

BlueCard

Your Blue KC membership gives you a world of healthcare choices across the country and around the globe. You can stay covered using the Blue High Performance Network no matter where life takes you. You can easily navigate care and visit the full list of doctors and hospitals close to where you live and work, while also having access to emergency and urgent care when you're away. **Always carry your current Blue KC member ID card or access your card from [MyBlueKC.com](https://www.MyBlueKC.com).** In an emergency, go to the nearest hospital.

Blue High Performance Network (BlueHPN)

Thanks to BlueCard and its BlueHPN national network, Blue KC members can get the care they need without referrals. BlueHPN members are required to receive healthcare services from in-network, BlueHPN healthcare providers. Services received from out-of-network, non-BlueHPN healthcare providers will only be covered in urgent or emergent situations.

HMO Plans: Blue KC HMO plan members can leverage the Away From Home Care program where available, which provides convenient healthcare coverage while you are away. HMO members only have out-of-network benefits in the case of an emergency or when prior authorized by Blue KC.

EPO or PPO Plans: EPO or PPO members should always use an in-network doctor or hospital to ensure the highest level of benefits.

After You Receive Care, You Should:

- Not have to complete claim forms
- Not have to pay upfront for medical services, except for the usual out-of-pocket expenses (non-covered services, deductible, copay and coinsurance)
- Receive an explanation of benefits from Blue KC

Locate Doctors and Hospitals

With your Blue KC member ID card handy, follow these steps:

Step 1: Log into [MyBlueKC.com](https://www.MyBlueKC.com)

Step 2: Click Find Care, then navigate to **Find a Doctor or Hospital**

Step 3: Enter **Location** (e.g., "New York, NY") and **search terms** (e.g., "general practice" or "urgent care")

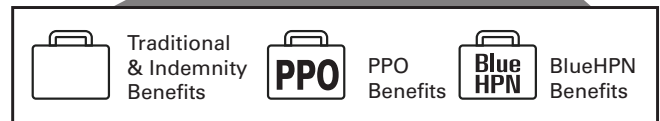
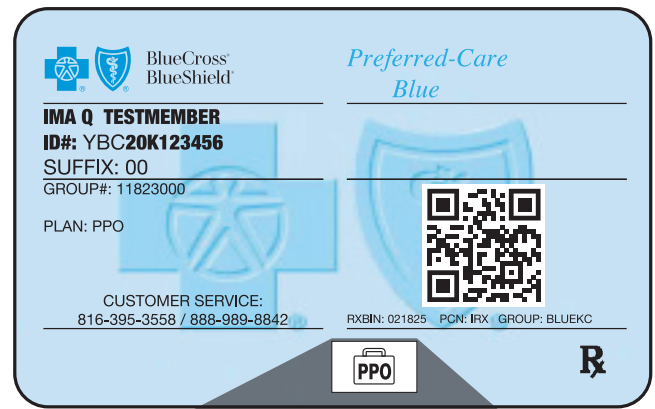


In the United States

Call Blue KC for precertification or prior authorization, if necessary. The phone number is located on your Blue KC member ID card. When you arrive at the participating doctor's office or hospital, show the provider your ID card. The provider will identify your benefits through one of these symbols.

Around the World

BCBS Global Core provides international medical coverage for world travelers and those living abroad. Verify your international benefits with Blue KC before leaving. Coverage may be different outside the country.



Inpatient Claim

In most cases, you should not need to pay upfront for inpatient care at participating BCBS Global Core hospitals except for the out-of-pocket expenses (non-covered services, deductible, copay and coinsurance) you normally pay.

The hospital should submit the claim on your behalf. In addition to contacting the BCBS Global Core Service Center, call Blue KC for precertification or preauthorization. Refer to the phone number on your Blue KC member ID card. This number is different from the phone number listed below.

Professional Claim

You pay upfront for care received from a doctor and/or non-participating hospital. Complete a BCBS Global Core International claim form and send it with the bill(s) to the BCBS Global Core Service Center (the address is on the form). The claim form is available from Blue KC, the BCBS Global Core Service Center or online at [BCBSglobalcore.com](https://www.BCBSglobalcore.com).

Traveling in the U.S.:

Log into [MyBlueKC.com](https://www.MyBlueKC.com) > [Find Care](#) to search for doctors/hospitals based on destination and the BlueCard network.

Traveling abroad:

Call BCBS Global Core at 1-800-810- BLUE (2583) or call 1-804-673-1177 to locate a doctor or visit [BCBSglobalcore.com](https://www.BCBSglobalcore.com). An assistance coordinator will arrange a physician appointment or hospitalization if necessary. This line is available 24/7.

For details about your coverage, please review your Blue KC certificate, which outlines the benefits, exclusions, responsibilities, rights and other important information related to your health insurance plan. To view your current Blue KC contract/certificate, or to print a copy of your Summary of Benefits and Coverage, visit [MyBlueKC.com](https://www.MyBlueKC.com) and click on Plan Benefits. For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write Blue KC.