

# Health care coverage wherever you go.

When you're a BlueOptions or BlueChoice member, you take your health care benefits with you across the country and around the world.

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

#### **Important**

Visit floridablue.com and click on Find a Doctor or call 1-800-810-BLUE (2583) to locate doctors and hospitals outside of Florida.

Florida Blue 👨 🗑

In the pursuit of health°

Florida Blue is an Independent Licensee of the Blue Cross and Blue Shield Association.

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Across the country and around the world. . . We've got you covered.



The Blue Card Now, Home Is Where The Card Is

Florida Blue In the pursuit of health



## You have the freedom of choice.

As a Florida Blue 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. Within the United States, you 're covered whether you need care in urban or rural areas. Outside of the United States, you have access to doctors and hospitals in more than 200 countries and territories around the world through the BlueCard Worldwide® Program.

If you're a BlueOptions or BlueChoice member and need care outside of Florida, always use a BlueCard PPO doctor or hospital to make sure you receive the highest level of benefits.

#### Designed to save you money.

In most cases, when you travel or live outside of Florida, you can take advantage of savings the local Blue Plan has negotiated with doctors and hospitals in the area. For covered services received from a BlueCard PPO provider, you should not have to pay any amount above these negotiated rates.

### In the United States, Puerto Rico and U.S. Virgin Islands

- 1. Always carry your current member ID card.
- 2. In an emergency, go directly to any hospital.
- To find doctors and hospitals outside of Florida, call the BlueCard Customer Service Center at 1-800-810-BLUE (2583) or visit bcbs.com to access the Blue National Doctor and Hospital Finder.
- 4. If you need to be hospitalized, call us for precertification or prior authorization, if necessary. The phone number is on your member ID card. Note: This phone number is different from the phone number shown above.
- 5. Show the participating doctor's office or hospital your member ID card.

After you receive care, you should:

- not have to complete any claim forms
- not have to pay up front for medical expenses, except for the usual out-of-pocket expenses (non-covered services, deductible, copayment and coinsurance)
- receive a health statement from Florida Blue, after your claim is processed

### Outside the United States and Around the World

- 1. Verify your international benefits by calling the customer service number on your member ID card before leaving the United States. Coverage may be different outside the country.
- 2. Always carry your current member ID card.
- 3. In an emergency, go directly to any hospital.
- 4. To find doctors and hospitals around the world, call the BlueCard Customer Service Center at 1-800-810-BLUE (2583) or collect at 1-804-673-1177, 24 hours a day, seven days a week. An assistance coordinator, in conjunction with a medical professional, will help arrange a doctor's appointment or hospitalization, if necessary.
- 5. If you need to be hospitalized, call us for precertification or pre-authorization. The phone number is on your member ID card. Note:

  This number is different from the phone number shown above.
- 6. Call the BlueCard Customer Service Center when you need inpatient care. In most cases, you should not need to pay up front for inpatient care at participating hospitals except for the usual out-of-pocket expenses. The hospital should submit the claims on your behalf.
- 7. You will need to pay up front for care received from a doctor and/or non-participating hospital. Then, complete an international claim form and send it with the bill(s) to the BlueCard Worldwide Service Center (the address is on the form). Claim forms can be found online at BCBS.com/bluecardworldwide.