

THE BLUE CROSS BLUE SHIELD **Global Core** PROGRAM

Across the country.
Around the world.

You take your health care
coverage with you.



Coverage that's both nationwide and worldwide.

When you're a Blue Cross Blue Shield of Arizona PPO member, your health care coverage goes where you go. You can travel with peace of mind, knowing that more than 96 percent of hospitals and 92 percent of physicians in the U.S. contract with a Blue Cross and/or Blue Shield plan – more than any other insurer.¹ Additional arrangements have also been made to give you access, outside the U.S., to hospitals in more than 200 countries.

Designed to keep you healthy and save you money.

In many cases, when you travel or live in a state other than Arizona, you can take advantage of savings the local Blue Plan has negotiated with area doctors and hospitals. For covered services, you should not have to pay any amount above these negotiated rates 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., noncovered services, deductibles, copayments and coinsurance).

azblue.com

¹ Blue Cross Blue Shield Association, <http://www.bcbs.com>




An Independent Licensee of the Blue Cross and Blue Shield Association

Steps to Follow When Using PPO Benefits Outside Arizona.

Within the United States

PPO members should be sure to use a BlueCard PPO doctor or hospital to stay in-network and receive the highest level of benefits for covered services.

1. Always carry your current Blue Cross Blue Shield of Arizona (BCBSAZ) ID card for easy reference and access to service.
2. In an emergency, go directly to the nearest hospital.
3. To find names and addresses of nearby doctors and hospitals, visit the Provider Directory at azblue.com, choose "National Doctor / Hospital Finder" and enter the alpha prefix from your ID card. Or call BlueCard Access at (800) 810-BLUE.
4. Call BCBSAZ for precertification or prior authorization, if necessary. (Refer to the phone number on your BCBSAZ ID card—it's different from the BlueCard Access number listed in the previous step.)
5. When you arrive at the hospital or the office of a provider in the local Blue Plan's PPO network, simply present your BCBSAZ ID card. If you are a PPO member, the provider can use the  logo to identify your benefits.

After you receive care from an in-network PPO provider, you should not have to complete any claim forms. Nor should you have to pay up front for medical services (other than the usual out-of-pocket expenses such as noncovered services, deductibles, copays and coinsurance). BCBSAZ will send you an explanation of benefits.

To locate doctors and hospitals wherever you or a covered dependent need care (have your member ID card handy):

- Visit the National Doctor & Hospital Finder at www.bcbs.com.
- Use the National Doctor & Hospital Finder app and the Blue Cross Blue Shield Global Core app for Android,* iPhone, iPad and iPod Touch.** (Rates from your wireless provider may apply.)
- Call BlueCard Access® at 1.800.810.BLUE (2583).

In an emergency, go directly to the nearest hospital.

The Blue Cross Blue Shield Global Core program was formerly known as BlueCard Worldwide®.

Outside the United States

1. Call BCBSAZ to review your benefits and access to care before leaving the U.S.
2. Always carry your current BCBSAZ ID card.
3. In an emergency, go directly to the nearest hospital.
4. If you need to locate a doctor or hospital, or need medical assistance services, call the Blue Cross Blue Shield Global Core Service Center at (800) 810-BLUE (2583) or call collect at 1 (804) 673-1177, 24 hours a day, seven days a week. An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization, if necessary.

It is very important to obtain care through the service center because some in-network providers may be contracted only for services within the U.S. Services received from these providers outside the U.S. will be considered out-of-network. Your assistance coordinator can help you understand your options when choosing a provider.

5. In most cases, when you make arrangements for hospitalization through Blue Cross Blue Shield Global Core, you should not need to pay upfront for inpatient care at participating Blue Cross Blue Shield Global Core hospitals except for the out-of-pocket expenses (noncovered services, deductible, copays and coinsurance) you normally pay. The hospital should submit your claim on your behalf. In addition to contacting the Blue Cross Blue Shield Global Core Service Center, call BCBSAZ for precertification. You can find the Customer Service phone number on your BCBSAZ ID card. Note: this number is different than the phone number listed above.
6. You will need to pay upfront for care received from a doctor and from an out-of-network hospital. Complete a Blue Cross Blue Shield Global Core claim form and send it with the bill(s) to the Blue Cross Blue Shield Global Core Service Center (the address is on the form). The claim form is available from BCBSAZ, the Blue Cross Blue Shield Global Core Service Center, or online at bcbsglobalcore.com.
7. Unless prescribed for an urgent or emergency situation, prescription medication is only eligible for coverage when dispensed by a pharmacy located in the U.S. and by a pharmacist licensed in the U.S.