Take your benefits with you

With the BlueCard® PPO and Blue Cross Blue Shield Global Core programs

What happens if you're away from home and you need care right away? As an Anthem member, you have access to care across the country through the **BlueCard® PPO Program**. This includes **92% of doctors and 96% of hospitals in the U.S.**¹

If you're outside the U.S., you can use the **Blue Cross Blue Shield Global Core Program**. It gives you access to doctors and hospitals in over 190 countries and territories around the world.²

How to access care across the U.S.



Call 911 or go to the nearest hospital in an emergency.*



Go to **anthem.com/ca**, log in and use the **Find a Doctor** tool to search for a BlueCard PPO Program doctor or hospital.



Use the **Student Health app** to search for a BlueCard PPO Program doctor or hospital. Get turn-by-turn directions to the nearest doctor, urgent care center or hospital.



Call Member Services at the number on your ID card. They can help you find a doctor or hospital.



Call the Student Health Services first.

If you need care for non-emergency services you must first contact your Student Health Services (SHS) on campus for a referral to see a doctor away from campus.

*You or a family member need to call the Member Services number on your ID card within 48 hours after going to the hospital or as soon as you can.

Traveling?

Here's what you need to know

 Save money by seeing a BlueCard program doctor or hospital. You only pay your usual out-of-pocket amounts (such as deductible, your percentage of costs or copay).
 If you go to a doctor or hospital outside the program, you'll need to pay the entire bill up front.

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• Show your ID card so they can check your benefits and send us a claim for processing.



Remember to carry your ID card The "PPO-in-a-suitcase" symbol shows you can get care from BlueCard PPO Program doctors and hospitals.





How to access care around the world

The Blue Cross Blue Shield Global Core Program gives you benefits when you travel outside the U.S.



If you're outside the U.S. and need care, you can:



Go straight to the nearest hospital in an emergency.



Go to **bcbsglobalcore.com** to search for a doctor or hospital.



Use the **Blue Cross Blue Shield Global Core app** to find a doctor or hospital.



Unless it's an emergency, call the **Blue Cross Blue Shield Global Core Service Center** 24/7 at **1-800-810-2583 (BLUE)** or call collect at **1-804-673-1177**. They can help you set up doctor visit or hospital stay. Global Core will work with the doctor and Anthem to approve and accept a Guarantee of Payment (GOP).



Call the Student Health Services first.

If you need care for non-emergency services you must first contact your Student Health Services (SHS) on campus for a referral to see a doctor away from campus.

Download the Blue Cross Blue Shield Global Core app today

With the app, you can:

- Search for a doctor or hospital.³
- Get medical terms and phrases for many symptoms translated

 and even use an audio feature to play the translation.³
- Get information about how to find and contact a U.S. embassy.





What if you get care from a doctor or hospital who is not part of the Blue Cross Blue Shield Global Core Program?

- 1. You will need to pay up front in full for your care.
- Download an international claim form at bcbsglobalcore.com or get a form by calling Member Services at the number on your ID card.
- 3. Fill out the claim form and send it with the original bills to the Blue Cross Blue Shield Global Core Service Center.

1 Blue Cross Blue Shield Association website, About Blue Cross Blue Shield Association (accessed January 2016): bcbs.com/about-the-association/. 2 Blue Cross Blue Shield Association website, Blue Facts: Healthcare Coverage Designed For Your Community, Accessible Across The Country

- (accessed January 2016): bcbs.com/healthcare-news/press-center/blue-facts.html.
- 3 Using the BlueCard Worldwide app itself does not require an internet connection. However, using GPS for mapping or downloading an audio translation does require an internet connection.

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