

# TAKE YOUR COVERAGE WHEREVER LIFE TAKES YOU

With access to the largest provider network in the world, your Excellus BlueCross BlueShield plan offers a world of options. Our members have access to medical assistance services, doctors, and hospitals in all 50 states and more than 200 countries and territories around the world. Whether you live, work or travel across the country or across the globe, you can have confidence knowing that quality care can be accessed wherever and whenever you need it. And in most cases, you can take advantage of savings the local BCBS company has negotiated with its doctors and hospitals.

## BlueCard® for Coverage in the United States

- ▶ Always carry your current member ID card.
- ▶ Visit [ExcellusBCBS.com/FindaDoctor](https://ExcellusBCBS.com/FindaDoctor) or download the **Excellus BCBS mobile app** to find a provider or medical facility near you. You'll be able to narrow your search by ZIP code, county, specialty, or even doctor's name. For personalized results based on your plan, sign into the tool as a member.
- ▶ If you're a PPO member, always use a BlueCard PPO doctor or hospital to ensure you receive the highest level of benefits.
- ▶ Call us for precertification or prior authorization, if necessary. Refer to the phone number on the back of your member card.
- ▶ When you arrive at the participating doctor's office or hospital, show the provider your member card so they can identify your benefit level.



### After you receive care in the U.S., you should:

1

Not have to complete  
any claim forms.

2

Not have to pay upfront for  
medical services, except for  
the out-of-pocket expenses  
(non-covered services, deductible,  
copayment and coinsurance)  
you normally pay.

3

Receive an explanation of  
benefits from Excellus BCBS.



## Blue Cross Blue Shield Global® Core for International Coverage

- ▶ Always carry your current member ID card.
- ▶ Before you travel, contact Excellus BCBS for coverage details. Coverage outside the United States may be different.
- ▶ If you need medical assistance, call the Blue Cross Blue Shield Global Core Service Center (see number below) or use the Global Core mobile app to locate providers. An assistance coordinator, in conjunction with a medical professional, can arrange a physician appointment or hospitalization, if necessary. **If it's an emergency, go directly to the nearest hospital.**

**Inpatient claims:** Call the Blue Cross Blue Shield Global Core Service Center if you need inpatient care to arrange direct billing.

- ▶ In most cases, you should not need to pay upfront for inpatient care at Blue Cross Blue Shield Global Core hospitals except for the out-of-pocket expenses (non-covered services, deductible, copayment and coinsurance) you normally pay. The hospital should submit the claim on your behalf.
- ▶ In addition to contacting Blue Cross Blue Shield Global Core, call Excellus BCBS for precertification or preauthorization. Refer to the phone number on the back of your member card.

**Professional claims:** You may need to pay upfront for outpatient and doctor care, or inpatient care not arranged through the Service Center. Visit [BCBSGlobalCore.com/claims](https://www.bcbsglobalcore.com/claims) to file an eClaim or to download a blank international claim form.

## Contact Blue Cross Blue Shield Global Core

If you have questions about Blue Cross Blue Shield Global Core or need medical care while abroad, call **+1.800.810.BLUE (2583)** or collect at **+1.804.673.1177**.

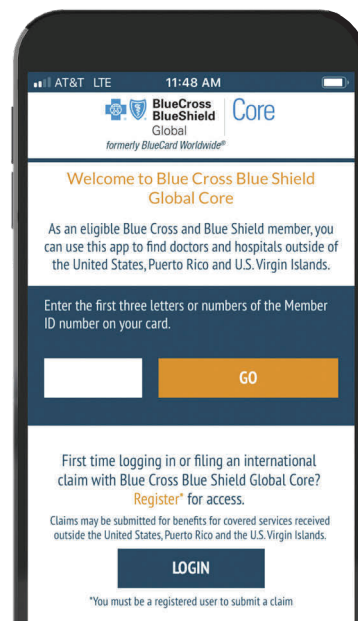
## Download

The Excellus BCBS and Blue Cross Blue Shield Global Core mobile apps are available for Apple and Android devices. Visit the appropriate app store to download the latest apps for your device.



## The Global Core app allows you to:

- ▶ Search providers for medical, dental, or mental health care **and map them using GPS technology.**
- ▶ Find a medication's **availability, generic name, and local brand name.**
- ▶ Access embassy information including location, contact, and GPS technology.
- ▶ Translate medical terms and phrases **for many symptoms and situations; use the audio feature to play the translation.**
- ▶ File International Claims conveniently and securely.



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Atención: Si habla español, contamos con ayuda gratuita de idiomas disponible para usted. Consulte el documento adjunto para ver las formas en que puede comunicarse con nosotros.

注意：如果您说中文，我们可为您提供免费的语言协助。请参见随附的文件以获取我们的联系方式。

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