

BlueCard® PPO

A toothbrush is now your
second most important
travel necessity.

Anthem 



BlueCard PPO

Your health care benefits go where you go.

Anthem PPO Benefits and a Nationwide Network

Anthem Blue Cross and Blue Shield, one of the country's largest Blue Cross and Blue Shield licensed companies, has teamed with the Blue Cross and Blue Shield Association¹ to offer employees of large corporations special, nationwide access to Anthem health care benefits.

Anthem PPO

Anthem PPO is a preferred provider organization (PPO) health care benefit plan. Preferred provider organizations use a network of hospitals and doctors. With Anthem PPO, you have the choice to see any provider you wish, but your benefits cover more when you use network physicians.

BlueCard PPO

But what happens if you live or travel outside Anthem's Plan Area?^{*} That's where the BlueCard PPO program comes in. BlueCard PPO gives you access to Anthem PPO benefits all across the nation by uniting Anthem's network with those of other Blue Cross and Blue Shield licensed companies. In fact, more than 85 percent of all hospitals and physicians throughout the U.S. contract with Blue Cross and Blue Shield Plans.² The BlueCard program links them all.

As an Anthem PPO member, you pay less out of your pocket — and Anthem covers more — if you obtain care from Blue Plan network physicians and hospitals.

Coast-to-Coast coverage

A special "PPO in a suitcase" on your ID card helps doctors and hospitals recognize you as a BlueCard PPO member. That way, you get your PPO level of benefits when you live or travel outside Anthem's Plan Area.^{*}

Access made easy

Finding a PPO health care provider is easy. Simply pull out your ID card and call BlueCard AccessSM at (800) 810-BLUE (2583) for names and addresses of the nearest BlueCard PPO providers. You can also access the most current provider listing online at www.anthem.com.

Network physicians make life easier

While you have the freedom to choose a network or non-network doctor each time you need medical care, establishing a long-term relationship with a network physician you trust can offer you:

- more effective health care coordination
- a potential cost savings
- less paperwork hassle

An ounce of prevention

Preventive care for you and your covered family members is included with your Anthem PPO benefit plan. This care is aimed at keeping members healthy and productive. Anthem preventive care benefits include:

- well baby and well child care
- certain routine or periodic exams
- immunizations

In an emergency

With Anthem PPO, there is a distinction between an emergency and a need for urgent care. To ensure access to your benefits, you need to understand both. In either situation, there are different steps to take and we encourage you to review the differences so you'll be prepared.

Emergency care

Emergencies are medical conditions that, in the absence of immediate medical attention, could reasonably be expected by a prudent layperson to place a person's health in serious jeopardy. They reveal themselves by acute or severe symptoms.

During an emergency, immediately call 911 or go to an emergency room. You or a family member should contact Anthem within 24 hours (48 hours for Indiana members), or as soon as reasonably possible.

Urgent care

Urgent care situations are serious conditions that cannot reasonably be postponed for regularly scheduled care, but are not emergencies. In these cases, always call your physician first for advice about the appropriate treatment.

^{*}Anthem's Plan Area includes CA, CO, CT, GA, IN, KY, ME, MO, NV, NH, OH, VA and WI.

To open your BlueCard suitcase full of benefits ... call the Anthem Precertification Center at the number on your identification card.

Invite Your Benefits to Travel with You

Your Blue Plan ID card — with the “PPO in a suitcase” icon — is your key to getting Anthem benefits and savings.



By following the steps in the box at the right, your Anthem PPO health care benefits stay with you across virtually the entire country.

Precertification: the most important step

Precertification is when you get prior approval from Anthem for certain care and services. Precertification helps ensure that the services you receive take place in an appropriate setting and meet the medical necessity criteria of your health plan.

You are responsible for getting precertification. Even if your doctor offers to precertify care or equipment for you, we recommend you call to verify the precertification.

If you do not obtain precertification, you may be responsible for a non-compliance penalty, or the services may not be covered.

Emergency care

Precertification is not required for emergency treatment or admissions. However, you or a family member must notify Anthem within 24 hours (48 hours for Indiana members), or as soon as reasonably possible. If you do not notify Anthem, charges will be denied for services that we determine are not medically necessary.

Services and equipment that require precertification

Precertification is generally required for the following services. Refer to your Benefits Booklet for your Plan's exact list and requirements.

- Human organ and tissue transplants
- Inpatient admissions to hospitals and other covered facilities, except for childbirth
- Diagnostic services for Positron Emission Tomography (PET)
- Private-duty nursing services in the home setting
- Surgery performed as an outpatient for: Uvulopalatopharyngoplasty (UPPP) and plastic/reconstructive specific procedures
- Certain durable medical equipment/prosthetics: Special wheelchairs and hospital beds, powered prosthetics and custom-made orthotics/braces

We're Here to Help

If you have questions or need assistance, please call customer service. Our number is on the back of your ID card. We're here to help you get the most from your health care benefits.

Your Steps to Coast-to-Coast Care

1. Always carry your most current Blue Cross and Blue Shield ID card.
2. When you need health care, pull out your ID card and call BlueCard Access at (800) 810-BLUE (2583) for information on the nearest BlueCard PPO doctors and hospitals.
3. You are responsible for calling Anthem for precertification. Refer to the phone number on the back of your ID card.
4. When you arrive at the doctor's office or hospital, present your ID card and the doctor or hospital will verify your membership and coverage information.
5. After you receive medical attention, your claim is electronically routed to Anthem for processing through the Blue Cross and Blue Shield Plan in the state where services were rendered.
6. All BlueCard PPO doctors and hospitals are paid directly, relieving you of any hassle and worry. You will normally only need to pay for out-of-pocket expenses (non-covered services, deductible, copayment or coinsurance). Anthem will send you a detailed Explanation of Benefits report.



**For more information,
please visit [anthem.com](https://www.anthem.com).**

*1 An association of independent Blue Cross and Blue Shield Plans
2 Blue Cross Blue Shield Association, BlueCard® brochure, 2000*

For Administrative Services Only accounts, Anthem Blue Cross and Blue Shield provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims. This plan overview is intended to be a brief outline of coverage and is not a contract. In case of any conflict between this overview and the plan document, the provisions of the plan document will prevail.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In most of Missouri: RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. In Ohio: Community Insurance Company in Ohio. In Virginia: Anthem Health Plans of Virginia, Inc. (serving Virginia excluding the city of Fairfax, the town of Vienna and the area east of State Route 123.). In Wisconsin: Blue Cross Blue Shield of Wisconsin ("BCBSWI") underwrites or administers the PPO and indemnity policies; Compcare Health Services Insurance Corporation ("Compcare") underwrites or administers the HMO policies; and Compcare and BCBSWI collectively underwrite or administer the POS policies. Independent licensees of the Blue Cross Blue Shield Association. ® ANTHEM is a registered trademark. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.