

**CALIFORNIA'S VALUED TRUST**  
**TRIO HMO HEALTH PLANS with Blue Shield of California and CVS/caremark**  
**October 1, 2020 – September 30, 2021**

CVT PARTNER	BENEFIT	TRIO HMO PLAN 1 <sup>∞</sup>	TRIO HMO PLAN 2 <sup>∞</sup>	TRIO HMO PLAN 3 <sup>∞</sup>
<b>Blue Shield of California</b> Network and utilization management	<b>Calendar Year Deductible</b>	\$0	\$0	\$0
	<b>Coinsurance</b>	Paid at 100%*	Paid at 100%*	Paid at 100%*
	<b>Calendar Year Out of Pocket Maximum</b> (includes medical/pharmacy deductible, coinsurance, and copays)	Individual: \$1,000 Family: \$2,000	Individual: \$1,500 Family: \$3,000	Individual: \$3,500 Family: \$6,000
	<b>Doctor Visits</b>	<b>Primary Care</b> – \$10 Copay <b>Specialty</b> – \$10 Copay with PCP referral \$30 Copay Trio+ Specialist optionΔ	<b>Primary Care</b> – \$15 Copay <b>Specialty</b> – \$15 Copay with PCP referral \$30 Copay Trio+ Specialist optionΔ	<b>Primary Care</b> – \$25 Copay <b>Specialty</b> – \$25 Copay with PCP referral \$40 Copay Trio+ Specialist optionΔ
	<b>Preventive Care / Immunizations</b>	Paid at 100%*	Paid at 100%*	Paid at 100%*
	<b>Outpatient Laboratory</b>	Paid at 100%*	Paid at 100%*	Paid at 100%*
	<b>Outpatient Radiology</b>	Doctor Visit - \$10 Copay Outpatient – Paid In full	Doctor Visit - \$15 Copay Outpatient – Paid In full	Doctor Visit - \$25 Copay Outpatient – Paid In full
	<b>Durable Medical Equipment</b>	Paid at 100%*	Paid at 100%*	Paid at 100%*
	<b>Ambulance – Ground / Air</b>	\$100 Copay	\$100 Copay	\$100 Copay
	<b>Outpatient Surgery</b>	Paid at 100%*	\$100 for Ambulatory Surgical Center \$150 for Out-Patient Hospital	\$250 for Ambulatory Surgical Center \$500 for Out-Patient Hospital
<b>Hospital Inpatient</b>	Physician paid at 100%* <b>Inpatient facility services</b> - paid at 100%* <b>Skilled Nursing</b> - paid at 100%* Semi private room	Physician paid at 100%* <b>Inpatient facility services</b> - \$250 Copay per admission <b>Skilled Nursing</b> - \$50 per day copay Semi private room	Physician paid at 100%* <b>Inpatient facility services</b> - \$750 per day copay for up to 3 days, per admission <b>Skilled Nursing</b> - \$150 per day copay Semi private room	

Page 2		TRIO HMO PLAN 1 <sup>∞</sup>	TRIO HMO PLAN 2 <sup>∞</sup>	TRIO HMO PLAN 3 <sup>∞</sup>
Blue Shield of California Network and utilization management	Hospital Emergency Room	\$100 Copay (Copay waived if admitted as in-patient)	\$100 Copay (Copay waived if admitted as in-patient)	\$150 Copay (Copay waived if admitted as in-patient)
	Urgent Care	\$10 Copay	\$15 Copay	\$25 Copay
	Home Health Care	\$10 Per Visit (limited to 100 visits per calendar year)	\$15 Per Visit (limited to 100 visits per calendar year)	\$25 Per Visit (limited to 100 visits per calendar year)
	Physical Therapy	\$10 Per Visit	\$15 Per Visit	\$25 Per Visit
	Chiropractic***	\$10 Copay limited up to 30 visits per calendar year (Prior authorization not required)	\$10 Copay limited up to 30 visits per calendar year (Prior authorization not required)	\$10 Copay limited up to 30 visits per calendar year (Prior authorization not required)
	Acupuncture	Not Covered	Not Covered	Not Covered
	Telehealth	Paid at 100% - 24/7 non-emergency access to doctors, call <b>Teladoc at 1-800-Teladoc (835-2362)</b>	Paid at 100% - 24/7 non-emergency access to doctors, call <b>Teladoc at 1-800-Teladoc (835-2362)</b>	Paid at 100% - 24/7 non-emergency access to doctors, call <b>Teladoc at 1-800-Teladoc (835-2362)</b>
Value Added Benefits	Employee Assistance Program (EAP) through Beacon Health Options ~ Paid at 100%* - Visit <a href="http://www.achievesolutions.net/cvt">www.achievesolutions.net/cvt</a> or call <b>1-877-397-1032</b> to access benefit	Employee Assistance Program (EAP) through Beacon Health Options ~ Paid at 100%* - Visit <a href="http://www.achievesolutions.net/cvt">www.achievesolutions.net/cvt</a> or call <b>1-877-397-1032</b> to access benefit	Employee Assistance Program (EAP) through Beacon Health Options ~ Paid at 100%* - Visit <a href="http://www.achievesolutions.net/cvt">www.achievesolutions.net/cvt</a> or call <b>1-877-397-1032</b> to access benefit	

**\* For Covered Expenses Only**

Δ To use the Trio+ Specialist option, a member must select a primary care personal physician who is affiliated with a medical group or IPA that is an Trio+ provider group that offers the Trio+ Specialist feature.

\*\*\* Chiropractic benefits are offered through ASH.

∞ This plan is available only in certain California counties and cities "Service Area" as described in the Evidence of Coverage. You must live and/or work in this select Service Area in order to enroll in this plan. This HMO plan also utilizes an Accountable Care Organization (ACO) for its provider network. Except for Emergency Services, Urgent Services when the Member is out of the Service Area, or when prior authorized, all services must be obtained through the Member's Personal Physician and within the ACO provider network to be covered. This health plan uses the ACO HMO provider network.

~ EAP – Up to 6 counseling sessions per covered member, per benefit year (max 2 episodes / courses of treatment).

This summary is for comparison purposes only. Please refer to the actual benefit booklet for complete benefits at [www.cvtrust.org/plan-documents](http://www.cvtrust.org/plan-documents)