



Know before you go

Travel benefits through your plan and Blue Cross Blue Shield Global Core



ITDR medical plans provide foreign travel emergency care for U.S. residents traveling outside the U.S. for less than six months, as well as Travel Assistance Services.

For urgent or emergency care, the Trust Plans ensure you have access to doctors, hospitals, support tools, and resources around the world through the BCBS Global Core program + ITDR extra benefits!

Travel coverage includes:



Urgent and emergency medical, dental and pharmacy needs - lifetime maximum benefit of \$100,000.



Medical evacuation and repatriation (must be medically necessary).



Travel assistance by phone or online.



All services through a single point of contact - either through Member Services or BCBS Global Core.

When you're outside the U.S., the Blue Cross Blue Shield Global Core program gives you access to in-network preferred doctors and hospitals in nearly 190 countries and territories around the world.¹

Need care outside the U.S.? You can:



Go straight to the nearest hospital in an emergency.



Go to [bcbsglobalcore.com](https://www.bcbsglobalcore.com) to search for a doctor or hospital.



Use the Blue Cross Blue Shield Global Core app to find a doctor or hospital.



Call the Blue Cross Blue Shield Global Core Service Center 24/7 at **800-810-2583 (BLUE)** or call collect at **804-673-1177**. They can help you set up a doctor visit or hospital stay.

Traveling companions are not covered under the benefits - only ITDR members.



Download the Blue Cross Blue Shield Global Core app today

With it, you can:

- Search for a doctor or hospital.²
- Submit claims.
- Get translations for medical terms — including symptoms and phrases — and even use an audio feature to play the translation.²
- Find a drug's generic name and local brand name, and check whether it's available.
- Learn how to find and contact a U.S. embassy.



Unless it's an emergency, call the Global Core Service Center before getting care outside the U.S. Global Core will work with the doctor and Anthem to approve and accept a Guarantee of Payment (GOP). If you get care from a doctor or hospital that has not accepted a GOP, you will need to:

- 1 Pay the full cost of your care upfront.
- 2 Download an international claim form at bcbsglobalcore.com or request a form by calling Member Services at the number on your ID card.
- 3 Fill out the claim form and send it with the original bills to the Blue Cross Blue Shield Global Core Service Center. You can submit them through the mobile app, email, or postal mail.



Traveling? Here's what you need to know:

- Before leaving the country, call Member Services to ask any questions about your benefits.
- Ask for approval before getting care. This is "preapproval" and helps you find care covered by your plan. To see if you need preapproval, call Member Services at the number on your ID card.
- Save money by seeing a BlueCard program doctor or hospital. You only pay your usual out-of-pocket amounts (such as deductible, your percentage of costs, or copay). If you go to a doctor or hospital outside the program, you'll need to pay the entire bill upfront.
- Show your Anthem ID card so the doctor or hospital can check your benefits and send us a claim for processing.

Remember to carry your ID card

If you need to locate a doctor or hospital while traveling, call the BCBS Global Core Service Center or the number on the back of your ID card.



¹ GeoBlue: *More than 25 years as a leader in international healthcare* (accessed May 20, 2024); about.geo-blue.com.

² Using the Blue Cross Blue Shield Global Core app itself does not require an internet connection. However, using GPS for mapping or downloading an audio translation does require an internet connection. See bcbsglobalcore.com/home/mobileapp/#features.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. and Community Care Health Plan of Georgia, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In 17 southeastern counties of New York: Anthem HealthChoice Assurance, Inc., and Anthem HealthChoice HMO, Inc. In these same counties Anthem Blue Cross and Blue Shield HP is the trade name of Anthem HP, LLC. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem HealthKeepers providing HMO coverage, and their service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI) underwrites or administers PPO and indemnity policies and underwrites the out-of-network benefits in POS policies offered by Compcore Health Services Insurance Corporation (Compcore) or Wisconsin Collaborative Insurance Corporation (WCIC). Compcore underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.