THE BLUECARD® PPO PROGRAM

A toothbrush is now your second most important travel necessity.
**Our PPO**

Our PPO is a preferred provider organization (PPO) health care benefit plan. Preferred provider organizations use a network of hospitals and doctors. With our PPO, you have the choice to see any provider you wish, but your benefits cover more when you use network physicians.

**BlueCard PPO**

But what happens if you travel outside your home state? That’s where the BlueCard PPO program comes in. BlueCard PPO gives you access to our PPO benefits all across the nation by allowing you to access providers contracting with Blue Cross and/or Blue Shield in each state. In fact, approximately 94 percent of hospitals and approximately 84 percent of physicians throughout the U.S. contract with Blue Cross and Blue Shield Plans. The BlueCard program links them all.

As our PPO member, you pay less out of your pocket — and we cover more — if you obtain care from Blue plan network physicians and hospitals.

**Coast-to-coast coverage**

The “PPO in a suitcase” icon on your member ID card is recognized by doctors and hospitals across the country. It identifies you as a BlueCard PPO member so you can access your PPO benefits in your local area and when you travel.

**Access made easy**

Finding a PPO health care provider is easy. Simply pull out your ID card and call the number on the back of your ID card for names and addresses of the nearest BlueCard PPO providers. You can also access the most current provider listing online.

**Network physicians make life easier**

While you have the freedom to choose a network or non-network doctor each time you need medical care, establishing a long-term relationship with a network physician you trust can offer you:

- more effective health care coordination
- a potential cost savings
- less paperwork hassle

**In an emergency**

With our PPO, there is a distinction between an emergency and a need for urgent care. To ensure access to your benefits, you need to understand both. If you answered “yes” to any of these questions, call 911 or go to your nearest emergency room.

**Urgent care**

While both urgent and emergency care situations are serious, urgent care is for medical symptoms, pain or conditions that require immediate medical attention, but are not severe or life-threatening and do not require use of a hospital or ER.

Urgent care conditions include, but are not limited to: earache, sore throat, rash, sprained ankle, flu and fever not higher than 104°.

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1. Approximate percentages refer to providers in the U.S. who contract with Blue Cross and Blue Shield Plans. For the most current information on approved providers, please refer to your member ID card or access BlueCard provider listings online.
Invite your benefits to travel with you

Your Blue plan ID card — with the “PPO in a suitcase” icon — is your key to getting your benefits and savings.

By following the steps in the box at the right, your BlueCard PPO health care benefits stay with you across virtually the entire country.

Precertification: the most important step

Precertification is when you get prior approval from us for certain care and services. Precertification helps ensure that the services you receive take place in an appropriate setting and meet the medical necessity criteria of your health plan.

You are responsible for getting precertification. Even if your doctor offers to precertify care or equipment for you, we recommend you call to verify the precertification.

Emergency care

Precertification is not required for emergency treatment or admissions, however, authorization is still required. You or a family member must notify us within 24 hours, or as soon as reasonably possible. If you do not notify us, charges will be denied for services that we determine are not medically necessary.

Services and equipment that require precertification

Precertification is generally required for the following services. Refer to your Benefits Booklet for your plan’s exact list and requirements.

- Human organ and tissue transplants
- Inpatient admissions to hospitals and other covered facilities, except for childbirth
- Diagnostic services for Positron Emission Tomography (PET)
- Private-duty nursing services in the home setting
- Surgery performed as an outpatient for: Uvulopalatopharyngoplasty (UPPP) and plastic/reconstructive specific procedures
- Certain durable medical equipment/prosthetics: Special wheelchairs and hospital beds, powered prosthetics and custom-made orthotics/braces

We’re here to help

If you have questions or need assistance, please call Customer Service. Our number is on your ID card. We’re here to help you get the most from your health care benefits.

Your steps to coast-to-coast care

1. Always carry your most current ID card.
2. When you need health care, pull out your ID card and call the number on your ID card for information on the nearest BlueCard PPO doctors and hospitals.
3. You are responsible for calling us for precertification. Refer to the phone number on your ID card.
4. When you arrive at the doctor’s office or hospital, present your ID card and the doctor or hospital will verify your membership and coverage information.
5. After you receive medical attention, your claim is electronically routed to us for processing through the Blue Cross and Blue Shield plan in the state where services were rendered.
6. BlueCard PPO doctors and hospitals are paid directly, relieving you of any hassle and worry. You will normally only need to pay for out-of-pocket expenses (noncovered services, deductible, copayment or coinsurance). We will send you a detailed Explanation of Benefits report.
For Administrative Services Only accounts, Anthem Blue Cross and Blue Shield provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims. This plan overview is intended to be a brief outline of coverage and is not a contract. In case of any conflict between this overview and the plan document, the provisions of the plan document will prevail.

For more information, please visit anthem.com/ca