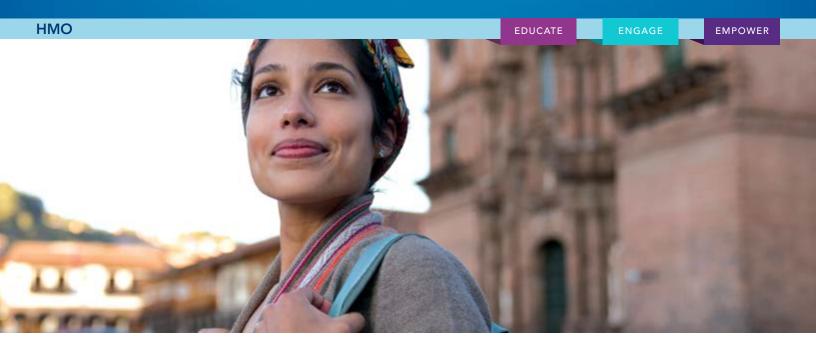


Care when you travel



Coverage that travels

When you're a Blue Care Network member, you're always covered for emergency care — in Michigan, across the country and around the world. Just show your BCN member ID card. Because some BCN plans pay only urgent and emergency services outside Michigan, check your coverage before receiving care. Refer to your *Certificate of Coverage* and related riders once you enroll in your plan. Or call Customer Service at the number on the back of your BCN member ID card.

BlueCard® nationwide access

If you have a suitcase logo on your BCN member ID card, you're connected to BlueCard® Traditional doctors and hospitals when you travel outside Michigan but within the United States. BlueCard, a program through the Blue Cross and Blue Shield Association, gives you seamless national access to out-of-state BlueCard Traditional doctors and hospitals.

Other than the out-of-pocket expenses that your plan may require (deductible, copayments and coinsurance), you shouldn't have any up-front health care expenses if you use a BlueCard Traditional provider for covered services.

Refer to your *Certificate of Coverage* and riders to see what's covered when you travel or call Customer Service for details.

To locate a BlueCard Traditional provider

- Use your online member account at bcbsm.com.
- Use our mobile app.
- Visit bcbsm.com/find-a-doctor, and select your BCN plan.
- Call Customer Service using the number on the back of your BCN member ID card.
- Call BlueCard at 1-800-810-BLUE (2583).

See the table below for how to get the care you need when you're on the go. Talk with your primary care provider before traveling to address any health concerns.

If you're traveling	And you need	Here's what you do
In Michigan	EMERGENCY CARE (The symptoms are severe enough that someone with average health knowledge believes that immediate medical attention is needed.)	Call 911 or go to the nearest emergency room.
	URGENT CARE (The condition requires a medical evaluation within 48 hours.)	Go to the nearest urgent care center. To locate an urgent care center, visit bcbsm.com/find-a-doctor and select your BCN plan; use your online member account or our mobile app; call Customer Service using the number on the back of your BCN member ID card.
	NONURGENT CARE	Call your primary care provider to coordinate services that don't require immediate attention.
In the United States but outside Michigan	EMERGENCY CARE	Call 911 or go to the nearest emergency room.
	URGENT CARE	Go to the nearest urgent care center. To locate an urgent care center, visit bcbsm.com/find-a-doctor and select your BCN plan; use your online member account or our mobile app; call Customer Service or call BlueCard at 1-800-810-BLUE (2583).
	ROUTINE CARE	Call Customer Service for details about your health benefits and required authorizations.
	OTHER SERVICES (Such as elective surgeries, hospitalizations, mental health or substance use disorder services)	To locate a nearby BlueCard Traditional physician: Visit bcbsm.com/find-a-doctor and select your BCN plan; use your online member account or our mobile app; call Customer Service or call BlueCard at 1-800-810-BLUE (2583).
Outside the United States	EMERGENCY CARE	Go to nearest emergency room. (You may be required to pay for services and then seek reimbursement.) Get an itemized bill and medical records to speed reimbursement.

The information provided here is for members with the BlueCard benefit who are traveling or temporarily located outside Michigan. Please note, different guidelines apply to Blue Elect PlusSM POS and Blue Elect Plus HSASM POS members.

Pharmacy coverage when you travel

If your plan includes pharmacy coverage, you'll be able to fill prescriptions when you travel. Your BCN member ID card is accepted at the thousands of pharmacies nationwide that participate with Blue Cross plans, including most major chains.