

Highmark Blue Cross Blue Shield and its predecessor companies have insured the people of western Pennsylvania for more than 60 years. Generations have come to rely on the health care coverage we offer.

Highmark has made a commitment to help members "live longer, better." As part of that commitment, we are providing clear, helpful information such as this *Understanding Your Health Coverage* flyer. Because the more you understand your coverage, the more you will take advantage of Highmark's benefits, services and support.



An HMO from Keystone Health Plan West



A Point-of-Service Program



An Open Access Program



A Preferred-Provider Program



Plan may not cover all of your health care expenses. Read your benefits information to learn what services are covered.

www.highmarkbcbs.com
Visit our Web site!

Understanding
Your Health Coverage

Out of Area Care



An Independent Licensee of the Blue Cross and Blue Shield Association

You're Covered When You're Away from Home

Your favorite college student has strep throat... you overdosed on sun at the shore... you're feeling quite queasy in a faraway country... many of us fear these kind of events. Many of us are concerned about what will happen if we or our children away at school suffer a sudden illness or injury while away from home.

That's why it's reassuring to know that with a Highmark Blue Cross Blue Shield plan, when you're far away from home, you're not far away from covered care.

You're Cared for Everywhere...

...on Campus

Highmark plans provide coverage for your dependents away at school. Their coverage works much like yours. If your plan requires a Primary Care Physician (PCP) to provide or coordinate care, the PCP should provide routine care while your child is at home. When care is not available at the school's medical center, the PCP should arrange for care with the appropriate physician.

Please note that care provided at the school's medical center may be included in the tuition and therefore would not be included under your health insurance plan. In those cases, even if you have managed care coverage, the PCP does not need to authorize care.

Of course, in an emergency your child should seek care *immediately*. Then, if you have managed care coverage, you should contact your child's PCP within 48 hours to assure good communication and appropriate follow-up care.

...out of Town

Whether you're out of town for business or pleasure, as a Highmark member, getting covered care is easy. Just follow these guidelines:

- If you are a KeystoneBlue or CommunityBlue HMO member, call the BlueCard Provider Finder number at 1-800-810-BLUE.* You can call 24 hours a day. When you call, you will be given the names of Blue Cross Blue Shield participating physicians in the area where you are traveling. Call one of these physicians to schedule an appointment. You can also find a provider online at www.bcbs.com.
- If you are a SelectBlue or CommunityBlue Point-of-Service plan member, call your PCP or Blues On Call who will advise you on how to get the care you need at the higher level of benefits.
- If you are a PreferredBlue, CommunityBlue Direct or DirectBlue member, seek treatment at the nearest hospital, emergency room, or clinic. If the illness or injury is a true emergency, it will be covered at the in-network level of benefits; if it is not, and you received care from an out-of-network provider, benefits for covered services will be provided at the lower, out-of-network level.

**Effective 1/1/2001.*

...and Even Abroad!

The Blue Cross and Blue Shield symbols on your Highmark ID card are recognized around the world. Carry your card with you at all times to help you get the care you need.

Your Highmark plan provides all of the services of BlueCard Worldwide. If you would like information on BlueCard Worldwide, please call the Member Service number on your ID card. Or log on to www.bcbs.com.