

The BlueCard[®] Program



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



**BlueCross BlueShield
of Florida**

An Independent Licensee of the
Blue Cross and Blue Shield Association



**Health care
coverage**
wherever
you go.

When you're a Blue Cross and Blue Shield of Florida 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 www.bcbsfl.com to access the BlueCard Doctor and Hospital Finder or call **1-800-810-BLUE (2583)** to locate doctors and hospitals outside of Florida.

The BlueCard[®] Program



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



You have the freedom of choice.

As a Blue Cross and Blue Shield of Florida (BCBSF) 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.

With the BlueCard Program, you can locate doctors and hospitals quickly and easily. With your BCBSF member ID card handy, do the following:

- Visit www.bcbsfl.com to access the BlueCard Doctor and Hospital Finder along with maps and directions to find them, or
- Call BlueCard Access® at **1-800-810-BLUE (2583)** for the names and addresses of doctors and hospitals in the area where you or a covered dependent need care.

And remember, 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.

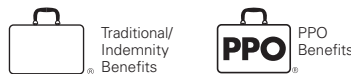
Designed to save you money.

In most cases, when you travel or live outside BCBSF's service area, 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.

Take charge of your health, wherever you are.

Within the United States through the BlueCard Program

1. Always carry your current BCBSF member ID card.
2. **In an emergency, go directly to the hospital.**
3. To find doctors and hospitals outside of Florida, call BlueCard Access at **1-800-810-BLUE (2583)** or visit www.bcbsfl.com to access the BlueCard Doctor and Hospital Finder.
4. Call us for pre-certification or prior authorization, if necessary. The phone number is located on your member ID card. *Note: This phone number is different from the BlueCard Access number mentioned above.*
5. When you arrive at the participating doctor's office or hospital, show the provider your ID card. The provider will identify your benefits through one of these symbols:



After you receive care, you should:

- not have to complete any claim forms
- not have to pay upfront for medical expenses, except for the usual out-of-pocket expenses (non-covered services, deductible, copayment and coinsurance)
- receive an explanation of benefits from BCBSF

Around the world through BlueCard Worldwide

1. Verify your international benefits with BCBSF 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 the hospital.**
4. Call the BlueCard Worldwide Service Center at **1-800-810-BLUE (2583)** or collect at **1-804-673-1177**, 24 hours a day, seven days a week for information on doctors, hospitals and other health care professionals or to receive medical assistance services around the world. 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 pre-certification or pre-authorization. You can find the phone number on your member ID card. *Note: This number is different from the phone number listed above.*
6. Call the BlueCard Worldwide Service Center when you need inpatient care. In most cases, you should not need to pay upfront for inpatient care at participating hospitals except for the usual out-of-pocket expenses. The hospital should submit your claim on your behalf.
7. You will need to pay upfront 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). The claim form is available from BCBSF, the BlueCard Worldwide Service Center or online at www.bcbs.com/bluecard-worldwide.