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**Independence
Blue Cross**

Independent licensee
of the Blue Cross and
Blue Shield Association

UPDATE

summer 2008



Feel Great in '08

**Discover programs to
help you stay healthy**

Copays waived

**Copays drop for some generic
drugs starting July 1**

Vacation time

**Find out how your
coverage travels**

Health care coverage that travels

As a Keystone Health Plan East (KHPE) HMO or Personal Choice® PPO member, your ID card — your BlueCard® — gives you access to health care almost everywhere. Here's how it works.



For KHPE HMO members

BlueCard — If you need emergency or urgent care and you are away from home for less than 90 consecutive days, here's what to do:

1. Carry your current KHPE ID card.
2. Call your primary care physician or KHPE for prior authorization, if necessary, using the telephone number on your ID card.
3. To find names and addresses of nearby doctors and hospitals, call BlueCard Access® at 1-800-810-BLUE, or visit www.ibxpress.com.
4. When you arrive at the participating doctor's office or hospital, simply present your ID card.
5. In an emergency, go directly to the nearest hospital. Contact Independence Blue Cross (IBC) if you are admitted.

Away From Home Care® Guest Membership Program* — If you need care while away from home for more than 90 consecutive days, here's what you should know.

The Away From Home Care Guest Membership Program gives KHPE members access to a participating HMO and is available for members and their covered dependents in many states and the District of Columbia.

To be eligible for the program the member must be one of the following:

- an employee temporarily traveling outside the KHPE service area for at least 90 days, but no more than 180 days;

- a dependent student attending a school outside the KHPE service area for more than 90 days;
- a dependent living apart from the member and outside the service area for more than 90 days.

For eligibility information and specific locations where the Away From Home Care Guest Membership Program is available, contact Customer Service at the telephone number on your ID card.

HMO Guest Membership reminders:

1. Contact Customer Service 30 days prior to leaving the KHPE service area.
2. Confirm availability of the participating HMO.

**The Guest Membership Program is not available to all members. Please refer to your benefits description materials for complete details of the terms, limitations, and exclusions of your health care coverage.*

For Personal Choice PPO members

BlueCard PPO — When traveling within the United States:

1. Carry your current Personal Choice PPO ID card.
2. To find names and addresses of nearby doctors and hospitals, call BlueCard Access® at 1-800-810-BLUE, or visit www.ibxpress.com.
3. Call IBC for prior authorization, if necessary, using the telephone number on your ID card.
4. Present your ID card when you arrive at the participating doctor's office or hospital.

5. In an emergency, go directly to the nearest hospital. Contact IBC if you're admitted.

For HMO and PPO members

BlueCard Worldwide® — When traveling outside of the United States:

BlueCard Worldwide gives you access to a network of inpatient, outpatient, and professional health care providers around the world.

When you need health care outside the United States:

1. Check with IBC before leaving the country because your health care benefits may be different outside the United States.
2. Carry your current identification card.
3. If you need medical care, call the BlueCard Worldwide Service Center at 1-800-810-BLUE, or call collect at 1-804-673-1177. The Service Center will facilitate hospitalization at a BlueCard Worldwide hospital or

make an appointment for you with a doctor. It is important that you call the BlueCard Worldwide Service Center for access to inpatient care without a cash-up-front requirement. The Service Center is staffed with multilingual representatives and is available 24 hours a day, seven days a week.

4. Call IBC for prior authorization, if necessary, using the telephone number on your ID card.
5. If you need emergency medical care, go to the nearest hospital. Call the BlueCard Worldwide Service Center at 1-800-810-BLUE, or call collect at 1-804-673-1177 if you are admitted. ■

To learn more



For additional information about BlueCard Worldwide, visit our website at www.ibx.com/find_a_provider/bluecard/index.html.