

Dear Enrollee:

To answer your recent query, here is an explanation of your health care benefits while traveling out of the United States. You can keep this information for future reference and share it with your physicians and other medical service providers.

Sincerely,



LaVerne Tarver Manager
Auto Service Center

General Motors Enrollees Traveling Out-of-Country

Your Blue Cross Blue Shield of Michigan health care plan provides coverage when you or your eligible family members require medical care while traveling or living outside the United States. That care is provided through the BlueCard Worldwide® program.

If an eligible family member requires medical attention while traveling or living outside the United States, they should call BlueCard Worldwide at 800-810 BLUE (2583) for names and addresses of nearby doctors and hospitals. If the member is already out of the country, he or she can call the BlueCard Worldwide Service Center collect at 804-673-1177. With input from a medical professional, a medical assistance coordinator will make an appointment with a doctor or arrange hospitalization if necessary. **In an emergency, the patient should go directly to the nearest hospital.**

BlueCard Worldwide is simple. Just follow these easy steps when traveling or living outside the United States:

- Always carry your Blue Cross Blue Shield of Michigan member ID card.
- Call 800-810-BLUE (2583) for information on medical assistance and providers.
- Log onto **bcbs.com** for information on the BlueCard Worldwide program and to obtain a claim form.

For fast service you can use the member self-service tools described below.

Interactive Voice Response:

Blue Cross Blue Shield of Michigan provides automated telephone service during and outside of normal Customer Service hours. By using your Blue Cross Blue Shield contract number, located on your ID card, you can quickly:

- Hear claim information, answers to frequently asked benefit questions and accumulated out-of-pocket costs such as deductibles and maximums
- Learn how to obtain participating provider names, phone numbers, office locations and hours
- Request ID cards
- Learn where to go to make membership changes such as updating your address, adding Medicare information and adding and deleting dependents
- Update your coordination of benefits information so your claims will process quickly and accurately

Just call the telephone number on your ID card and you're on your way to getting immediate answers to your questions.

Even simply entering your ID number before speaking with a Customer Service representative can save you time, because our representatives will have your information and be ready to help you when they answer your call.

Give it a try and save yourself some time. Hours are 6 a.m. to 11 p.m. Monday through Friday, 7 a.m. to 6 p.m. Saturday, and 9 a.m. to 4 p.m. Sunday.

Member Secured Services:

Finding answers to your health care questions is now a simple mouse click away. Member Secured Services at **bcbsm.com** offers completely secure, password-protected access to the personal health benefit information you need most. You can create your own account and access up-to-date information on your claims, coverage, deductibles, providers and more. Plus, it's easy!

The Web site's features include information regarding:

- Claims
- Coverage and eligibility
- Deductibles and maximums
- Provider directories
- ID card requests
- Coordination of benefits updates
- Benefit summary documents
- Explanation of benefits statements
- Forms and brochures

Log in now at **bcbsm.com** for online information at your fingertips!