



PPO benefits that go where you go

Whether vacationing in Hawaii, temporarily living on the eastern seaboard or on business in Africa, you're protected by the Power of Blue.

- Emergency care covered anywhere in the world
- Inpatient care services from international providers
- National and international access to prescription drug benefits

Power of Blue Covers Emergency Care 24/7

You're covered for emergency care 24-hours a day, seven days a week, regardless of your location.

If you have a medical emergency in the USA, call 911 (if services are available), and/or seek immediate medical attention at the closest emergency facility. If you are not admitted to the hospital, you may be billed for the emergency room copay. If admitted, the emergency room copay will be waived. If you're admitted, please have someone contact the Anthem Blue Cross Review Center within 48 hours of your admission. The Review Center's toll-free number is printed on your member ID card.

If you receive services from an emergency facility that belongs to the Blue Cross Blue Shield network, the provider will file the necessary claim forms for you. If you receive services from a non-network provider, you may need to pay for your emergency services when you receive them. You would then file claims to the local Blue Cross Blue Shield plan in the State where you received services, for reimbursement. Make sure you save all relevant statements to attach to your claim forms.

Protection when Traveling or Temporarily 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, just call BlueCard Provider Access toll-free at 1-800-810-BLUE (2583). For handy reference, the toll-free phone number is also printed on your ID card. If you have Internet access, you can find Blue Cross Blue Shield PPO providers on-line at www.bluecares.com, the Blue Cross Blue Shield Association's Web site. Simply complete the requested information to locate an area PPO provider. *Provider Finder* also contains hotlinks to maps that direct you to the provider's location. PPO providers generally do not require payment when you receive care (except office-visit copays and charges applied to the calendar year deductible) and submit claims for you.

Inpatient Services when Traveling Out of the Country

You may already know that Anthem Blue Cross PPO covers emergency services regardless of where you are in the world. Did you realize, however, that you may access international Blue Cross Blue Shield providers for inpatient services?

You can prepare for the unexpected by calling the BlueCard Provider Access toll-free at 1-800-810-BLUE (2583) before leaving the USA. A BlueCard coordinator will provide a list of participating hospitals available for inpatient services within several international cities. To access benefits, you simply present your Anthem Blue Cross member ID card. Aside from applicable copays, you will generally not need to pay for services when you receive care.

The Blue Cross Blue Shield Association is in the process of expanding their international provider network. For updated information, visit www.bluecares.com, or call BlueCard Provider Access toll-free at 1-800-810-BLUE (2583).

Please note: Your benefits may only cover emergency care services when you are outside the USA. Please refer to the Evidence of Coverage or Certificate for the details of your benefits.

Outpatient Emergency Care when You're Outside the USA

If you need emergency care when you're outside the USA, get the care you need at the closest emergency facility. If you are not admitted to the hospital, you may be asked to pay for emergency services when you receive care. Before you leave the emergency facility, please request an itemized bill, which you will complete and file a claim to Anthem Blue Cross for reimbursement of your out-of-pocket costs. Be sure to attach all relevant receipts for faster claim processing.

National and International Access to Prescription Drug Benefits

Regardless of where you are in the world, you retain access to your prescription drug benefits if the benefits are provided by Anthem Blue Cross.

FILLING PRESCRIPTIONS WITHIN THE USA

For the lowest out-of-pocket costs and highest level of convenience, have your prescription filled at a participating pharmacy. Many retailers with national locations participate in our pharmacy network, so finding a participating pharmacy is easy. If you need help, just call WellPointSM' Pharmacy Customer Service toll-free at the number printed on your member ID card. Be sure to show your member ID card when you get your prescription filled. This ensures low copays and no claim filing.

If you have a prescription filled at a non-participating pharmacy, you must pay for the prescription, then submit a claim for reimbursement. Be sure the pharmacist completes all necessary information on the claim form and that you attach all necessary receipts. In addition to the inconvenience of submitting a claim, your costs will likely be much higher at a non-participating pharmacy.

FILLING PRESCRIPTIONS OUTSIDE THE USA

If you need prescription medication while outside the USA, you will need to pay for the medication when your prescription is filled. Please ask the pharmacist for an itemized bill form, and make sure you save the receipt. Once you return to the USA, you will need to file a claim for reimbursement. In most situations, you will receive reimbursement at the participating pharmacy rate (which means you'll get the best possible price-breaks).

When and How to File a Claim

Most national and international providers who participate in Blue Cross Blue Shield networks conveniently file all necessary emergency and urgent care claims for our members.

However, if a provider insists that you pay for services when you receive care, please pay the provider and then file a claim for reimbursement. You can get claim forms on-line at www.bluecrossca.com. Click on *Member, Groups of 51 or More*, and the *Forms* hotlinks located in the blue navigation sidebar. You can also get claim forms from your employer or by calling Customer Service.

For faster claim processing, please make sure you include:

- Receipts for services
- Dates of services
- Procedure code or description of services (if possible)
- Provider's name

Take peace-of-mind with you in your travels—carry your Anthem Blue Cross member ID card with you at all times.

Bon voyage. Arrivederci. Adiós. And happy trails from Anthem Blue Cross!

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