form, Benefit Booklet or Certificate of Insurance/Policy*. Blue Shield reserves the right to terminate this program at any time without notice.

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