

The BlueCard[®] Program

**Wherever you go,
you're covered.**

Across the country.

Around the world.

You take your health
care coverage
with you.



azblue.com

Wherever you go, your health care coverage goes with you.

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

You have the power to choose what's right.

As a Blue 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. More than 85 percent of all doctors and hospitals throughout the U.S. contract with Blue Cross Blue Shield Plans. Whether you need care in urban or rural areas, you're covered. Outside the U.S., you have access to doctors and hospitals in more than 200 countries.

With the BlueCard program, you can locate doctors and hospitals quickly and easily. Have your Blue Plan ID card handy, and do one of the following:

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

-OR-

- Call BlueCard Access at 1-800-810-BLUE 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, be sure to use a BlueCard PPO doctor or hospital to make sure you receive the highest level of benefits.

Designed to keep you healthy and save you money.

In many cases, when you travel or live outside your Blue Plan's service area, you can take advantage of savings the local Blue Plan has negotiated with area doctors and hospitals. You should not have to pay any amount above these negotiated rates. Also, you should not have to complete a claim form or pay up front for your health care services, except for those out-of-pocket expenses you'd pay anyway (e.g., noncovered services, deductibles, copayments and coinsurance).

Wherever you are, take charge of your health.

Within the U.S.

1. Always carry your current Blue Plan ID card for easy reference and access to service.
2. In an emergency, go directly to the nearest hospital.
3. To find names and addresses of nearby doctors and hospitals, visit the BlueCard Doctor and Hospital Finder at bcbs.com, or call BlueCard Access at 1-800-810-BLUE.
4. Call your Blue Plan for precertification or prior authorization, if necessary. (Refer to the phone number on your Blue Plan ID card—it's different from the BlueCard Access number listed in the previous step.)
5. When you arrive at the participating doctor's office or hospital, simply present your Blue Plan ID card. If you are a PPO member, the doctor will recognize the  logo, ensuring that you will receive the PPO level of benefits.

After you receive care, you should not have to complete any claim forms. Nor should you have to pay up front for medical services (other than the usual out-of-pocket expenses such as noncovered services, deductibles, copayments and coinsurance). Your Blue Plan will send you a complete explanation of benefits.

Around the world.

Like your passport, you should always carry your Blue Plan ID card when traveling or living abroad. The BlueCard Worldwide program provides medical assistance services and access to doctors, hospitals and other health care professionals around the world. When outside the U.S., follow the same simple process as when you're home, with the following exceptions:

- In most cases, you should not need to pay up front for inpatient care at BlueCard Worldwide hospitals. You are responsible for the usual out-of-pocket expenses (e.g., noncovered services, deductibles, copayments and coinsurance). The hospital should submit your claim.
- You pay the doctor or hospital for inpatient care at non-BlueCard Worldwide hospitals, for outpatient hospital care and for other medical services. Afterward, you should complete an international claim form and send it to the BlueCard Worldwide Service Center. Claim forms are available from your Blue Plan or at bcbs.com.

Take advantage of these added features when outside the U.S.:

You can call 1-800-810-BLUE (or collect at 1-804-675-1177) 24 hours a day, seven days a week, for information on doctors, hospitals and other health care professionals, or to receive medical assistance services around the world.

A medical assistance coordinator, in conjunction with a medical professional, will make an appointment with a doctor or arrange hospitalization, if necessary.

Coverage varies between Blue Cross Blue Shield Plans, so be sure to check with your local Plan before leaving the U.S.

To learn more about the BlueCard program, call your local Plan or visit bcbs.com.

Important

To locate a doctor or hospital when you need care outside your Plan's service area, visit the BlueCard Doctor and Hospital Finder at bcbs.com or call BlueCard Access at 1-800-810-BLUE.

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Discover all the shades of Blue.



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