Traveling out-of-state or abroad? Bring along peace of mind.

BlueCard® PPO and BlueCard Worldwide® programs feature health care benefits that travel with students

Anthem Blue Cross for students includes BlueCard PPO and BlueCard Worldwide programs. So, when you travel in the United States as well as to other places in the world, you’ll be able to use a network of Blue Cross and Blue Shield doctors.

Coverage in the United States

BlueCard PPO lets you use your PPO benefits when you use doctors and hospitals that contract with Blue Cross and/or Blue Shield in other states. We’re talking about 90% of hospitals and about 80% of doctors across the country.1 The BlueCard program lets you use them as one big network.

Coverage in other countries

For travel abroad, the BlueCard Worldwide program gives you access to doctors and hospitals in more than 200 countries and territories.2

BlueCard also helps you save money

Just like when you get care at home, you may pay less out of pocket — and get more services covered — when you get care from network doctors and hospitals that are in a Blue plan.

What if you have an emergency while traveling?

Here’s something to keep in mind. An emergency is not the same as an urgent need for care. Knowing which is which can help you get the right care in each case.

What is an emergency?

Emergencies are medical conditions that pose a serious risk to your health. Here are a few questions to ask yourself:

- Are my symptoms severe and/or life-threatening?
- Did they happen suddenly and without warning?
- Is there a lot of bleeding, a great deal of pain, shortness of breath or broken bones?
- Do I truly believe there may be serious impairment to bodily functions or serious dysfunction of a bodily organ part without medical attention right away?

If the answer is “yes” to any of these questions, call 911 or go to the nearest emergency room.

What is an urgent need for care?

Urgent care is for symptoms, pain or other things that need medical care right away but aren’t severe or a danger to your life. Think earache, sore throat, rash, sprained ankle, flu and fever of 104° and lower.

Something that may surprise you is that an emergency room (ER) can often charge $641 to treat a strep throat compared to $70 at urgent care centers.

If you’re having an urgent need that is not an emergency seek care at your Student Health Services (SHS). If you’re traveling, get in touch with the SHS to get a referral to see a doctor away from campus.

If you need help finding somewhere to get urgent care, go to Google, Yahoo! or Bing, type in “Anthem and urgent care” and Anthem’s site will help you find links to other choices so you don’t have to use the ER for things that are not emergencies. The link will also have tips on when it’s right to use these other options.
When you need to call Anthem Blue Cross

Sometimes, Anthem Blue Cross will also ask you to call before you get certain care or services. Anthem does this to be sure you get the right care in the right setting. This is called precertification.

Services and equipment that need precertification

Precertification is needed for the below services. Please look at your Benefits Booklet for whether you have to tell Anthem about these:

- Human organ and tissue transplants
- Hospital stays and stays at other facilities, except for the birth of a child
- Diagnostic services for Positron Emission Tomography (PET)
- Private-duty nursing services at home
- One-day surgery for: Uvulopalatopharyngoplasty (UPPP) and certain plastic/reconstructive procedures
- Certain durable medical equipment/prosthetics including special wheelchairs and hospital beds, powered prosthetics and custom-made orthotics/braces

In these cases, you must get precertification. Even if your doctor offers to get it for you, it’s a good idea to call Anthem and be sure.

NOTE: Emergency care doesn’t need precertification. But Anthem Blue Cross still needs to know about it. You or a relative must let Anthem know within 24 hours or as soon as you can after getting emergency care. If you don’t let them know, you may have to pay more if certain services weren’t necessary from a medical point of view.

When you need to call Student Health Services first

If you need care for something that is not an emergency, you must go to your Student Health Services (SHS) on campus. If you’re traveling, you must get in touch with the SHS to get a referral to see a doctor away from campus.

Tips for getting the right care while traveling in the U.S.?

- Always carry your up-to-date ID card.
- When you need health care, first call your SHS to get a referral. Then call the Member Services number on the back of your ID card to find the nearest BlueCard PPO doctors and hospitals. Reminder: to get urgent care, go to Google, Yahoo! or Bing and type in “Anthem and urgent care.”
- You must call Anthem for precertification. Use the phone number on your ID card.
- When you get to the doctor’s office or hospital, give them your ID card, and they will check to see if you are a member and what your coverage is.
- After you get care, the claim will be electronically sent for processing through the Blue Cross and Blue Shield plan where you got the services.
- BlueCard PPO doctors and hospitals are paid, and you normally only need to pay for out-of-pocket costs (noncovered services, deductible, copay or coinsurance). You’ll get an Explanation of Benefits showing how the claim was processed.

Care while abroad

Whether traveling or living outside of the country, you can use the BlueCard Worldwide program when you need care.

- Before leaving the U.S., call the Customer Service number on the back of your ID card to find out exactly how you’re covered abroad.
- Call the SHS to get information on coverage for international vaccines and the University Travel Assistance Program.
- Always carry your up-to-date member ID card.
- In an emergency, go to the nearest hospital.
- If you need care, call the SHS for a referral to a provider near you.
- If you need help finding a doctor or hospital, or have any questions about getting care abroad, call BlueCard Worldwide toll free at 800-810-BLUE (2583) or collect at 804-673-1177, 24 hours a day, seven days a week.
- BlueCard Worldwide will work with a medical professional to arrange for you to see a doctor or have a hospital stay, if you need.
- If you need to be admitted to the hospital, call the BlueCard Worldwide Service Center toll free at 800-810-BLUE (2583) or collect at 804-673-1177.

How do I file a claim?

- If the BlueCard Worldwide Service Center arranged your stay in the hospital, they will file the claim for you. You will need to pay the hospital for the out-of-pocket costs you normally pay (deductible, copay, coinsurance).
- For outpatient and doctor care (for inpatient care not arranged through BlueCard) you will need to pay for the services and send an international claim form with the original bills to the Service Center.
- You can get an international claim form by calling the number on your ID card (866-940-8306) or from the Service Center website at BCS.com/bluecardworldwide. Or call BlueCard Worldwide Service Center at 800-810-2583 (or collect at 804-673-1177).