BlueCross BlueShield of Illinois

PEACE OF MIND WHILE TRAVELING
BlueCard® PPO Has You Covered

Use BlueCard PPO When You're Away From Home

Through the BlueCard PPO Program, Blue Cross and Blue Shield (BCBS) plans work together to help ensure you receive reliable, affordable health care when you need it while traveling in the U.S. You have access to an established PPO network of doctors, hospitals and other health care providers throughout the country.

How BlueCard Works

1. Always carry your most current Blue Cross and Blue Shield of Illinois (BCBSIL) ID card.

2. When you're outside of your local BCBSIL service area and need health care, refer to your ID card and call BlueCard Access at **800-810-BLUE (2583)** or visit the BlueCard Doctor and Hospital Finder at **bcbs.com** for information on the nearest PPO doctors and hospitals. In an emergency, go to the nearest hospital.

3. You are responsible for calling BCBSIL for precertification, when necessary. Refer to the precertification phone number on your ID card, which is different than the BlueCard Access number above.

4. When you arrive at the doctor's office or hospital, present your ID card, and the office or hospital staff will verify your membership and coverage information.

5. After you receive medical attention, your claim will be routed to BCBSIL for processing by the provider. All doctors and hospitals are paid directly, so you won't have any paperwork.

6. You should not have to pay up front for medical services, except for the usual out-of-pocket expenses (non-covered services, deductibles, copayments and/ or coinsurance). BCBSIL will provide you with an Explanation of Benefits (EOB) statement.

Get access to network providers when you're on the go:

• **Freedom of choice:** You can choose your provider. To receive the maximum benefits allowed under your health care plan, though, choose contracted network providers whenever possible.

• **Coast-to-coast care:** Get access no matter where in the U.S. you travel.

• **No paperwork or claims to file:** When visiting a PPO provider, all you need to do is show your ID card.