Take your benefits with you

With the BlueCard® PPO and BlueCard Worldwide® programs

What happens if you're away from home and you need care right away? As an Anthem Blue Cross and Blue Shield (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 **BlueCard Worldwide® Program**. It gives you access to doctors and hospitals in nearly 200 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**, log in and use the **Find a Doctor** tool to search for a BlueCard PPO Program doctor or hospital.



Use the **Anthem 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.

*You or a family member need to call the Member Services number on your ID card within 24 hours (48 hours for members in Indiana) after going to the hospital or as soon as you can.



Here's what you need to know

- Before leaving the country, ask Member Services if your international benefits are different.
- Ask for approval before getting care. This is "precertification" and helps you find care covered by your plan. To see if you need precertification, call Member Services at the number on your ID card.
- 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.
- Show your Anthem ID card so they can check your benefits and send us a claim for processing.



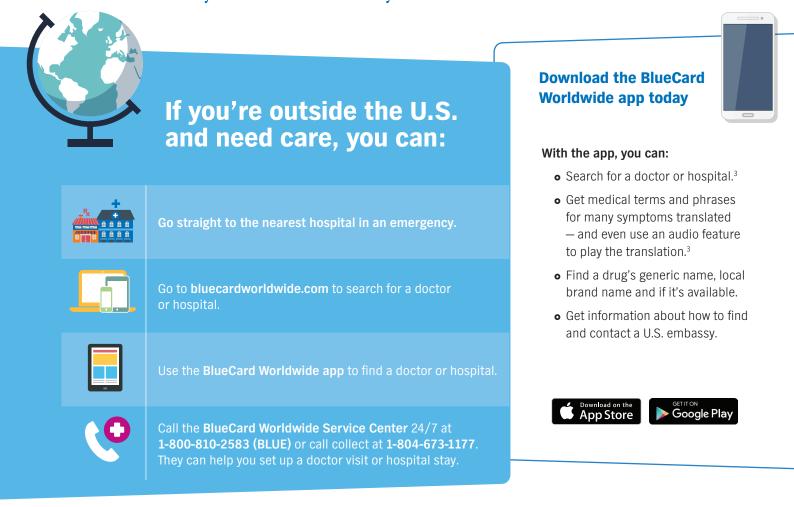
Remember to carry your ID card The "PPO-in-a-suitcase" symbol shows you can get care from BlueCard PPO Program doctors and hospitals.



BlueCard Worldwide® Program

How to access care around the world

The BlueCard Worldwide[®] Program gives you benefits when you travel outside the U.S.



What if you get care from a doctor or hospital who is not part of the BlueCard Worldwide Program?

- 1. You will need to pay up front in full for your care.
- 2. Download an international claim form at **bluecardworldwide.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 BlueCard Worldwide Service Center.

- 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.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HM0 products underwritten by HM0 Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (accluding 30 Jounites in the Kanasa City area): RightCH0ICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HeALC), and HM0 Missouri, Inc. RIT and certain affiliates only provide administrative services for self-Indied plans and do not underwrite health. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HM0 products underwritten by HALC and HM0 benefits underwritten by HAMD Colorado, Inc., RIT and certain affiliates only provide administrative services for self-Indied plans and ito not underwrite health. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HM0 plans administrative service for self-Indied plans and ito not underwrite health Nevada. In Nevada: Rocky Mauthew Thornton Health Plan, Inc. In Misconsin. Blue Cross Riue Shield in Vignia Auctor Lated as Anthem Blue Cross and Blue Shield in Vignia and ts zervice are as lal of Vignia and ts zervice are as lal of Vignia actors. Takes of Westers in (BCGSWI), which underwrites or administers the PPO and Indemnity policies; Compcare Health Services Insurance Companies, Inc. Rite Mu0 policies; and Compare and Blue Shield in Vignia Alter the POS policies. Independent licenses of the Blue Cross and Blue Shield Association. ANTHEM is a registered marks of the Blue Cross and Blue Shield Association. ANTHEM is a registered marks of the Blue Cross and Blue Shield Association.

¹ Blue Cross Blue Shield Association website, About Blue Cross Blue Shield Association (accessed January 2016): bcbs.com/about-the-association/.