

# Take your benefits with you

## With the BlueCard® PPO and Blue Cross Blue Shield Global Core programs

What happens if you're away from home and you need care right away? As an Anthem Blue Cross and Blue Shield (Anthem) member, you have access to care across the country through the **BlueCard® PPO Program**. This includes **92% of doctors and 96% of hospitals in the U.S.**<sup>1</sup>

If you're outside the U.S., you can use the **Blue Cross Blue Shield Global Core Program**. It gives you access to doctors and hospitals in over 190 countries and territories around the world.<sup>2</sup>

### Traveling?

#### Here's what you need to know

- Before leaving the country, ask Member Services if your international benefits are different.
- Ask for approval before getting care. This is "precertification" and helps you find care covered by your plan. To see if you need precertification, call Member Services at the number 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 deductible, your percentage of costs or copay). If you go to a doctor or hospital outside the program, you'll need to pay the entire bill up front.
- Show your Anthem ID card so they can check your benefits and send us a claim for processing.

### How to access care across the U.S.



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



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



Use the **Anthem Anywhere app** to search for a BlueCard PPO Program doctor or hospital. Get 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 need 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.



#### Remember to carry your ID card

The "PPO-in-a-suitcase" symbol shows you can get care from BlueCard PPO Program doctors and hospitals.

# How to access care around the world

The Blue Cross Blue Shield Global Core Program gives you benefits when you travel outside the U.S.



## If you're outside the U.S. and need care, you can:



Go straight to the nearest hospital in an emergency.



Go to [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com) to search for a doctor or hospital.



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



Call the Blue Cross Blue Shield 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.



Download the Blue Cross Blue Shield Global Core app today

With the app, you can:

- Search for a doctor or hospital.<sup>3</sup>
- Get medical terms and phrases for many symptoms translated – and even use an audio feature to play the translation.<sup>3</sup>
- Find a drug's generic name, local brand name and if it's available.
- Get information about how to find and contact a U.S. embassy.



## What if you get care from a doctor or hospital who is not part of the Blue Cross Blue Shield Global Core Program?

1. You will need to pay up front in full for your care.
2. Download an international claim form at [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com) or get a form by calling Member Services at the number on your ID card.
3. Fill out the claim form and send it with the original bills to the Blue Cross Blue Shield Global Core Service Center.

1 Blue Cross Blue Shield Association website, *About Blue Cross Blue Shield Association* (accessed January 2016): [bcbs.com/about-the-association/](http://bcbs.com/about-the-association/).

2 Blue Cross Blue Shield Association website, Blue Facts: *Healthcare Coverage Designed For Your Community, Accessible Across The Country* (accessed January 2016): [bcbs.com/healthcare-news/press-center/blue-facts.html](http://bcbs.com/healthcare-news/press-center/blue-facts.html).

3 Using the BlueCard Worldwide app itself does not require an internet connection. However, using GPS for mapping or downloading an audio translation does require an internet connection.

The Blue Cross Blue Shield Global Core program was formerly known as BlueCard Worldwide®.

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