Take your benefits with you With the BlueCard® PPO and Blue Cross Global

Core programs

What happens if you're away from home and you need care right away? As an Anthem Blue Cross (Anthem) member, you have access to care across the country through the **BlueCard® PPO Program.** This includes **93% of doctors and 96% of hospitals in the U.S.**¹

How to access care across the U.S.:



You or a family member need to call the Member Services number on your ID card within 24 hours

Traveling?

Here's what you need to know:

• Before leaving the country, ask Member Services if your international benefits are different.

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- Ask for approval before getting care. This is "precertification" and helps you find care covered by your plan. To see if you need precertification, call Member Services at the number on your ID card.
- Save money by seeing a BlueCard program doctor or hospital. You only pay your usual out-of-pocket amounts (such as deductible, your percentage of costs or copay). If you go to a doctor or hospital outside the program, you'll need to pay the entire bill up front.
- Show your Anthem ID card so the doctor or hospital can check your benefits and send us a claim for processing.



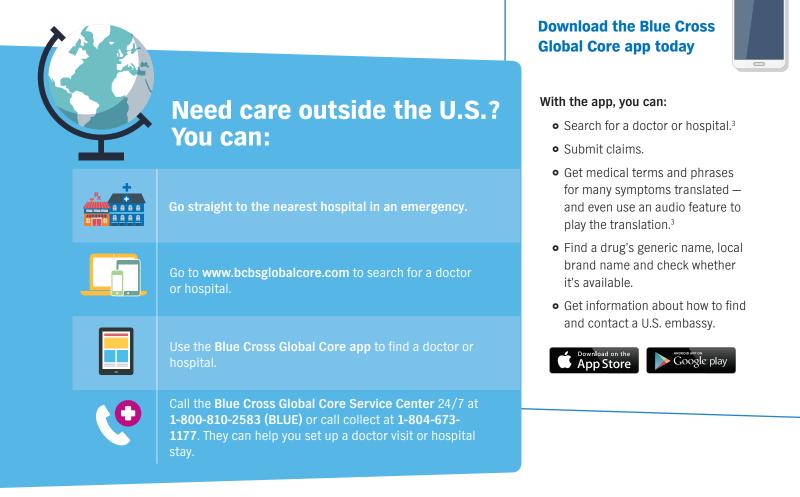
Remember to carry your ID card The "PPO-in-a-suitcase" symbol shows you can get care from BlueCard PPO Program doctors and hospitals.



Blue Cross Global Core Program

How to access care around the world The Blue Cross Global Core Program gives you benefits when you travel outside the U.S.

If you're outside the U.S., you can use the **Blue Cross Global Core Program.** It gives you access to preferred doctors and hospitals in nearly 190 countries and territories around the world.²



- 1. You will need to pay up front in full for your care.
- 2. Download an international claim form at **www.bcbsglobalcore.com** or get a form by calling Member Services at the number on your ID card.
- 3. Fill out the claim form and send it with the original bills to the Blue Cross Global Core Service Center. You can submit them through the mobile app, email or postal mail.

2 GeoBlue website, More than 20 years as a leader in international healthcare (accessed March 2017): about.geo-blue.com.

3 Using the Blue Cross Global Core app itself does not require an internet connection. However, using GPS for mapping or downloading an audio translation does require an internet connection (accessed March 2017): bcbsglobalcore.com/Home/MobileApp/#features.

The Blue Cross Blue Shield Global Core program was formerly known as BlueCard Worldwide®.

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¹ Blue Cross Blue Shield Association website, *BlueFacts* (accessed March 2017): bcbs.com/sites/default/files/file-attachments/page/BCBS.Facts_.pdf.