



Health Plan Choices:

Access+ HMO plan

Trio HMO plan



Offered through PRISM



We want to help you better understand your health plan options.

Below is a high level overview of the health plans offered through Blue Shield of California. See the following pages of this brochure for more details on each of these plans.

Your plan choices

Access+ HMO plan

- » Access to a larger network of doctors, specialists and hospitals
- » Low copayments for most covered services
- » No deductible

Trio HMO plan

- » Low copayments for most covered services
 - » Coordinated high-quality network of local doctors, specialists and hospitals
 - » No deductible
 - » Shield Concierge personalized service
 - » Discounts on fruits, vegetables and other eligible healthy foods at any participating grocery store with the Healthy Savings® program
 - » Access to myStrength, a digital mental health treatment tool that can help you manage emotional and physical challenges and feel stronger.
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Access+ HMO plan highlights

For plan details, visit blueshieldca.com/prism.

With the Access+ HMO plan*, 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 as well as refers you to specialists and hospitals within their medical group/Independent Practice Association (IPA).

When you enroll in the HMO plan for the first time, you must choose a PCP for yourself and your covered dependents. Each member of your family can choose a different physician and medical group/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 33 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.

Specialty care* – Access+ *Specialist*SM makes it easy to self-refer to a specialist within your medical group or IPA for a consultation.

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/networkhmo 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."

* To use this option, members must select a PCP who is affiliated with a medical group or IPA that is an Access+ provider group, which offers the Access+ *Specialist* feature. Members should then select a specialist within that medical group or IPA. Access+ *Specialist* visits for mental health services must be provided by a participating mental health service administrator (MHSA) network provider. For ongoing care from a specialist, you'll need to get a referral from your PCP.

Access+ HMO is a registered trademark of Blue Shield of California.

Trio HMO plan highlights

For plan details, visit blueshieldca.com/prism.

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 33 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.

Healthy Savings® program – Get discounts on fruits, vegetables and other eligible healthy foods with this program designed to help you eat healthier. Just scan your Healthy Savings card or app at the checkout counter of any participating grocery store for instant savings.

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.

myStrength – Get help managing stress, sleeping better, and more with this digital mental health treatment tool.

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.

Shield Concierge – Get support managing your health needs for a wide range of conditions from a team specially trained on the specific health benefits and programs available to you. You'll also receive personalized service for everything from finding a doctor to understanding benefits and claims.

Specialty care* – Trio+ *Specialist*SM makes it easy to self-refer to a specialist within your medical group or IPA for a consultation.

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*.

* To use this option, members must select a PCP who is affiliated with a medical group or IPA that is a Trio+ provider group, which offers the Trio+ *Specialist* feature. Members should then select a specialist within that medical group or IPA. Trio+ *Specialist* visits for mental health services must be provided by a participating mental health service administrator (MHSA) network provider. For ongoing care from a specialist, you'll need to get a referral from your PCP.

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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, every day.

Maternity Program – This program offers personal attention and resources to help you before you get pregnant, during your pregnancy, and after your baby is born.

Shield Support – Get support managing your health needs for conditions such as diabetes, depression, chronic pain, cancer and others. Services include personalized health coaching, care plan development, provider coordination and more.

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. Learn more at blueshieldca.com/wellnessdiscounts.

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, prevent and reverse disease and more – at no extra cost. Visit wellvolution.com to learn more.

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.

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.

How to choose the health plan that's right for you

Questions to consider

Answering the questions below can help you choose the right plan for you and your family.

	Plan A	Plan B
<p>Plan names →</p>		
<p>Which doctors can you see?</p>		
<p>Are the doctors and other providers you use in the health plan's network?</p>		
<p>Does the plan allow you to see doctors outside the network?</p>		
<p>Does the plan require a referral from a PCP to see a specialist?</p>		
<p>Does the plan cover the following?</p>		
<p>The prescription medication(s) you use</p>		
<p>Special services or programs for chronic conditions such as cancer, asthma, or diabetes</p>		
<p>The costs for delivering a baby</p>		
<p>Mental health and/or substance abuse services</p>		
<p>Alternative medical therapies such as chiropractic and acupuncture services</p>		
<p>Any specific services or treatments you need</p>		
<p>Care away from home if you or your family members live outside of California (for college or work)</p>		



Compare health plan costs

Enter the deductible, copayment, or coinsurance amounts for the plans you want to compare. List the amounts for the benefits you'll use the most.

Also, check the plan's website to make sure the prescriptions you take are in the plan's formulary. If the plan offers a mail service pharmacy, you may be able to save money on maintenance medications.

	Plan A	Plan B
Plan names →		
Type of plan (HMO, PPO, POS, etc.)		
Premiums (the amount that comes out of your paycheck biweekly/monthly, etc.)		
Medical benefits		
Annual out-of-pocket maximum or copayment maximum		
Annual deductible		
Physician office visits		
Specialist office visits		
Outpatient X-ray, pathology, lab work		
Emergency room services		
Outpatient surgery performed by an ambulatory surgery center		
Outpatient surgery performed in a hospital		
Inpatient non-emergency facility services		
Pregnancy and maternity care benefits		
Family planning and infertility benefits		
Chiropractic and/or acupuncture services		
Rehabilitation benefits (physical, occupational and respiratory therapy)		
Mental health services		
Other:		
Pharmacy benefits		
Enter the prescriptions you regularly refill and compare the costs from the plan's summary of benefits.		
Annual deductible		
Drug #1:		
Drug #2:		
Drug #3:		



Have questions?

Get answers to your questions about the health plan(s) described in this brochure or request printed copies of plan documents.

Call Member Services: **(855) 256-9404**, 7 a.m. to 7 p.m. PST, Monday through Friday.

Visit **blueshieldca.com/prism**

Take us with you anywhere

Log in to our mobile app and keep your health plan at your fingertips. Our mobile app is available on the App StoreSM and Google PlayTM.



Find us on social media

Follow us on Facebook at facebook.com/BlueShieldCA, Twitter [@BlueShieldCA](https://twitter.com/BlueShieldCA) and Instagram [@BlueShieldofCA](https://instagram.com/BlueShieldofCA) for healthy tips, daily inspiration, member info and support. It's an easy way to stay connected.



Member confidentiality

Blue Shield protects the confidentiality and privacy of your personal and health information, including medical information and individually identifiable information such as your name, address, telephone number and Social Security number. To ensure this, Blue Shield requires a signed authorization form for you to access health information for your spouse or dependents over the age of 18.

To request an authorization form, call Blue Shield Member Services. Or, you can also download the form by going to blueshieldca.com. Just log in, select *Family Members* under "Who's Covered" and then choose *Manage Family*. Scroll to the bottom of the page to download the Authorization for Release of PHI form.

If you don't have access to the Internet, or you have questions about how Blue Shield protects your privacy and confidentiality, please call our Privacy Office directly at (888) 266-8080.

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