

HMO benefits that go where you go

Whether vacationing in Hawaii, temporarily living on the eastern seaboard or on business in Africa, you have coverage with Anthem Blue Cross.

- Emergency care covered anywhere in the world
- Urgent Care & Follow-Up Care for non-emergency situations within the USA
- Away from Home Care Guest Membership for temporary residency outside California
- Inpatient services from international health care professionals
- National and international access to prescription drug benefits

Emergency Care 24/7

You're covered for emergency care 24 hours a day, seven days a week, regardless of your location. If you have a medical emergency in the USA, call 911 if services are available, and/or seek immediate medical attention at the closest emergency facility. If you are admitted to the hospital, the emergency room copay will be waived. If admitted, please have someone contact Anthem Blue Cross and/or your medical group within 48 hours of your admission. Both phone numbers are printed on your member ID card. If not admitted, you will be billed for the emergency room copay. If you receive services from a network facility, the health care professional will file the necessary claim forms for you. If you receive services from a non-network facility, you may need to pay for your emergency services and then file claims for reimbursement. Be sure you save all relevant statements to attach to your claim form.

Non-Emergency Situations

You are also covered in a non-emergency situation that still requires medical attention. Examples of non-emergency situations include sudden pain, flu-like symptoms or an injury that does not threaten your life or health.

Urgent Care Within California

If you're within 20 miles of your medical group and it is after your primary care physician's office hours—and you believe the situation does not require immediate, emergency medical attention—please call your medical group so they can refer you to the closest urgent care facility. If you're 20 miles or more from your medical group, please get medical attention at the closest urgent care or emergency facility.

SERVICES WHEN TRAVELING OUT OF STATE

Urgent Care

If you are traveling outside California and need urgent care for a non-emergency situation, you can access services from Blue Cross and/or Blue Shield contracted health care professionals throughout the country. To find a Blue Cross and/or Blue Shield health care professional, just call the toll-free

BlueCard Access number, 1-800-810-2583. You will receive the names and phone numbers of participating health care professionals who are located within the area you are traveling. Simply call a health care professional and schedule an appointment. When you receive services, you will pay your office visit copay, just as you would if seeing your primary care physician in California. You do not, however, need authorization from your medical group/IPA, your primary care physician or Anthem Blue Cross for urgent care services. Be sure you take your member ID card with you when seeing the health care professional. Your ID card shows an empty suitcase, which indicates that you may receive out-of-state Urgent Care and Follow-Up Care services from local Blue Cross and/or Blue Shield contracted physicians and facilities. The health care professional may also call the toll-free Customer Service number printed on your member ID card to ensure your services are covered.

Follow-up Care

You may be traveling outside California and need continued medical care that can be performed on an outpatient basis. For example, you may need stitches removed, or require kidney dialysis, allergy shots or care following emergency services. You can call the toll-free BlueCard Access number, 1-800-810-2583, to receive the names and phone numbers of participating health care professionals located within the area you are traveling. Just like urgent care services, you will call the health care professional and schedule an appointment. You will pay your office visit copay when you receive services, just as if you were seeing your primary care physician in California. You do not need authorization from your medical group/IPA, your primary care physician, or Anthem Blue Cross for follow-up care services. Be sure you take your ID card with you when seeing the health care professional.

Away from Home Care Guest Membership

You can maintain your Anthem Blue Cross HMO benefits even when temporarily residing outside California with Away from Home Care Guest Membership. Guest membership offers temporary HMO services from a "host" Blue Cross and/or Blue Shield affiliated HMO. It's available to all enrolled family members, including students living in other states. To qualify, you or your enrolled dependents must live outside California for more than 90 consecutive days. To request a Guest Membership, simply call Customer Service before you go. They'll help you sign-up and give you information about the health care professionals located across the country.

Away from Home Care Guest Membership services may not be available in all states. Please call before you go to ensure services are available in your destination.

Inpatient Services when Traveling Out of the Country

Anthem Blue Cross HMO covers emergency services regardless of where you are in the world. Did you realize that you may also access health care professionals for inpatient services outside the USA? You can prepare for the unexpected by calling 1-800-810-2583 before leaving the USA. A BlueCard Worldwide Service Center coordinator will provide a list of participating hospitals available for inpatient services within several international cities. To access benefits, you simply present your ID card. Aside from applicable copays, you will generally not need to pay for services when you receive care. For updated network information, visit www.bluecares.com, or call toll-free at 1-800-810-2583.

Please note: Your benefits may only cover emergency care services when you are outside the USA. Please refer to the Evidence of Coverage or Certificate for the details of your benefits.

Outpatient Emergency Care When You're Outside the USA

If you need emergency care when you're outside the USA, get the care you need at the closest emergency facility. If you are not admitted to the hospital, you may be asked to pay for emergency services when you receive care. Before you leave the emergency facility, please request an itemized bill. You will complete and file a claim to Anthem Blue Cross for reimbursement of your out-of-pocket costs. Be sure to attach all relevant receipts for faster claim processing.

PRESCRIPTION DRUG BENEFITS

National and International Access to Prescription Drug Benefits

Regardless of where you are in the world, you retain access to your prescription drug benefits if the benefits are provided by Anthem Blue Cross.

Filling Prescriptions Out of State

For the lowest out-of-pocket costs and highest level of convenience, have your prescription filled at a participating pharmacy. This ensures low copays and no claim filing. Many retailers with national locations belong to our pharmacy network, so finding a participating pharmacy is easy. If you need help, just call Customer Service at the toll-free number printed on your ID card. Be sure to show your ID card when you get your prescription filled at a participating pharmacy. If you have a

prescription filled at a non-participating pharmacy, you must pay for the prescription, then submit a claim form to Anthem Blue Cross for reimbursement. Be sure the pharmacist completes all necessary information on the claim form and signs it, and that you attach all necessary receipts. In addition to the inconvenience of submitting a claim, your costs will likely be much higher at a non-participating pharmacy.

FILLING PRESCRIPTIONS OUTSIDE THE USA

There are no benefits for prescription medications purchased outside the USA, except for drugs furnished in connection with Urgent Care or an emergency. If you need prescription medication while outside the USA, you will need to pay for the medication when your prescription is filled. Please ask the pharmacist for an itemized bill, and make sure you save the receipt. Once you return to the USA, you will need to file a claim for reimbursement. In most situations, you will receive reimbursement at the participating pharmacy rate (which means you'll get the best possible price-breaks).

When and How to File a Claim

Most national and international health care professionals who participate in BlueCard networks conveniently file all necessary claims for our members. However, if a health care professional insists that you pay for services when you receive care, please pay the health care professional and then file a claim to Anthem Blue Cross for reimbursement. You can get claim forms online at www.anthem.com/ca. Click on Employees of Groups 51 or More and the Download Forms link. You can also get claim forms from your employer or by calling Customer Service. For faster claim processing, please make sure you include:

- Itemized receipts for services
- Foreign language receipts translated in English (if possible)
- Dates of services
- Procedure code or description of services (if possible)
- Health care professional's name

Take peace-of-mind with you in your travels—carry your ID card with you at all times. Bon voyage. Arrivederci. Adiós. And happy trails from Anthem Blue Cross!

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