

[Advanced Search](#)[Search Anthem](#)[Contact Us](#)[Brokers Home](#)[Health & Wellness](#)[Plans & Benefits](#)[Answers@Anthem](#)[Communications](#)

### Login/Register

Access your secure broker site (Individual, Small Group, Large Group, Senior).

[Group Options](#)[Login](#)

### Find a Doctor

Search our provider directory when you need a doctor, hospital, pharmacy or other health care provider.

[Find a Doctor](#)

### Health & Wellness

A total-health solution that surrounds everyone with the help they need to live healthier, feel better and save money doing it.

[Learn More](#)

## Travel Coverage

[What do I do if I need care while traveling?](#)[What routine coverage do I have while I am traveling?](#)[What emergency coverage do I have while I am traveling?](#)

#### What do I do if I need care while traveling?

It doesn't matter where or why you travel. With Anthem Blue Cross and Blue Shield coverage, you can rest assured that if you need emergency or urgent care while out of town, your benefits travel with you. Just remember to pack your Anthem Blue Cross and Blue Shield ID card.

Check your contract or Certificate for instructions. Keep in mind that regardless of the type of coverage, if you are experiencing an emergency, you should call 9-1-1 or go to the nearest hospital to receive care. However, you should call us within 24 hours of going to the hospital, in order for the highest level of benefits can be paid for covered services.

*The time period for contacting us may be different, depending on what your contract or Certificate says. The time frames in your contract or Certificate language will apply if in conflict with the time frames listed above.*

Emergency care is defined by your contract or Certificate, but generally means those health care services that are provided in an emergency facility or setting after the onset of an illness or medical condition that manifests itself by symptoms of sufficient severity that without immediate medical attention could be reasonably expected by the prudent lay person, who possesses an average knowledge of health and medicine, to result in:

- placing the Member's physical and or mental health in serious jeopardy;
- serious impairment to bodily functions; or serious dysfunction of any bodily organ or part.

Urgent care may not be covered to the same extent as emergency care. Urgent care is defined by your contract or Certificate, but typically means services received for an unexpected episode of illness or injury requiring treatment which cannot be postponed, but is not emergency care. Urgent care conditions include, but are not limited to earache, sore throat, fever not higher than 104°. Treatment of an urgent care condition does not require use of an emergency room at a Hospital.

Check your contract or Certificate to see whether urgent care is covered. Typically, urgent care is covered if provided in a non-emergency room setting, by a network provider.

If the service you are receiving is for something other than emergency or urgent care, it may or may not be covered. For example, if you are enrolled through an HMO product, there is no coverage for services rendered outside of the service area unless it is for an emergency or urgent care or approved as a referral. Our other products typically do have some level of benefits for medically necessary care received outside your service area. You may also be covered by the Away From Home Care or Blue Card programs by virtue of being a member of a Blue Cross and Blue Shield plan. Contact [Customer Service](#) for more information and for guidelines that apply specifically to you.

[Back to Top](#)

#### What routine coverage do I have while I am traveling?

Check your contract or Certificate. Typically, if you have HMO coverage, routine care outside of the service area is not generally covered. It typically is covered through our other products, but there may be limitations or special rules that apply. You may also be covered by the Away From Home Care program by virtue of being a member of a Blue Cross and Blue Shield plan. Contact [Customer Service](#) for more information and for guidelines that apply specifically to you.

[Back to Top](#)

#### What emergency coverage do I have while I am traveling?

It doesn't matter where or why you travel. With Anthem Blue Cross and Blue Shield coverage, you can rest assured that if you need emergency or urgent care while out of town, your benefits travel with you. Just remember to pack your Anthem Blue Cross and Blue Shield ID card.

Check your contract or Certificate. However, except for certain products that only pay for inpatient care or specified diseases, emergency care will be covered while traveling to the same extent it would have been covered had the emergency occurred within our service area.

[Back to Top](#)

©2005-2015 copyright of Anthem Insurance Companies, Inc.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin ("BCBSWI"), which underwrites or administers the PPO and indemnity policies; CompCare Health Services Insurance Corporation ("CompCare"), which underwrites or administers the HMO policies; and CompCare and BCBSWI collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. © ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association. Use of the Anthem Web sites constitutes your agreement with our [Terms of Use](#)