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THE BLUECARD[®] PPO PROGRAM

A toothbrush is now your
second most important
travel necessity.



¹ Blue Cross Association, BlueCard[®] brochure, 2006

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BLUECARD PPO PROGRAM

Your health care benefits go where you go.

Our PPO benefits and access to a network across the country.

We offer access to our health care benefits to employees of large corporations like yours across the country.

Our PPO

Our PPO is a preferred provider organization (PPO) health care benefit plan. Preferred provider organizations use a network of hospitals and doctors. With our PPO, you have the choice to see any provider you wish, but your benefits cover more when you use network physicians.

BlueCard PPO

But what happens if you travel outside your home state? That's where the BlueCard PPO program comes in. BlueCard PPO gives you access to our PPO benefits all across the nation by allowing you to access providers contracting with the Blue Cross and/or Blue Shield in each state. In fact approximately 94 percent of hospitals and approximately 84 percent of physicians throughout the U.S. contract with Blue Cross and Blue Shield Plans¹. The BlueCard program links them all.

As our PPO member, you pay less out of your pocket — and we cover more — if you obtain care from Blue Plan network physicians and hospitals.

Coast-to-coast coverage

A special "PPO in a suitcase" on your ID card helps doctors and hospitals recognize you as a BlueCard PPO member. That way, you get your PPO level of benefits when you travel outside your home state.

Access made easy

Finding a PPO health care provider is easy. Simply pull out your ID card and call BlueCard AccessSM at (800) 810-BLUE (2583) for names and addresses of the nearest BlueCard PPO providers. You can also access the most current provider listing online.

Network physicians make life easier

While you have the freedom to choose a network or non-network doctor each time you need medical care, establishing a long-term relationship with a network physician you trust can offer you:

- more effective health care coordination
- a potential cost savings
- less paperwork hassle

An ounce of prevention

Preventive care for you and your covered family members is included with our PPO benefit plan. This care is aimed at keeping members healthy and productive. Our preventive care benefits include:

- well baby and well child care
- certain routine or periodic exams
- immunizations

In an emergency

With our PPO, there is a distinction between an emergency and a need for urgent care. To ensure access to your benefits, you need to understand both. In either situation, there are different steps to take and we encourage you to review the differences so you'll be prepared.

Emergency care

Emergencies are medical conditions that, in the absence of immediate medical attention, could reasonably be expected by a prudent layperson to place a person's health in serious jeopardy. They reveal themselves by acute or severe symptoms.

During an emergency, immediately call 911 or go to an emergency room. You or a family member should contact us within 24 hours, or as soon as reasonably possible.

Urgent care

Urgent care situations are serious conditions that cannot reasonably be postponed for regularly scheduled care, but are not emergencies. In these cases, always call your physician first for advice about the appropriate treatment.

To open your BlueCard suitcase full of benefits ... call the Precertification Center at the number on your identification card.

Invite Your Benefits to Travel with You

Your Blue Plan ID card — with the "PPO in a suitcase" icon — is your key to getting your benefits and savings.

By following the steps in the box at the right, your BlueCard PPO health care benefits stay with you across virtually the entire country.

Precertification: the most important step

Precertification is when you get prior approval from us for certain care and services. Precertification helps ensure that the services you receive take place in an appropriate setting and meet the medical necessity criteria of your health plan.

You are responsible for getting precertification. Even if your doctor offers to precertify care or equipment for you, we recommend you call to verify the precertification.

If you do not obtain precertification, you may be responsible for a non-compliance penalty, or the services may not be covered.

Emergency care

Precertification is not required for emergency treatment or admissions. However, you or a family member must notify us within 24 hours, or as soon as reasonably possible. If you do not notify us, charges will be denied for services that we determine are not medically necessary.

Services and equipment that require precertification

Precertification is generally required for the following services. Refer to your Benefits Booklet for your Plan's exact list and requirements.

- Human organ and tissue transplants
- Inpatient admissions to hospitals and other covered facilities, except for childbirth
- Diagnostic services for Positron Emission Tomography (PET)
- Private-duty nursing services in the home setting
- Surgery performed as an outpatient for: Uvulopalatopharyngoplasty (UPPP) and plastic/reconstructive specific procedures
- Certain durable medical equipment/prosthetics: Special wheelchairs and hospital beds, powered prosthetics and custom-made orthotics/braces

We're Here to Help

If you have questions or need assistance, please call customer service. Our number is on your ID card. We're here to help you get the most from your health care benefits.

Your Steps to Coast-to-coast Care

1. Always carry your most current ID card.
2. When you need health care, pull out your ID card and call BlueCard Access at (800) 810-BLUE (2583) for information on the nearest BlueCard PPO doctors and hospitals.
3. You are responsible for calling us for precertification. Refer to the phone number on your ID card.
4. When you arrive at the doctor's office or hospital, present your ID card and the doctor or hospital will verify your membership and coverage information.
5. After you receive medical attention, your claim is electronically routed to us for processing through the Blue Cross and/or Blue Shield Plan in the state where services were rendered.
6. BlueCard PPO doctors and hospitals are paid directly, relieving you of any hassle and worry. You will normally only need to pay for out-of-pocket expenses (non-covered services, deductible, copayment or coinsurance). We will send you a detailed *Explanation of Benefits* report.