National and International Coverage

BlueCross BlueShield of Florida
An Independent Licensee of the Blue Cross and Blue Shield Association

	The BlueCard® Program	Away From Home Care®	BlueCard Worldwide®	BlueWorldwide *Expat*℠
Overview	The BlueCard Program enables Blue Cross and Blue Shield of Florida (BCBSF) members who travel or live out of the service area (i.e. outside of Florida) to access participating providers of independent Blue Cross and/or Blue Shield organizations and receive all the same benefits of their BCBSF health plan	Away From Home Care (AFHC) is a value-added, voluntary program providing Health Options, Inc. (HOI)* HMO group members with coverage for medical care including routine treatment, when visiting or living in another Blue Plan's HMO operational area Note: This coverage is for services in the United States only. Not all Blue Plans in all states participate	BlueCard Worldwide provides BCBSF members with access to a worldwide network of hospitals and doctors on all 5 continents. The program includes a broad range of medical assistance and claim support services for members traveling abroad	BlueWorldwide Expat allows BCBSF to provide Florida-based multinational corporations with comprehensive health care coverage for employees who live and work outside of the United States for most of the year. BlueWorldwide Expat performs all of the administrative functions related to their product
Purpose	Designed to provide access to the Blue Plan networks nationwide to Blue Plans and their members, facilitate efficient claims processing and customer service, and help Blue Plans maintain strong relationships with their local providers	Designed to provide Blue HMO members access to routine care while traveling or residing outside of their Home Plan Service Area	Designed for the business and leisure travelers as a medical assistance program for medical services outside the United States	Designed for United States expatriates working abroad as a comprehensive medical health care product(s) for routine, urgent and emergency care. Expandable member benefits include eye exam and optical hardware/software, prescription drug, and dental care
Program Summary	• The BlueCard program is recognized by the suitcase logo on the member ID card • Home Plan – where the subscriber's contract is issued or where the group is headquartered. This Blue Plan holds member eligibility and benefit information • Host Plan – the Blue Plan in the area where services are rendered. The members' responsibility will be determined by their benefit contract • The Home Plan pays an Administrative Expense Allowance and Access Fee to the Host Plan for administration of its members' claims and access to the Host Plan's provider networks	• Members retain their Home membership • Subscribers are limited to six months of coverage. Dependents may receive coverage for up to 12 months, with annual renewal • Members must activate guest membership coverage • Members have access to comprehensive local HMO benefits including routine and non-routine services in the Host Plan's service area • Members receive a local ID card, applying local laws/requirements • Prescription drug coverage is not available through AFHC (follow Home RX guidelines)	• 24-hour international health care • A global network of providers • A website with travel health information • Pre-trip information • Medical referrals • Medical case monitoring • Translation assistance • International health care management provided by Mondial Assistance since 2000 • The member's contract defines their benefits outside the United States	• Indemnity-based product • Flexible benefit design • Fully-insured coverage • Evacuation and repatriation • 24-hour medical assistance worldwide • Medical treatment and nursing care regardless of location • Extensive range of providers • Covered access to medical services while visiting the United States (visits limited to 45 days) • Cashless access for inpatient services that have been preapproved • Multilingual emergency assistance and claims handling services • Standard and High benefit options • Custom benefits are available for groups with 15+ expatriates
Eligibility	All non-Medicare BCBSF members are eligible to take advantage of the program	Any group HMO members who are away from home for at least 90 consecutive days are eligible. There are three types of guest memberships: • Families apart • Students • Long-Term Traveler	All BlueCard eligible members, including international travelers and students studying abroad	Any Florida-based multinational corporation is eligible to purchase BlueWorldWide Expat (that sends U.S. citizens to work and reside outside the U.S. for six months or more). Families of expatriates are covered if they relocate abroad with an expatriate member

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	The BlueCard Program®	Away From Home Care®	BlueCard Worldwide®	BlueWorldwide *Expat*℠
Product Design	Standard policies and procedures using common formats (ITS software) enable Blue Plans to exchange computerized membership, claims, provider and reimbursement information to support claims processing and customer service	• Allows for managed care in Host service area • Full and comprehensive benefit package (not just emergency services) • Primary Care Physician to coordinate care • Local administration by Host	• Blue Plans verify membership and benefits • Home Plan determines to pay claims as in- or out-of-network • Fee structure is similar to BlueCard	• Single administrator • Centralized billing, enrollment and customer service • Centralized membership and benefits verification
Network	Nearly 90% of U.S. doctors and more than 80% of U.S. hospitals have a contract with a Blue Cross and/or Blue Shield Plan	Members have access to the Host Plan's service area and should contact HOI (by calling the Customer Service number on their ID card) to locate participating providers	6,000+ credentialed international providers** • Traditional network • Members pay and file for non-network claims and services not arranged by BlueCard Worldwide • No country excluded	100,000+ credentialed international providers • Providers submit claims on behalf of members for inpatient services • Members pay up-front for services and file claims to be reimbursed for outpatient services

Product/ Claims Administration	• Single network for claims processing and reimbursement
	• Provider files the claim to the Local/Host Blue Plan
	• The Local/Host Plan prices the claim
	• The Home Plan verifies benefits and eligibility
	• The Local/Host Pan finalizes the claim with the provider
		• AFHC Coordinator at Home Plan assists with enrollment
		• Clearinghouse funnels enrollment, claims billing information and automated funds transfers between Blue Plans
		• Host Plan receives and pays provider bill
		• Host Plan is reimbursed through the AFHC System
		• AFHC claims are paid Fee For Service (no capitation)
			• Mondial Assistance helps arrange physician appointments or hospitalizations; verifies eligibilty and benefits
			• Member must call Home Plan for hospital preauthorization except in emergencies
			• If hospitalized, member pays out-of-pocket expenses
			• For outpatient services, member pays provider and files claim with Mondial Assistance for reimbursement
			• Mondial Assistance arranges provider payment for inpatient claims or member payment for outpatient claims
				• Single administrator
				• Centralized billing, enrollment and customer service
				• Centralized membership and benefits verification
				• Single claims administrator
				  • International – 10 business days
				  • United States – 5 Calendar days

Member Access	• Toll-free telephone support (800-676-BLUE) during customer service hours of operation • Provider information accessible through *www.bcbsfl.com*	Members may call the Member Services Organization telephone number indicated on their Health Options ID card to seek assistance regarding the AFHC Guest Membership program	• 24-hour toll-free telephone support (800-810-BLUE) and collect call support (804) 673-1177 • Provider/Clinic Names/Country Health Profile information accessible through *http://international.mondialusa.com/bcbsa*	• 24-hour emergency assistance: 312-935-9216, or toll-free 1-866-384-2790 • Destination Reports/Claim Inquiry accessible through *www.blueexpat.bcbs.com*
Cost	• No additional cost to members • BlueCard access and administrative fees apply to the Home Plan	• No additional cost to members • Home Plan pays administrative fees	• No additional cost to members • Transaction fees are payable to BlueCard Worldwide • International Administrative Expense Allowance is payable to the Host processor • Standard BlueCard fees apply for claims in the United States	• Coverage purchased separately from health plan(s) • Can be sold as a stand-alone product • Separate individual rating and enrollment process for members and dependents • No additional access fees for international claims • Standard BlueCard fees apply for claims in the United States

* Health Options, Inc. is a subsidiary of Blue Cross and Blue Shield of Florida.
** All international hospitals will be considered under the Option 2 hospital benefit level for BlueOptions plans.