



Away From Home Care

For a long weekend or an extended stay, your health care coverage goes with you

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

For shorter trips (less than 90 days), the BlueCard® Program gives you access to doctors and hospitals almost everywhere, giving you the peace of mind that you'll have access to the care you need.

For longer trips (90 consecutive days or longer), the Guest Membership benefit is available for you and your covered dependents in most states and the District of Columbia. For eligibility information and specific locations where the Guest Membership benefit is available, please contact your HMO.

The Guest Membership benefit is designed to bring you peace of mind if you have a dependent attending school out-of-state, have family members living in different service areas, or have a long-term work assignment in another state. Whatever the reason, you're eligible for this benefit when you're away from home for at least 90 days.

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 HMO ID card for easy reference and access to service.
2. In an emergency, go directly to the nearest hospital.
3. If you are not having an emergency, call your primary care physician or HMO for prior authorization and/or pre-certification.

4. To find names and addresses of nearby doctors and hospitals, visit the BlueCard Doctor and Hospital Finder Web site (www.BCBS.com) or call Blue Card Access at 1-800-810-BLUE (2583).
5. When you arrive at the participating doctor's office or hospital, simply present your HMO ID card.

After you receive care, you should not have to complete any claim forms. Nor should you have to pay for medical services other than your usual out-of-pocket expenses (non-covered services, deductible, co-payment, and co-insurance).

Extended Stays

If you will be in a different service area for at least 90 consecutive days, the Guest Membership benefit ensures that you have ongoing access to the care you need. Here is how this benefit works:

1. If you or a covered dependent are going to be away from home for at least 90 consecutive days, contact your Home HMO.
2. Your Home HMO will let you know if a participating HMO is in the area where you'll be staying.
3. If a participating HMO is in the area, your Home HMO will work with you to complete a Guest Membership application. The completed application will be mailed to you for your signature. After you sign and date the application, return it to your Home HMO, which will forward it to the participating Host HMO in your destination location.
4. The Host HMO will provide you with a membership ID card, a primary care physician (you may be asked to choose

your own primary care physician), and information on how to access your benefits while using your Guest Membership.

5. When you need medical care, you call your Host HMO primary care physician for an appointment.

You won't have to complete a claim form or pay up front for your health care services, except for those out-of-pocket expenses (non-covered services, deductible, co-payment, and coinsurance) that you'd pay anyway. (Please note that these payments may be different from those required by your Home HMO. The Host HMO will communicate this information to you upon acceptance of your Guest Membership application.)

To learn more about your health care coverage when you are away from home, call your HMO or visit www.BCBS.com.

Important

Always remember to carry your current HMO ID card. It contains helpful information for accessing health care when you're away from home.



An Independent licensee of the Blue Cross and Blue Shield Association.
Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. 98067 09/07