



To learn about your specific healthcare coverage when you are away from home, call your Plan HMO. For more information about the programs described here, visit www.BCBS.com.

Important

Always remember to carry your current Blue Cross Blue Shield Plan HMO ID card. It contains helpful information for accessing healthcare when you're away from home.

Blue Cross, Blue Shield, the Blue Cross and Blue Shield symbols, BlueCard and BlueCard Worldwide are registered service marks of the Blue Cross Blue Shield Association, an association of independent Blue Cross Blue Shield Plans.

Carry your HMO healthcare coverage with you

As a Blue Cross and Blue Shield Plan HMO member, you have access to healthcare benefits across the country. To meet the different healthcare needs of you and your family members who are away from home, your HMO offers separate programs for short trips and long-term stays.

TheBlueCard[®]
Now, Home Is Where The Card Is[®]



HMO

**Taking your HMO
healthcare coverage
on the road**





Receiving care while away from home

As a Blue Cross Blue Shield Plan HMO member, you can take advantage of one of two programs when you're away from home.

The BlueCard® Program gives you access to doctors and hospitals almost everywhere, giving you the peace of mind that you'll be able to find the healthcare provider you need. Contact your Plan HMO to determine your benefits and coverage.

The Away From Home Care® Program gives you access to a participating HMO and is available for you and your covered dependents in many states and the District of Columbia. The program is designed to bring you peace of mind if you:

- ◆ have a child attending school out-of-state
- ◆ have family members living in different service areas
- ◆ have a long-term work assignment in another state, or are a retiree with a dual residence.

Whatever the reason, you're eligible for this program when you're away from home for at least 90 days.

For eligibility information and specific locations where the Away From Home Care Program is available, please contact your HMO.



“What do I do if I get sick while on a business trip?”

The BlueCard® Program is available to you for short trips

If you need care while away from home for less than 90 consecutive days, follow these easy steps:

1. Always carry your current Blue Cross Blue Shield Plan HMO ID card for easy reference and access to service.
2. **In an emergency, go directly to the nearest hospital.**
3. Call your primary care physician or HMO for prior authorization and/or pre-certification, if necessary. Your HMO's number is located on your ID card.
4. To find nearby doctors and hospitals, call BlueCard Access at 1.800.810.BLUE (2583) or visit the BlueCard Doctor and Hospital Finder at www.BCBS.com.
5. When you arrive at the participating doctor's office or hospital, simply present your ID card.

No Paperwork or Upfront Costs

For your convenience, after you receive care, you should:

- ◆ not have to complete any claim forms
- ◆ not have to pay for medical services other than your usual out-of-pocket expenses (non-covered services, deductible, co-payment and co-insurance)



Away From Home Care® is available to you for long trips

“My wife and I live in a warmer climate for the winter. Are we covered under our HMO?”

If you will be temporarily residing away from your Home HMO for at least 90 consecutive days, your HMO offers Guest Membership through Away From Home Care. The program ensures that you and your dependents have continuous access to a healthcare provider. Here's how this benefit works:

1. Contact your Home HMO if you or a covered dependent are going to be away from home for at least 90 consecutive days.
2. Your Home HMO will advise you if a participating HMO is located in the area where you will be staying.
3. Your Home HMO will work with you to complete a Guest Membership application if a participating HMO is located in the area. Your Home HMO will mail you the application for signature. Once it is signed, the Home HMO will forward it to the participating Host HMO in your destination location.
4. Your Host HMO will provide you with a membership ID card, a primary care physician and instructions on how to access your benefits while using your Guest Membership.
5. Call your Host HMO primary care physician for an appointment when you need medical care.

Please note that the Host HMO benefits may differ from your Home HMO benefits. The Host HMO will communicate this information to you upon acceptance of your Guest Membership application.

