

Take your benefits with you

With the BlueCard® PPO and Blue Cross Global

Core programs

What happens if you're away from home and you need care right away? As an Empire BlueCross (Empire) member, you have access to care across the country through the **BlueCard® PPO Program**. This includes **93% of doctors and 96% of hospitals in the U.S.**¹

How to access care across the U.S.:



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



Go to empireblue.com, log in and use the **Find a Doctor** tool to search for a BlueCard PPO Program doctor or hospital.



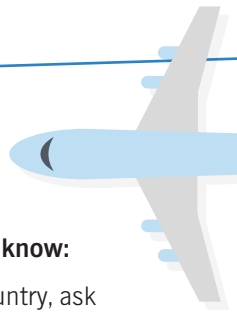
Use the **Sydney app** to search for a BlueCard PPO Program doctor or hospital. Get turn-by-turn directions to the nearest doctor, urgent care center or hospital.



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

*You or a family member need 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.

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 getting care. This is "precertification" and helps you find care covered by your plan. To see if you need precertification, call Member Services at the 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 Empire 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 get care from BlueCard PPO Program doctors and hospitals.



An Anthem Company

How to access care around the world

The Blue Cross Global Core Program gives you benefits when you travel outside the U.S.

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



Need care outside the U.S.? You can:



Go straight to the nearest hospital in an emergency.



Go to www.bcbsglobalcore.com to search for a doctor or hospital.

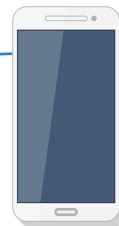


Use the **Blue Cross Global Core app** to find a doctor or hospital.



Call the **Blue Cross Global Core Service Center 24/7** at **1-800-810-2583 (BLUE)** or call collect at **1-804-673-1177**. They can help you set up a doctor visit or hospital stay.

Download the Blue Cross Global Core app today



With the app, you can:

- Search for a doctor or hospital.³
- Submit claims.
- Get medical terms and phrases for many symptoms translated – and even use an audio feature to play the translation.³
- Find a drug's generic name, local brand name and check whether it's available.
- Get information about how to find and contact a U.S. embassy.



1. You will need to pay up front in full for your care.
2. Download an international claim form at www.bcbsglobalcore.com or get a form by calling Member Services at the number on your ID card.
3. Fill out the claim form and send it with the original bills to the Blue Cross Global Core Service Center. You can submit them through the mobile app, email or postal mail.

1 Blue Cross Blue Shield Association website, *BlueFacts* (accessed March 2017): bcbs.com/sites/default/files/file-attachments/page/BCBS.Facts_.pdf.

2 GeoBlue website, More than 20 years as a leader in international healthcare (accessed March 2017): about.geo-blue.com.

3 Using the Blue Cross Global Core app itself does not require an internet connection. However, using GPS for mapping or downloading an audio translation does require an internet connection (accessed March 2017): bcbsglobalcore.com/Home/MobileApp/#features.

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

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