

# Across the Country and Around the World ... We've Got You Covered

As a BlueChoice HealthPlan member, you take your health care benefits with you — across the country and around the world. 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 the U.S., you have access to doctors and hospitals around the world through the Blue Cross Blue Shield Global® Core program.

### Designed to save you money

In most cases, when you travel outside your provider network, you can take advantage of savings the local Blue® Plan has negotiated with its doctors and hospitals. For covered services, you should not have to pay any amount above these negotiated rates and any applicable out-of-pocket expenses.

To find doctors and hospitals wherever you or a covered dependent need care, you can:



• Visit www.BlueChoiceSC.com, and select Find Care.



Call BlueCard Access® at 800-810-BLUE (2583).
Have your member ID card handy.

BlueCard<sub>®</sub>

## Take charge of your health, wherever you are.

#### In the U.S.:

- Always carry your current member ID card.
- If you're a preferred provider organization (PPO) member, always use a BlueCard PPO doctor or hospital to receive the highest level of benefits.
- Call us for prior authorization, if necessary. Refer to the phone number on the back of your member ID card.
- When you arrive at the participating doctor's office or hospital, show the provider your ID card. He or she will identify your benefit level through one of these symbols:





PPO Benefits

#### After you receive care, you should:

- Not have to complete any claim forms.
- Not have to pay upfront for medical services, except for the out-of-pocket expenses, such as noncovered services, deductible, copayment and coinsurance you normally pay.
- Receive an Explanation of Benefits from BlueChoice®.

#### Around the world:

- Always carry your current member ID card.
- Before you travel, contact Member Services at the phone number listed on the back of your member ID card for coverage details. Coverage outside the U.S. may be different.

• If you need medical assistance, call the Service Center for Blue Cross Blue Shield Global Core at 800-810-BLUE, or call collect at 804-673-1177, 24/7. An assistance coordinator, in conjunction with a medical professional, will arrange a doctor's appointment or hospitalization, if necessary.

Inpatient claim: Call the Blue Cross Blue Shield Global Core Service Center if you need inpatient care. In most cases, you should not need to pay upfront for inpatient care, except for the out-of-pocket expenses, such as noncovered services, deductible, copayment and coinsurance you normally pay. The hospital should submit the claim on your behalf.

In addition to contacting the Service Center, call us for prior authorization. Refer to the phone number on the back of your member ID card. **Note:** This number is different from the Service Center phone numbers listed above.

Professional claim: You may need to pay upfront for care received from a doctor and/or hospital. Complete a Blue Cross Blue Shield Global Core International claim form and send it with the bill(s) to the Service Center at the address on the form. You can also submit your claim online. The claim form is available at www.BCBSGlobalCore.com.

In an emergency, go directly to the nearest hospital.

Focus on life. Focus on health. Stay focused.



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