ANTHEM MEDICAL COVERAGE TRAVELLING OR LIVING OUTSIDE OF THE UNITED STATES

When traveling or living outside the US your employees/dependents can use the Blue Cross Blue Shield Global Core program when they need medical care.

The employee/dependent would be covered for *emergent services* needed while out of the country as in-network if rendered by a participating provider or hospital in the Global Core network. If the provider is in-network, the member will only have to pay the applicable cost share and will not have to submit anything to Anthem. If the provider or hospital is not in the network, the member will have to pay up front for the cost and submit for reimbursement-see direction below.

For any non-emergent services, the member would have to pay up front for the services and the coverage would be treated as out-of-network and be subject to deductible and coinsurance.

See important notes below regarding out of country coverage:

- If employee/dependents need help finding a doctor or hospital, or have any questions about getting care abroad, they should call the Blue Cross Blue Shield Global Core service center toll free at
 - 1-800-810-2583 (this # is on the back members ID cards) or collect at 1-804-673-1177, 24 hours a day, seven days a week.
- An assistance coordinator, together with a medical professional, will arrange a doctor's appointment or hospital stay, if needed.
- If employee/dependents need to be admitted to the hospital, they should call the Blue Cross Blue Shield Global Core service center toll free at 1-800-810-2583 or collect at 1-804-673-1177.
- Employee/dependents will need to pay up front for care received from an out-of-network doctor and/or out-of-network hospital. Then, they'll have to fill out a Blue Cross Blue Shield Global Core claim form and send it with the bill(s) to the Blue Cross Blue Shield Global Core service center (the address is on the form).
- Employee/dependents can download a claim form by visiting <u>bcbsglobalcore.com</u> and entering their three-digit alpha prefix (SHP). They can also get a form by calling the Blue Cross Blue Shield Global Core service center.