



How to access care around the world

The Blue Cross Blue Shield Global Core program
gives you benefits when you travel outside the U.S.

Anthem 

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How to access care around the world

What happens if you're away from home and you need care right away? As an Anthem Blue Cross (Anthem) member, you have access to care through **Blue Cross Blue Shield Global Core**. It gives you access to doctors and hospitals in nearly 200 countries and territories around the world.¹ While you're not required to use a Blue Cross Blue Shield Global Core doctor or hospital when you travel, it's in your best interest to do so to keep your costs down.



If you need care outside the U.S.



In an emergency, go straight to the nearest hospital and make sure someone contacts the Blue Cross Blue Shield Global Core Service Center as quickly as possible (open 24/7) at 1-804-673-1177.



If you need care that is not urgent and not an emergency, call the Blue Cross Blue Shield Global Core Service Center (open 24/7) at 1-804-673-1177, before getting care to confirm coverage and appropriateness of care. This will also let Anthem seek a "Guarantee of Payment" with the provider so that you only have to pay any deductible or coinsurance. Otherwise, you will likely have to pay the entire bill upfront and then submit a claim to Anthem for reimbursement (minus any deductible or coinsurance).



Go to bcbsglobalcore.com and enter the first three letters of the ID number shown on your Anthem member ID card. They are **VUC for the UC Care plan or QUC for the CORE, Health Savings Plan (HSP) and Medicare plans**.

- Choose what you're looking for (doctor, pharmacist, etc.).
- Enter your travel destination or the city closest to your destination.
- View your results.
- Choose a result to view details of specialties, languages spoken and more.



Show your Anthem ID card so Blue Cross Blue Shield Global Core providers can check your benefits and send a claim for processing, if necessary.



Use the Blue Cross Blue Shield Global Core mobile app. You can get medical terms and phrases translated for many symptoms and even use an audio feature to play the translation.² Plus, you can find a drug's generic name, local name and if it's available.



Before you leave the U.S.

- Make sure you bring an up-to-date Anthem member ID card. If you download the Engage Wellbeing app, (after 1/1/2019) you'll have your ID card on your phone.
- Bring any medicines you need. It's a good idea to pack extra, just in case you're delayed.
- See your doctor about getting any necessary immunizations for where you are traveling.
- Download the Blue Cross Blue Shield Global Core app.
- If you need any refills on prescriptions, call the number on the back of your ID card.

**If you have questions, call your Anthem Health Guide
at 1-844-437-0486, Monday through Friday, 5:00 a.m. to 8:00 p.m. PT**

¹ Blue Cross Blue Shield Association website, *Coverage Home and Away*: bcbs.com/already-a-member/coverage-home-and-away.html.

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.

Actives or Non-Medicare Retiree benefits when you travel or live abroad

If you're enrolled in the **UC Health Savings Plan (HSP)**, you're only covered for urgent and emergency services when you travel outside the U.S. However, you can use funds in your Health Savings Account (HSA) to pay for eligible health care costs not covered by your plan.

If you're enrolled in the **UC Care Plan or CORE Plan**, you can live or travel abroad and your benefits for medical care are the same as for medical care in the U.S.³

This is only a brief overview of your benefits and is not a contract. For a detailed description of plan benefits and exclusions, refer to your Benefit Booklet. To request copies of these documents, call the Anthem Health Guide toll-free at **1-844-437-0486**. Or, you can visit ucppoplans.com, click on your plan name and then go to **Resources > Plan Documents**.

UC Non-Medicare PPO plans

Benefit	UC Care Plan	CORE Plan	Health Savings Plan (HSP)
Medical services outside the U.S.	You pay 20% of the cost ⁴ of covered services after meeting your deductible. You can use your FSA funds to pay your deductible and any other eligible out-of-pocket costs. Covered services include: <ul style="list-style-type: none"> • Doctor office visits • Specialist office visits⁵ • Preventive care • Pregnancy and maternity care • Outpatient X-ray, pathology and laboratory • Hospital care (outpatient surgery in hospital) • Emergency room services • Acupuncture⁴ • Chiropractic⁴ • Rehabilitation (physical and occupational therapy) 		You pay 20% of the costs ⁴ of covered urgent and emergency services after meeting the deductible. You can use HSA funds to pay your deductible and any other eligible out-of-pocket costs. ⁷
Deductible	\$250 per person or \$750 per family	\$3,000 per person	\$1,350 per person or \$2,700 per family ⁸
Benefits for prescriptions from a foreign pharmacy	Covered at the full cost ⁶ of the medication, less any applicable plan copay.	Covered at the full cost ⁶ of the medication, less any applicable plan deductible and coinsurance.	You pay 20% of the cost of covered urgent and emergency medications after meeting the deductible. You can use HSA funds to pay your deductible and any other eligible out-of-pocket health care costs. ⁷

³ For UC Care members, only Tier 2 benefits apply for services obtained outside the U.S.

⁴ See your Benefit Booklet for a detailed description of benefits and limitations.

⁵ UC Care members pay a \$20 copay for Behavioral Health visits.

⁶ The cost is the total amount paid by the member for the covered service or prescription drug.

⁷ Prescriptions not related to urgent or emergency services are not covered, but you may use HSA funds to pay for these and other eligible health care costs.

⁸ For family coverage, the full family deductible must be paid before the enrollee or covered dependents can receive plan benefits for covered services. Family coverage includes employee and spouse, domestic partner, adult dependent relative, employee and child(ren), and employee and family.



Medicare Retiree benefits when you travel or live outside the U.S.

If you're a Medicare retiree who travels or lives outside the U.S. for **up to six months, your care is covered**. If you travel or live outside the United States for **more than six months**, you'll need to call the UC Retirement Administration Service Center (RASC) toll free at **1-800-888-8267** (in the United States) or **1-510-987-0200** (from outside the United States) from 8:30 a.m. to 4:30 p.m. PT, Monday through Friday. Or, you can visit **ucnet.universityofcalifornia.edu**. In general, these benefits are not covered by Medicare, but they are covered by your UC Medicare PPO Supplement plans.

Here are some of the covered services:⁹

- Doctor office visits
- Specialist office visits
- Preventive care
- Outpatient X-ray, pathology and laboratory
- Hospital care (outpatient surgery in hospital)
- Emergency room services
- Acupuncture
- Chiropractic
- Rehabilitation (physical and occupational therapy)

Medicare PPO supplement benefits when you're abroad

UC Medicare PPO supplement plans

Benefit	High Option Supplement to Medicare plan	Medicare PPO plan (with prescription drug benefits)	Medicare PPO plan (without prescription drug benefits)
Medical services outside the U.S.	You pay 20% of the costs of covered services after meeting your deductible.		
Deductible	\$50 per person	\$100 per person	\$100 per person
Benefits for prescriptions from a foreign pharmacy outside of the United States	<p>Prescriptions from a foreign pharmacy will be reimbursed at the full cost¹⁰ of the medication, less any applicable plan copay. Although outpatient prescription drugs are not covered by Medicare Part D plans when they are filled by pharmacies, your plan provides coverage for outpatient prescription drugs when all of the following apply:</p> <ol style="list-style-type: none"> 1. You are outside the 50 United States, District of Columbia, and all U.S. Territories, other than the U.S. Virgin Islands, for less than six months. 2. You remain a permanent resident of the United States while you are out of the country. 3. The drug is approved by the Food and Drug Administration (FDA). 4. The drug would be a covered drug by your plan if the drug was filled by a pharmacy located within the United States. 5. When you receive coverage for outpatient prescription drugs, you will need to pay the full cost of the drug and request that we reimburse you for our share. Your share of a covered outpatient drug will be your coinsurance or copay amount. Please see <i>"How to make sure you get reimbursed"</i> for detailed instructions. 		Not covered

⁹ See your Benefit Booklet for a detailed description of benefits and limitations.

¹⁰ The cost is the total amount paid by the member for the covered service.



How to make sure you get reimbursed

- Complete and submit a claim form. Download a claim form by visiting bcbsglobalcore.com and entering the three-digit alpha prefix. Use the following prefixes to help you search:
 - UC Care: **VUC**
 - CORE/HSP/Medicare plans: **QUC**
- You can also get a form by calling the Blue Cross Blue Shield Global Core Service Center at the number below.

Pharmacy Reimbursement Claim Forms

Download and complete a claim form by signing into anthem.com/ca/, click on “Support” on the top toolbar, click on “Forms”, then use the appropriate Prescription Drug Claim Form for IngenioRx or ESI.

On the claim form, you need to include all of the listed items below. Please note that the reimbursement process will take up to 45 business days from the date all required documents are received.

- Diagnosis
- Description of service(s), doctor or hospital name and address and the country where you received services
- Itemized bill (date, description and charge for each service billed)
- Billed amounts in foreign currency or U.S. dollars
- Proof of payment such as a credit card receipt
- Medical reports in English, including ambulance trip report, emergency room report, admitting history, surgical procedure, etc. Or, get the forms translated to English before submitting your claim
- Store your travel documents in a safe place in case Anthem requires proof of travel
- Claims over \$10,000 may require additional processing time (over the 45 business days)

Submit the completed UC International Claim Form with all supporting documentation to:

Service Center

P.O. Box 2048
Southeastern, PA 19399

or claims@bcbsglobalcore.com

If you need assistance, call the Blue Cross Blue Shield Global Core Service Center from anywhere in the world. From in the United States, call toll-free at **1-800-810-BLUE (2583)**, 24/7. If outside the country, call collect at **1-804-673-1177**.

Remember to keep photocopies of all documents for your personal records.





Need help or have questions?

If you need help finding a doctor or hospital, or have any questions about getting care abroad, call the **Blue Cross Blue Shield Global Core Service Center, 24/7:**

- Toll free at **1-800-810-BLUE (2583)**.
- Collect at **1-804-673-1177**, if outside of the United States.

If you want to learn more about **Blue Cross Blue Shield Global Core**, visit bcbsglobalcore.com.

For **Anthem Health Guide**, call toll-free **1-844-437-0486**, Monday through Friday, 5 a.m. to 8 p.m. PT. Or visit online at ucppoplans.com.

For your **Medicare Prescription Drug Member Services Team**, call toll free **1-833-279-0460**, 24/7. Or visit online at ucppoplans.com.

For the **UC Retirement Administration Service Center (RASC)**, call toll free **1-800-888-8267** (in the United States) or **1-510-987-0200** (from outside the United States) from 8:30 a.m. to 4:30 p.m. PT, Monday through Friday.

For questions about your HSA, contact HealthEquity toll free at **1-866-212-4729**, or visit healthequity.com/uc.

For questions about your **FSA**, contact **WageWorks** at **1-800-482-4120**.

Notes





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