

**BLUECARD
WORLDWIDE
HELPS YOU
GET
MEDICAL
ASSISTANCE
ANYWHERE
IN THE
WORLD.**

HIGHMARK
Blue Cross Blue Shield



An Independent Licensee of the Blue Cross and Blue Shield Association

NOW GETTING HEALTH CARE OVERSEAS IS AS EASY AS MAKING ONE PHONE CALL.

We've taken the worry out of international travel.

If you or a member of your family needed medical attention overseas, what would you do? On an international trip, an accident, sudden illness, even the loss of a prescription medication can be a nightmare — especially when you don't speak the language. That's where the BlueCard Worldwide Program comes in. It's like having a knowledgeable travel companion who's ready to help when you're out of the country on vacation or business.

Your Highmark Blue Cross Blue Shield identification card gives you more access to health care services when you're traveling or living outside the United States. The BlueCard Worldwide program will enable you to receive inpatient and outpatient hospital care and physician services when you're traveling or living outside the United States. The BlueCard Worldwide program includes medical assistance services and an expanded network of health care providers throughout the world.

Need a physician, hospital, medical help? Just call us.

If you need information on available local hospitals at your travel destination before your trip, call us toll free or access the information at www.bcbs.com under BlueCard Doctor and Hospital Finder. **The toll-free number is 1-800-810-BLUE.** For information on available local physicians, call 1-800-810-BLUE.

If you require medical attention when you're traveling or living outside the United States, call BlueCard Worldwide at 1-800-810-BLUE. (If you are unable to use the toll-free number, call us collect at 1-804-673-1177). A medical assistance coordinator, in conjunction with a nurse, will arrange hospitalization, if necessary, or make an appointment with a physician. In an emergency, you should go directly to the nearest hospital.

Always have your Blue Cross Blue Shield identification card ready when you call.

Get the help you need — 24 hours a day.

All our services are available 24 hours a day, 365 days a year, when you're traveling outside the United States, anywhere in the world. There's no charge for any referral or coordination help you need, and any medical services you receive will be covered in accordance with your Blue Cross Blue Shield program limits.

No need to worry about running short on cash when overseas hospitals ask for payment.

The BlueCard Worldwide Program takes the trouble out of paying for overseas inpatient hospital care. If you are treated as an inpatient at a hospital that belongs to our international network, there's no need to pay in advance for services covered under your program, unless your program includes a deductible or coinsurance for inpatient care. If you receive inpatient services from a participating hospital, your benefits claim will be handled just as if you were treated in a United States hospital that accepts Blue Cross Blue Shield coverage.

For outpatient hospital care or physician services, you'll be asked to pay for the service. Be sure to keep your receipt. Then, when you're back in the United States, you simply file a claim in the usual manner. International claim forms are available by calling 1-800-810-BLUE or the Member Service telephone number listed on your I.D. Card.

If you are referred to a non-participating hospital or receive services from a non-participating hospital in an emergency, call 1-800-810-BLUE and we will attempt to arrange direct payment with the hospital. If payment arrangements cannot be made, you will be required to pay for the services. Then, when you return, file a claim in the usual manner.

Cut out this card and keep it with your Blue Cross Blue Shield identification card for protection wherever you go!

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Blue Cross Blue Shield BlueCard Worldwide Program

When you need medical help overseas, call this number from anywhere in the world:

1-800-810-BLUE

You can use this toll-free number outside the United States by using an AT&T Direct® Access Number or call collect 1-804-673-1177.

Please complete information on reverse.

www.bcbs.com



**HERE'S YOUR BLUECARD WORLDWIDE
MEDICAL ASSISTANCE SERVICE CARD.**

**CUT OUT THIS CARD AND KEEP IT IN
YOUR WALLET. THEN, IF YOU NEED
HEALTH CARE OVERSEAS, JUST CALL
THE NUMBER INDICATED ON THE
REVERSE SIDE OF THIS CARD.**



**Please complete the information below so you'll
have it handy when you call:**

Your Blue Cross
Blue Shield Plan _____ Highmark Blue Cross Blue Shield

Your Name _____

Your Blue Cross Blue Shield
Identification Number _____

You'll also need to tell us your location and the phone number at
which you can be reached.