



BlueCross
BlueShield



With The
BlueCard[®]
Program,
Your ID Card
Can Make You
Feel Better
All Over.



BlueCard is the program from Blue Cross Blue Shield that lets you use your ID card to obtain health services all over the world. When you carry your Blue Cross Blue Shield ID card, you can relax, knowing your benefits go wherever you do. This means your health care is assured—worldwide.

An Association of Independent Blue Cross and Blue Shield Plans.



Complete the information below so you always have it when you need it.

Doctor's Name: _____ Phone (____) _____

Doctor's Hospital Affiliation: _____

Your Blue Cross Blue Shield Member ID#: _____

Member Service # (from your ID card): _____

Take Blue On The Road


When you travel or live outside your plan's service area, carry your Blue Cross Blue Shield ID card to ensure you have access to some of the best health care in the world. And you have plenty of choices. In the United States alone, more than 85% of all doctors and hospitals participate in the BlueCard Program.

Care With No Hassles

In the United States. When you need services outside your plan's service area, simply call **1-800-810-BLUE (2583)** or just visit **www.bcbs.com** for a list of participating doctors and hospitals near you. Then, just 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 copayment or co-insurance and deductibles, same as always. Participating hospitals and doctors submit claims for you. Of course if you decide to see a non-participating provider outside your plan's service area, you may have to file the claim yourself.

For BlueCard PPO Members Only.

If this "PPO in a suitcase" emblem  is on your ID card, you're a BlueCard PPO member. This means that when you travel or live in another Blue Cross and/or Blue Shield plan's area, you'll be given the highest benefit—and save the most money—when you use a BlueCard PPO doctor or hospital.

Worldwide Recognition Means Peace Of Mind

Around the World. The BlueCard Worldwide network lets you receive physician and hospital care from participating providers around the world. Just call **1-800-810-BLUE**. (You can use this number outside the U.S. by asking the local operator to connect you to an international operator.) A medical assistance coordinator, along with a nurse, will make a doctor's appointment for you or arrange hospitalization should you need it. Of course, for emergency services, go to the nearest facility immediately.

You can also visit www.bcbs.com for a complete list of BlueCard Worldwide's doctors and hospitals.

For inpatient services. Members just show their ID card and the participating provider handles all the paperwork.

For outpatient services. For outpatient hospital or doctors' visits, they show their ID card, pay the hospital or doctor, and fill out a BlueCard Worldwide International Claim Form for reimbursement. The claim form can be obtained by calling **1-800-810-BLUE** or by visiting <https://international.worldaccess.com/bcbsa>.

Either way, you are only responsible for any copayment or co-insurance and deductibles.

You still have the benefits described in your plan's benefit package for non-participating physicians and hospitals outside the United States, but you'll find it easier to use a BlueCard Worldwide network provider. Call **1-800-810-BLUE** for a list of participating international providers and hospitals or to obtain an international claim form.



Tear here to carry BlueCard® info with you!

All You Need To Know

For emergency services, go to the nearest facility immediately.

1. Call **1-800-810-BLUE** for a list of BlueCard, BlueCard PPO, or BlueCard Worldwide participating providers. You can also visit 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. If you are admitted, call the number on your ID card.

Fold here

3. Call the member service number on your ID card if you have questions about your coverage.
4. Always carry your Blue Cross Blue Shield ID card—it's your worldwide passport to good health.

Fill in your doctor's name and phone number and other member information on the back of this card and carry it with you. You're responsible for any copayments and/or deductibles that may apply to your contract. 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**.

Your Responsibilities

Of course, you're still responsible for any deductible, co-insurance, copayment, or non-covered services. If your health plan has co-insurance, this is the amount that you must pay for most covered services—usually 20 percent. To save you money, plans typically base your co-insurance on either the provider's charge or their contractual amount, whichever is less. The contractual amount can be calculated in these 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 as well: Plans that use estimated or average pricing methods may adjust their prices in the future to correct over- or under-estimation of past prices, and some plans may be required by state law to use other claim calculation methods—methods that don't fully reflect the entire amount you may save.

