

Patty's Points

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Summer vacation is approaching. Many of you will be travelling through out the United States and abroad. Are you covered?

Dear Patty:

Q: I will be travelling out west and have a HMO plan. Do I have medical coverage outside the state of Florida?

A: HMO members are covered for emergency services only. Any routine services will not be covered without a prior authorization from Florida Blue. For example, your sinuses are bothering and you seek treatment at a walk in clinic. That visit would not be covered. You should contact your Primary Care Physician to assist you in obtaining the authorization and coordinate your care. If you need assistance, call the number on the back of your ID card that states, "Outside the State of Florida", 1-866-946-2583.

Q: I am enrolled on the BlueOptions PPO Standard plan. I will be travelling to Texas this summer. How do I look up participating hospitals in case I need services?

A: Please access the Florida Blue website at www.floridablue.com. Then follow these instructions:

- Click on "Find A Doctor" Link
- Scroll down the page until you can view, "Other Provider Searches"
- Click on "Doctors & Hospitals Nationally"
- Read the Disclaimer and click, "I agree"
- On the next page, type in the alpha prefix from your member contract ID card (PJZ) or Select the network, "BlueCard PPO/EPO".
- Complete the search criteria and click the "GO" button.

Q: What happens if I am travelling outside of the United States?

A: In the event that you need to seek medical care while travelling abroad, please follow these tips below:

1. Always carry your Florida Blue Member ID card.
2. Contact Florida Blue before leaving as your health care benefits may be different outside the U.S., Puerto Rico and U.S. Virgin Islands.
3. In an emergency, go directly to the nearest hospital or doctor. **Call the BlueCross BlueShield Global Core Service Center at 1.800.810.BLUE (2583) or call collect at 1.804.673.1177**, 24 hours a day, seven days a week, if hospitalized.
4. If you need to locate a doctor or hospital, call the **Service Center**. An assistance coordinator, in conjunction with a medical professional, will arrange a doctor appointment or hospitalization, if necessary.
5. Call Florida Blue for precertification or prior authorization, if necessary. Refer to the phone number on the back of your ID card.

Q: How do I find a list of providers abroad?

A: Please access link: <https://bcbsglobalcore.com/Account/Login?ReturnUrl=%2>

Follow these instructions:

- Read the terms and agreement.
- Click on the box if you agree.
- Type in the Prefix, "PJZ".
- Click "GO".
- Select a "Provider Type" from the drop down menu.
- Select the Radius, Country, and City.
- Click on the "Search" button

Q: What is the number to call to find a provider?

A: Call the BlueCross BlueShield Global Core Service Center at 1.800.810.BLUE (2583) or collect at 1.804.673.1177 to find a provider.

Q: How are claims submitted?

A: Claims are handled as follows:

- **For inpatient care at a BlueCross BlueShield Global Core® hospital that was arranged through the Service Center**, you should only pay the provider the usual out-of-pocket expenses (non-covered services, deductible, copayment and coinsurance) when cashless access is arranged. 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-BlueCross BlueShield Global Core hospital or when inpatient care was not arranged through the Service Center.
- **To submit a claim, complete an International Claim Form and mail it to the Service Center at the address noted on the form. You may also email it or file an e-claim.** The claim form must be completed and accompanied by itemized bills otherwise your claim will be returned to you and payment will be delayed. To access a copy of the form and more information, please access the website, www.bcbsglobalcore.com.

Q: What other resources are available on the BCBS Global Core Website?

A: If you click on the “Destination Profiles” link on the task bar you will find the following resources:

- Country Level Profiles include: general overview of the country, health risks, immunizations, pharmacy reliability and hours, local health system information
- City Level Profiles include: emergency phone numbers, currency information, maps and travel resources

Q: I will be travelling to Thailand. My doctor suggests that I get vaccinated against Malaria and Typhoid. Are these vaccinations covered under my plan?

A: Immunizations and physical examinations, when required for travel, or when needed for school, employment, insurance, or governmental licensing are ***excluded under your plan.*** *(Exception: Such examinations are within the scope of, and coincide with, the periodic health assessment examination and/or state law requirements; or except immunizations necessary in the course of other medical treatments of an illness or injury)*