

# THE BLUECARD PROGRAM

## Across the Country and Around the Globe

With your Blue KC member ID card, you can stay covered no matter where life takes you.



### TheBlueCard® Now, Home Is Where The Card Is®

Your Blue KC membership gives you a world of healthcare choices across the country and around the globe. Follow these simple steps to put the power of Blue KC coverage to work for you.

#### Locate doctors and hospitals

With your Blue KC member ID card handy, follow these steps:

- Log into MyBlueKC.com
- Click Find Care, then navigate to Find a Doctor or Hospital
- Enter Location (e.g., "New York, NY") and search terms (e.g., "general practice" or "urgent care")
- Using filters, scroll to the Networks filter and choose BlueCard to narrow results

If you're a PPO member, always use a BlueCard PPO doctor or hospital to ensure you receive the highest level of benefits.

HMO members only have outof-network benefits in the case of an emergency or when prior authorized by Blue KC.

Blue KC HMO plan members can leverage the Away From Home program, which provides convenient healthcare coverage while you are away from your Home HMO. Contact Blue KC Customer Service for more information.



#### In the United States

- 1. Always carry your current Blue KC ID card or access your card from MyBlueKC.com.
- **2.** Find a nearby doctor or hospital using the methods listed on previous page.
- **3.** Call Blue KC for precertification or prior authorization, if necessary. The phone number is located on your Blue KC member ID card.
- **4.** When you arrive at the participating doctor's office or hospital, show the provider your ID card. The provider will identify your benefits through one of these symbols:

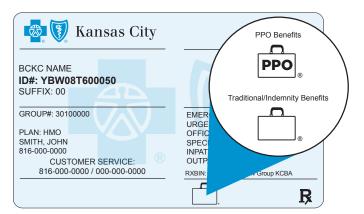




#### PPO Benefits

#### After you receive care, you should:

- Not have to complete any claim forms
- Not have to pay upfront for medical services, except for the usual out-of-pocket expenses (non-covered services, deductible, copay and coinsurance)
- Receive an explanation of benefits from Blue KC



#### Around the World

BCBS Global Core provides international medical coverage for world travelers and those living abroad.



- 1. Verify your international benefits with Blue KC before leaving the United States as coverage may be different outside the country.
- 2. Always carry your current Blue KC member ID card.
- Call the Blue Cross Blue Shield Global Core (BCBS Global Core) at 1-800-810- BLUE (2583) or call collect at 1-804-673-1177 to locate a doctor. An assistance coordinator will arrange a physician appointment or hospitalization if necessary. This line is available 24/7.
- **4.** Please see below for steps that should be taken for inpatient and professional services.

Inpatient claim: In most cases, you should not need to pay upfront for inpatient care at participating BCBS Global Core hospitals except for the out-of-pocket expenses (non-covered services, deductible, copay and coinsurance) you normally pay. The hospital should submit the claim on your behalf. In addition to contacting the BCBS Global Core Service Center, call Blue KC for precertification or preauthorization. Refer to the phone number on your Blue KC member ID card. Note: This number is different from the phone number listed above.

**Professional claim:** You pay upfront for care received from a doctor and/or non-participating hospital. Complete a BCBS Global Core International claim form and send it with the bill(s) to the BCBS Global Core Service Center (the address is on the form). The claim form is available from Blue KC, the BCBS Global Core Service Center or online at <u>bcbsglobalcore.com</u>.

#### In an emergency, go to the nearest hospital.



Traveling in the U.S.? Log into MyBlueKC.com and search for doctors/hospitals based on destination and the BlueCard network. Traveling abroad? Call BCBS Global Core at 1-800-810-BLUE (2583) to locate a doctor or visit BCBSglobalcore.com.