Healthcare coverage wherever you go.

When you are a BluesM member, you take your healthcare benefits with you when you are abroad. Through the BlueCard Worldwide Program, you have access to medical assistance services, doctors and hospitals around the world.



BlueCard Worldwide[®]

For healthcare outside of the United States:

- Verify your international benefits with your Blue Plan before leaving the United States; benefits may be different outside the country.
- 2. Always carry your Blue identification card.
- 3. In an emergency, go directly to the nearest hospital. If hospitalized, call the BlueCard Worldwide Service Center.
- 4. For non-emergency inpatient medical care, you must call the BlueCard Worldwide Service Center to arrange cashless access to a BlueCard Worldwide hospital. The Service Center can also provide information on doctors.

BlueCard Worldwide Service Center: 1.800.810.2583 or collect: 1.804.673.1177.

 Call your Blue Plan for precertification/ preauthorization, if required. Refer to the phone number on the back of your Blue ID card. Important

Call the BlueCard Worldwide[®] Service Center at 1.800.810.BLUE (2583) or call collect at 1.804.673.1177 to locate doctors and hospitals, or obtain medical assistance services when outside the United States.

The Blue Card®

Now, Home Is Where The Card Is[®]

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

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BlueCard Worldwide®

Healthcare coverage when you are traveling or living abroad.





"What do I do if I need medical care in a foreign country?"

To take advantage of the BlueCard Worldwide Program, whether you are traveling or living abroad, please follow these steps:

- Before you leave, contact your Blue Plan for coverage details. Coverage outside the United States may be different.
- 2. Always carry your current Blue[™] ID card.
- **3.** In an emergency, go directly to the nearest hospital.

PASSPORT

- 4. If you need to locate a doctor or hospital, or need medical assistance services, call the BlueCard Worldwide Service Center at 1.800.810.BLUE (2583) or call collect at 1.804.673.1177, 24 hours a day, seven days a week. An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization, if necessary.
- 5. Call the BlueCard Worldwide Service Center at 1.800.810.2583 or collect at 1.804.673.1177 when you need inpatient care. In most cases, you should not need to pay upfront for inpatient care at BlueCard Worldwide hospitals except for the out-ofpocket expenses (noncovered services, deductible, copayment and coinsurance) you normally pay.The hospital should submit your claim on your behalf.

In addition to contacting the BlueCard Worldwide Service Center, call your Blue Plan for precertification or preauthorization. Refer to the phone number on the back of your Blue ID card. *Note: this number is different from the phone number listed above.*

6. You may need to pay upfront for care received from a doctor and/or hospital. Then complete a BlueCard Worldwide 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, online at www.BCBS. com/bluecardworldwide, or the BlueCard Worldwide Service Center.

To learn more about BlueCard Worldwide:

- Call your Blue Plan.
- Visit www.BCBS.com/bluecardworldwide.
- Call the BlueCard Worldwide Service Center at 1.800.810.2583 or collect at 1.804.673.1177.

Please tear out this card and carry it with you when you travel overseas.

"How do I file a claim?"

To file a claim please do the following:

- If the BlueCard Worldwide Service Center arranged your hospitalization, the hospital will file the claim for you. You will need to pay the hospital for the out-of-pocket expenses you normally pay.
- 2. For outpatient and doctor care, or inpatient care not arranged through the BlueCard Worldwide Service Center, you will need to pay the healthcare provider and submit a BlueCard Worldwide International claim form with original bills to the BlueCard Worldwide Service Center.
- 3. International claim forms are available from your Blue Plan, the Service Center or online at www.bcbs.com/bluecardworldwide.

BlueCard Worldwide Service Center: 1.800.810.2583 or collect: 1.804.673.1177