



Access your healthcare anywhere in the world

Get the benefits and care you need outside of the United States
with the Blue Cross Blue Shield Global Core program











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How to access care around the world

When you are away from home and need immediate care, the Blue Cross Blue Shield Global® Core program is here for you. As an Anthem Blue Cross (Anthem) member, you have access to doctors, hospitals, and medical services in most countries around the world.¹ You also have the freedom to use any doctor or hospital when you travel, but you can keep your healthcare costs down by using a doctor or hospital in the Blue Cross Blue Shield Global Core network.

If you need care outside the U.S.

	Before you leave the U.S. <ul style="list-style-type: none">• Bring an up-to-date Anthem member ID card. If you download the SydneySM Health app, you'll have your member ID card on your phone.• Bring any medicines you need. It's a good idea to pack extra, just in case your travels are delayed.• See your doctor about getting necessary immunizations for where you are traveling.• Download the Blue Cross Blue Shield Global Core app.• If you need refills on prescriptions, call the Pharmacy Services number on your member ID card.
	In an emergency <p>Go to the nearest hospital and contact the Blue Cross Blue Shield Global Core Service Center as quickly as possible, 24/7, by calling 804-673-1177.</p>
	If you need care that is not urgent or an emergency <p>Call the Blue Cross Blue Shield Global Core Service Center, 24/7, at 804-673-1177, before receiving care to confirm coverage and that the care is appropriate. This will also let Anthem seek a "Guarantee of Payment" with the doctor so you only pay a deductible or coinsurance. Otherwise, you will likely have to pay the entire bill upfront and then submit a claim to Anthem for reimbursement (minus any deductible or coinsurance).</p>
	<p>Go to bcbsglobalcore.com and enter the first three letters of the ID number on your Anthem member ID card. They are:</p> <ul style="list-style-type: none">• U5X for the Medicare plans.• Choose what you're looking for (for example, doctor or hospital).• Enter your travel destination or the city closest to your destination.• Choose a result to view details, such as specialties and languages spoken.
	Show your Anthem ID card so doctors and healthcare professionals in the Blue Cross Blue Shield Global Core network can check your benefits and send a claim for processing, if necessary.
	Use the Blue Cross Blue Shield Global Core mobile app. <p>You can get medical terms and phrases for many symptoms translated and use an audio feature to play the translation.² Plus, you can find a drug's generic name, local name, and if it's available.</p> <div></div>

If you have questions and are enrolled in the UC Medicare Supplement plans

Call Anthem Health Guide at **844-437-0486**, Monday through Friday, 8 a.m. to 6 p.m. PT.

Medicare retiree benefits when you travel or live outside the U.S.

If you're a Medicare retiree who travels or lives outside the U.S. for **up to six months, your care is covered**. If you travel or live outside the U.S. for **more than six months**, you'll need to call the UC Retirement Administration Service Center (RASC) toll free at **800-888-8267** (in the United States) or **510-987-0200** (from outside the United States) from 8:30 a.m. to 4:30 p.m. PT, Monday through Friday. You can also visit ucnet.universityofcalifornia.edu/retirees. These services are not generally covered by Medicare, but they are covered by your UC Medicare PPO Supplement plans.³

Covered services include:⁴

- Doctor office visits
 - Specialist office visits
 - Preventive care
 - Outpatient X-ray, pathology, and laboratory
 - Hospital care (outpatient surgery in hospital)
- Emergency room services
 - Acupuncture
 - Chiropractic
 - Rehabilitation (physical and occupational therapy)

UC Medicare PPO supplement plans

Benefit	High Option Supplement to Medicare plan	Medicare PPO plan (with prescription drug benefits)	Medicare PPO plan (without prescription drug benefits)
Medical services outside the U.S.	You pay 20% of the costs of covered services after meeting your deductible.		
Deductible	\$50 each person	\$100 each person	\$100 each person
Benefits for prescriptions from a foreign pharmacy outside the U.S. Prescription drug reimbursements must be submitted to Navitus, your pharmacy benefit administrator.	Prescriptions from a foreign pharmacy will be reimbursed at the full cost ⁵ of the medication, less any applicable plan copay. Although outpatient prescription drugs are not covered by Medicare Part D plans when they are filled by pharmacies, your plan provides coverage for outpatient prescription drugs when all the following apply: 1. You are outside the 50 United States, District of Columbia, and all U.S. territories, other than the U.S. Virgin Islands, for less than six months. 2. You remain a permanent resident of the United States while you are out of the country. 3. The drug is approved by the Food and Drug Administration (FDA). 4. The drug would be covered by your plan if it was filled by a pharmacy located within the United States. 5. When you receive coverage for outpatient prescription drugs, you will need to pay the full cost of the drug and request that we reimburse you for our share. Your share of a covered outpatient drug will be your coinsurance or copay amount. Please see "How to make sure you get reimbursed" for detailed instructions.		Not covered

How to make sure you get reimbursed

Medical reimbursement claim forms

- Download and complete a claim form by visiting bcbsglobalcore.com and entering the three-digit alpha prefix. Use the following prefix to help you search:
 - Medicare plans: **U5X**
- You can also get a form by calling the Blue Cross Blue Shield Global Core Service Center at **800-810-2583**, 24/7.

Pharmacy reimbursement claim forms

Download and complete a claim form by visiting navitus.com. Hover over **Resources** at the top toolbar, then choose **Forms**, and then select **Foreign Claim Form**.

You will need to include all the items listed below on the claim form. Please note that the reimbursement process can take up to 45 business days from the date all required documents are received.

- | | |
|---|--|
| • Diagnosis | • Billed amounts in foreign currency or U.S. dollars |
| • Description of service(s), doctor or hospital name and address, and the country where you received services | • Proof of payment, such as a credit card receipt |
| • Itemized bill (date, description, and charge for each service billed) | • Medical reports in English, including ambulance trip report, emergency room report, admitting history, and surgical procedure, or get the forms translated to English before submitting your claim |

Store your travel documents in a safe place in case Anthem requires proof of travel. Claims over \$10,000 may require additional processing time (over the 45 business days mentioned above).

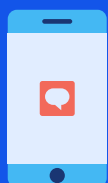
Submit the completed UC International Claim Form with all supporting documents to:

Service Center

P.O. Box 2048
Southeastern, PA 19399

You can also email them to claims@bcbsglobalcore.com.

Remember to keep photocopies of all documents for your personal records.



We are here to help

If you need help finding a doctor or hospital, or have questions about getting care abroad, call the Blue Cross Blue Shield Global Core Service Center, 24/7:

- Toll free at **800-810-BLUE (2583)**.
- Collect at **804-673-1177**, if outside of the United States.



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1 Blue Cross Blue Shield Association website (accessed July 2025): [bcbsglobal.com](https://www.bcbsglobal.com).

2 Using the Blue Cross Blue Shield Global Core app itself does not require an Internet connection. However, using GPS for mapping or downloading an audio translation requires an Internet connection.

3 Please refer to the Medicare Coverage Outside the United States fact sheet found at [medicare.gov](https://www.medicare.gov).

4 See your Benefit Booklet for a detailed description of benefits and limitations.

5 The cost is the total amount paid by the member for the covered service.

Sydney Health is offered through an arrangement with Corelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

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