With your AcademicBlue coverage, you are part of the BlueCard PPO program.

Through the BlueCard PPO program, Blue Cross and Blue Shield (BCBS) plans work together to help ensure you receive reliable, affordable health care when you need it while traveling in the U.S.

You have access to an established PPO network of doctors, hospitals and other health care providers throughout the country.
How BlueCard PPO works

1. Always carry your current Blue Cross and Blue Shield ID card.

2. When you’re outside your local plan service area and need health care, refer to your ID card and call BlueCard® Access at **800-810-BLUE (2583)** for information on the nearest PPO doctors and hospitals. In an emergency, go to the nearest hospital.

3. To find a nearby doctor or hospital, call BlueCard Access at **800-810-BLUE (2583)** or visit the BlueCard National Doctor and Hospital Finder at [bcbs.com](http://bcbs.com).

4. You are responsible for calling your local BCBS plan for pre-certification, when necessary. Refer to the pre-certification phone number on your ID card, as it differs from the BlueCard Access number.

5. When you arrive at the doctor’s office or hospital, present your ID card. The doctor or hospital will verify your membership and coverage information.

6. After you receive medical attention, the provider routes your claim to your local plan for processing. Doctors and hospitals are paid directly, so you won’t have any paperwork.

7. You should not have to pay up front for medical services, except for the usual out-of-pocket expenses (non-covered services, deductibles, copayment or coinsurance). Your local BCBS plan will provide you with an Explanation of Benefits (EOB).

**Questions?**

Call the Customer Service number on the back of your ID card.