



Easy access to coverage – nearly everywhere

**Through the BlueCard® program, full out of state medical coverage
is back on select Individual and Family (IFP) PPO plans**

Now available on Bronze 7250, Silver 1850, and Silver 2800



BlueCard® gives you and your family access to covered medical services when you're away from home, outside California.

All IFP plans include out-of-state medical coverage for urgent, emergency, and follow-up care only. In 2027, these select off-exchange PPO plans will offer broader coverage nationwide for covered medical services, including:

- Access to BlueCard® participating providers nationwide for covered services, including routine care like office visits with specialists, in addition to coverage for urgent care and emergency care
- Streamlined claims processing when visiting BlueCard® in-network providers

Please note: Dental, vision*, and prescription drugs are not included through BlueCard®.



Coverage that travels with you

BlueCard® expands your healthcare footprint far beyond California. Whether for business, college, vacation, or a second home, you have access to participating providers nationwide.

*Underwritten by Blue Shield of California Life & Health Insurance Company

Using BlueCard® is easy

When you receive care from a BlueCard® participating provider in the United States, you:

- Show your Blue Shield of California member ID card
- You do not have to complete any claim forms
- You do not have to pay up front for medical services, except for your usual out-of-pocket expenses, such as deductible, copayment, coinsurance, or fees for noncovered services
- You will receive an Explanation of Benefits (EOB) from Blue Shield

For more information on covered services, please refer to your *Evidence of Coverage* (EOC) or call the Customer Service number on your Blue Shield ID card.

Finding a provider

Locating a BlueCard® participating provider wherever you are is easy, too. Go to **blueshieldca.com/fad** or you can call BlueCard® at **(800) 810-BLUE (2583)**, 24 hours a day, seven days a week.

Please note that you can choose to visit any provider and are not required to access covered services through a BlueCard® participating provider. However, if you see a provider who's not a BlueCard® participating provider, you may be responsible for a higher share of costs. A non-participating provider may require full payment at the time of service. Plus, you may have to submit the claim yourself, since non-network providers aren't obligated to submit claims on your behalf.

Claims and payments

Your claim will be paid directly to BlueCard® participating provider. We'll send you an Explanation of Benefits, which details what Blue Shield paid on your behalf. If you get care from a BlueCard® participating provider, you don't need to send us your bill.

If you have questions or to check the status of a Blue Shield claim, log in to your account at **blueshieldca.com/login** and select *Claims*. You can also call the Customer Service number on your Blue Shield ID card.

The BlueCard Program lets members to access providers for care outside of California in another BlueCard service area to either receive covered benefits (medical) or limited coverage, depending on the plan. Limited coverage means coverage is only for only for urgent care, emergency care, and follow-up urgent and emergency care. Refer to your EOC for more information. To opt out of future nonrequired communications, please call Customer Service at the number on your Blue Shield member ID card.

Language Assistance Notice

For assistance in English at no cost, call (866) 346-7198. Para obtener asistencia en español sin cargo, llame al (866) 346-7198. 如果需要中文的免费帮助, 请拨打这个号码 (866) 346-7198.

Nondiscrimination Notice

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律, 並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

Blue Shield of California is an independent member of the Blue Shield Association

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