

Taking Your HMO
Healthcare Coverage
on the Road



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Important

Always remember to carry your Blue Cross Blue Shield Plan HMO ID card. It contains all the information you need for accessing healthcare when you are away from home.

To learn more about the Away From Home Care Program, call your HMO at the phone number listed on your ID card, or visit www.bcbs.com.

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Away
From
Home Care®

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HMO Coverage That
Travels with You
and Your Family
.....



Away From Home Care[®]

As a Blue Cross Blue Shield Plan HMO member, you can enjoy peace of mind by having access to healthcare benefits across the country. Away From Home Care provides convenient healthcare coverage while you are away from your Home HMO and temporarily residing in a participating HMO's service area. Away From Home Care is available in most states and the District of Columbia.



Guest Membership

"When my daughter goes to college, is she covered under our HMO?"

Your HMO offers Guest Membership through Away From Home Care for you and your dependents. You are eligible for this benefit when you or your dependents are temporarily residing away from home for at least 90 days.

Guest Membership is designed to address your healthcare needs if you have one of the following situations:

- ◆ **Students** — children attending school out-of-state
- ◆ **Families Apart** — family members residing in different HMO service areas
- ◆ **Long-Term Traveler** — long-term work assignment in another state, or retirees with a dual residence



"Will I have to complete a claim form?"

No Paperwork or Upfront Costs

As part of the program, you will not have to complete claim forms or pay for healthcare expenses upfront, except for any applicable deductibles, co-payments and co-insurance. Please note that the Host HMO benefits may differ from your Home HMO benefits. The Host HMO will communicate this information to you upon acceptance of your Guest Membership application.

Easily Accessible Coverage

"So you mean my husband and I can use our HMO benefits when we move to a warmer climate for the winter? How does it work?"

The Away From Home Care Program ensures that you have ongoing access to the care you need while residing away from home. Here is how the program works:

1. Contact your Home HMO if you or a covered dependent are going to be away from home for at least 90 consecutive days.
2. Your Home HMO will advise you if a participating HMO is in the area where you will be staying.
3. Your Home HMO will work with you to complete a Guest Membership application, if there is a participating HMO in the area where you will be staying. Your Home HMO will mail you the application for signature. Once it is signed, the Home HMO will forward it to the participating Host HMO in your destination location.
4. Your Host HMO will provide you with a membership ID card, a primary care physician, and instructions on how to access your benefits while using your Guest Membership.
5. Call your Host HMO primary care physician for an appointment when you need medical care.

