



Peace of mind is something your employees can travel with anywhere they go.

BlueCard® PPO and BlueCard Worldwide® programs feature health care benefits that travel with your employees

Through the BlueCard PPO and BlueCard Worldwide programs, your employees can take comfort in the fact that they can access in-network doctors and hospitals throughout the United States, as well as around the world.

Coverage in the United States

BlueCard PPO gives them access to their PPO benefits when they use doctors and hospitals that contract with Blue Cross and/or Blue Shield in other states. We're talking about 90% of hospitals and around 80% of doctors across the country.¹ The BlueCard program links them all together as one big network.

Coverage around the globe

For travel abroad, the BlueCard Worldwide program gives your employees access to doctors and hospitals in more than 200 countries and territories around the world.²

BlueCard also helps your employees save money

Just like when they seek care at home, your employees may pay less out of pocket – and we may cover more services – when they receive care from network doctors and hospitals that are in a Blue plan.

1 Blue Cross and Blue Shield Association <http://www.bcbs.com/about>
2 Blue Cross and Blue Shield Association



HEALTH | DENTAL | VISION | LIFE | DISABILITY

anthem.com

Coast-to-coast coverage with BlueCard PPO

The “PPO in a suitcase” picture on your employees’ member ID card is recognized by doctors and hospitals across the country. It identifies your employees as BlueCard PPO members so they can access their PPO benefits in their local area and when they travel.

Access made easy

Finding a PPO doctor or hospital is easy. Your employees simply call the number on the back of their ID card to get names and addresses of the nearest BlueCard PPO doctors and hospitals. Or, they can look them up online at anthem.com.

Network doctors make life easier

While your employees can choose in-network or out-of-network doctors each time they need medical care, having a long-term relationship with one network doctor has its advantages like:

- ▶ One doctor who knows them and can manage all of their health care
- ▶ A chance to save money
- ▶ Less paperwork

If your employees have an emergency while traveling

There’s a difference between an emergency and a need for urgent care. Your employees should understand this difference and know how to access care in each case.

Emergency care

Emergencies are medical conditions that pose a serious risk to someone’s health. Here are a few questions your employees should ask themselves:

- ▶ Are my symptoms severe and/or life-threatening?
- ▶ Did they occur suddenly and without warning?

- ▶ Is there excessive bleeding, extreme pain, shortness of breath or broken bones?
- ▶ Using my best judgment, do I believe there may be serious impairment to bodily functions or serious dysfunction of a bodily organ/part without immediate medical attention?

If the answer is “yes” to any of these questions, employees should call 911 or go to the nearest emergency room.

Urgent care

Urgent care is for medical symptoms, pain or conditions that need immediate medical attention but aren’t severe or life-threatening. Think earache, sore throat, rash, sprained ankle, flu and fever of 104° and lower.

When your employees need to call us before they seek medical care

Sometimes, we ask that your employees call us before they get certain care or services so that we can be sure they get the right care in the right setting. This is called precertification.

Emergency care doesn’t require precertification, but we still need to know about it

Precertification is not required for emergency treatment or admissions, but we do need to know about them. The employee or a relative must notify us within 24 hours (48 hours for members in Indiana) or as soon as possible. Employees who don’t notify us may have to pay more if we determine that certain services weren’t medically necessary.

Services and equipment that need precertification

Precertification is generally required for the following services. Your employees should refer to their Benefits Booklet for their plan’s exact list and requirements.

- ▶ Human organ and tissue transplants
- ▶ Hospital stays and stays at other facilities, except for childbirth
- ▶ Diagnostic services for Positron Emission Tomography (PET)

- ▶ Private-duty nursing services at home
- ▶ One-day surgery for: Uvulopalatopharyngoplasty (UPPP) and certain plastic/reconstructive procedures
- ▶ Certain durable medical equipment/prosthetics including special wheelchairs and hospital beds, powered prosthetics and custom-made orthotics/braces

Your employees are responsible for getting precertification. Even if their doctor offers to do it for them, it's a good idea for your employees to call us and confirm.

How the process works when employees need care while traveling in the U.S.

- ▶ Your employees should always carry their current ID card.
- ▶ When they need health care, your employees should call the number on the back of their ID card to find the nearest BlueCard PPO doctors and hospitals.
- ▶ Your employees are responsible for calling us for precertification. They should refer to the phone number on their ID card.
- ▶ When they get to the doctor's office or hospital, your employees should present their ID card, and the doctor or hospital will verify their membership and coverage information.
- ▶ After your employees receive care, the claim is electronically sent to us for processing through the Blue Cross and Blue Shield plan in the state where the services were rendered.
- ▶ BlueCard PPO doctors and hospitals are paid directly, and your employees normally only need to pay for out-of-pocket expenses (noncovered services, deductible, copay or coinsurance). They'll receive a detailed Explanation of Benefits summary showing how the claim was processed.

Coverage abroad with BlueCard Worldwide

Whether traveling or living outside of the United States, your employees can use the BlueCard Worldwide program whenever they need medical care.

Here's how the process works when employees need care while traveling or living abroad

- ▶ Before leaving the United States, employees should call the customer service number on the back of their ID cards to find out exactly how they're covered abroad.
- ▶ Your employees should always carry their current member ID card.
- ▶ In an emergency, employees should go to the nearest hospital.
- ▶ If your employees need help finding a doctor or hospital, or have any questions about getting care abroad, they should call the BlueCard Worldwide service center toll free at **800-810-BLUE (2583)** or collect at **804-673-1177**, 24 hours a day, seven days a week.
 - ▶ An assistance coordinator, together with a medical professional, will arrange a doctor's appointment or hospital stay, if necessary.
- ▶ If employees need to be admitted to the hospital, they should call the BlueCard Worldwide service center toll free at **800-810-BLUE (2583)** or collect at **804-673-1177**.
 - ▶ In most cases, payment shouldn't be required up front, except for normal out-of-pocket expenses (non-covered services, deductible, copay and coinsurance).

- ▶ The hospital should submit a claim for the employee.
- ▶ Besides contacting the BlueCard Worldwide service center, employees should call the customer service number on their ID card for precertification. Note: This number is different from the phone number listed above.
- ▶ Employees will need to pay up front for care received from an out-of-network doctor and/or out-of-network hospital. Then, they'll have to fill out a BlueCard Worldwide 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 online at BCBS.com/bluecardworldwide or from the BlueCard Worldwide service center.

We're here to help

If your employees have questions, they can call the customer service number on the back of their ID cards. We'll be happy to help them understand their BlueCard benefits and how to use them.

To learn more about how BlueCard PPO and BlueCard Worldwide can protect your employees when they're away from home, contact your Anthem representative.

Employees can learn more about BlueCard PPO and BlueCard Worldwide by:

- ▶ Calling the customer service number on their ID card.
- ▶ Visiting BCBS.com/bluecardworldwide.
- ▶ Calling the BlueCard Worldwide service center toll free at 800-810-2583 or collect at 804-673-1177.



Anthem Blue Cross and Blue Shield is the trade name of: In Colorado and Nevada: Rocky Mountain Hospital and Medical Service, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE[®] Managed Care, Inc. (RIT), Healthy Alliance[®] Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. In Ohio: Community Insurance Company. In Wisconsin: Blue Cross Blue Shield of Wisconsin ("BCBSWI"), which underwrites or administers the PPO and indemnity policies; CompCare Health Services Insurance Corporation ("CompCare"), which underwrites or administers the HMO policies; and CompCare and BCBSWI collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. [®] ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.