AcademicBlue℠

BlueCard® PPO

Your health coverage goes with you

Use BlueCard PPO when you're away from home

With **AcademicBlue** student health insurance, you have access to independent doctors, hospitals and other providers who have contracted with Blue Cross and Blue Shield (BCBS) Plans. BCBS is one of the most trusted and respected names in the health care benefits industry.

With BlueCard PPO, you have medical coverage nationwide. BCBS plans throughout the country have established PPO networks of independently contracted doctors, hospitals and other health care providers. These extensive provider networks are the key to the BlueCard PPO program.

How BlueCard PPO works

1. Always carry your current Blue Cross and Blue Shield ID card.
2. When you're outside your local plan service area and need health care, refer to your ID card and call BlueCard® Access at **800-810-BLUE (2583)** for information on the nearest PPO doctors and hospitals. In an emergency, go to the nearest hospital.
3. To find a nearby doctor or hospital, call BlueCard Access at **800-810-BLUE (2583)** or visit the BlueCard National Doctor and Hospital Finder at **bcbs.com.**
4. You are responsible for calling your local BCBS plan for pre-certification, when necessary. Refer to the pre-certification phone number on your ID card, as it differs from the BlueCard Access number.
5. When you arrive at the doctor's office or hospital, present your ID card. The doctor or hospital will verify your membership and coverage information.
6. After you receive medical attention, the provider routes your claim to your local plan for processing. Doctors and hospitals are paid directly, so you won't have any paperwork.
7. You should not have to pay up front for medical services, except for the usual out-of-pocket expenses (non-covered services, deductibles, copayment or coinsurance). Your local BCBS plan will provide you with an Explanation of Benefits (EOB).

With **AcademicBlue,** you can enjoy peace of mind in knowing you have access to network providers when you travel. PPO℠

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BlueCard PPO Highlights

Freedom to choose – With BlueCard PPO, you have the freedom to choose your provider. When using contracting providers, you will receive network benefits for many services. If you choose providers who are out of network, however, you will not receive the maximum benefits allowed under your health care benefit plan.

Available care coast to coast – Whether you're at home or traveling, information you need about the BlueCard PPO program is just a phone call away. When medical services are needed outside your local plan service area, you may obtain information about PPO network providers and hospitals by calling the Customer Service telephone number on the back of your ID card, or the BlueCard Access telephone number at **800-810-BLUE (2583).** You may also use the BlueCard National Doctor and Hospital Finder at **bcbs.com.**

Your card is recognized across the United States – Your BCBSOK ID card gives you access to network providers throughout the United States. The suitcase logo PPO tells providers that you are part of the BlueCard PPO program. The subscriber number on your ID card includes a three-character alpha prefix (the three letters that precede your subscriber identification number) that identifies Blue Cross and Blue Shield of Oklahoma (BCBSOK) as your home plan.

Choosing a PPO provider – To get the most from your PPO benefits, always use a PPO provider. Simply call Customer Service or the BlueCard Access line at **800-810-BLUE (2583).** Customer Advocates can help you verify a contracting provider or help you locate one near you. It is your responsibility to confirm coverage of the medical services that are required.

No paperwork or claims to file – When visiting a PPO provider:

- Show your ID card with the suitcase logo PPO.
- Be aware you are responsible for any applicable copayment or deductible and coinsurance amounts, in addition to any services that are not covered or not approved by BCBSOK.
- Know the contracting physician will file the claim with your local BCBS plan. It is very important that the provider include the alpha prefix that is part of your subscriber ID number. This prefix is the key to timely and accurate claims processing.

Questions? Call the Customer Service number on the back of your ID card.

AcademicBlue is offered by Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

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