



## 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 includes benefits for covered family members who have extended stays outside the service area through the Guest Membership program.

*Please note: There are 19 states, in addition to Puerto Rico, that do not participate in this program: 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 are not always covered statewide, and some areas of a covered state may not be available.*



## What is Guest Membership?

Guest Membership (also known as the Away From Home Care program) enables an HMO member to be a “guest” of a participating Blue Cross and Blue Shield HMO while away from their home service area for 90 consecutive days or more. Guest Members remain 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 is how this benefit works:

1. If you or a covered dependent are going to be away from home for at least 90 consecutive days, contact your Home HMO.
2. Your Home HMO will let you know if a participating HMO is in the area where you'll be staying.
3. If a participating HMO is in the area, your Home HMO will work with you to complete a Guest Membership application or you may be transferred to the Guest Membership department to complete the enrollment process. The completed application will be mailed to you for your signature. After you sign and date the application, return it to your Home HMO, which will forward it to the participating Host HMO in your destination location.
4. The Host HMO will provide you with a membership ID card, a primary care physician (you may be asked to choose your own primary care physician), and information on how to access your benefits while using your Guest Membership.
5. When you need medical care, you call your Host HMO primary care physician for an appointment.

You won't have to complete a claim form or pay up front for your health care services, except for those out-of-pocket expenses (non-covered services, deductible, copayment, and coinsurance) that you'd pay anyway. (Please note that these payments may be different from those required by your Home HMO. The Host HMO will communicate this information to you upon acceptance of your Guest Membership application.)

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

## Important

Always remember to carry your current HMO ID card. It contains 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 the back of your ID card.

