



The BlueCard[®] Program

Across the country. Around the world.
You take your health care coverage with you.

Coverage that's both nationwide and worldwide.

When you're a Blue Cross Blue Shield of Arizona PPO member, your health care coverage goes where you go. You can travel with peace of mind, knowing that more than 90 percent of hospitals and 80 percent of physicians in the U.S. contract with a Blue Cross and/or Blue Shield plan – more than any other insurer.¹ Additional arrangements have also been made to give you access, outside the U.S., to hospitals in more than 200 countries.

Designed to keep you healthy and save you money.

In many cases, when you travel or live in a state other than Arizona, you can take advantage of savings the local Blue Plan has negotiated with area doctors and hospitals. For covered services, you should not have to pay any amount above these negotiated rates when you use providers in the local Blue Plan's PPO network. Also, you should not have to complete a claim form or pay up front for your health care services, except for those out-of-pocket expenses you would normally pay anyway (e.g., noncovered services, deductibles, copayments and coinsurance).

azblue.com




¹ Blue Cross Blue Shield Association, <http://www.bcbs.com>

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Steps to Follow When Using PPO Benefits Outside Arizona.

Within the United States

PPO members should be sure to use a BlueCard PPO doctor or hospital to stay in-network and receive the highest level of benefits for covered services.

1. Always carry your current Blue Cross Blue Shield of Arizona (BCBSAZ) ID card for easy reference and access to service.
2. In an emergency, go directly to the nearest hospital.
3. To find names and addresses of nearby doctors and hospitals, visit the Provider Directory at azblue.com, choose "Outside of Arizona Providers," and enter the alpha prefix from your ID card. Or call BlueCard Access at (800) 810-BLUE.
4. Call BCBSAZ for precertification or prior authorization, if necessary. (Refer to the phone number on your BCBSAZ ID card—it's different from the BlueCard Access number listed in the previous step.)
5. When you arrive at the hospital or the office of a provider in the local Blue Plan's PPO network, simply present your BCBSAZ ID card. If you are a PPO member, the provider can use the  logo to identify your benefits.

After you receive care from an in-network PPO provider, you should not have to complete any claim forms. Nor should you have to pay up front for medical services (other than the usual out-of-pocket expenses such as noncovered services, deductibles, copays and coinsurance). BCBSAZ will send you an explanation of benefits.

Outside the United States

1. Call BCBSAZ to review your benefits and access to care before leaving the United States.
2. Always carry your current BCBSAZ ID card.
3. In an emergency, go directly to the nearest hospital.
4. If you need to locate a doctor or hospital, or need medical assistance services, call the BlueCard Worldwide Service Center at (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.

It is very important to obtain care through the service center because some in-network providers may be contracted only for services within the United States. Services received from these providers outside the United States will be considered out-of-network. Your assistance coordinator can help you understand your options when choosing a provider.
5. In most cases, when you make arrangements for hospitalization through BlueCard Worldwide, you should not need to pay upfront for inpatient care at participating BlueCard Worldwide hospitals except for the out-of-pocket expenses (noncovered services, deductible, copays and coinsurance) you normally pay. The hospital should submit your claim on your behalf. In addition to contacting the BlueCard Worldwide Service Center, call BCBSAZ for precertification. You can find the Customer Service phone number on your BCBSAZ ID card. Note: this number is different than the phone number listed above.
6. You will need to pay upfront for care received from a doctor and from an out-of-network hospital. Complete a BlueCard Worldwide claim form and send it with the bill(s) to the BlueCard Worldwide Service Center (the address is on the form). The claim form is available from BCBSAZ, the BlueCard Worldwide Service Center, or online at www.bcbs.com/bluecardworldwide.
7. Unless prescribed for an urgent or emergency situation, prescription medication is only eligible for coverage when dispensed by a pharmacy located in the U.S. and by a pharmacist licensed in the U.S.

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