

# U.S. Health Benefits – Outside U.S. Coverage FAQ



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## **Q. What do I need to do when I need medical care outside the U.S.?**

### **A. Follow the steps below.**

1. Always carry your Anthem Blue Cross and Blue Shield ID card while traveling and for benefits information call the “Coverage While Traveling” numbers on the back of your Anthem ID card.
2. Check with Anthem Blue Cross and Blue Shield by calling the “Coverage While Traveling” number on the back of your Anthem ID card before leaving the U.S. because your health care benefits may be different outside the U.S.
3. If you need emergency medical care, go to the nearest hospital. Call the Blue Cross Blue Shield Global Core Service Center at 1-800-810-BLUE (2583) or call collect at 1-804-673-1177 if you’re admitted.
4. If you need non-emergency inpatient medical care, you must call the Blue Cross Blue Shield Global Core Service Center. The Service Center will facilitate hospitalization at a Blue Cross Blue Shield Global Core hospital or make an appointment with a doctor. It is important that you call the Blue Cross Blue Shield Global Core Service Center in order to obtain cash-less access for inpatient care except for your usual out-of-pocket expenses (e.g. deductible, coinsurance). The Service Center is staffed with multilingual representatives and is available 24 hours a day, seven days a week.
5. Call the “Pre Certification” number on the back of your Anthem ID card for precertification or prior authorization, if necessary.

## **Q. Will my medical coverage outside of the U.S. be identical to my coverage inside of the U.S.?**

A. No. Contact Anthem for coverage information prior to obtaining treatment.

## **Q. Will my prescription benefits outside of the U.S. be identical to my coverage inside of the U.S.?**

A. No. Members can get a 90 day supply of medication by mail and also obtain another 90 day vacation supply if they are going out of the country for a total medication supply of 180 days. If a member is going out of the country for longer than that, the member should contact Express Scripts for consideration of additional medication.

Express Scripts will allow for foreign claims processing if a prescription must be purchased outside the U.S. If a member purchases the prescription outside the U.S., the member should submit a manual claim form to Express Scripts for reimbursement.

The claim must contain either a NDC number or an AE (American Equivalent) number. Prescription medication cannot be mailed outside of the U.S.

**Q. Will my dental coverage outside of the U.S. be identical to my coverage inside of the U.S.?**

A. Coverage is the same, however, all expenses will be considered out-of-network and you will need to file a claim for reimbursement of eligible expenses.

**Q. Who do I contact for questions about medical care outside of the U.S.?**

A. Anthem contact information is on the back of your medical ID card.

Blue Cross Blue Shield Global Core Service Center

Toll-free: 1-800-810-2583 or Collect 1-804-673-1177

[www.bcbsglobalcore.com](http://www.bcbsglobalcore.com)

**Q. Who do I contact when I need dental care outside the U.S.?**

A. If a member needs dental care while outside the U.S., the member should contact Delta Dental. Contact information is located on the back of the dental identification card.

Delta Dental: 1-800-524-0149

[www.deltadentalin.com](http://www.deltadentalin.com)

**Q. How can I receive assistance from Cummins on these benefits?**

A. If you need assistance, call the CBS Benefits Contact Center at 877-377-4357 or by email: [cbsbenefits@cummins.com](mailto:cbsbenefits@cummins.com)