

Health care coverage wherever you go

When you are a Blue Cross member, you take your health care benefits with you when you are abroad. Through the BlueCard Worldwide program, you have access to medical assistance services, doctors and hospitals around the world.



BlueCard Worldwide®

For health care outside of the United States:

1. Verify your international benefits with Blue Cross before leaving the United States. Benefits may be different outside the country.
2. Always carry your member ID card
3. **In an emergency**, go directly to the nearest hospital. If hospitalized, call the **BlueCard Worldwide Service Center**.
4. **For non-emergency inpatient medical care**, you must call the BlueCard Worldwide Service Center to arrange cashless access to a BlueCard Worldwide hospital. The Service Center can also provide information on doctors.

BlueCard Worldwide Service Center:
1-800-810-2583 or collect at **1-800-673-1177**

5. Call Blue Cross for pre-certification/pre-authorization, if required. Refer to the phone number on the back of your member ID card.

Important

Call the BlueCard Worldwide® Service Center at **1-800-810-BLUE (2583)** or call collect at **1-804-673-1177** to locate doctors and hospitals, or obtain medical assistance services when outside the United States.

The BlueCard®

Now, Home Is Where The Card Is®

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BlueCard Worldwide®

Health care coverage when you are traveling or living abroad.





BlueCard Worldwide®



“What do I do if I need medical care in a foreign country?”

To take advantage of the BlueCard Worldwide program, whether you are traveling or living abroad, please follow these steps:

1. Before you leave, contact Blue Cross and Blue Shield of Minnesota for coverage details. Coverage outside the United States may be different.
2. Always carry your current member ID card
3. In an emergency, go directly to the nearest hospital



4. If you need to locate a doctor or hospital, or need medical assistance services, call the BlueCard Worldwide Service Center at **1-800-810-BLUE (2583)** or call collect at **1-804-673-1177**, 24 hours a day, seven days a week. An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization, if necessary.

5. Call the BlueCard Worldwide Service Center at **1-800-810-2583** or collect at **1-804-673-1177** when you need inpatient care. In most cases, you should not need to pay upfront for inpatient care at BlueCard Worldwide hospitals except for the out-of-pocket expenses (noncovered services, deductible, copayment and coinsurance) you normally pay. The hospital should submit your claim on your behalf.

In addition to contacting the BlueCard Worldwide Service Center, call Blue Cross for pre-certification or pre-authorization. Refer to the phone number on the back of your member ID card. *Note: this number is different from the phone number listed above.*

6. You may need to pay upfront for care received from a doctor and/or hospital. Then complete a BlueCard Worldwide International claim form and send it with the bill(s) to the BlueCard Worldwide Service Center (the address is on the form). The claim form is available from Blue Cross, online at www.BCBS.com/bluecardworldwide, or the BlueCard Worldwide Service Center.

To learn more about BlueCard Worldwide:

- Call Blue Cross
- Visit www.BCBS.com/bluecardworldwide
- Call the BlueCard Worldwide Service Center at **1-800-810-2583** or collect at **1-804-673-1177**

Please cut out this card and carry it with you when you travel overseas.

"How do I file a claim?"

To file a claim please do the following:

1. If the BlueCard Worldwide Service Center arranged your hospitalization, the hospital will file the claim for you. You will need to pay the hospital for the out-of-pocket expenses you normally pay.
2. For outpatient and doctor care, or inpatient care not arranged through the BlueCard Worldwide Service Center, you will need to pay the health care provider and submit a BlueCard Worldwide International claim form with original bills to the BlueCard Worldwide Service Center
3. International claim forms are available from Blue Cross, the Service Center or online at www.bcbs.com/bluecardworldwide

BlueCard Worldwide Service Center:
1-800-810-2583 or collect at **1-804-673-1177**