

## Introduction to the BlueShield of California Health Plan

Trio ACO HMO Plans offer a limited selection of IPAs and medical groups to Members from which to choose. The IPAs and medical groups in Trio ACO HMO participate in accountable care organization collaborations with Blue Shield.

An Accountable Care Organization (ACO) serves as the provider network for this health plan. An ACO consists of a limited number of Plan Providers within a specific Service Area of counties, cities and zip codes. The Service Area for this health plan is described in further detail in this Evidence of Coverage.

It is important for Members to review the list of providers within the Trio ACO HMO Physician and Hospital Directory before enrolling in this health plan. In many areas, there may only be one (1) IPA or Medical Group from which to select a Personal Physician or to receive Covered Services. There also may be one Hospital in the Trio ACO within the Service Area.

This Blue Shield of California (Blue Shield) Evidence of Coverage describes the health care coverage that is provided under the Group Health Service Contract between Blue Shield and the Contractholder (Employer). A Summary of Benefits is provided with, and is incorporated as part of, this Evidence of Coverage.

Please read this Evidence of Coverage and Summary of Benefits carefully. Together they explain which services are covered and which are excluded. They also contain information about the role of the Personal Physician in the coordination and authorization of Covered Services and Member responsibilities such as payment of Copayments, Coinsurance and Deductibles.

Capitalized terms in this Evidence of Coverage have a special meaning. Please see the *Definitions* section for a clear understanding of these terms. Members may contact Blue Shield Customer Service with questions about their Benefits. Contact information can be found on the back page of this Evidence of Coverage.