

working together for  
our members.



## Introducing Blue Shield's fast-growing plan\*

Enjoy a smarter, more modern approach to health coverage with Trio HMO. Thanks to its unique design, Trio can help deliver a better care experience – all while keeping premiums as low as possible.

### Lowering rates, not expectations

The cost of health care is unsustainable. With complicated care models and skyrocketing costs, today's health system is failing consumers.

That's where Trio comes in. As our fastest-growing plan, Trio aligns with our mission of providing access to high-quality health care at an affordable price.

### Tangible benefits for employers

Trio offers a simple way to maintain a strong benefits program while reducing unnecessary expenses.

- Lower benefit costs without shifting cost to the employee through higher deductibles and copays
- Typically lower premiums than our Access+ HMO®, estimated at 12% to 15% less, depending on the region
- Cost trends lower than our Access+ HMO or full PPO, which can bring stabilization to annual price increases†
- More coordinated care, which can translate to faster returns to work and a higher level of employee wellness and productivity

### A variety of plan design options

- Six plans offered for small businesses off exchange (1-100)
- 26 plans offered for large groups (101+)



Blue Shield has long been our go-to health services company because of its exemplary sales, management, and service team – and Trio simply put the cherry on the top. Our customers have enjoyed a smooth transition with no service problems. The Underwriting teams have a laser-focused rating model that gives real discounts."

– Margie, NAHU Certified PPACA Specialist

\* Trio HMO is Blue Shield's fastest-growing plan from inception through December 2018. Source: Blue Shield Finance.

† The trend percentage shows the cost trend achieved with Blue Shield ACO providers versus Blue Shield non-ACO providers. It is measured from our ACO inception in 2010 to September 2018.

# Transforming the healthcare landscape

By putting Blue Shield's powerful connections to work, we're leading a fundamental change of the healthcare delivery system.

Trio uses unique provider partnerships to help improve levels of care while lowering costs by reducing duplication of services and unnecessary expenses.

Built around the three pillars of convenience, quality, and affordability, Trio applies the latest developments in both customer and clinical experience to benefit both employers and members alike.

## Quality

Not only is Trio our fastest-growing plan, it also has the highest retention rate of any of our medical products.

What's more, employees enrolled in Trio report 87% satisfaction with its customer service.\*

With its quality network of local doctors and hospitals and enhanced customer service, Trio provides a way to offer coverage that we like to think of as being worthy of our family and friends.

## Convenience

From improved coordination among doctors and hospitals to anytime, anywhere virtual care, Trio is a health plan that keeps up with any lifestyle. Trio members get:

- 360-degree customer service with Shield Concierge
- Access to virtual care 24/7 online or by phone
- Extensive pharmacy network that includes major chains
- Option to self-refer to specialists within the same medical group
- Urgent and emergency care coverage worldwide
- Meal delivery program and non-emergency transportation support for qualified patients undergoing recovery from serious illness

## New: Enhanced 2020 benefits upon enrollment or Trio plan renewal:

- On-demand doctor house calls with Heal™ add in \$0 first visit copay and \$0 Rx delivery fee with Heal visit
- 24/7 virtual consults with Teladoc for \$0 copays

## Affordability

By relying on a specially selected network of providers working more closely together, Trio keeps healthcare costs – and, in turn, rates and premiums – as low as possible. Trio's goal is to create care that's more coordinated, effective, and efficient.

## Trio by the numbers

The results are in: In only a few years, Trio HMO has improved health outcomes while reducing costs:†



- \$614M in savings
- 2.5% annualized ACO vs. 6.2% cost trend non-annualized ACO
- Inpatient admissions reduced by 15%
- Inpatient readmissions reduced by 16%
- Inpatient bed days reduced by 15%

Trio provides a cost-effective option for great coverage and allows members to build their own healthcare team."

– Briana, HR manager

\* Based on member survey conducted by Shield Concierge Customer Advocacy Unit.

† The trend percentage shows the cost trend achieved with Blue Shield ACO providers versus Blue Shield non-ACO providers. It is measured from our ACO inception in 2010 to September 2018.

# Access to care, when and where it's needed

Trio gives its members a variety of ways to access care, including convenient cost-effective options that can help them save time and money.

Lowest cost ←————→ Highest cost  
\$\$\$ Low    \$\$\$ Medium    \$\$\$ High

Start here



## Primary care physician (PCP) \$

The best place to start for care is the PCP, the main healthcare provider for routine medical needs.

## Virtual care

Members can also get expert advice without leaving home or having to travel to a faraway location.



## NurseHelp 24/7<sup>SM</sup> \$0

Immediate, non-emergency health advice anytime, anywhere from registered nurses by phone or chat at no extra cost



## Teladoc \$0

Doctors available 24/7 by phone or video to treat non-emergency issues and prescribe drugs as needed\*

## In-person care

If their PCP is not available, members can see a healthcare provider – whether at or near home, or away.



## Urgent care<sup>1</sup> \$\$\$

Walk-in non-emergency care



## Heal™ \$0 for first visits!

On-demand doctor house calls to home, work, or hotel\* with \$0 Rx delivery fee



## BlueCard® Program and Blue Shield Global Core \$\$\$

Covered services and urgent and emergency care while traveling, in the United States or abroad<sup>2</sup>

## Emotional health

Access to mental health services to address personal, family, or work issues.



## Mental health service administrator (MHSA) network<sup>3</sup> \$\$\$

Mental health and substance use disorder services, in-person or virtually.

## Emergency care

The ER should be used for life-threatening conditions to avoid long wait times and expensive bills.



## Emergency room \$\$\$

Immediate care for life-threatening emergencies.  
**In case of an emergency, call 911 immediately.**

Visit [blueshieldca.com/care](https://blueshieldca.com/care) for more details.

We all know members want to spend less on health care, so the lower copay is what gets the members' attention about Trio. Members often express their appreciation to continue with their existing PCP and take advantage of a lower copay not only at the doctor's office, but also at the pharmacy."

– Melissa, Administrative Assistant Human Resources/Benefits Specialist

\* Available to new Trio members on their 2020 effective date and current Trio members upon renewal.

## Wellvolution: The Proven Path to real health

Employer health programs can help reduce work loss related to noncommunicable – chronic – diseases by up to 20%.\* But not all programs are created equal.

Wellvolution® lets you tap into decades of research and leading technology for a more productive and healthier workforce.

Our redesigned whole-health platform offers a Proven Path to real health and is included with fully insured Trio plans at no additional cost or as a buy-up.

Wellvolution offers a carefully curated collection of scientifically backed apps and programs designed to help your team:

- Prevent and reverse disease
- Manage stress
- Sleep better
- Eat healthier
- Move more
- Ditch cigarettes

## Enhanced customer service with Shield Concierge

With Trio plans, members get access to Shield Concierge – our personalized and coordinated customer care assistant. One simple phone call connects members to a team of health experts who are ready to answer their health-related questions.


In doing so, this Trio feature helps reduce an employer's administrative burden and improves member experience with one number for members to call for comprehensive white-glove service.

### Switching made simple

With Trio's enhanced customer service, we make it easier for employers to switch plans by helping members:

- Transfer medical records and prescriptions
- Find a new doctor or specialist
- Continue receiving care without interruption when switching plans
- Understand their new benefits

Shield Concierge representatives offer extended hours from 7 a.m. to 7 p.m., Monday through Friday.



Professional, caring, helpful people on the phone, not staff or agents or representatives, but people who listen, care, and have gone out of their way on more than one occasion."

– Kevin, Blue Shield Trio member, Pomona

\* Noncommunicable diseases include heart disease, diabetes, respiratory diseases, and cancer.

1 If you are a Trio HMO member who needs to visit an urgent care center, you may be required to call your doctor's office each time you seek care. HMOs may require your doctor's office to provide authorization before you go to the urgent care center. You must receive care at an urgent care center that is affiliated with your doctor's medical group or IPA, or your plan may not cover the services received.

2 For more information and details on benefits or covered services, please refer to your *Evidence of Coverage (EOC)* or call the customer service number on the back of your Blue Shield member ID card.

3 Mental health service administrator (MHSA) network services are not available to self-funded (ASO and Shared Advantage), Medicare Advantage (Individual and Group), or FEP PPO members, or in the BlueCard Program.

Heal is a trademark of Get Heal, Inc.

Access+ HMO, NurseHelp 24/7, and Wellvolution are registered trademarks or service marks 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.