

Take your benefits with you

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



BlueCard PPO Program

If you are away from home and you need care right away, you're covered. As an Anthem Blue Cross (Anthem) member, you have access to care across the country through the **BlueCard® PPO Program**. This includes **95% of doctors and 96% of hospitals in the U.S.**¹

Ways to access care across the U.S.:



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



Go to [anthem.com/ca](https://www.anthem.com/ca), log in, and use the **Find Care** tool to search for a BlueCard PPO Program doctor or hospital.



Use the **Sydney HealthSM** mobile app to search for a BlueCard PPO Program doctor or hospital. Follow turn-by-turn directions to the nearest doctor, urgent care center, or hospital.



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

If you're traveling, here's what you need to know:

- Before leaving the country, ask Member Services if your international benefits are different.
- Ask for approval before receiving care. This "precertification" helps you find care covered by your plan. To see if you need precertification, call the Member Services 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 the doctor or hospital 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 receive care from BlueCard PPO Program doctors and hospitals.

*You or a family member needs 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.

Blue Cross Blue Shield Global Core Program

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

Ways to access care outside the U.S.:



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** mobile app to find a doctor or hospital.



Call the **Blue Cross Blue Shield Global Core Service Center** 24/7 at **800-810-2583 (BLUE)** or call collect at **804-673-1177**. They can help you set up a doctor visit or hospital stay.

Download the Blue Cross Blue Shield Global Core app today

Use the mobile app to:

- Search for a doctor or hospital.
- Submit claims.
- Look up medical terms and phrases for many symptoms translated — and even use an audio feature to play the translation.
- Find a drug's generic name, local brand name, and availability.
- Find information on how to locate and contact a U.S. embassy.



Unless it's an emergency, call the Global Core Service Center before receiving care outside the U.S. Global Core will work with the doctor and Anthem to approve and accept a Guarantee of Payment (GOP). If a doctor or hospital has not accepted a GOP:

1. You will need to pay up front in full for your care.
2. Download an international claim form at bcbsglobalcore.com or request a form by calling the Member Services 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. You can submit them through the mobile app, email, or postal mail.

¹ Blue Cross Blue Shield Association website, The Blue Cross Blue Shield System (accessed February 2020): bcbbs.com/about-us/the-blue-cross-blue-shield-system.

² GeoBlue® website, More than 20 years as a leader in international healthcare (accessed February 2020): about.geo-blue.com. The Blue Cross Blue Shield Global Core program was formerly known as BlueCard Worldwide®.

Blue Cross, Blue Shield, the Blue Cross and Blue Shield symbols, BlueCard, BlueCard Worldwide, and Blue Cross Blue Shield Global are trademarks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies.

Sydney Health is offered through an arrangement with CareMarket, Inc., a separate company offering mobile application services on behalf of Anthem Blue Cross and Blue Shield health plans.

Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.