

# **BRICK MASONS TRUST FUNDS**

## **Bricklayers Local No. 4 Southern California**

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### **SUMMARY OF MATERIAL MODIFICATIONS**

**TO:** All Plan Participants of the Brick Masons' Health and Welfare Fund

**FROM:** Board of Trustees

**RE:** Change from Blue Shield Access + HMO Plan to Blue Shield Trio HMO Plan,  
Effective May 1, 2019

**DATE:** January 2019

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In an effort to control increasing medical and prescription drug costs, the Blue Shield of California Access+ HMO Plan (Access + HMO Plan) will be replaced by the Blue Shield of California Trio HMO Plan (Trio HMO Plan), effective **May 1, 2019**. The Kaiser HMO Plan and the Fee for Service Indemnity Plan will remain unchanged.

The new Blue Shield of California Trio HMO Plan provides all the same benefits and coverage as the Access+ HMO Plan, with the exception of the choice of physicians and medical facilities. The Trio HMO Plan provides a more limited choice of medical providers than found under the Access+ HMO Plan. As a reminder, the below table provides a high-level outline of the benefits provided under the Trio HMO Plan. Those benefits remain unchanged from what are provided under the 2018 Blue Shield Access+ HMO Plan:

<b>Benefit</b>	<b>Blue Shield of California Trio HMO  (Effective May 1, 2019)</b>
Calendar Year Deductible	<b>\$0</b>
Calendar Year Out-of-Pocket Maximum	<b>\$1,500 Individual \$3,000 Family</b>

Physician Office Visit	<b>\$20 Copay</b>
Specialist Office Visit	<b>\$20 Copay</b>
Laboratory	<b>No Charge</b>
X-Ray	<b>No Charge</b>
Inpatient Hospitalization	<b>\$250 Copay</b>
Outpatient Surgery	<b>\$100 Copay</b>
Urgent Care	<b>\$20 Copay</b>
Ambulance	<b>\$100 Copay</b>
Emergency Room	<b>\$100 Copay</b>
Prescription Drugs	<b>\$10 Generic</b> <b>\$25 Preferred Brand</b> <b>\$40 Non-Preferred Brand</b> <b>2x Mail Order</b>

In connection with open enrollment, all plan participants will have the choice of enrolling in the new Trio HMO Plan, the Kaiser HMO Plan, or the Fee for Service Indemnity Plan. Participants who are currently enrolled in the Access+ HMO Plan and do not make a medical plan election during open enrollment will be automatically enrolled in the Blue Shield of California Trio HMO Plan, effective May 1, 2019, and will be issued a new member identification card and Evidence of Coverage booklet.

**For assistance with choosing a new primary care physician (PCP), plan participants who wish to enroll in the Trio HMO Plan may refer to the attachment. Plan participants who are currently enrolled in the Blue Shield Access+ HMO plan will receive more information from Blue Shield on whether their current PCP is in the Trio HMO network, and how to select a new PCP if their current PCP is not in the Trio HMO Plan network. If a PCP or other physician or facility is not a Blue Shield of California Trio HMO participating provider, participants enrolled in the Trio HMO Plan will be responsible for paying 100% of incurred medical and prescription drug claims on or after May 1, 2019.**

Please include this Summary of Material Modification with your current Summary Plan Description booklet (effective September 1, 2015). If you have any questions about your current benefits and eligibility, please contact the Trust Administrative Office at **(626) 646-1080**.

This document has been uploaded and is available on the participant website at [www.bac4cabenefits.org](http://www.bac4cabenefits.org)

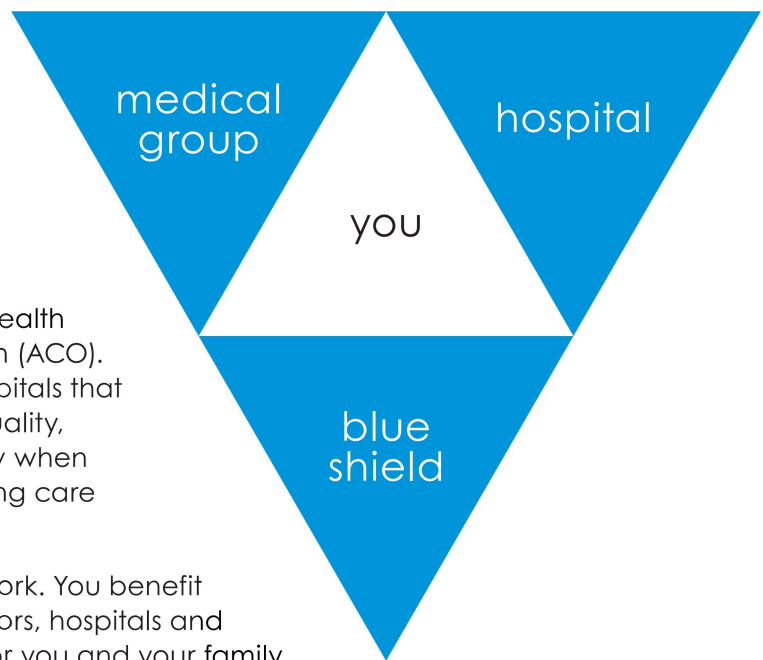
# trio HMO

## Trio HMO plans

At Blue Shield of California, we've put our powerful connections to work for you to create a new family of HMO plans: Trio HMO. These plans are focused on delivering choice, coordinated care and affordability.

Trio is powered by a new innovation in health care: the accountable care organization (ACO). An ACO is a network of doctors and hospitals that share responsibility for providing high-quality, coordinated care to you and your family when needed while lowering costs by delivering care more efficiently.

The patient is the focus of our ACO network. You benefit from stronger coordination among doctors, hospitals and Blue Shield for better health outcomes for you and your family.



### Designed with you in mind

In addition to quality doctors and hospitals, you've told us that you want the affordability and predictability of low copays, and low or no deductibles. Also, you want more personal support in staying healthy and when you have questions about using your plan or accessing the right care. Read on to learn about how Trio HMO plans deliver in all these areas.

## Provider network

Blue Shield's Trio ACO HMO Network extends throughout 24 California counties,\* and Trio HMO plans offer members access to a network of providers that includes all specialties and levels of care.

Similar to a traditional HMO plan, Trio HMO plans require members to select a primary care physician (PCP) to coordinate and direct their healthcare needs.

The Trio ACO HMO Network includes a subset of Independent Practice Associations (IPAs), medical groups and affiliated physicians from our Access+ HMO® network. See the *Evidence of Coverage* for a complete description of benefits, limitations and conditions of coverage of the plans.



## Find a doctor

As a Trio HMO member, you will have to choose a PCP from our network to be your primary healthcare provider. You will access most of your healthcare services through your PCP. When you do, you will pay just your copayment amount.

You and your covered family members may choose to have the same or different PCPs. If you do not select a PCP or designate a PCP for each of your dependents, then Blue Shield will choose one for you.

## Find out if your doctor or hospital is in our network

Finding the latest listing of PCPs, specialists, mental health providers, hospitals, dentists, vision care providers and pharmacies is easy. Visit *Find a Doctor* at [blueshieldca.com/NetworkTrioHMO](https://blueshieldca.com/NetworkTrioHMO), or call our Shield Concierge team.

## Continuity of your care

Your care is important to us. If you change your PCP during hospitalization, while you are pregnant or during the course of treatment, the quality and continuity of your care may be interrupted. So your selection of a new PCP or medical group/IPA will become effective on the first day of the month following your discharge from the hospital, the delivery of your baby or when it is medically appropriate to transfer your care.

The regional Blue Shield medical director must approve exceptions. For information about requesting approval for an exception, please contact Shield Concierge.

Trio ACO HMO Network is in 24 counties†			
Alameda	Nevada (partial)	San Diego (partial)	Santa Cruz
Contra Costa	Orange	San Francisco	Solano (partial)
El Dorado (partial)	Placer (partial)	San Joaquin	Stanislaus (partial)
Kern (partial)	Riverside (partial)	San Luis Obispo (partial)	Tulare (partial)
Los Angeles (partial)	Sacramento (partial)	San Mateo	Ventura (partial)
Marin (partial)	San Bernardino (partial)	Santa Clara	Yolo (partial)

\* Effective January 1, 2018, pending regulatory approval. Some counties may be partial. Please check the *Evidence of Coverage* (EOC) for a complete list of ZIP codes.

See the EOC for a complete description of benefits, exclusions, limitations and conditions of coverage of the plans. Please note that the Trio ACO HMO Network is subject to change. Please visit [blueshieldca.com/ACO](https://blueshieldca.com/ACO) for the most current listing of providers in the network.

† Enrolled employees and their dependents must live or work in the Trio ACO HMO plan service area to be eligible for coverage.

Please note that as of the production date of this brochure, details for the service area are still being finalized. Please visit [blueshieldca.com/ACO](https://blueshieldca.com/ACO) for the latest service area information for these plans.

## Urgent care

Urgent care centers (UCCs) offer attention for non-emergency situations when PCPs are not available, without incurring the higher expense of emergency room services.

It might make sense to visit a UCC for conditions such as:

- Colds, fevers, coughs and sore throats
- Flu symptoms and body aches
- Ear, nose, and throat symptoms and infections
- Sprains and strains
- Migraines and headaches
- Minor cuts and wounds
- Urinary tract infections
- Back problems
- Other minor infections and conditions

To find an urgent care center, go to *Find a Doctor* at **blueshieldca.com/NetworkTrioHMO**, use the Blue Shield app or call our Shield Concierge team.

## Fill a prescription

Our pharmacy network includes more than 5,600 pharmacies in California and 57,000 pharmacies nationally, including all major retail chains. To find a local network retail or specialty pharmacy, go to **blueshieldca.com**, click on *Find a Doctor* and then *Pharmacies*. Then look up a retail pharmacy or specialty pharmacy by name or location. Or, call the Shield Concierge team.

Simply present your Blue Shield ID member card at a retail network pharmacy to receive up to a 30-day supply of covered medications.

## Shield Concierge

Shield Concierge is Blue Shield's integrated service model designed to provide a personalized service experience for members covered by Blue Shield.



This program strives to improve and expand the member experience by resolving more inquiries during the first contact with the member and proactively identifying services specifically beneficial to the member. Blue Shield will partner with Trio HMO providers to resolve member issues and to connect members to their physician.

A team of professionals consisting of Shield Concierge representatives, registered nurses, social workers,

health coaches, pharmacy technicians and pharmacists is available to provide information to a member regarding benefits, doctors and specialists, coordination of care, case management, and questions on formulary and drug authorizations.

Shield Concierge offers extended customer service hours from 7 a.m. to 7 p.m., Monday through Friday, at **(855) 829-3566**.



Wellvolution®, the next generation of wellness programs, seamlessly connects having fun with healthy activity, and can be easily worked into even the busiest lifestyles. It's wellness at its core, connecting you to programs that blend social gaming, fun activities and rewards.

## How does it work?

By leveraging social connections and the latest online and mobile technologies with the mywellvolution.com platform, Wellvolution helps contribute to your well-being in a progressive, actionable way. It makes wellness easy and fun, resulting in positive diet and lifestyle choices that stick!

## Walkadoo

As a Trio HMO plan subscriber, you are eligible for a complimentary Fitbit Zip®, a wireless activity tracker that counts your steps throughout the day. Your spouse and/or dependents are eligible for Walkadoo® without this device. You can sign up online by going to [mywellvolution.com](http://mywellvolution.com).

## Well-Being Assessment

Take a quick and confidential assessment to receive a personalized report with suggestions for ways to improve your health.

## QuitNet

QuitNet®, the largest quit-smoking community in the world, provides peer support to those who want to quit smoking.

## Daily Challenge

With Daily Challenge®, receive a suggestion each day for one simple wellness-related task to help you live healthier.

## Diabetes Prevention Program

This program can help qualifying members lose weight, adopt healthier habits and reduce the risk of developing type 2 diabetes.

## Undo it with Ornish

Wellvolution partners with select providers (UCLA Health and St. Jude Medical Center) to offer the Ornish Program for Reversing Heart Disease for eligible heart disease patients. Dean Ornish, M.D., and colleagues have published multiple clinical trials demonstrating that intensive diet and lifestyle changes can not only prevent but also reverse even severe coronary artery disease with minimal use of drugs or surgery. Visit [www.ornish.com/undo-it](http://www.ornish.com/undo-it) to find out more.

## Discount programs

Get help saving money and living healthier with a wide range of discount programs\* including: Weight Watchers; membership with 24 Hour Fitness, ClubSport and Renaissance ClubSport; acupuncture, chiropractic services and massage therapy; and eye exams, frames, contact lenses and LASIK surgery. Learn more at [blueshieldca.com/hw](http://blueshieldca.com/hw).

\* These discount program services are not a covered benefit of your Blue Shield of California health plan, and none of the terms or conditions of the Blue Shield 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 should access those covered services prior to using the discount program.

Members who are not satisfied with products or services received from the discount program may use the grievance process described in their *Evidence of Coverage and Disclosure* (EOC&D) form. Blue Shield reserves the right to terminate this program at any time without notice.

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The Diabetes Prevention Program is provided by Solera Health, an independent company.

Access+ HMO and Wellvolution are registered trademarks of Blue Shield of California. Blue Shield and the Shield symbol are registered trademarks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans