

# Using Your Health Plan Benefits When You Travel

When you're a Regence Group Administrators (RGA) member, you have the peace of mind knowing that wherever you are, you are able to access your health plan benefits.

## Across the country

No matter where you are in the United States, you will be covered under RGA or the BlueCard® program. That means you have access to the network and savings discounts that the local Blue Cross Blue Shield plan has negotiated with its doctors, hospitals, and other healthcare providers.

- Always carry your current RGA member ID card with you.
- To find in-network doctors and hospitals, log in to the myRGA member portal at [www.accessrga.com](http://www.accessrga.com) and click on "Find a doctor or hospital."
- Call RGA's Customer Care Team at **1-866-738-3924** for any required pre-certification or pre-authorization.
- When you arrive at the participating doctor's office or hospital, show them your RGA member ID card. The provider will identify your benefit level through one of these symbols (displayed on the front of your card):



PPO  
Benefits



Traditional/  
Indemnity  
Benefits

### For any in-network care:

You should not have to pay upfront for any covered medical services, except for the out-of-pocket expenses (non-covered services, deductible, copayment, and coinsurance) you would usually pay. You should also not have to submit any claim forms.

## Around the world

Through the Blue Cross Blue Shield Global Core program, you have access to doctors and hospitals across the globe.

- Before leaving the United States, verify your international benefits with RGA as coverage may be different outside the country.
- Always carry your current RGA member ID card with you.
- If you need to locate a doctor or hospital while traveling outside the U.S., call the **Blue Cross Blue Shield Global Core Service Center** at **1-800-810-2583** or call collect at **1-804-673-1177** (available 24 hours a day, seven days a week). An assistance coordinator and a medical professional, will arrange an appointment or hospitalization, if necessary.
- Be sure to also contact RGA Customer Care at **1-866-738-3924** for any required precertification or prior authorization.

### For inpatient care arranged by the Global Service Center:

The Service Center will arrange direct billing, which means **the hospital will submit the claim on your behalf**. You should not have to pay upfront for inpatient care at participating Blue Cross Blue Shield Global Care hospitals, except for the out-of-pocket expenses (non-covered services, deductible, copayment, and coinsurance) you would usually pay.

### For outpatient care, or inpatient care not arranged through the Global Service Center:

You may need to pay upfront for care received from a non-participating doctor and/or hospital. To get reimbursed, complete a Blue Cross Blue Shield Global Core International Claim Form - available from the Blue Cross Blue Shield Global Core website ([www.bcbsglobalcore.com](http://www.bcbsglobalcore.com)) and on the myRGA Member Portal under "Download Member Forms. Then send the compiled form with the bill(s) to the Global Service Center - the address is on the form.

**In an emergency, go directly to the nearest hospital.**