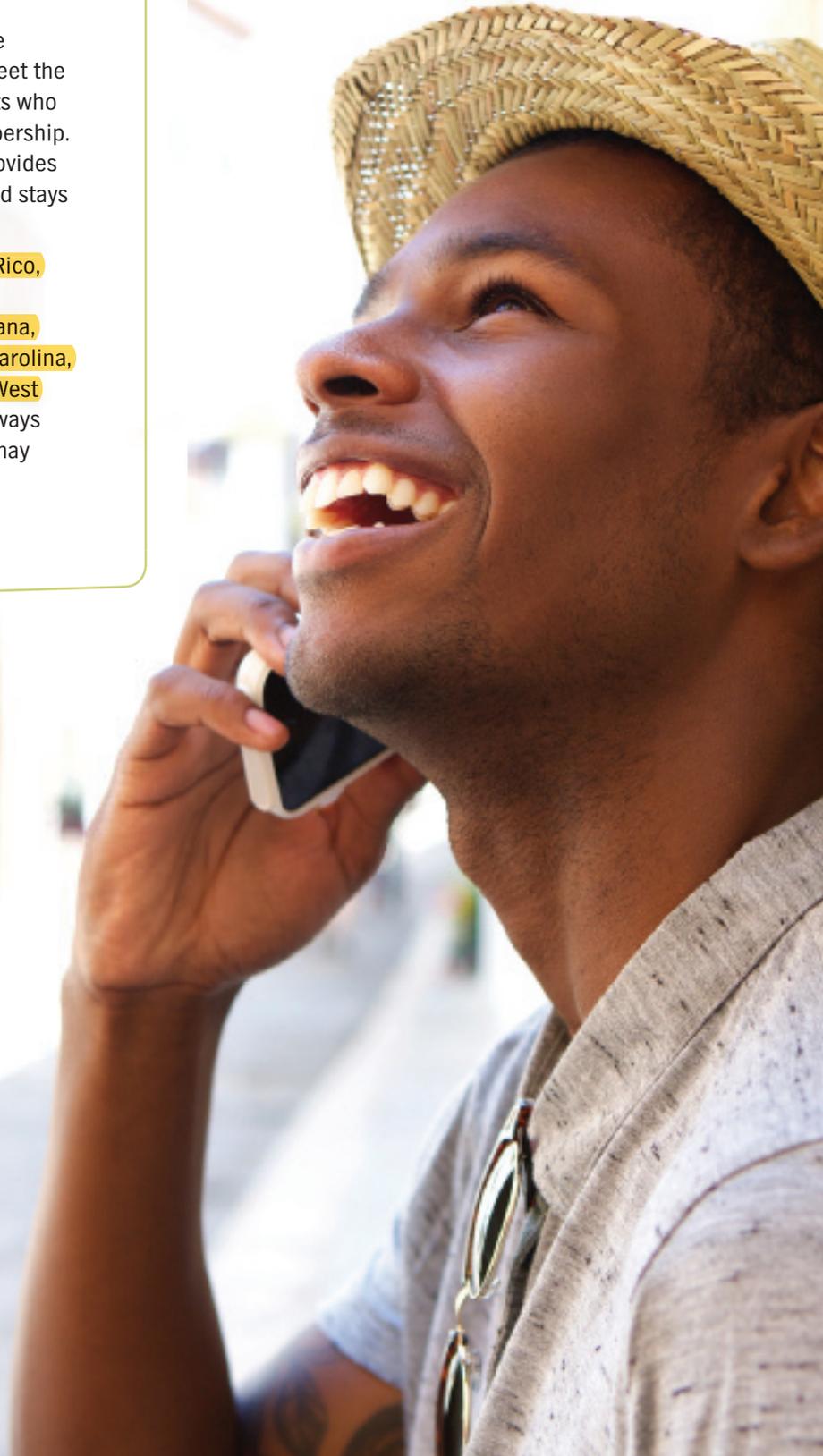


# Guest Membership:

*health care coverage  
that goes with you*

As a Blue Cross and Blue Shield HMO member, you have access to health care benefits across the country. To meet the different health care needs of members and dependents who are away from home, your HMO plan offers Guest Membership. This program, also known as Away From Home Care, provides benefits for covered family members who have extended stays outside their plan's service area.

**Please note:** There are 19 states, in addition to Puerto Rico, that do not participate in this program. These include Alabama, Alaska, Idaho, Iowa, Kansas, Mississippi, Montana, Nebraska, North Dakota, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Washington, West Virginia and Wyoming. States that are covered aren't always covered statewide, and some areas of a covered state may not be available.



## What is Guest Membership?

Guest Membership allows HMO members to be “guests” of a participating Blue Cross and Blue Shield HMO while away from their home service area for 90 consecutive days or more. Guest members stay covered by their home HMO plan, and their premium continues to be paid to their home plan. Guest Membership ensures you have ongoing access to contracted health care providers.

### Here’s how the program works:

1. If you or a covered dependent is going to be away from home for at least 90 consecutive days, contact your home HMO.
2. Your home HMO will tell you if a participating HMO is in the new area.
3. If a participating HMO is in the area, your home HMO will help you fill out a Guest Membership application or transfer you to the Guest Membership department for enrollment. The completed application, then, will be mailed to you. After you sign and date the application, return it to your home HMO. The home HMO will forward it to the participating host HMO in your temporary location.
4. The host HMO will provide you with a membership ID card, a primary care physician (PCP), which you may be asked to choose, and information on how to access your benefits under Guest Membership.
5. When you need medical care, just call your host PCP for an appointment.

You won’t have to complete a claim form or pay up front for your health care services, except for noncovered services, deductibles, copays, coinsurance and other out-of-pocket expenses that you’d have to pay anyway. **(Please note:** These payments may be different from those required by your home HMO. The host HMO will communicate this information to you once your Guest Membership application is accepted.)

To learn more about your health care coverage when you’re away from home, call your host HMO or visit [bcbs.com](http://bcbs.com).

## Important tips

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

If you have a popular smartphone, such as an iPhone or Android, you can find a doctor, locate urgent and emergency care, or access your ID card right from your phone.

For more information about this program, please call the Member Services number on your ID card.

