

BlueCard Program

For ACR participants

Traveling or working outside California or abroad? The BlueCard® Program provides you and your family access to covered services, including urgent and emergency care, while you're away. Providers in more than 200 countries belong to the BlueCard Worldwide® Network, and 85% of providers in the United States belong to BlueCard's national network. So, you have access to care wherever you go.

Quick answers to your BlueCard questions

Q Will I receive a special member ID card for the BlueCard Program?

A No. Your ACR member ID card is the only card you need.

Q Can I use the BlueCard Program for regular office visits, or just for emergencies?

A You may use this program for access to any covered benefits except dental and vision care. For more information on all covered services, please refer to your *Summary Plan Description* (SPD) booklet.

Q How can I find a BlueCard provider within the United States?

A Go to blueshieldca.com/findaprovider, select *Providers Outside of California* located in the middle of the page on the right side. You will be directed to the Blue National Doctor & Hospital Finder Web site. Select the tab marked *Guest*, choose PPO/EPO as your health plan type, and then click on *Find Providers*. Or you can call BlueCard Access at (800) 810-BLUE (2583), seven days a week, 24 hours a day.

Q How will a provider know I have access to my healthcare coverage through BlueCard?

A Providers use the information on your member ID card to confirm your access to coverage. Your member ID number begins with a three-letter prefix (RFT), which identifies your Blue plan and helps providers process your BlueCard claims.

Q Do I have to pay the provider for services at the time of the visit?

A A BlueCard provider may request that you pay your regular copayment or any remaining deductible at the time of service.

If outside of the United States, in order to obtain non-cash access for non-emergency inpatient medical care, you must call the BlueCard Worldwide Service Center toll-free at (800) 810-BLUE (2583) from within the U.S., or collect at (804) 673-1177 from outside the country. The service center will facilitate hospitalization at a BlueCard Worldwide hospital or make an appointment with a doctor. The service center is staffed with multilingual representatives and is available 24 hours a day seven days a week.

Q What happens if I go to a provider who's not in the BlueCard Program?

A You can choose to go to any licensed provider and are never required to access covered services through a BlueCard provider. If you go to a provider who's not in the BlueCard Program, you'll be responsible for a higher share of costs, including the difference between the allowed amount and the billed amount. A non-BlueCard provider also may require full payment at the time of service. Plus, you may have to submit the claim yourself, because non-network providers aren't obligated to submit claims on your behalf.

Global travels

Q What should I do when I travel outside the United States?

A Before traveling abroad, we recommend you get a list of BlueCard providers in or near your foreign destinations by going to blueshieldca.com/findaprovider. Select *Coverage Outside the USA*, located in the middle of the page on the right side, to be connected to BlueCard Worldwide. Or you can get this information by calling the BlueCard Worldwide Service Center at (800) 810-BLUE (2583) from within the U.S., or collect at (804) 673-1177 from outside the country.

Q What if there are no BlueCard providers in the country I am visiting?

A Go to any licensed provider, pay them directly for your healthcare services, and then submit the bill to Blue Shield (mailing address provided on the claims form) for reimbursement. All international claims should be submitted to the BlueCard Worldwide Service Center within one year from the date of service. You can request an International Claim Form by calling the ACR Joint Trust Funds at (714) 917-6100.

Q What if I require inpatient care while abroad?

A Call the BlueCard Worldwide Service Center collect at (804) 673-1177 from outside the country. In most cases, you should not need to pay upfront for inpatient care at BlueCard Worldwide hospitals, except out-of-pocket expenses you normally pay. You should also contact the phone number on your member ID card to get medical authorization. The hospital should submit the claim on your behalf.

If you have other questions about the BlueCard Program, please call (800) 810-BLUE (2583)