

# WHAT TO EXPECT After You Enroll

This guide gives you the basic information you need to know about the health plan your employer offers. After you enroll, you'll receive more detailed information.

## Identification (ID) Card

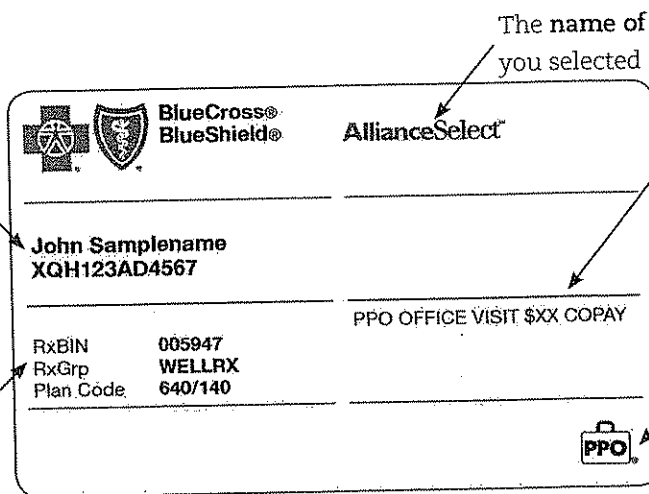
Your ID card(s) will only list the name of the contract holder, but the card(s) are valid for all family members on the contract. Have your ID card handy when you see your physician and when you call Customer Service.

*Phone numbers and coverage shown on the sample ID card below may vary from the information listed on your personal ID card.*

Every contract holder has an identification number.

It starts with a three character prefix that identifies your Blue Cross and Blue Shield plan and is followed by your personal identification number.

RxBin number indicates you have prescription drug coverage.



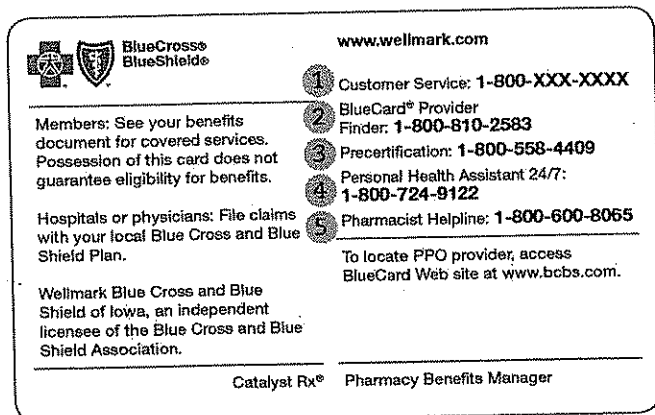
The name of the health plan you selected appears here.

The amount you pay each time you receive services from an Alliance Select provider. Refer to your coverage manual for more details.

This logo identifies you as a BlueCard PPO® member.

The back of your ID card includes information to:

- 1 Assist you with health plan questions;
- 2 Locate a provider in any state;
- 3 Notify Wellmark before planned inpatient admissions to out-of-state facilities or before receiving home infusion, home health care, or hospice;
- 4 Get your health care and wellness questions answered around-the-clock; and
- 5 Assist your pharmacist in filing prescription claims for you.



## Coverage Manual

This is the official document that provides you with specific details about covered and non-covered services under your health plan. Keep it with your records. If you need information about what is covered under your health plan, what your specific out-of-pocket costs include, and how your health insurance plan is administered, refer to this important document.

# BlueCard®

COVERAGE TO FOLLOW YOU

Health care needs don't surface only when you are near home. As a Wellmark Blue Cross and Blue Shield member, you have coverage through the BlueCard program wherever you travel.

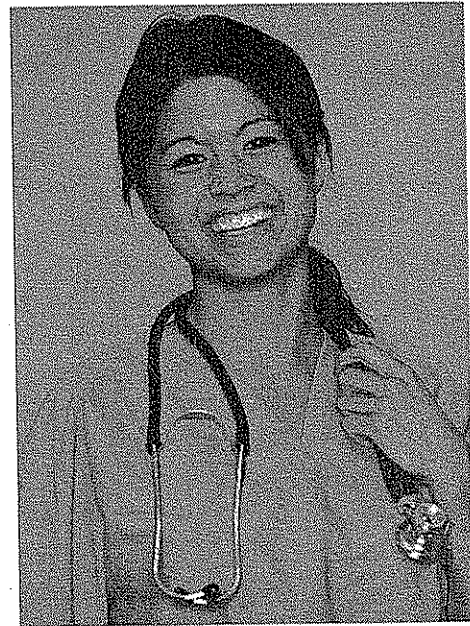
## Coverage within the United States

BlueCard is a national program that enables members of one Blue Cross and Blue Shield Plan to obtain health care services while traveling or living in another Blue Cross and Blue Shield Plan's service area. With the BlueCard program, you only pay the provider the usual out-of-pocket expenses (non-covered services, deductible, copayment or coinsurance) when you use participating BlueCard providers.

### How to Use the BlueCard Program

- 1 Always carry your current Wellmark Blue Cross and Blue Shield member ID card.
- 2 **In an emergency, go directly to the hospital.**
- 3 To find doctors and hospitals outside of your Blue Plan area, call BlueCard Provider Finder at **1-800-810-BLUE (2583)** or visit [www.wellmark.com](http://www.wellmark.com) to access the Blue National Doctor and Hospital Finder.
- 4 Call Wellmark for pre-certification or prior authorization, if necessary. The phone number is located on your member ID card. Note: This phone number is different from the BlueCard Provider Finder number mentioned above.
- 5 When you arrive at the participating doctor's office or hospital, show the provider your Wellmark ID card.

After receiving care from a participating provider, you will not have to complete any claim forms or pay upfront for medical expenses, except for the usual out-of-pocket expenses (non-covered services, deductible, copayment or coinsurance). You will receive an Explanation of Benefits from Wellmark Blue Cross and Blue Shield once your claim has been processed.



## BlueCard Worldwide®

When you are outside the U.S. and you need a doctor, hospital or other health care professional, your claim will be handled just like it is at home when you show your Wellmark ID card at participating BlueCard Worldwide providers.

### For Health Care Outside of the United States:

- Verify your international benefits, including pharmacy benefits with Wellmark before leaving the United States. Benefits may be different outside the country.
- Always carry your current Wellmark member ID card.
- In an emergency, go directly to the nearest doctor or hospital, then call the BlueCard Provider Finder number on your ID card if admitted.
- For non-emergency inpatient medical care, you must call the BlueCard Provider Finder number located on your ID card to facilitate hospitalization at a BlueCard Worldwide hospital or to make an appointment with a doctor.
- Call Wellmark for pre-certification or prior authorization, if necessary. This Wellmark phone number is located on your member ID card.
- You will need to pay upfront for care received from a non-participating doctor and/or hospital. Then, complete an international claim form and send it with the bill(s) to the BlueCard Worldwide Service Center (the address is on the form). The claim form is available online at [www.bcbs.com/bluecardworldwide](http://www.bcbs.com/bluecardworldwide).



## Participating Worldwide Providers

To locate participating BlueCard Worldwide doctors and hospitals, visit [www.bcbs.com/bluecardworldwide](http://www.bcbs.com/bluecardworldwide) and select *BlueCard Doctor and Hospital Finder*. You will be directed to the BlueCard Worldwide Web site. You can also call BlueCard Provider Finder at 1-800-810-BLUE (2583) for assistance.

View and print BlueCard Worldwide information at [www.bcbs.com/bluecardworldwide](http://www.bcbs.com/bluecardworldwide).