



## Receiving **care away** from home



**BlueCross BlueShield  
of Florida  
Health Options®**

Health Options and its Parent, Blue Cross and Blue Shield of Florida, are Independent Licensees of the Blue Cross and Blue Shield Association.

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# Your health care coverage goes with you.

As a Health Options, Inc. (HOI) HMO member, you have access to certain health care services across the country. To meet the different health care needs of members and dependents who are away from home, HOI offers separate programs for short trips and long-term stays.

For short trips, the BlueCard® Program gives you access to doctors and hospitals almost everywhere, giving you the peace of mind that you'll always find the care you need. Non-emergency services rendered outside the HOI Service Area must be authorized in advance by HOI in order to be covered.

For longer trips (90 consecutive days or longer), the Away From Home Care® Guest Membership program may be available for you and your covered dependents in most states and the District of Columbia.\* This program is designed to bring you peace of mind if you have a dependent attending school out-of-state, have family members living in different service areas, or have a long-term work assignment in another state. Whatever the reason, you're eligible for this program when you're away from home for at least 90 days. Coverage is limited to another Plan's HMO service area.

\* For eligibility information and specific locations where the Guest Membership program is available, please contact the customer service number indicated on your HOI ID card.

## Receive care while away from home using your HMO coverage.

### Short Trips (BlueCard® Program)

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

1. Always carry your current HMO 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 HOI Service Area must be authorized in advance by HOI in order to be covered services.
4. To find names and addresses of nearby doctors and hospitals, visit the BlueCard Doctor and Hospital Finder Website [www.bcbs.com](http://www.bcbs.com) or call BlueCard Access at 1-800-810-BLUE [2583].
5. When you arrive at the participating doctor's office or hospital, simply present your HOI ID card.

After you receive care from a participating provider, you should not have to complete any claim forms. Nor should you have to pay for medical services other than your usual out-of-pocket expenses (non-covered services, deductible, copayment, and coinsurance).

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



## **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 this program works:

1. If you or a covered dependent are going to be away from home for at least 90 consecutive days, contact HOI by calling the Customer Service number on your ID card.
2. HOI will let you know if a participating HMO is in the area where you'll be staying.
3. If a participating HMO is in the area, HOI will work with you to complete a Guest Membership application. The application will be mailed to you for your signature. After you sign and date the application, return it to HOI, which will forward it to the participating Host HMO in your destination location.
4. The Host HMO will provide you with a membership ID card, a primary care physician (you may be asked to choose your own primary care physician), and instructions concerning how to access your Host benefits while using your Guest Membership in their HMO service area.
5. When you need medical care, you call your Host HMO primary care physician for an appointment while in your visiting location.
6. Subscribers are limited to 6 months of coverage. Dependents may receive coverage for up to 12 months, with annual renewal.

You won't have to complete a claim form or pay up front for your health care services, except for those out-of-pocket expenses (non-covered services, deductible, copayment, and coinsurance) that you'd pay anyway. (Please note that these payments may be different from those required by HOI. The Host HMO will communicate this information to you upon acceptance of your Guest Membership application.)

To learn more about your health care coverage when you are away from home, call HOI or visit [www.bcbs.com](http://www.bcbs.com).

## Important

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