

BlueCard® PPO Program

Your health care benefits go where you go

PPO benefits and access to most doctors and hospitals across the country



Our PPO

Our PPO is a preferred provider organization (PPO) health care benefit plan. PPOs 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 in-network doctors and hospitals.

BlueCard PPO

But what happens if you travel out of state? That's where the BlueCard PPO program comes in. BlueCard PPO lets you see providers across the country. In fact, more than 90% of hospitals and 80% of doctors across the U.S. contract with Blue Cross and Blue Shield plans.¹

As a PPO member, you pay less out of your pocket — and we cover more — when you get care from Blue plan in-network doctors and hospitals.

Coast-to-coast coverage

Doctors and hospitals across the country recognize the "PPO-in-a-suitcase" symbol on your member ID card. It shows that you are a BlueCard PPO member so you can use your PPO benefits wherever you live and whenever you travel.

Seeing a PPO provider is easy

Finding a PPO health care provider is easy. Simply call the number on the back of your ID card to get the names

and addresses of the nearest BlueCard PPO providers. You can also search for doctors and hospitals by going to anthem.com and using the "Find a Doctor" tool.

Picking an in-network doctor makes life easier

While you can pick an in-network or non-network doctor each time you need care, seeing an in-network doctor you trust means:

- Better coordination of your care
- Spending less money out of your pocket
- Less forms and paperwork to fill out

Is it an emergency or urgent care?

To get the most out of your benefits, you should know the difference between an emergency and urgent care. It's important to know what steps to take, so you're ready if you have an emergency or need urgent care.

Emergency care

Emergencies are medical conditions that are a serious risk to your health. Here are a few questions to ask yourself:

- Are my symptoms severe and/or life-threatening?
- Did they happen all of a sudden and without any warning?

- Is there a lot of bleeding, extreme pain, shortness of breath or broken bones?
- Using my best judgment, do I believe there may be serious impairment to bodily functions or serious dysfunction of a bodily organ/part without getting medical care right away?

If you answered "yes" to any of these questions, call 911 or go to the nearest emergency room.

Urgent care

While both urgent and emergency care situations are serious, urgent care is for medical symptoms, pain or conditions that need immediate medical attention, but *are not severe or life-threatening and do not require you to go to a hospital or ER.*

Urgent care conditions include, but are not limited to:

- Earaches
- Sore throats
- Rashes
- Sprained ankles
- The flu
- Fevers not higher than 104°

Take your benefits with you when you travel

Your ID card, with the "PPO-in-a-suitcase" symbol, is your key to getting your benefits and saving money.

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

Precertification: the most important step

Precertification is when you need approval from us before receiving certain care and services. Precertification helps you to:

- Get care in the right place
- Meet your plan's rules for what is medically necessary care

Have your provider call us if precertification is required. Prior to the procedure, make sure you call the Member Service number on the back of your ID card to confirm the precertification has been applied.

Emergency care

Precertification is not required for emergency treatment or admissions. However, authorization is still required. You or a family member must tell us within 24 hours (48 hours for members in Indiana), or as soon as reasonably possible. If you do not let us know, we will not pay for services that we find are not medically necessary.

For more information or to determine if your service or equipment requires precertification, please call the Member Service number on the back of your member ID card.

We're here to help

If you have questions or need help, 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 current ID card.
2. When you need health care, call the number on your ID card to find the nearest BlueCard PPO doctors or hospitals.
3. You must call us for precertification. Use the phone number on your ID card.
4. When you are at the doctor's office or the hospital, show them your ID card and the doctor or hospital will check to make sure you are a member and verify your benefits.
5. After you get medical care, your claim is sent to us electronically for processing.
6. Your in-network BlueCard PPO doctors and hospitals are paid directly, so you have less to worry about. You will normally only need to pay for out-of-pocket costs (noncovered services, deductible, copayment or coinsurance). We will send you a detailed Explanation of Benefits (EOB) that will show what you need to pay out of your pocket.



1 Blue Cross and Blue Shield Association, *About the Blue Cross and Blue Shield Association* (accessed May 2011): bcbs.com/about/

For Administrative Services Only accounts, Anthem Blue Cross and Blue Shield provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims. This plan overview is intended to be a brief outline of coverage and is not a contract. In case of any conflict between this overview and the plan document, the provisions of the plan document will prevail.

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