

BlueCard®

Wherever you go, your health care coverage goes with you

The BlueCard Program gives you access to doctors and hospitals almost everywhere, giving you the peace of mind that you'll always find the care you need.

You have the power to choose what's right. As a Blue Plan member, you have more freedom to choose the doctors and hospitals that best suit you and your family. Your membership gives you a world of choices. More than 85% of all doctors and hospitals throughout the U.S. contract with Blue Cross and Blue Shield Plans. Whether you need care in urban or rural areas, you're covered. Outside of the U.S., you have access to doctors and hospitals in more than 200 countries.

Designed to keep you healthy and save you money, in many cases, when you travel or live outside your Blue Cross and Blue Shield Plan's service area, you can take advantage of savings the local Blue Plan has negotiated with doctors and hospitals in the area.

You should not have to pay any amount above these negotiated rates. Also, you should not have to complete a claim form or pay up front for your health care services, except for those out-of-pocket expenses (like non-covered services, deductible, copayment, and coinsurance) that you'd pay anyway.

Within the U.S.

1. Always carry your current Blue Cross and Blue Shield Plan ID card for easy reference and access to service.
2. In an emergency, go directly to the nearest hospital.
3. To find names and addresses of nearby doctors and hospitals, visit the BlueCard Doctor and Hospital Finder web site, www.BCBS.com or www.bluecares.com, or call BlueCard Access at (800) 810-BLUE.
4. Call your Blue Plan for pre-certification or prior authorization, if necessary. (Refer to the phone number on your Blue Plan ID card. It is different from the BlueCard Access number listed in the previous step.)
5. When you arrive at the participating doctor's office or hospital, simply present your Plan ID card. If you are an EPO or PPO member, the doctor will recognize the BlueCard logo, which will ensure that you will get the in-network level of benefits. If you are a Catastrophic member, the doctor will recognize the Blue Cross and Blue Shield logo.

After you receive care, you should not have to complete any claim forms. Nor should you have to pay up front for medical services other than the usual out-of-pocket expenses (non-covered services, deductible, copayment, and coinsurance). Your Blue Cross and Blue Shield Plan will send you a complete explanation of benefits.



BlueCard[®] (continued)

Around the world

Like your passport, you should always carry your CareFirst BlueCross BlueShield ID card when you travel or live outside the U.S. The BlueCard Worldwide program provides medical assistance services and access to doctors, hospitals, and other health care professionals around the world. When outside the U.S., follow the same simple process as in the U.S., with the following exceptions:

- In most cases, you should not need to pay up front for inpatient care at BlueCard Worldwide hospitals. You are responsible for the usual out-of-pocket expenses (non-covered services, deductible, co-payment, and coinsurance). The hospital should submit your claim.
- You pay the doctor or hospital for inpatient care at non-BlueCard Worldwide hospitals, outpatient hospital care, and other medical services. Then, complete an international claim form and send it to the BlueCard Worldwide Service Center. The claim form is available from your Blue Cross and/or Blue Shield Plan or online at www.BCBS.com.

You can take advantage of these added features when outside the U.S.

- You can call (800) 810-BLUE or collect at (804) 673-1177, 24 hours a day, 7 days a week for information on doctors, hospitals, and other health care professionals or to receive medical assistance services around the world.
- A medical assistance coordinator, in conjunction with a medical professional, will make an appointment with a doctor or arrange hospitalization, if necessary.

With the BlueCard Program, you can locate doctors and hospitals quickly and easily.

Have your Blue Cross and Blue Shield Plan ID card handy, and do one of the following:

- Visit the BlueCard Doctor and Hospital Finder web site at www.BCBS.com or www.bluecares.com to locate doctors and hospitals along with maps and directions to find them.
- Or, call BlueCard Access at (800) 810-BLUE for the names and addresses of doctors and hospitals in the area where you or a covered dependent need care.

Remember:

- If you are an EPO member you must always use a BlueCard PPO doctor or hospital, or you will not have benefits (except for emergency care) and you will be responsible for the entire bill.
- If you are a PPO member, always use a BlueCard PPO doctor or hospital. This will ensure you receive the highest level of benefits.
- If you are a Catastrophic member, you may use any provider. If you use a participating BCBS provider, you will pay less out-of-pocket and the provider will submit your claim.



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