



Your health is important no matter where you are in the world. That's why Blue Cross Blue Shield created BlueCard and BlueCard Worldwide. When you travel or live outside your plan's service area, these programs ensure that you continue to have access to the best care on the planet.

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Call **1-800-810-BLUE (2583)** for a list of participating international providers and hospitals or to obtain an international claim form.



## Peace of Mind in Your Pocket

Tear out this page and put it in your travel kit. This way, you'll be prepared to get care when you need it.

TEAR HERE

## Urgent Care

1. Call **1-800-810-BLUE (2583)** for a list of BlueCard, BlueCard PPO, and BlueCard Worldwide participating providers. You can also visit **[www.bcbs.com](http://www.bcbs.com)** for a complete list of BlueCard doctors and hospitals.
2. Show your member ID card when you visit the doctor or hospital.
3. If you are admitted or if you have questions about your coverage, call Member Service at the number on the front of your ID card.
4. Always carry your Blue Cross Blue Shield of Massachusetts ID card. It's your worldwide passport to good health.

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## Emergency Care

For emergency services, call the local emergency number or go to the nearest hospital immediately.


## Internationally Blue

The BlueCard and BlueCard Worldwide programs give you plenty of choices at home and around the world. In the United States alone, more than 85 percent of all doctors and hospitals participate in the BlueCard program. So whether you're going abroad or find yourself in another state, be sure to carry your member ID card. That way you can relax, knowing you can get the care you need no matter where life takes you.

## Getting Care in the United States

When you need care outside your plan's service area, just call **1-800-810-BLUE (2583)** or visit **www.bcbs.com**. There you can search for participating doctors and hospitals near you. Once you find the right doctor, show your ID card to the participating provider you've chosen.

There's no paperwork. You don't have to submit claims or pay for services up front. You just pay any copayments, co-insurance, or deductible—same as always. Participating hospitals and doctors submit claims for you. However, if you received services from a non-participating provider, you may need to pay for the services up front (costs may be higher) and submit a claim for reimbursement.

**BlueCard PPO Members Only:** If you see this symbol, , on your ID card, you're a BlueCard PPO member. This means that when you travel or live in another Blue Cross Blue Shield plan area and use a BlueCard PPO doctor or hospital, you'll be given the highest benefit and save the most money.

## Getting Care Around the World

The BlueCard Worldwide network lets you get doctor and hospital care from participating providers around the world. If you need to locate a doctor or hospital, or need medical assistance, call the BlueCard Worldwide Service Center at **1-800-810-BLUE (2583)**,

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An Association of Independent Blue Cross and Blue Shield Plans

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Primary Care Provider's Name:

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Doctor's Phone:

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Doctor's Hospital Affiliation:

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Your Blue Cross Blue Shield Member ID:

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Member Service Phone Number (from your ID card):

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or call collect at **1-804-673-1177**, 24 hours a day, 7 days a week. An assistance coordinator, along with a medical professional, will arrange a doctor's appointment or hospitalization if necessary. Of course, if it's an emergency, go to the nearest hospital immediately. You can also visit **www.bcbs.com** for a complete list of BlueCard Worldwide doctors and hospitals.

## For Inpatient Services

Call the BlueCard Worldwide Service Center at **1-800-810-BLUE (2583)**, or call collect at **1-804-673-1177**, when you need inpatient care. In most cases, you won't need to pay up front for inpatient care at participating BlueCard Worldwide hospitals, except for the out-of-pocket expenses you normally pay (i.e., deductible, copayment, and co-insurance). The hospital should submit the claim on your behalf. In addition to contacting the BlueCard Worldwide Service Center, call Member Service at the number on your ID card for precertification or preauthorization.

## For Outpatient Services

For outpatient hospital or doctor visits, show your ID card, pay the hospital or doctor, and fill out a BlueCard Worldwide International Claim form for reimbursement. You can get the claim form by calling **1-800-810-BLUE (2583)** or by visiting **www.bcbs.com/bluecardworldwide**.

You are only responsible for any copayments, co-insurance, or deductible. You still have the benefits described in your plan's benefit package for non-participating doctors and hospitals outside the United States, but you'll find it easier to use a BlueCard Worldwide network provider.

## Your Member Responsibilities

When you receive care, in most cases, the participating provider will file the claim for you. If your doctor or hospital needs information about eligibility or your coverage, have them call **1-800-676-BLUE (2583)**.

As a Blue Cross Blue Shield of Massachusetts member, you're still responsible for any deductible, co-insurance, copayments, or non-covered services. If your health plan has co-insurance, this is the amount that you will pay for most covered services—usually 20 percent. Plans typically base your co-insurance on either the provider's charge or the contractual amount, whichever is less. The contractual amount can be calculated in the following ways:

- Actual discounts that reflect the final negotiated claim price
- Estimated discounts that factor in settlements or other non-claim transactions with health care providers
- Average discounts that reflect a uniform savings rate

A couple of other factors may affect the amount you'll save. Plans that use estimated or average pricing methods may adjust their prices in the future to correct over- or under-estimation of past prices. Some plans are required by state law to use other claim calculation methods that don't fully reflect your entire savings amount.