

November 9, 2018

John Smith, MD  
15 Pine St  
Anywhere, USA

**RE:   Benefit:** Out of Country  
**Member(s):** John Smith

Dear Mr. Smith:

According to your Century Preferred PPO health benefit plan, there are benefits available for hospital and medical coverage through BlueCross BlueShield Global Core. If urgent or emergent medical services are needed in a foreign country, please utilize the website [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com) or contact 1-804-673-1177 for a participating provider to maximize your benefits.

Covered urgent and emergent care at a hospital or facility is reimbursed up to 100% of the maximum allowed amount minus a \$50 co-payment.

Covered services rendered out of country with non-participating providers or that are non-urgent or emergent are subject to an individual per member per calendar year deductible of \$200. Claims are reimbursed up to 80% of the maximum allowed amount. The member is responsible for the deductible, 20% coinsurance and the difference between the charge and the allowance.

Once the 20% coinsurance accumulates to \$1,000; covered out of network services are reimbursed up to 100% of the maximum allowed amount. The member continues to be responsible for the difference between the charge and the allowance.

Covered in network and out of network services have an unlimited lifetime maximum for the duration of the policy.

Out of pocket expenses such as co-payments, deductible, coinsurance and non-covered expenses would be the responsibility of the member. In the event of an inpatient admission, we should be notified within 48 hours through our Utilization Management Department at 1-800-248-2227.

Repatriation is a procedure whereby a person is restored or returned to the country of birth, citizenship or origin subsequent to an evacuation. Under the Anthem policies, repatriation or medical evacuation of the country you are visiting to your permanent residence is contractually excluded to the plan. Any charges incurred as a result of repatriation or medical evacuation would be the sole financial responsibility of the member. If deemed medically necessary, transportation is covered to the closest facility that is capable of rendering the care needed; this may or may not be your country of permanent residency.

This letter provides details of eligible benefits under your Anthem Blue Cross and Blue Shield health benefit plan. It does not guarantee or authorize any reimbursement of any services rendered.

The right to receive benefits under the health plan is subject to continued member eligibility, the requirement that a service is medically necessary, any applicable health benefit plan changes or amendments, and the terms, limitations, and conditions of the health benefit plan.

We hope this information is helpful to you. If you have any additional questions, please contact member services at 1-800-922-6621.

Sincerely,

*Member Services*

Member Services

Anthem Blue Cross and Blue Shield