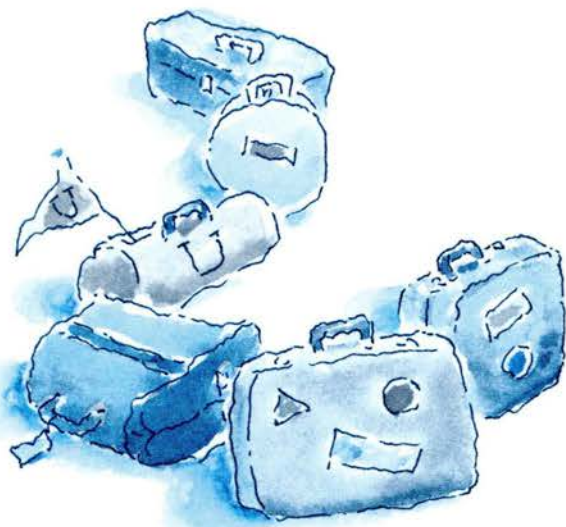


For
Members
Only...
Away
From Home
Care



HMO **USA**SM

A National HMO Network Sponsored by Blue Cross and Blue Shield Plans

HMO-USA is the largest network of HMOs in the country. All of the HMOs are sponsored by Blue Cross and Blue Shield Plans. One of the special benefits of HMO-USA is the Away From Home Care Program for members of participating HMOs. That benefit is now being extended to all members of participating Blue Cross and Blue Shield Plan HMOs.



The Away From Home Care Program is designed to provide urgent care services needed by you and your family members while traveling outside the service area of your Home HMO (the HMO you are enrolled in).

What Is Urgent Care?

Urgent care is medically necessary outpatient care for an unexpected illness or injury—not a serious life-threatening condition, but one which should be treated before you return home.

Who It's For:

Urgent care is available to members of participating Blue Cross and Blue Shield Plan HMOs who are away from home and in the area of another participating Blue Cross and Blue Shield Plan HMO.

Who It's Not For:

The service is not for people who have a severe medical emergency, when it is vital to receive treatment as soon as possible. In these instances, you should immediately seek care from the nearest hospital emergency room.

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How To Get Care When You Need It: Call 1-800-4-HMO-USA

This toll-free number has been established to make it easy for you to find out if you are near a participating Blue Cross and Blue Shield Plan HMO when you are away from home and suddenly need care. While most major cities in the United States do have a Blue Cross and Blue Shield Plan HMO, some do not. Calling this easy to remember toll-free number is the most direct and convenient way to find out if there is one nearby.

What The Referral Service Will Do:

The toll-free referral service, which operates 24 hours a day, will make every effort to help you or your family member locate a participating Host HMO. The trained operators speak several languages fluently (an extra help if English is not your primary language).

If a Host HMO is available in the area you are calling from, the referral service will provide you with the name, location, service hours and phone number of the Host HMO. They will also give you the name of a person at that HMO whose job it is to find medical care for visitors who need help. This person is called the Reciprocity Coordinator and the referral service will tell you that name.



Call the Host HMO and ask for the Reciprocity Coordinator. The Reciprocity Coordinator, or someone he or she leads you to, will assist you in getting an appointment for the kind of care you need.

The Host HMO will attempt to verify your membership with your Home HMO. If your membership is verified, you will not be asked to pay anything for the services you receive. The financial arrangements have all been made between the HMOs. If your Home HMO charges a copayment for a doctor's office visit, you will be billed for the amount of the copayment after you return home.



Remember:

- ▶ When you are away from home and need urgent care, call the toll-free number 1-800-4-HMO-USA.
- ▶ The referral service will tell you if a Host HMO is in the area, and if so, provide the name, location, service hours, phone number of the Host HMO and the name of the Reciprocity Coordinator.
- ▶ Call the Host HMO to schedule an appointment. Identify yourself and your Home HMO.



Blue Cross
and
Blue Shield
Association