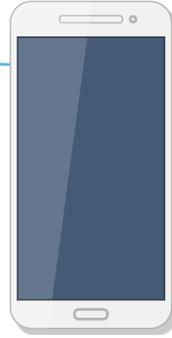


Unless it's an emergency, call the Global Core Service Center before getting care outside the U.S. Global Core will work with the doctor and Anthem to approve and accept a Guarantee of Payment (GOP). What if you get care from a doctor or hospital that has not accepted a GOP?

1. You will need to pay up front in full for your care.
2. Download an international claim form at bcbsglobalcore.com or get a form by calling Member Services at the number on your ID card.
3. Fill out the claim form and send it with the original bills to the Blue Cross Global Core Service Center.



Download the Blue Cross Blue Shield Global Core app today

With the app, you can:

- Search for a doctor or hospital.³
- Submit claims.
- Get medical terms and phrases for many symptoms translated – and even use an audio feature to play the translation.³
- Find a drug's generic name, local brand name and check whether it's available.
- Get information about how to find and contact a U.S. embassy.



¹ Blue Cross Blue Shield Association website, BlueFacts (accessed December 2019): bcbs.com/about-us/the-blue-cross-blue-shield-system.

² GeoBlue website, More than 20 years as a leader in international healthcare (accessed March 2017): about.geo-blue.com.

³ Using the Blue Cross Global Core app itself does not require an internet connection. However, using GPS for mapping or downloading an audio translation does require an internet connection (accessed March 2017): bcbsglobalcore.com/Home/MobileApp/#feature.



TAKE YOUR BENEFITS WITH YOU

With the BlueCard[®] PPO and Blue Cross Global Core programs



The Blue Cross Global Core program was formerly known as BlueCard Worldwide[®]. Blue Cross, Blue Shield, the Blue Cross and Blue Shield symbols, BlueCard, BlueCard Worldwide, and Blue Cross Blue Shield Global are trademarks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies. Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. 103195CAMEMABC 04/20

Away from home and need care right away?

As an Anthem member, you have access to care across the country through the **BlueCard® PPO Program**. This includes 93% of doctors and 96% of hospitals in the U.S.¹

How to access care across the U.S.



Call 911 or go to the nearest hospital in an emergency.*



If you need care for non-emergency services you must first contact your Student Health Services (SHS) on campus for a referral to see a doctor away from campus.



Go to [anthem.com/ca](https://www.anthem.com/ca), log in and use the **Find a Doctor** tool to search for a BlueCard PPO Program doctor or hospital.



Use the **StudentHealth app** to search for a BlueCard PPO Program doctor or hospital. Get turn-by-turn directions to the nearest doctor, urgent care center or hospital.



Call Member Services at the number on your ID card. They can help you find a doctor or hospital.

* You or a family member needs to call the Member Services number on your ID card within 24 hours (48 hours for members in Indiana) after going to the hospital or as soon as you can.



Traveling?

Here's what you need to know:

- Before leaving the country, ask Member Services if your international benefits are different.
- Make sure to contact your Student Health Services (SHS) on campus for a referral before seeking care.
- Ask for approval before getting care. This is “precertification” and helps you find care covered by your plan. To see if you need precertification, call Member Services at the number on your ID card.
- Save money by seeing a BlueCard program doctor or hospital. You only pay your usual out-of-pocket amounts (such as deductible, your percentage of costs or copay). If you go to a doctor or hospital outside the program, you'll need to pay the entire bill up front.
- Show your Anthem ID card so the doctor or hospital can check your benefits and send us a claim for processing.



Remember to carry your ID card

The “PPO-in-a-suitcase” symbol shows you can get care from BlueCard PPO Program doctors and hospitals.

Getting care around the world

If you're outside the U.S., you can use the **Blue Cross Global Core Program**. It gives you access to doctors and hospitals in over 190 countries and territories around the world.²

Need care outside the U.S.? You can:



Go straight to the nearest hospital in an emergency.



If you need care for non-emergency services you must first contact your Student Health Services (SHS) on campus for a referral to see a doctor away from campus.



Call the **Blue Cross Global Core Service Center** 24/7 at **1-800-810-2583 (BLUE)** or call collect at **1-804-673-1177**. They can help you set up doctor visit or hospital stay.



Go to [bcbsglobalcore.com](https://www.bcbsglobalcore.com) to search for a doctor or hospital.



Use the **Blue Cross Blue Shield Global Core app** to find a doctor or hospital.