Always remember to carry your current HMO ID card. It contains helpful information for accessing health care when you're away from home.

To learn more about your health care coverage when you are away from home, visit **floridablue.com.**

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Florida Blue HMO

Florida Blue HMO is a trade name of Health Options, Inc., an HMO subsidiary of BCBSF. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

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Receiving care away from home

Florida Blue HMO

Your health care coverage goes with you.

As a Florida Blue HMO member, you and your covered dependents have coverage for certain services when you're away from home. Florida Blue HMO offers separate programs for short trips and long-term stays.

For short trips, your coverage is accepted worldwide by doctors and hospitals that participate in our BlueCard Program. Emergency care doesn't require an authorization first, but it's important that you follow up with your primary care physician as soon as possible. **Non-emergency medical care provided outside the Florida Blue HMO Service area, must be authorized in advance. Simply call your primary care physician to request a prior authorization.**

For longer trips (90 consecutive days or longer), ask about the Away From Home Care® Guest Membership program. It's available in most states and in the District of Columbia.* This program works well for dependents attending school out-of-state, family members living in different service areas, or a long-term work assignment in another state. Whatever the reason, this program can extend your coverage when you're away from home for at least 90 days. Coverage is limited to locations that have another Blue Cross and Blue Shield HMO service area.

* For eligibility information and specific locations where the Guest Membership program is available, please call the customer service number on your Florida Blue HMO ID card.

Short Trips
(BlueCard® Program)

If you need care while away from home, follow these easy steps:

1. Always carry your member ID card for easy reference and access to service.
2. In an emergency, go directly to the nearest hospital.
3. Call your primary care physician for prior authorization and/or pre-certification. Non-emergency services rendered outside the Florida Blue HMO Service Area **must be** authorized in advance by Florida Blue HMO in order to be covered services.
4. You can locate doctors and hospitals in the BlueCard network at bcbs.com or call BlueCard Customer Service at 1-800-810-BLUE (2583).
5. When you arrive at the doctor's office or hospital, simply present your member ID card.

After you receive care from a BlueCard health provider, you should not have to complete any claim forms. Nor should you have to pay more than your usual out-of-pocket expenses which may include, non-covered services, deductible, copayment and coinsurance.

Extended Stays
(Away From Home Care® Program)

If you will be in a different service area for at least 90 consecutive days, the Guest Membership program may provide ongoing access to the care you need. Here's how it works:

1. Before you or a covered dependent leave, call the customer service number on your member ID card to see if a participating HMO is in the area where you'll be staying.
2. If a participating HMO is in the area where you will be going (called a Host HMO), Florida Blue HMO will work with you to complete a Guest Membership application. The application will be mailed to you for your signature. After you sign, date and return the application, Florida Blue HMO will forward it to the Host HMO in your destination location.
3. The Host HMO will provide you with a member ID card, a primary care physician (you may be asked to choose your own primary care physician), and details on how your coverage and benefits work in the Host HMO service area.
4. When you need medical care, you call the primary care physician located in the Host HMO service area.
5. Coverage is limited to 6 months for the policy holder and up to 12 months for dependents, with annual renewal.

You won't have to complete a claim form, and you'll only have to pay for your usual out-of-pocket expenses, which may include non-covered services, deductible, copayment and coinsurance. (Please note that these payment amounts may be different from those required by Florida Blue HMO. The Host HMO will communicate this information to you upon acceptance of your Guest Membership application.)