

# Peace of mind is something your employees can travel with anywhere they go

## BlueCard® PPO and Blue Cross Blue Shield Global Core programs feature health care benefits that travel with your employees

Through the BlueCard PPO and Blue Cross Blue Shield Global Core programs, your employees can access doctors and hospitals in their plan throughout the U.S., as well as around the world.

### Coverage in the U.S.

BlueCard PPO gives them access to their PPO benefits when they use doctors and hospitals that contract with Blue Cross and/or Blue Shield in other states. We're talking about 96% of hospitals and 93% of doctors across the country.<sup>1</sup> The BlueCard program links them all together as one big network.

Just like when they seek care at home, your employees may pay less out of pocket — and we may cover more services — when they get care from doctors and hospitals that are in a Blue Plan.

### Coverage around the globe

For travel abroad, the Blue Cross Blue Shield Global Core program gives your employees access to doctors and hospitals in nearly 190 countries and territories around the world.<sup>2</sup>

<sup>1</sup> Blue Cross Blue Shield Association website, *BlueFacts* (accessed December 2016): [bcbs.com/sites/default/files/file-attachments/page/BCBS.Facts\\_.pdf](http://bcbs.com/sites/default/files/file-attachments/page/BCBS.Facts_.pdf).

<sup>2</sup> GeoBlue website, *More than 20 years as a leader in international healthcare* (accessed December 2016): [about.geo-blue.com](http://about.geo-blue.com).



## Coast-to-coast coverage with BlueCard PPO

The “PPO-in-a-suitcase” symbol on your employees’ member ID card is recognized by doctors and hospitals across the country. It identifies your employees as BlueCard PPO members so they can access their PPO benefits where they live and when they travel.

### Access made easy

Finding a PPO doctor or hospital is easy. Your employees go to **bcbsga.com** to find a doctor or hospital in the BlueCard PPO program. They can also call the number on the back of their ID card to get names and addresses of the nearest doctor.

### Network doctors make life easier

While your employees can choose in-network or out-of-network doctors each time they need medical care, having a long-term relationship with one network doctor has its advantages like:

- One doctor who knows them and can direct all of their health care
- A chance to save money
- Less paperwork

### If your employees have an emergency while traveling

There’s a difference between an emergency and a need for urgent care. Your employees should understand this difference and know how to access care in each case.

### Emergency care

Emergencies are medical conditions that pose a serious risk to someone’s health. Here are a few questions your employees should ask themselves:

- Are my symptoms severe and/or life-threatening?
- Did they happen all of the sudden and without warning?
- Is there a lot of bleeding, extreme pain, shortness of breath or broken bones?
- Using my best judgment, do I believe there may be serious impairment to bodily functions or serious dysfunction of a bodily organ/part without immediate medical attention?

If the answer is “yes” to any of these questions, employees should call 911 or go to the nearest emergency room.

### Urgent care

Urgent care is for medical symptoms, pain or conditions that need medical care right away but aren’t severe or life-threatening. This includes an earache, sore throat, rash, sprained ankle, flu and fever of 104° and lower.

### When your employees need to call us before they seek medical care

Sometimes, we ask that your employees call us before they get certain care or services so that we can be sure they get the right care in the right setting. This is called “precertification.”

### Emergency care doesn’t require precertification, but we still need to know about it

Precertification is not required for emergency care or admissions, but we do need to know about them. The employee or a relative must tell us within 24 hours or as soon as they can. Employees who don’t let us know may have to pay more if we determine that certain services weren’t medically necessary.

## Services and equipment that need precertification

Precertification is usually required for the following services. Your employees should see their benefits booklet for their plan's complete list and rules.

- Human organ and tissue transplants
- Hospital stays and stays at other facilities, except for childbirth
- Diagnostic services and advanced imaging
- Private-duty nursing services at home
- One-day surgery for: uvulopalatopharyngoplasty (UPPP) and certain plastic/reconstructive procedures
- Certain durable medical equipment/prosthetics including special wheelchairs and hospital beds, powered prosthetics and custom-made orthotics/braces

Your employees are responsible for getting precertification. Even if their doctor offers to do it for them, it's a good idea for your employees to call us and confirm.

## How BlueCard works when employees need care while traveling in the U.S.

- Your employees should always carry an up-to-date ID card.
- When they need health care, your employees can search for the nearest BlueCard PPO doctors and hospitals by looking them up online. They can also call the number on the back of their ID card to find a BlueCard PPO doctor or hospital.
- Your employees are responsible for calling us for precertification. They should use the phone number on their ID card.
- When they get to the doctor's office or hospital, your employees should show their ID card, and the doctor or hospital will verify their membership and coverage information.

- After your employees get care, the claim is electronically sent to us for processing.
- BlueCard PPO doctors and hospitals are paid directly, and your employees normally only need to pay for out-of-pocket costs (noncovered services, deductible, copay or their percentage of the costs). They'll get a detailed explanation of benefits summary showing how the claim was processed.

## We're here to help

If your employees have questions, they can call the Member Services number on the back of their ID card. We'll be happy to help them understand their BlueCard and Blue Cross Blue Shield Global Core benefits and how to use them.

**To learn more about how BlueCard PPO and Blue Cross Blue Shield Global Core can cover your employees when they're away from home, call your Sales representative.**

### Employees can learn more about Blue Cross Blue Shield Global Core by:

- Calling the Member Services number on their ID card.
- Visiting [bcbsglobalcore.com](https://www.bcbsglobalcore.com).
- Calling the Blue Cross Blue Shield Global Core service center toll free at **1-800-810-2583** or collect at **1-804-673-1177**.

# Coverage abroad with Blue Cross Blue Shield Global Core

Whether traveling or living outside of the U.S., your employees can use the Blue Cross Blue Shield Global Core program when they need medical care.

## Here's what happens when employees need care while traveling or living abroad

- Before leaving the U.S., employees should call the Member Services number on the back of their ID card to find out how they're covered abroad.
- Your employees should always carry an up-to-date member ID card.
- In an emergency, employees should go to the nearest hospital.

- If your employees need help finding a doctor or hospital, or have any questions about getting care abroad, they should call the Blue Cross Blue Shield Global Core service center toll free at **1-800-810-2583** or collect at **1-804-673-1177**, 24 hours a day, seven days a week.
  - An assistance coordinator, together with a medical professional, will arrange a doctor's appointment or hospital stay, if needed.
- If employees need to be admitted to the hospital, they should call the Blue Cross Blue Shield Global Core service center toll free at **1-800-810-2583** or collect at **1-804-673-1177**.
  - Besides contacting the Blue Cross Blue Shield Global Core service center, employees should call the Member Services number on their ID card for precertification. **Note:** This number is not the phone number listed above.
- Employees will need to pay up front for care received from an out-of-network doctor and/or out-of-network hospital. Then, they'll have to fill out a Blue Cross Blue Shield Global Core claim form and send it with the bill(s) to the Blue Cross Blue Shield Global Core service center (the address is on the form).
  - Employees can download a claim form by visiting [bcbsglobalcore.com](http://bcbsglobalcore.com) and entering their three-digit alpha prefix. They can also get a form by calling the Blue Cross Blue Shield Global Core service center.

