



Traveling abroad? You're covered

Through **Blue Cross Blue Shield Global Core**, PPO or HMO-POS members traveling worldwide who need emergency or urgent care can find quality Blue Cross providers that accept BlueCard coverage.

You can log in to our mobile app or www.bcbsglobalcore.com to find providers outside of the United States that participate with Blue Cross. You can also find valuable resources to help you stay safe and healthy around the world.

Go with Blue and spend your vacation money on the fun stuff

As a Blue Cross member, your health coverage goes with you when you travel. No matter what plan you have, you're covered for emergency care in Michigan, across the country or around the world (\$50,000 lifetime limit). And with the money you save, you could enjoy your travels even more.

Save money when you travel

Call for more information: **1-888-563-3307** from 8 a.m. to 9 p.m. Eastern time Monday through Friday and weekend hours starting Oct. 1 through March 31. TTY users call **711**.

We'll help you find the right Medicare Advantage plan so you can sit back and enjoy the fun.



Medicare Plus Blue and BCN Advantage are PPO and HMO-POS plans with a Medicare contract. Enrollment in Medicare Plus Blue and BCN Advantage depends on contract renewal. This information is not a complete description of benefits. Call 1-888-563-3307/(TTY users call 711) for more information.

Out-of-network/non-contracted providers are under no obligation to treat Medicare Plus Blue PPO members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

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Hitting the road? Wherever you go, go confidently

Whether you're traveling to visit family or vacationing someplace warm and sunny, Blue Cross Blue Shield of Michigan and Blue Care Network Medicare Advantage coverage travels with you and helps save you money.



If you're on vacation and need medical attention, the last thing you want to worry about is whether a service is covered or if you'll have to pay higher out-of-network costs.

Medicare Advantage plans from Blue Cross Blue Shield of Michigan and Blue Care Network have national travel coverage that may amount to significant savings on emergency room, urgent and routine care over other Medicare Advantage health plans.

Compare and save

When comparing Medicare Advantage plans, it's important to check the provider network and how it impacts in- and out-of-network cost-share amounts.

All Medicare Advantage plans offer emergency and urgent care coverage nationwide, but you may not realize that getting services out-of-network could cost you more in the form of:

- \$\$ Higher deductibles
- \$\$ Higher copays and coinsurance
- \$\$ Higher out-of-pocket maximum responsibility

Coverage when you're traveling in the U.S.

Whether you choose our Medicare Advantage PPO plan or HMO-POS plan, you can access a nationwide network of exceptional Blue Cross Blue Shield doctors and hospitals that accept Medicare, often at in-network rates for emergency, urgent care and some routine care. **With a Blue Cross Medicare Advantage plan, you'll travel with confidence and save money coast-to-coast if you choose a provider in the BlueCard® network.**

Want coverage with greater flexibility?

With our Medicare Plus Blue PPO plans, you'll have access to tens of thousands of leading doctors and hospitals nationwide — typically at in-network rates, where Medicare and the Blue Cross card are accepted. PPO members can use their Blue Cross card for services and potentially save hundreds of dollars on out-of-network fees and deductibles.

Want in-network coverage outside of Michigan?

With BCN Advantage HMO-POS plans, you'll have the same cost share for routine care that's prearranged by your primary care doctor when using BlueCard doctors.

Doctors and therapists are a click away*

Traveling and not feeling well? No matter where you are in the U.S., you can get 24/7 online health care for minor illnesses using a smartphone, tablet or computer through Blue Cross Online VisitsSM. Our U.S. board-certified doctors are licensed and credentialed to provide non-emergency medical visits on demand at in-network costs. If it's covered by your Blue Cross plan, these medical visits cost the same or less than a regular office visit. If you've got a general health-related question, we also have a toll-free Nurse Line available around the clock.

**Plans vary; check your benefits.*

SilverSneakers travels with you

You have the freedom to visit more than **15,000 SilverSneakers locations** wherever you go, whenever you go. Take your favorite class in the morning near home and take it again in Florida later that day — no need to wait until the first of the month to switch locations.

