



Patty's Points



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Summer vacation is here. Many of you will be traveling throughout the United States and abroad. Are you covered?

Dear Patty:

Q: I will be traveling out west and have an 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 you and you seek treatment at a walk-in clinic. That visit would not be covered. You should contact your Primary Care Physician to coordinate your care or call the number on the back of your ID card that states, "Outside the State of Florida", 1-800-810-2583 for assistance.

Q: I am enrolled on the BlueOptions PPO Standard plan. I will be traveling 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
- Click on "Find A Doctor or Dentist"
- Scroll down the page until you can view, "Other Provider Searches"
- Click on "Doctors & Hospitals Nationally"
- Click "Choose a location and plan."
- Enter an address, city or zip code and affirm it is the correct location.
- Type in the alpha prefix from your member contract ID card (PJZ) and click "Continue" or click on Browse by Plan Name and select, "BlueCard PPO/EPO".
- Start your search.



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

A: In the event that you need to seek medical care while traveling 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. Most domestic health plans may not be recognized outside the United States, which means if you are unexpectedly ill or injured while traveling, you may have to cover the full costs. You may want to consider purchasing a GeoBlue International Health Plan. Please contact 1-904-439-0387 for more information and to obtain a quote.
4. 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.
5. 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.
6. 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 www.bcbsglobalcore.com and review the Terms of Use and End User License Agreement. Click to accept and then type in the first three letters of your Member ID number. For example, "PJZ" for BlueOptions PPO members and "XJG" for HMO members.

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



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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: I will be traveling 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)