



# CalPERS Health Benefits Program

Trio HMO plan summary

2025 Open Enrollment

9/16/2024-10/11/2024



# Blue Shield of California: Your coverage. Your care. Your future.



## Coverage

Flexible network, product, and service solutions

- Comprehensive plans and benefits
- Access to some of the largest doctor networks in the state



## Care

Everyday tools and services for healthy living

- Personal assistance from Shield Concierge, our team of healthcare experts, to find doctors, transfer medical records and prescriptions, and answer healthcare questions
- Wellness and care programs developed to enhance member's overall well being



## Future

Mission-driven offerings to ensure affordable care for all

- Non-profit health plan with a mission to create a healthcare system that is worthy of our family and friends and sustainably affordable.

# What's new for 2025 open enrollment?



- Trio HMO expansion into Contra Costa and Shasta\* counties
- Redesigned pharmacy hub to focus on what matters most to you: convenient access to prescription drugs at the best price.
- New programs and services are available to members—at no additional cost
  - Doula Benefit for all Pregnant and Postpartum Members
  - Travel Benefit for Medically Necessary Care

# What plans are available?

## Trio HMO

Network	Select network of local providers
Access to care	PCP required; self-refer to specialist possible
Availability	Select counties in California
Shield Concierge	Yes
Chiropractic & Acupuncture	\$15 copay for 20 total visits
Teladoc	\$0 general medical \$0 mental health
Mental health	No referral needed \$15 copay
Consider this plan if you want:	An affordable HMO plan with exclusive programs and services to keep you healthy.

## IPA/medical group

Monterey Peninsula BSC Admin  
Aspire Health Plan (Montage Medical Group, Salinas Valley Medical Clinic)

## Hospitals

Community Hospital of Monterey Peninsula\*  
Salinas Valley Memorial Hospital\*

# New and improved pharmacy experience, effective 1/1/25

- Redesigned pharmacy hub makes it easy for members to manage prescriptions
- Side-by-side drug comparisons guide members to the lowest cost option
- Notifications will let opted-in members know when a lower cost drug option becomes available

## Updated Pharmacy network

### Retail pharmacies

- Includes: Safeway/Vons, Costco, and CVS (including CVS Pharmacy® in Target stores)
- 30-day supply
- 90-day supply (maintenance medications)

Network will continue to include major chains and local pharmacies

### Mail service pharmacy

- 90-day supply for maintenance medications, for the cost of only two 30-day copayments

**NEW:** Amazon Pharmacy will deliver mail service medications

### Specialty pharmacy

- 30-day supply for specialty medications

CVS will remain our specialty drug provider

# Additional care options



## NurseHelp 24/7

- Connect with a registered nurse who can offer reliable information about treating minor illness and injuries, 24/7
- Chat online at [blueshieldca.com/NurseHelp](https://blueshieldca.com/NurseHelp) or call (877) 304-0504 (TTY: 711)



## Teladoc health

- \$0, 24/7 Teladoc Health General Medical – talk to a doctor by phone or video for conditions such as the flu, allergies, sinus problems
- \$0 Teladoc Health Mental Health for Trio – get support from a mental health professional by phone or video



## 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
- Ideal when your doctor is not available, saving you time and money compared to an ER visit

# Mental health benefits – support when you need it the most



## Digital programs

Reduce stress and sleep better with these two popular apps:

- Headspace® – Learn the essentials of meditation and sleep better with self-guided relaxation techniques
- Headspace Care™ (formerly Ginger) – Connect with a trained mental health coach via text



## Virtual care

- Teladoc (Trio HMO only) – Virtual appointments with behavioral health providers.  
Available 7 a.m. – 9 p.m.
- NurseHelp 24/7 – Referrals to providers or county mental health resources
- LifeReferrals 24/7 – Connects members to licensed therapists (three sessions in any six-month period)



## In-person care

Network providers include therapists, psychologists, psychiatrists, substance abuse professionals, and more. Some providers offer virtual care.

Learn more at [blueshieldca.com/calpers](https://blueshieldca.com/calpers)

# Wellvolution



Online and in-person clinical programs to help you improve your health, lose weight, and feel better

Prevent and treat disease

→ Lower your risk for diabetes, cardiovascular disease, and other conditions

Live healthy

→ Manage stress, exercise more, eat and sleep better, and quit smoking



Nymbi



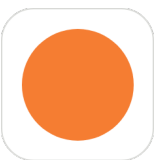
Kaia



Weight Watchers



Betr Health



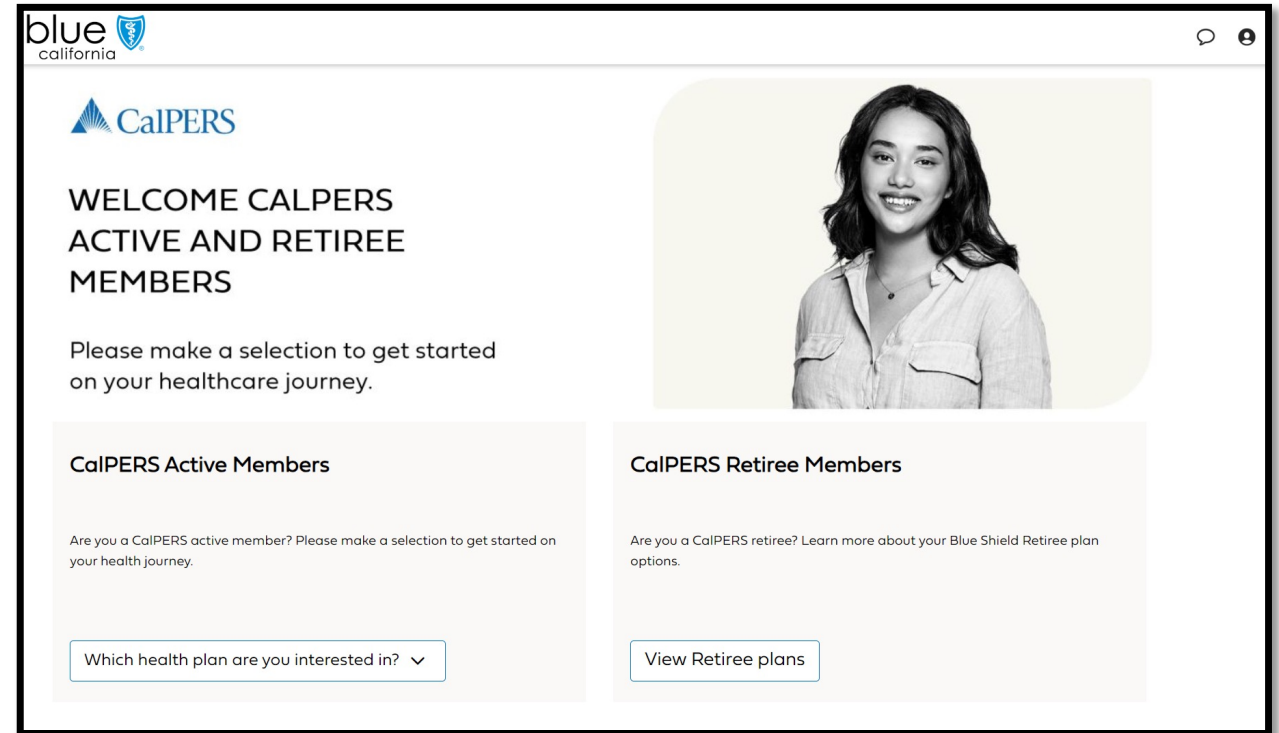
Headspace

[wellvolution.com](https://www.wellvolution.com)



# Access health plan information 24/7

- Overview of Blue Shield plans
- Links to find in-network doctors
- Plan benefit documents
- Details on programs & services



[blueshieldca.com/calpers](https://blueshieldca.com/calpers)



Thank you