Regence has you covered ACROSS THE COUNTRY AND AROUND THE WORLD.

The BlueCard® Program

With coverage from Regence, you take your health care benefits with youacross the country and around the world. The BlueCard Program gives you access to doctors and hospitals nearly everywhere, so you'll have peace of mind knowing that you can always find the health care provider you need.

Choices

Your Regence membership gives you a world of choices. Through the BlueCard Worldwide® Program, you're free to choose doctors and hospitals that best suit you and your family in more than 200 countries and territories around the world.

Designed to save money

In most cases, when you travel or live outside the Regence service area, you can take advantage of savings the local Blue Plan has negotiated with providers in the area where you are. For covered services, you should not have to pay any amount above these negotiated rates. You should also not have to pay amounts above any applicable out-of-pocket expenses.

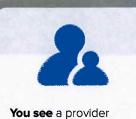
BlueCard Program Advantages	
PROVIDER CHOICE	You have access to more than 85% of providers and 96% of hospitals nationwide.
BENEFIT CONSISTENCY	BlueCard ensures that you receive in-network benefits when choosing participating providers of any Blue Cross and/or Blue Shield Plan.
BILLING PROTECTION	Accessing a Blue Cross and/or Blue Shield Plan participating provider ensures that you are not responsible for any balance billed amount.
EASE OF ACCESS	It's quick and easy to locate a participating provider at regence.com or by calling (1-800-810-BLUE).

Regence BlueCross BlueShield of Utah is an independent Licensee of the Blue Cross and Blue Shield Association

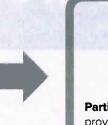
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How it works



outside the Regence service area





provides care for you





Local Blue Plan prices the claim and submits it to Regence

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Processes the claim and authorizes payment

Sends an explanation of benefits to you

To learn more about the BlueCard program, call your local Blue Plan or visit regence.com.



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