

## BlueCard Worldwide®

### Your passport to health care outside the U.S.

As an Anthem Blue Cross and Blue Shield member, you take your health benefits with you when you travel outside the U.S. Through the BlueCard Worldwide® Program, you can get help finding doctors and hospitals in nearly 200 countries and territories around the world.\*

#### Do I need to pay up front for care?

Usually, you don't have to pay up front for inpatient care at participating BlueCard Worldwide hospitals. But you do have to pay fees you normally pay. This includes paying for services not covered by your benefits, deductibles, copays and coinsurance. The hospital should send us your claim for you.

However, you will need to pay up front for care that you got from a doctor and/or nonparticipating hospital. See below for how to file a claim.

#### How do I file a claim?

1. If the BlueCard Worldwide Service Center helped you get into a hospital, the hospital will file the claim for you. You will need to pay the hospital for the out-of-pocket fees you normally pay.
2. For outpatient (no overnight stay at a hospital) and doctor care, or inpatient care you did not get through the BlueCard Worldwide Service Center, you will need to pay the doctor or hospital and send an international claim form with original bills to the Service Center.
3. You can get an international claim form by calling the Customer Service number on your ID card or by going online at [bluecardworldwide.com](http://bluecardworldwide.com).

\*Blue Cross and Blue Shield Association. *Coverage Home and Away* (accessed April 2013): [bcbs.com/already-a-member/coverage-home-and-away.html](http://bcbs.com/already-a-member/coverage-home-and-away.html)

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#### BlueCard Worldwide® Program

##### What if I need medical care in a foreign country?

1. Call the Customer Service number on your ID card for coverage details before leaving the U.S. Benefits (the health services we offer) may not be the same outside the country.
2. Always carry your ID card.
3. In an emergency, go straight to the nearest doctor or hospital. If you end up in a hospital, call the BlueCard Worldwide Service Center at the number below.
4. If you need to find a doctor or hospital, call the BlueCard Worldwide Service Center at **800-810-BLUE (2583)**, or call collect at **804-673-1177**. You can call 24 hours a day, seven days a week. Representatives can help you set up a doctor visit or hospital stay.
5. If you need precertification or preauthorization, call the Customer Service number on your ID card.

Cut out this information and carry it with you when traveling outside the U.S.

