



Debra L. Sears

I'm Out of My Network... Now What?

You can't assume your insurance will go with you when you travel. It's very important to find out **before** you leave. You should ask your insurance company two questions:

- (1) Does my policy apply when I'm outside the United States?
- (2) Will it cover emergencies like a trip to a foreign hospital or an evacuation?

In many places, doctors and hospitals still expect payment in cash at the time of service. You can't simply give them your insurance card and expect it will go through. If your policy doesn't go with you when you travel, it's a very good idea to purchase a separate policy for your trip.

The Social Security Medicare Program does not provide coverage for hospital or medical costs outside the United States.

Before you leave for your trip here are a few tips that you may find helpful. First, I recommend that you leave a copy of your insurance cards along with your travel itinerary with a trusted person at home, whether it is grandpa, grandma, siblings, office staff, etc. It is also a good idea to have a copy of the insurance cards and prescriptions of those that you are traveling with. My husband and I carry each others in addition to our own. If there is a true emergency, the "patient" may not be able to provide the necessary information.

Wellmark has a BlueCard Network that provides you with peace of mind knowing that your coverage is accepted across the United States and around the world. So, when life takes you beyond the state or even national borders, know that network includes more than 700,000 physicians and 6,000 hospitals worldwide. I encourage you to familiarize yourself with the value added benefits of your Wellmark coverage. Through the 800 number on the back of your card or www.wellmark.com you can access a Personal Health Assistant 24/7. Not only can you get answers to health care questions, you will be provided direct connection to specially trained health professionals who can provide tools and support your needs. Care Navigation 24/7 provides help in locating health care resources and understanding medical treatments. Nurse Support 24/7 provides advice on urgent care concerns. If your student is traveling abroad (planning a stay longer than a vacation), be sure to work with the college or university or determine if other coverage should be considered.

Immunizations should always be a top priority for our children as well as us. Childhood immunizations are covered with your Wellmark insurance. Flu and pneumonia shots are also covered. I do want to point out that there could be an administrative charge for the actual service and those vary quite a little bit from a pharmacy to a provider's office. A phone call could save you an unpleasant surprise. Your doctor will provide

you with an easy to read schedule/timeline for easy reference. I would also mention to your health care provider any traveling you have planned and ask if they recommend anything outside of your ordinary immunizations.

As school winds down for the year, we are also gearing up for daycare, summer camps, summer sports, vacations, etc. This is another reason to be current on your immunizations and physicals. With your Wellmark coverage you are encouraged to have annual physicals and routine tests and screenings. It may save some dollars to ask if your school, camp, etc. will accept your annual exams to satisfy this requirement.

If you are new to Medicare, please ask me to discuss with you what all is included with your "welcome to Medicare" enrollment. Wellmark Medicare Supplement, Part D Prescription Drug plans and a well tailored long term care plan keep you and your assets well protected.

One of the most important things that you can do for you and your family is to protect your future health. Wellmark Blue Cross and Blue Shield of Iowa is positioned to provide positive, proactive health management strategies and solutions.

Call me and let's give your insurance program a check up! Life changes, laws change, your age changes, your health changes...let's take a look...it's FREE !!! *

*Wellmark Medicare supplement insurance plans are not affiliated with any government agency. MedicareBlueSM PPO (Regional PPO) is a Medicare approved regional PPO plan and MedicareBlueSM Rx (PDP) is a Medicare approved Part D Sponsor. *For general plan information or to speak to an unlicensed representative call 1-800-650-5669, 8 a.m. to 8 p.m. daily, Central Time (TTY: 1-866-456-1550).*

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