

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.

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.

HMO members only have out-of-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.

Blue High Performance Network (BlueHPN) members are required to receive healthcare services from in-network, BlueHPN healthcare providers. Services received from out-of-network, non-BlueHPN healthcare providers will only be covered in urgent or emergent situations.

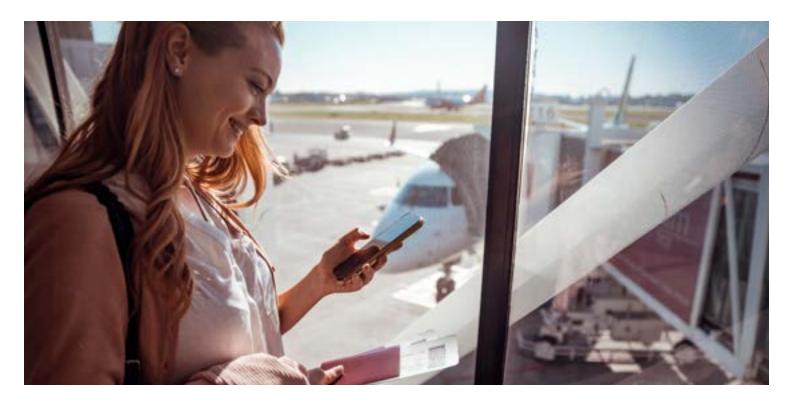
Have peace of mind knowing you can easily navigate care and visit the full list of doctors and hospitals close to where you live and work, while also having access to emergency and urgent care when you're away thanks to the BlueHPN national network – all without the need for referrals.

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")

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





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.
- 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:



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

BlueCross **Preferred-Care** BlueShield IMA Q TESTMEMBER ID#: YBC20K123456 SUFFIX: 00 GROUP#: 11823000 PLAN: PPO CUSTOMER SERVICE: 816-395-3558 / 888-989-884 R PPO Traditional n BlueHPN & Indemnity **PPO** PPO Bluc Benefits Benefits Benefits

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.
- 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 BCBSglobalcore.com.

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**.