

Healthcare coverage wherever you go.

When you're a Blue Cross Blue Shield Plan member, you take your healthcare benefits with you—across the country and around the world. The BlueCard Program gives you access to doctors and hospitals almost everywhere, giving you the peace of mind that you'll be able to find the healthcare provider you need.



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To learn more about the BlueCard Program, call your local Blue Cross Blue Shield Plan or visit www.BCBS.com.

Important

Visit the BlueCard Doctor and Hospital Finder at www.BCBS.com or call BlueCard Access at 1.800.810.BLUE (2583) to locate doctors and hospitals outside of your Blue Plan's service area in the United States.

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Blue Cross, Blue Shield, the Blue Cross and Blue Shield symbols, BlueCard and BlueCard Worldwide are registered service marks of the Blue Cross Blue Shield Association, an association of independent Blue Cross Blue Shield Plans.

The BlueCard
Now, Home Is Where The Card Is

The BlueCard[®] Program

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Across the country
and around the world...
We've got you covered.

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The BlueCard® Program

You have the freedom of choice

As a Blue Cross Blue Shield Plan member, you have more freedom to choose the doctors and hospitals that best suit you and your family. Your membership gives you a world of choices. Within the United States, you're covered whether you need care in urban or rural areas. Outside of the United States, you have access to doctors and hospitals in more than 200 countries and territories around the world through the BlueCard Worldwide Program.

With the BlueCard Program, you can locate doctors and hospitals quickly and easily. With your Blue Cross Blue Shield Plan ID card handy, do the following:

- 1. Visit the BlueCard Doctor and Hospital Finder at www.BCBS.com to locate doctors and hospitals, along with maps and directions to find them.

— OR —

- 2. Call BlueCard Access® at 1.800.810.BLUE (2583) for the names and addresses of doctors and hospitals in the area where you or a covered dependent need care.

If you're a PPO member, always use a BlueCard PPO doctor or hospital to make sure you receive the highest level of benefits.

Designed to save you money

In most cases, when you travel or live outside your Blue Cross Blue Shield Plan's service area, you can take advantage of savings the local Blue Plan has negotiated with doctors and hospitals in the area. For covered services, you should not have to pay any amount above these negotiated rates.

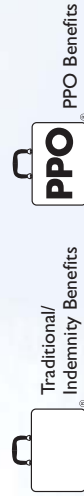
Take charge of your health, wherever you are



Within the United States

- 1. Always carry your current Blue Cross Blue Shield Plan ID card.
- 2. **In an emergency, go directly to the nearest hospital.**
- 3. To find nearby doctors and hospitals, call BlueCard Access at 1.800.810.BLUE (2583) or visit the BlueCard Doctor and Hospital Finder at www.BCBS.com.
- 4. Call your Blue Plan for pre-certification or prior authorization, if necessary. The phone number is located on your Blue Plan ID card. **Note: This phone number is different from the BlueCard Access number mentioned above.**

- 5. When you arrive at the participating doctor's office or hospital, show the provider your ID card. The provider will identify your benefits through one of these symbols:



After you receive care, in most cases, you should:

- not have to complete any claim forms
- not have to pay upfront for medical services, except for the usual out-of-pocket expenses (non-covered services, deductible, co-payment and coinsurance)
- receive an explanation of benefits from your Blue Plan.

Around the world



- 1. Verify your international benefits with your Blue Plan before leaving the United States. Coverage may be different outside the country.

- 2. Always carry your current Blue Plan ID card.
- 3. **In an emergency, go directly to the nearest hospital.**
- 4. **Call the BlueCard Worldwide Service Center at 1.800.810.BLUE (2583) or collect at 1.804.673.1177, 24 hours a day, seven days a week for information on doctors, hospitals, and other healthcare professionals or to receive medical assistance services around the world.** An assistance coordinator, in conjunction with a medical professional, will help arrange a doctor's 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 when you need inpatient care. In most cases, you should not need to pay upfront for inpatient care at participating hospitals except for the usual out-of-pocket expenses. 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 an international claim form and send it with the bill(s) to the BlueCard Worldwide Service Center (the address is on the form). The claim form is available from your Blue Plan, the BlueCard Worldwide Service Center, or on-line at www.bcbs.com/bluecardworldwide.