

Easy access to coverage – nearly everywhere



If you're away from home,
the BlueCard Program travels with you.

The BlueCard® Program gives you and your family access to covered services when you're away from home. The Blue Cross Blue Shield national PPO network has significant size advantage nationally. We partner with the largest number of providers: 97% of hospitals and 92% of physicians, and providers in more than 230 countries in the BlueCard Worldwide® Network, you have access to care wherever you go.

Using BlueCard is easy. When you receive care from a BlueCard provider in the United States, you:

- Simply show your Blue Shield ID card
- Do not have to complete any claim forms
- Do not have to pay up front for medical services, except for your usual out-of-pocket expenses (deductible, copayment, coinsurance, non-covered services)
- Receive an Explanation of Benefits from Blue Shield

How it works

For PPO, POS, or Active Choice Plan members

If you're a PPO (including Preferred Savings Plan), Point of Service (POS), or Active Choice®* plan member, you may use the BlueCard Program for access to covered benefits except dental and vision care, and prescription drugs. For more information on covered services, please refer to your *Evidence of Coverage* (EOC) or *Certificate of Insurance* (COI) booklet or call the Customer Service number that appears on your Blue Shield ID card.

You will need to get prior authorization for certain services, including inpatient surgeries, hospital stays, and outpatient surgeries. Your EOC or COI booklet shows services requiring prior authorization. A BlueCard provider may complete this process on your behalf. If a provider does not obtain prior authorization for you, contact the Customer Service number on your Blue Shield ID card for help.

* Active Choice plans, as well as some PPO and PSP plans, are underwritten by Blue Shield of California Life & Health Insurance Company.



For HMO plan members

HMO plan members have coverage for emergency and urgent care services, or authorized medical follow-up care, when they are out of their HMO service area. In case of a life-threatening emergency, go immediately to the nearest medical facility, and then get the necessary authorization when it's possible for you to do so.

For more information on all covered services, please refer to your EOC booklet, or call the Blue Shield Member Services number on your ID card.

Finding a provider

Locating a BlueCard provider wherever you are is easy, too. Just go to blueshieldca.com/findaprovider, and select the *Providers Outside of California* link. This takes you to the BlueCard Doctor and Hospital Finder on the BlueCard Program's website. Or you can call BlueCard at **(800) 810-BLUE (2583)**, seven days a week, 24 hours a day.

Please note that you can choose to visit any provider and are not required to access covered services through a BlueCard provider. However, if you see a provider who's not in the BlueCard Program, you may be responsible for a higher share of costs. A non-BlueCard provider may require full payment at the time of service. Plus, you may have to submit the claim yourself, since non-network providers aren't obligated to submit claims on your behalf.

Claims and payments

Your claim will be paid directly to the local participating BlueCard provider. We'll send you an Explanation of Benefits, which details what Blue Shield paid on your behalf. If you get care from a BlueCard provider, you don't need to send us your bill.

If you have any questions, go to blueshieldca.com, log on to *I'm a Member*, select the *I've Had Care* tab, and then click *Check Claims Status* to check the status of your Blue Shield claim. Or, call the Customer Service number on your Blue Shield ID card.



International travel

You can find providers in or near your foreign destinations by going to blueshieldca.com/findaprovider, and select *Coverage Outside U.S.* to be connected to BlueCard Worldwide. Or you can call the BlueCard Worldwide Service Center at **(800) 810-BLUE (2583)** from within the United States. If you're already outside the country, call collect at **(804) 673-1177**. In the event that there are no BlueCard providers in the country you're visiting, go to any provider, pay them directly for your healthcare services, and then submit the bill to us for reimbursement.

If you require inpatient care, call the BlueCard Worldwide Service Center collect at **(804) 673-1177** from outside the country or **(800) 810-BLUE (2583)** from within the United States. In most cases, you won't need to pay up front for inpatient care at BlueCard Worldwide hospitals, except the out-of-pocket expenses you'd normally pay. You should also contact the Customer Service number on your Blue Shield ID card to get medical authorization. The hospital should submit the claim on your behalf if it is a BlueCard provider.

If you're taking medication and plan to work or travel abroad, we suggest you obtain a sufficient supply of your regular prescription drugs to last the duration of your stay. If you need to get medication as a result of emergency treatment while traveling abroad, you will need to pay for it at that time and then submit the bill along with your completed international claim form for reimbursement.

Claims

All international claims should be submitted to us within one year from the date of service. You can download an international claim form at blueshieldca.com by logging on to *I'm a Member* and clicking on the *Download Forms* link under *I've Had Care*. Please mail your completed claim forms to:

Blue Shield of California
International Claims
P.O. Box 272550
Chico, CA 95927-2550