



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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You can take your benefits with you

with the BlueCard® PPO and Blue Cross Global® Core programs

If you are away from home and you need care right away, you're covered. As an Anthem Blue Cross (Anthem) member, you have access to care across the country through the **BlueCard® PPO Program**. This includes **95% of doctors and 96% of hospitals in the U.S.**¹

To access care across the U.S., you can:



Call 911 or go to the nearest hospital in an emergency.*



Go to [anthem.com/ca](https://www.anthem.com/ca), log in and use the **Find a Doctor** tool to search for a BlueCard PPO Program doctor or hospital.



Use the Sydney Health mobile app to search for a BlueCard PPO Program doctor or hospital. You can receive turn-by-turn directions to the nearest doctor, urgent care center or hospital.



Call Member Services at the number on your ID card. They can help you find a doctor or hospital.

*You or a family member needs to call the Member Services number on your ID card within 24 hours (48 hours for members in Indiana) after going to the hospital or as soon as you can.

General tips for traveling

Here is what you need to know:

- Ask Member Services if your international benefits are different before leaving the country.
- Call Member Services to understand if you need to be preapproved for any type of care. The number is on your ID card.
- Save money by seeing a BlueCard program doctor or hospital. You only pay your usual out-of-pocket amounts (such as a deductible, your percentage of costs or copay). If you go to a doctor or hospital outside the program, you will need to pay the entire bill up front.
- Show your Anthem ID card so the doctor or hospital can check your benefits and send us a claim for processing.

Your member ID card is always with you



The “PPO-in-a-suitcase” symbol shows you can receive care from BlueCard PPO Program doctors and hospitals. You can also carry a digital ID card wherever you go. Find it by logging on to [anthem.com](https://www.anthem.com) or the Sydney Health mobile app.



Access care around the world

Use the **Blue Cross Global® Core Program**. It gives you access to preferred doctors and hospitals in 190 countries and territories around the world.²

To access care outside the U.S.:



Go straight to the nearest hospital in an emergency.



Go to **bcbsglobalcore.com** to search for a doctor or hospital.



Use the **Blue Cross Global Core app** to find a doctor or hospital.



Call the **Blue Cross Global Core Service Center** 24/7 at **1-800-810-2583 (BLUE)** or call collect at **1-804-673-1177**. They can help you set up a doctor visit or hospital stay.

Before you access care outside of the U.S.

Unless it's an emergency, please call the Global Core Service Center before accessing care outside the U.S. Global Core will work with the doctor and Anthem to approve and accept a Guarantee of Payment (GOP). If you receive care from a doctor or hospital that has not accepted a GOP:

1. You will need to pay up front in full for your care.
2. Download an international claim form at **bcbsglobalcore.com** or call Member Services at the number on your ID card for help.
3. Fill out the claim form and send it with the original bills to the Blue Cross Global Core Service Center. You can submit claims through the mobile app, email or postal mail.

Your health benefits are your travel companion. They go where you go, so you will never have to worry about coverage when you're away from home.

You can download the Blue Cross Global Core app today

With the app, you can:

- Search for a doctor or hospital.
- Submit claims.
- Find help with medical terms and phrases for many symptoms translated — and even use an audio feature to play the translation.
- Find a drug's generic name, local brand name and check whether it's available.
- Receive information about how to find and contact a U.S. embassy.



¹ Blue Cross Blue Shield Association website, *The Blue Cross Blue Shield System* (accessed February 2020): bcbs.com/about-us/the-blue-cross-blue-shield-system.

² GeoBlue® website, *More than 20 years as a leader in international healthcare* (accessed February 2020): about.geo-blue.com. The Blue Cross Global Core program was formerly known as BlueCard Worldwide®. Blue Cross, Blue Shield, the Blue Cross and Blue Shield symbols, BlueCard, BlueCard Worldwide, and Blue Cross Blue Shield Global are trademarks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies.

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