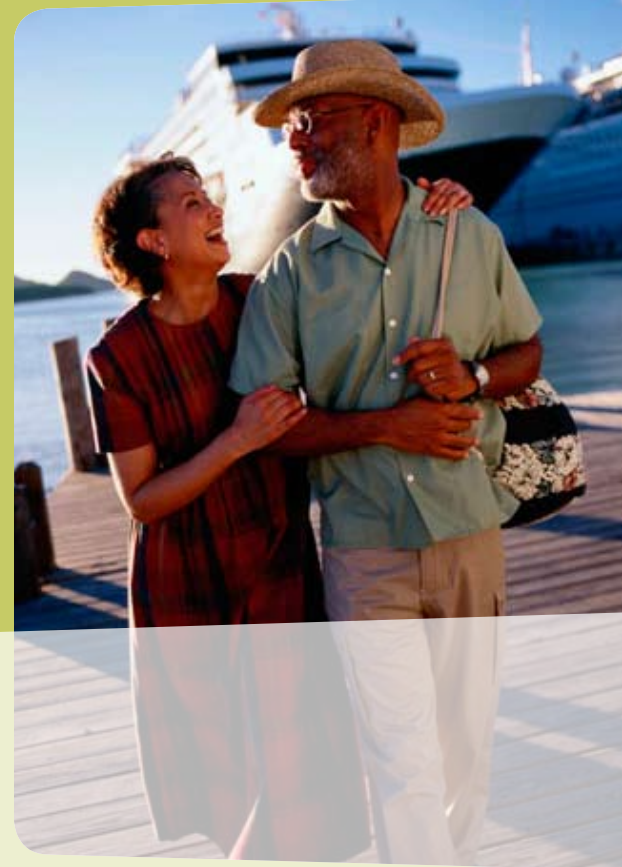


# Going Somewhere?



## Plan Ahead For Medical Care When Traveling Outside Virginia

If you're enrolled in COVA Care, COVA HDHP, TLC Key Advantage or TLC HDHP, you have access to **BlueCard PPO®** network providers all over the country. When you visit providers within the extensive BlueCard PPO network, services are covered just the way they would have been covered in Virginia. When you don't use the BlueCard PPO network, you are responsible for all of your medical costs. The only exceptions are for emergencies and for members who have out-of-network coverage under their plan. In either case, visiting a non-network provider may incur additional costs.

### **For medical care outside Virginia and within the U.S., follow these 5 steps:**

- 1.** Always carry your current ID card. The suitcase on your card and the YTX prefix in front of your ID number tell providers that you may receive care outside Virginia through the BlueCard PPO program.
- 2.** In an emergency, go directly to the nearest hospital.
- 3.** To find names and addresses of nearby doctors and hospitals that participate in the national PPO network, use the BlueCard® Doctor and Hospital Finder at [www.bcbs.com](http://www.bcbs.com) under the Healthcare Coverage tab, or call **1-800-810-BLUE (2583)**.
- 4.** Call Anthem Blue Cross and Blue Shield at 1-800-552-2682 for hospital admission or health services review, if necessary.
- 5.** When you arrive at the participating PPO doctor's office or hospital, present your ID card.

### **If you receive care from a BlueCard PPO provider:**

- You should not have to complete any claim forms.
- You should not have to pay up front for medical services other than the usual out-of-pocket expenses (copayment, coinsurance, deductible, or non-covered service).
- Anthem will send you a complete explanation of benefits.



Anthem Blue Cross and Blue Shield is the trade name for Anthem Health Plans of Virginia, Inc.  
® Registered marks Blue Cross and Blue Shield Association.

## For medical care outside the U.S., follow these 4 steps:

1. Always carry your current ID card. The suitcase on your card and the YTX prefix in front of your ID number tell providers that you may receive care outside the U.S. through the **BlueCard Worldwide®** program. Keep in mind that while BlueCard Worldwide may help you find a provider outside the U.S., it does not guarantee an in-network provider.
2. If you need emergency medical care, go to the nearest hospital. If you are admitted, call the BlueCard Worldwide Service Center at **1-800-810-BLUE (2583)** or call collect at 1-804-673-1177.
3. If you need non-emergency medical care, you must call the BlueCard Worldwide Service Center. The Service Center will facilitate hospitalization at a BlueCard Worldwide hospital or make an appointment with a doctor. It is important that you call the BlueCard Worldwide Service Center in order to obtain cash-less access for inpatient care. The Service Center is staffed with multilingual representatives and is available 24 hours a day, seven days a week.
4. Call Anthem at 1-800-552-2682 for hospital admissions and health services review if necessary.

## Claims filing and payment information:

- For inpatient care at a BlueCard Worldwide hospital that was arranged through the BlueCard Worldwide Service Center, you only pay the provider the usual out-of-pocket expenses (copayment, coinsurance, deductible, or non-covered service). The provider files the claim for you.
- For all outpatient and professional medical care, you pay the provider and submit a claim. You may also have to pay the hospital (and submit a claim) for inpatient care obtained from a non-BlueCard Worldwide hospital or when the inpatient care was not arranged through the BlueCard Worldwide Service Center.
- To submit a claim, you complete an International Claim Form and send it to the BlueCard Worldwide Service Center. The form is available at [www.bcbs.com](http://www.bcbs.com). Choose BlueCard Worldwide under the Healthcare Coverage tab. The claim form must be completed fully, otherwise it will be returned to you and payment will be delayed.



## Hot Tip:

Your plan does not cover medical transportation back home. This includes air or ground transport from another state or another country. You may want to invest in a personal travel insurance policy that covers medical transport.

## Don't Forget About Your Prescriptions

Before going on vacation or out of the country, you may want an extra supply of your prescription drugs. The key phrase is “plan ahead”. Don't wait until the last minute!

You may receive one early refill (up to a 34-day or 90-day supply) from a retail pharmacy that participates with your health plan or through your plan's mail service pharmacy. If your travel will be for a longer period of time, please complete the Prescription Drug Refill Exception Request Form available on the DHRM Web site at [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov) and on the TLC Web site at [www.thelocalchoice.virginia.gov](http://www.thelocalchoice.virginia.gov). Plan to submit the form as soon as you know about your trip. Complete it online, print a copy, sign it and then send it by **fax to 804-371-0231** or mail it directly to DHRM using the address on the form. Allow at least two weeks for processing.