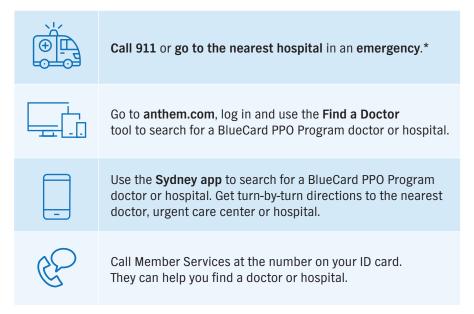
Take your benefits with you

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 95% of doctors and 96% of hospitals in the U.S.¹

How to access care across the U.S.:



^{*}You or a family member needs 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.

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 the doctor or hospital can check your benefits and send us a claim for processing.



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., you can use the **Blue Cross Blue Shield Global Core Program**. It gives you access to preferred doctors and hospitals in nearly 190 countries and territories around the world.²

Need care outside the U.S.? You can:



Download the Blue Cross Blue Shield Global Core app today

With the app, you can:

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





Unless it's an emergency, call the Global Core Service Center before getting care outside the U.S. Global Core will work with the doctor and Anthem to approve and accept a Guarantee of Payment (GOP). What if you get care from a doctor or hospital that has not accepted a GOP?

- 1. You will need to pay up front in full for your care.
- 2. Download an international claim form at **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. You can submit them through the mobile app, email or postal mail.

The Blue Cross Blue Shield Global Core program was formerly known as BlueCard Worldwide*. Blue Cross, Blue Shield, the Blue Cross and Blue Shield symbols, BlueCard, BlueCard Worldwide, and Blue Cross Blue Shield Global are trademarks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc., HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, 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): Right-CHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer and versives for self-funded plans and do not underwrittee by HALIC), and HMO Missouri, Inc. RIT and certain affiliates underwritten by HMO Colorado, Inc., dha HMO Nevada: In New Hampshire; Anthem Health Plans of New Hampshire, Inc. HMO products underwritten by HMO Colorado, Inc., dha HMO Nevada: In New Hampshire; Anthem Health Plans of New Hampshire, Inc. and underwritten by HMO Colorado, Inc., dha HMO Nevada: In New Hampshire; Anthem Health Plans of New Hampshire, Inc. and underwritten by HMO Colorado, Inc., dha HMO Nevada: In New Hampshire; Anthem Health Plans of New Hampshire, Inc. and underwritten by HMO Colorado, Inc., dha HMO Nevada: In New Hampshire; Anthem Health Plans of New Hampshire; Inc. and underwritten by HMO Colorado, Inc., dha HMO Nevada: In New Hampshire; Anthem Health Plans of New Hampshire; Inc. HMO products underwritten by HMO Colorado, Inc., dha HMO Nevada: In New Hampshire; Anthem Health Plans of New Hampshire; Inc. HMO products underwritten by HMO Colorado, Inc., dha HMO Nevada: In New Hampshire; Anthem Health Plans of New Hampshire; Inc. HMO products underwritten by HMO Colorado, Inc., dha HMO Nevada: In New Hampshire; Anthem Health Plans of New Hampshire; Inc. HMO products underwritten by HMO Colorado, Inc., dha HMO Nevada: In New Hampshire; Inc. HMO products underwritten by HMO Colorado, Inc., dha HMO Nevada: In New Hampshire; Inc. HMO products underwritten by HM

¹ Blue Cross Blue Shield Association website, BlueFacts (accessed December 2019): bcbs.com/about-us/the-blue-cross-blue-shield-system.

² GeoBlue website, More than 20 years as a leader in international healthcare (accessed March 2017); about geo-blue.com

³ Using the Blue Cross Blue Shield Global Core app itself does not require an internet connection. However, using GPS for mapping or downloading an audio translation does require an internet connection (accessed March 2017): bobsglobalcore.com/Home/MobileApp/#feature