



Across the country or around the world, you're protected with the **BlueCard® Program**

LOCATE DOCTORS AND HOSPITALS QUICKLY AND EASILY.



Visit the National Doctor and Hospital Finder at **bcbs.com**



Call BlueCard Access® at 800-810-2583 for doctors and hospitals worldwide



YOUR COVERAGE TRAVELS WITH YOU

As a Blue Cross and Blue Shield Plan member, your health care benefits are with you at home and abroad. Within the United States, you're covered whether you need care in urban or rural areas. Outside the United States, you have access to doctors and hospitals in more than 200 countries and territories around the world through the Blue Cross Blue Shield GlobalTM (BCBS GlobalTM) Core Program.

With the BlueCard Program, you can locate doctors and hospitals quickly and easily:

- Visit the National Doctor and Hospital Finder at bcbs.com or
- If you're outside the country, call BlueCard Access® at 800-810-2583 for the names and addresses of doctors and hospitals in the area where you or a covered dependent need care.



Plan ahead when traveling abroad

Tear out this card and keep it with you just in case.

BCBS GLOBAL CORE

OUTSIDE THE UNITED STATES

- Verify your international benefits with Wellmark before leaving the United States by calling the Customer Service number on your Wellmark identification (ID) card. Your benefits may be different when you are outside the country.
- 2. Always carry your Wellmark ID card.
- In an emergency, go directly to the nearest doctor or hospital, then call BlueCard Access to be connected to the service center.
- 4. For non-emergency inpatient medical care, you must call BlueCard Access to be connected to the service center. The service center can arrange access to a BCBS Global Core hospital and provide information on doctors.

BlueCard Access

Toll-free: 800-810-2583

Collect: 804-673-1177, 24 hours a day, seven days a week

5. When pre-certification/pre-authorization is required, call the service center.

HELPING YOU SAVE MONEY IN THE U.S.

IN MANY CASES, WHEN YOU TRAVEL OR LIVE OUTSIDE WELLMARK'S SERVICE AREA, you can take advantage of savings the local Blue Plan has negotiated with its area network doctors and hospitals.



You should not have to pay any amount above these negotiated rates for covered services when you use providers in the local Blue Plan's PPO network.



Also, you should not have to complete a claim form or pay up front for your health care services, except for those out-of-pocket expenses you would normally pay anyway (e.g., non-covered services, deductibles, copayments and coinsurance).

BCBS GLOBAL CORE

TO FILE A CLAIM PLEASE DO THE FOLLOWING:

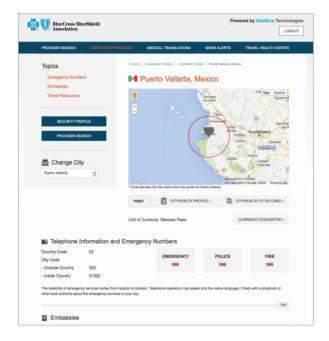
- If the service center arranged your hospitalization, the hospital will file the claim for you. You will need to pay the hospital for the out-of-pocket expenses you normally pay.
- For outpatient and doctor care, or inpatient care not arranged through the service center, you will need to pay the health care provider and submit an international claim form with original bills to the service center.
- International claim forms are available from Wellmark, the service center or online at bcbsglobalcore.com.

NOTES:

BE PREPARED FOR YOUR WORLDWIDE DESTINATION

LEAVING THE COUNTRY IS AN EXCITING TIME, and there are a lot of things to think about and prepare for before you leave.

As a Wellmark member, you have a place to find valuable health information on your travel or work destination.



BCBS GLOBAL CORE OFFERS UNIQUE ONLINE FEATURES

that provide a customized, detailed health report on recommended immunizations and a summary of important health information, provider information, local emergency numbers, country overviews, news highlights, maps and more.



Visit bcbsglobalcore.com to view and print your own custom destination profiles. Here you can learn useful tips when protecting your health outside the United States.

USING YOUR BENEFITS WHILE TRAVELING



WITHIN THE UNITED STATES

- Always carry your current Wellmark identification (ID) card.
- In an emergency, go directly to the nearest hospital.
- To find nearby doctors and hospitals, call BlueCard Access at 800-810-2583 or visit the National Doctor & Hospital Finder at bcbs.com.
- When pre-certification/pre-authorization is required, call the number listed on your Wellmark ID card.

 NOTE: this phone number is different from the BlueCard Access number mentioned above.
- 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:



Traditional/ Indemnity Benefits



PPO Benefits



OUTSIDE THE UNITED STATES

- 1 Verify your international benefits with Wellmark before leaving the United States. Your benefits coverage may be different when you are outside the country.
- Always carry your Wellmark ID card.
- In an emergency, go directly to the nearest hospital.
- If you need to locate a doctor or hospital, or need medical assistance services, call BlueCard Access to be connected to the service center 24/7. An assistance coordinator, with a medical professional, will arrange a physician appointment or hospitalization, if necessary. It is important to coordinate your care through the service center. Your assistance coordinator can help you understand your options when choosing a provider.

BlueCard Access Toll-free: 800-810-2583

Collect: 804-673-1177, 24 hours a day, seven days a week

- For inpatient care, you must call BlueCard Access. In most cases, when you call in advance, you won't need to pay upfront for inpatient care at participating BCBS Global Core hospitals except for the out-of-pocket expenses (non-covered services, deductible, copayment and coinsurance) you normally pay. Note: You must call in advance for inpatient care or you will be asked to pay the bill. You will be responsible to submit the claim for reimbursement from Wellmark.
- You will need to pay upfront for care received from a doctor and/or non-participating hospital. Complete a BCBS Global Core claim form and send it with the bill(s) to the service center (the address is on the form). The claim form is available at Wellmark.com, the service center or at bcbsglobalcore.com.

LEARN MORE ABOUT THE BLUECARD PROGRAM:



Call Wellmark Blue Cross and Blue Shield at the number listed on your Wellmark ID card



Visit bcbs.com



Call BlueCard Access at **800-810-2583** or call collect at 804-673-1177, 24 hours a day, seven days a week

Wellmark complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si habla español, los servicios de asistencia de idiomas se encuentran disponibles gratuitamente para usted. Comuníquese al 800-524-9242 o al (TTY: 888-781-4262).

注意:如果您说普通话,我们可免费为您提供语言协助服务。请拨打800-524-9242或(听障专线:888-781-4262)。

ACHTUNG: Wenn Sie deutsch sprechen, stehen Ihnen kostenlose sprachliche Assistenzdienste zur Verfügung. Rufnummer: 800-524-9242 oder (TTY: 888-781-4262).



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