What is BlueCard Worldwide?
BlueCard Worldwide (BCWW) enables Blue Plan members traveling or living abroad to receive inpatient, outpatient and professional services from healthcare providers worldwide.

How does BlueCard Worldwide work?
Members outside of the United States who require non-emergency care can contact World Access, the medical assistance vendor, at 1.800.810.BLUE or collect at 804.673.1177. The member may speak with a nurse, or if the member wishes to see a provider, an assistance coordinator will provide a referral. World Access can facilitate a hospitalization or arrange appointments with physicians.

In emergency situations, members should go directly to the nearest hospital.

For inpatient hospital care, the member or a family member must contact World Access so that cashless access and direct billing can be arranged with the inpatient provider.

If I have PPO, POS or HMO coverage, can I utilize BlueCard Worldwide?
Contact the customer service area at your Plan to determine what coverage you have outside the United States.

Do I need to pay extra to access this program?
There is no extra cost for this program.

How can members obtain a BlueCard Worldwide claim form?

The form also can be requested from the member’s Home Plan or Mondial Assistance at 1.800.810.BLUE.

Can I use this program in any country where I travel?
Yes, although there may not be a participating provider in every country. If you receive care in a country without a participating provider, complete an international claim form and submit it along with your receipts to obtain reimbursement.
Is coverage transportable for travelers on approved international business trips? For example, if a covered member is assigned in England, however travels to France for business, is the member covered in France?
The BCWW Program is not a separate product that needs to be purchased. It is an automatic benefit that is available to virtually all members carrying a Blue card. A Blue Plan member can travel from country to country and have access to the BlueCard Worldwide program.

What types of providers are in your international provider network and are they all visible in a directory accessible by the member?
The provider network consists mainly of hospitals and doctors. Information regarding providers is available by contacting Mondial directly or on-line at bcbs.com.

What happens if a member needs inpatient care?
Mondial will contact the member’s Home Plan to verify eligibility and determine the member’s benefits, including out-of-pocket expenses (deductibles and coinsurance). If the member is hospitalized at a participating provider, Mondial will arrange for cashless access. Upon the member’s discharge, the member need only pay the out-of-pocket expenses.

If the member has self-referred or is hospitalized at a non-participating hospital, Mondial will attempt cashless access for the member.

Does Mondial provide any additional services to hospitalized members?
Mondial will provide translators, if necessary. In addition, Mondial will perform medical monitoring during the inpatient hospital stay and communicate with the Home Plan, if necessary.

What does Mondial provide for outpatient and professional services?
Mondial will provide referrals to local providers. However, the provider must be paid when the services are rendered. The member files an international claim form and copies of original invoices for reimbursement. Cashless access is not available for outpatient and professional services.
What if a member is extremely ill and wishes to return to the United States for treatment?
If repatriation is a covered benefit, and Mondial and the member’s Blue Plan determine it is appropriate to repatriate the member, Mondial will arrange for transportation and alerts the local hospital and/or physician of the impending move. The providers are informed of the level of care needed when World Access obtains verification of coverage from the member’s Home Plan. The member is only responsible for the out-of-pocket expenses. The claim is treated like an inpatient claim—cashless access to the member.

Does BlueCard Worldwide include services received on a cruise ship?
No, claims incurred on domestic cruise ships are considered domestic claims and are not processed through BlueCard Worldwide. When Mondial receives such claims they are sent to the member’s Home Plan. If a claim is incurred on an international cruise ship and the claim is in English and U.S. currency, the claim should be submitted to the member’s Home Plan.

What does Mondial do if a member requests a referral in an area with no participating hospitals?
Mondial will attempt to refer the member to a non-par hospital and arrange for cashless access.

Can a member prepare in advance for medical care that may be needed when traveling abroad?
The member can log on to bcbs.com and print out a list of providers in and/or near the travel destination. The member also may call Mondial for assistance.

Do I need to notify anyone at my local Blue Plan before leaving the U.S.?
No, Mondial will notify the Plan if you should become ill and need inpatient services while outside the U.S.

What should the member do in the case of an emergency?
The member should go to the nearest facility. If the member is admitted, the member or a family member should call Mondial. If the provider is a participating provider, Mondial will arrange for cashless access (fewer out-of-pocket expenses). If the provider is not a participating provider, Mondial will attempt to arrange for cashless access.

Is BlueCard Worldwide only for emergencies?
The program can be utilized by members living abroad for routine care and services.
Do I need a special ID card to access services abroad?
No, your current Blue Plan card contains all of the necessary information to obtain care.

Is pre-certification required when a member is hospitalized?
Generally, if the member’s coverage requires pre-certification, then pre-certification is required when the member is hospitalized abroad. World Access will attempt to handle pre-certification. However, ultimate responsibility for pre-certification remains with the member.

Does the BlueCard Access number (1.800.810.BLUE) work outside of the U.S.?
The number works outside of the U.S. from some, but not all countries and an AT&T access code is required. We recommend using the collect number to contact Mondial. The collect number is 804.673.1177.

What are the main benefits to members when using BlueCard Worldwide?
- Peace of mind—members know that when they travel or live overseas, they have access to medical assistance services 24/7
- Access to a worldwide network of providers
- Ease of use—members only need to pay for their out-of-pocket expenses for inpatient participating hospital care
- Easy access to provider information—toll-free and call-collect phone numbers to call and a website for information on international providers and medical assistance services