

# IMPORTANT INFORMATION WHEN YOU TRAVEL

## When You Travel:

If you plan to travel, you should be prepared in the event you or someone in your family needs medical care.

### Indemnity Plans

**If you enroll in Anthem Blue Cross I or II,** your benefits are the same no matter where you incur charges for treatment. Be sure to carry your Anthem Blue Cross identification card with you to verify your coverage. You should also take an Anthem Blue Cross claim form with you, have it completed by the physician who treats you, and obtain a receipt for the charges. You may need to pay the bill and file a claim for reimbursement when you get home.

**If you enroll in Anthem Blue Cross III,** you should carry your Anthem Blue Cross identification card with you to verify coverage. If you travel to a foreign country where Medicare benefits are not available, Anthem Blue Cross III will provide benefits for emergency care for situations considered life-threatening, and of sudden and unexpected onset. You should carry an Anthem Blue Cross claim form with you, have it completed by the physician who treats you and obtain receipts for all charges incurred. You may need to pay the bill and file a claim for reimbursement when you get home.

**If you are an Anthem Blue Cross Prudent Buyer Plan member,** you should always carry your identification card. If you receive treatment from a Prudent Buyer physician or hospital, you will pay less than if you use a non-Prudent Buyer physician or hospital. You may need to pay the bill — then file a Member Claim Form for reimbursement when you get home.

### HMOs/Medicare Advantage Prescription Drug Plans (MA-PD)

Emergency services received outside of the plan are covered only if the situation is considered life-threatening. You need to obtain an itemized statement of treatment, including diagnosis and expenses from the attending physician, and contact your plan immediately.

**If you are a member of Kaiser Permanente or Kaiser Permanente Senior Advantage,** you can obtain a special travel kit containing forms and information for medical emergencies. You can pick it up at any Kaiser Permanente medical center, or by contacting the Kaiser Permanente Member Services department.

# IMPORTANT INFORMATION WHEN YOU TRAVEL

***If you are a member of UnitedHealthcare or UnitedHealthcare Medicare Advantage,*** you should obtain care immediately if you suffer an injury or sudden illness which must be treated without delay to avoid death or permanent damage to your health. You must notify your primary care physician or Member Services of your situation within 48 hours (or as soon as possible).

In most cases, you will have to pay for your treatment and submit the bill for reimbursement. You may have to pay an emergency room copayment (\$50 for UnitedHealthcare; \$50 for UnitedHealthcare Medicare Advantage), which is waived if you are admitted to the hospital. Follow-up care is only covered if it is coordinated by your primary care physician.

***If you are a member of Cigna-Health Spring Preferred with Rx (available in Maricopa County and Apache Junction, Pinal County, Arizona),*** you pay a small copayment for emergency care anywhere in the world. The copayment (\$50) is waived if you receive care within your service area and you are admitted to the hospital. For urgent care, you pay a copayment for treatment at an urgent care or emergency room facility, or at a physician's office. You will have to pay for services and then be reimbursed, so be sure to keep a copy of the itemized bill.

***If you are a member of Cigna Network Model Plan,*** you and your eligible dependents are covered whenever and wherever an emergency may occur<sup>1</sup>. If you are treated in a participating physician's

office, you pay a small copayment. There is no charge for treatment in a hospital emergency room, an urgent care facility or a non-participating physician's office, or for transportation to the hospital by ambulance.

You will have to pay for services and then be reimbursed, so be sure to keep a copy of the itemized bill. If you are admitted to the hospital or need more treatment, you should call your primary care physician within 48 hours. Your primary care physician will arrange for follow-up treatment and direct you to a local Cigna Healthcare provider in the city you are visiting.

***If you are a member of SCAN Health Plan,*** you should obtain medical treatment immediately in a life or health threatening emergency. You must notify your primary care physician or Member Services of your situation within 48 hours (or as soon as possible).

In most cases, you will have to pay for your treatment and submit the bill for reimbursement. You may have to pay an emergency room copayment (\$25), which will be waived if you are admitted to the hospital. Follow-up care is only covered if it is coordinated by your primary care physician.

If you travel outside the U.S., Mexico or Canada, SCAN Health Plan will reimburse the medical premium of your foreign travel insurance policy.

<sup>1</sup>You may have to pay an emergency room copayment of \$50, which is waived if you are admitted to the hospital.