

BLUE SHIELD BLUE CARD PROGRAM

The BlueCard Program gives you and your family access to covered services when you're away from home or are on the PPO and living outside California. With over 90% of providers in the United States in BlueCard's national network, and providers in 170 countries in the Blue Shield Global Core Network, you have access to care wherever you go.

Using BlueCard is easy. When you receive care from a BlueCard provider in the United States, you:

- *Simply show your Blue Shield member ID card*
- *Do not have to complete any claim forms*
- *Do not have to pay up front for medical services, except for your usual out-of-pocket expenses (deductible, copayment, coinsurance, and fees for non-covered services)*
- *Receive an Explanation of Benefits from Blue Shield*

Finding a provider

Locating a BlueCard provider wherever you are is easy, too. Just go to blueshieldca.com/find-a-doctor and select the Providers Outside of CA link. This takes you to the National Doctor and Hospital Finder on the BlueCard Program's website. Or you can call BlueCard at (800) 810-BLUE (2583), seven days a week, 24 hours a day.

Please note that you can choose to visit any provider and are not required to access covered services through a BlueCard provider. However, if you see a provider who's not in the BlueCard Program, you may be responsible for a higher share of costs. A non-BlueCard provider may require full payment at the time of service. Plus, you may have to submit the claim yourself, since non-network providers aren't obligated to submit claims on your behalf.

Claims and payments

Your claim will be paid directly to the local participating BlueCard provider. We'll send you an Explanation of Benefits, which details what Blue Shield paid on your behalf. If you get care from a BlueCard provider, you don't need to send us your bill.

If you have any questions, go to blueshieldca.com, log in, and then click Claims to check the status of your Blue Shield claim. Or, call the customer service number on your Blue Shield ID card.

International travel

You can find providers in or near your foreign destinations by going to blueshieldca.com/find-a-doctor and selecting Coverage Outside of the U.S.

to be connected to Blue Shield Global Core. Or you can call the Global Core Service Center at (800) 810-BLUE (2583) from within the United States. If you're already outside the country, call collect at 1 (804) 673-1177. In the event that there are no Global Core providers in the country you're visiting, go to any provider, pay them directly for your healthcare services, and then submit the bill to us for reimbursement.

If you require inpatient care, call the Global Core Service Center collect at 1 (804) 673-1177 from outside the country or (800) 810-BLUE (2583) from within the United States. In most cases, you won't need to pay up front for inpatient care at Global Core hospitals, except the out-of-pocket expenses you'd normally pay. You should also contact the customer service number on your Blue Shield ID card to get medical authorization. The hospital should submit the claim on your behalf if it is a Global Core provider.

If you're taking medication and plan to work or travel abroad, we suggest you obtain a sufficient supply of your regular prescription drugs to last the duration of your stay. If you need to get medication as a result of emergency treatment while traveling abroad, you will need to pay for it at that time and then submit the bill along with your completed international claim form for reimbursement.

Claims All international claims should be submitted to us within one year from the date of service. You can download an international claim form by logging in to blueshieldca.com. Please mail your completed claim forms to:

Blue Shield of California International Claims P.O. Box 272550 Chico, CA 95927-2550