

When You Need Healthcare Outside the U.S., Puerto Rico and U.S. Virgin Islands

1. Always carry your Blue Cross and Blue Shield ID card.
2. Contact your Blue Plan before leaving as your health care benefits may be different outside the U.S., Puerto Rico and U.S. Virgin Islands.
3. In an emergency, go directly to the nearest hospital or doctor. Call the BlueCard Worldwide Service Center if hospitalized.
4. If you need to locate a doctor or hospital, or need medical assistance services, call the BlueCard Worldwide Service Center at 1.800.810.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. Information can also be found at <http://bcbs.com/already-a-member/traveling-outside-of-the.html>
5. Call the BlueCard Worldwide Service Center at 1.800.810.2583 or collect at 1.804.673.1177 when you need inpatient care. In most cases, you should not need to pay upfront for inpatient care at BlueCard Worldwide hospitals except for the out-of-pocket expenses (noncovered services, deductible, copayment and co-insurance) you normally pay. When cashless access is arranged, the hospital will submit your claim on your behalf.
6. Call your Blue Plan for precertification or prior authorization, if necessary. Refer to the phone number on the back of your ID card.

Claims Filing and Payment Information

- For inpatient care at a BlueCard Worldwide® hospital that was arranged through the BlueCard Worldwide Service Center, you should only pay the provider the usual out-of-pocket expenses (noncovered services, deductible, copayment and coinsurance) when cashless access is arranged. The provider files the claim for you.
- For all outpatient and professional medical care, you pay the provider and submit a claim. You may also have to pay the hospital (and submit a claim) for inpatient care obtained from a non-BlueCard Worldwide hospital or when inpatient care was not arranged through the BlueCard Worldwide Service Center.
- To submit a claim, complete an International Claim Form and send it to the BlueCard Worldwide Service Center. The claim form must be completed and accompanied by itemized bills otherwise your claim will be returned to you and payment will be delayed.

Neither the Blue Cross and Blue Shield Association nor any of its independent Licensees shall be liable for any losses, damages, or uncovered charges as a result of using the BlueCard Worldwide Service Center or receiving care from any provider listed on the BlueCard Worldwide website.