BLUECARD WORLDWIDE®

"HOW DO I ACCESS MEDICAL CARE IN A FOREIGN COUNTRY?"

- Before you leave, contact your Blue Cross Blue Shield Plan for coverage details. Coverage outside the United States may be different.
- 2. Always carry your current Blue Cross Blue Shield Plan ID card.

3. In an emergency, go directly to the nearest hospital.

4. If you need to locate a doctor or hospital or need medical assistance services, call the BlueCard Worldwide Service Center at 1(800) 810-BLUE (2583) or call collect 1(804) 673-1177, 24 hours a day, seven days a week. An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization, if necessary.

5. If you need to be hospitalized, call your Blue Plan for pre-certification or pre-authorization. You can find the phone number on your Blue Plan ID card. Note: this number is different from the phone number listed above.

- 6. Call the BlueCard Worldwide Service Center at 1(800) 810-2583 or collect at 1(804) 673-1177 when you need inpatient care. In most cases, you should not need to pay upfront for inpatient care at participating BlueCard Worldwide hospitals except for the out-of-pocket expenses (non-covered services, deductible, co-payment and co-insurance) you normally pay. The hospital should submit your claim on your behalf.
- 7. You will need to pay upfront for care received from a doctor and/or non-participating hospital. Then complete a BlueCard Worldwide international claim form and send it with the bills(s) to the BlueCard Worldwide Service Center (the address is on the form). International claim forms are available from your Blue Plan, www.BCBS.com/bluecardworldwide, or the BlueCard Worldwide Service Center at 1(800) 810-2583 or collect at 1(804) 673-1177.

CLAIM FILING INFORMATION:

- 1. If the BlueCard Worldwide Service Center arranged your hospitalization, the hospital will file the claim for you; you will need to pay the hospital for the out-of-pocket expenses you normally pay.
- For outpatient and doctor care or inpatient care not arranged through the BlueCard Worldwide Service Center, you will need to pay the healthcare provider and submit an international claim form with original bills to the Service Center.
- International claim forms are available from your Blue Plan, the Service Center or on-line at www.bcbs.com/bluecardworldwide.

TO LEARN MORE ABOUT THE BLUECARD WORLDWIDE:

- 1. Call your Blue Cross Blue Shield Plan.
- 2. Visit www.BCBS.com/bluecardworldwide.
- 3. Call the BlueCard Worldwide Service Center at 1(800) 810-2583 or call collect at 1(804) 673-1177.

IMPORTANT:

Call the Bluecard Worldwide Service Center at 1(800) 810-BLUE (2583) or call collect at 1(804) 673-1177 to locate doctors and hospitals or obtain medical assistance services when outside the United States.

BLUECARD OUT OF STATE

PROTECTION WHEN TRAVELING OR LIVING OUTSIDE YOUR HOME STATE

You and your enrolled dependents may access PPO benefits when you're traveling or temporarily living outside your home state with the BlueCard program. The BlueCard also covers enrolled dependents, including students and family members, who temporarily reside outside your home state. To locate BlueCard providers, call BlueCard Provider Access at 1(800) 810-BLUE (2583).

BlueCard is not applicable to HMO plans or Medicare Supplement plans.