



**Medical/Dental/Vision
International Benefits Brochure**

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Medical Insurance

Medical insurance is administered by Anthem BlueCross BlueShield. Anthem has a worldwide network; therefore, just as when you're in the United States, **if you use an in-network provider**, Anthem will pay your international claims at the in-network level. Your medical plan's benefit coverage is the same outside the country as it is in the U.S., including requirements for pre-certification of some services.

Important phone numbers

- To determine if a provider is in-network:
 - Call 800-810-2583 if you're still within the U.S. (This number appears on the back of your Anthem ID card. Look for the "Coverage While Traveling" phone number.)
 - Call 804-673-1177 if you're outside the U.S.
- For precertification call 866-643-7087. (This number appears on the back of your Anthem ID card.)
- To check status of a claim, call 877-547-2903.

In the case of an emergency, go directly to the nearest hospital. Anthem will process all emergency claims at the in-network level.

The claims process

- Inpatient participating hospital care: The provider files the claim. You're not required to pay upfront, and you're only responsible for your deductible, copayment, coinsurance and services that are not covered.
- Outpatient hospital or professional care: You pay the provider, complete the international claim form and submit the form with the original invoice to the BlueCard Worldwide Service Center, P.O. Box 261630, Miami FL, 33126.
- Available international claim forms:
 - [English, American letter paper size](#)
 - [English, European A4 paper size](#)
 - [Spanish](#)
 - [Sample of completed form](#)
- Anthem will issue out-of-network payments to you, unless the claim has specific instructions to pay the provider.
- **If you need to submit a claim to Anthem you must do so within one year from the date your services were completed.** Claims submitted after one year will not be eligible for reimbursement.

Note: Sometimes in-network is referred to as "par" and out-of-network is referred to as "non-par."

Submit claims for expenses incurred in Puerto Rico and the U.S. Virgin Islands using the same claim submission process as claims incurred in the U.S.

Prescription Insurance

Prescription Insurance is administered by CVS Caremark. CVS Caremark does not have network providers outside the U.S., and it is against the law to mail any prescriptions out of the country. So, when you are traveling internationally, or are preparing to travel internationally, you have two options.

Option 1

- You're allowed to get up to a full year's supply of medication, either through mail order or at a retail pharmacy, prior to leaving the country. You'll be charged your medical plan's appropriate coinsurance, based on whether you choose mail order or retail.
- To have CVS CAREMARK pre-authorize a large supply of medication, contact Purdue Human Resources Customer Service at 765-494-2222 or hr@purdue.edu. When you contact HR, you'll need to provide:
 - The name and strength of each prescription
 - The number of months' supply you need, up to 12 months
 - The name and location of the pharmacy, if you're using a retail pharmacy
- If using mail order, allow at least 14 business days in advance of your departure. If you are using a retail pharmacy, allow at least three business days in advance of your departure.
- Be sure that your physician writes the prescription for the total amount you'll use during the entire period you'll be gone. For example, your physician will need to write the prescription to allow for the full year's supply to be dispensed on one prescription and there are no refills. They need to indicate the dosage, how many do you take per day, then indicate to dispense a 365 day supply. Otherwise, you will NOT receive the full one year supply at one time.
- CVS Caremark will enter the override into its computer system.
 - Once this is done, Purdue HR Customer Service will contact you to let you know you may fill your prescriptions.

Option 2

- You may have your prescriptions filled in the country to which you have traveled.
- You'll pay for the prescriptions and then submit a paper claim to CVS Caremark for reimbursement. You can get the "CVS Caremark Rx Claim Form" at www.purdue.edu/hr/Forms/index.html.
- **You must submit your claims to CVS CAREMARK within one year after the date your services were completed.** Claims submitted after one year will not be eligible for reimbursement.

Important phone numbers

- CVS Caremark Customer Service: 866-234-7061
- Purdue HR Customer Service: 765-494-2222 or 877-725-0222

Vision Insurance

Vision insurance is administered by Vision Service Plan (VSP). VSP is a national insurance plan with no providers outside of the U.S., except Puerto Rico and the U.S. Virgin Islands. Expenses you incur in other countries will be paid at the out-of-network level.

Important phone number

- VSP Member Services: 800-877-7195

The claims process

- When living or traveling outside the U.S., Puerto Rico and U.S. Virgin Islands, you'll pay for services and then submit a claim to VSP, along with the proper receipts, just as you would with any out-of-network claim. VSP will convert the currency according to the date of service and reimburse you in U.S. dollars.
- To find more information about out-of-network benefits and to obtain the appropriate claim form, go to www.purdue.edu/hr/Benefits/currentEmployees/dentalVision/vision.html.
- **You must submit your claims to VSP within six months after the date your services were completed.** Claims submitted after six months will not be eligible for reimbursement.

Dental Insurance

Dental Insurance is administered by Anthem Dental. As an Anthem dental member, you and your family have access to the International Emergency Dental Program. Anthem offers this program through DeCare Dental.* With this program, you may get emergency dental care from a list of credentialed, English-speaking dentists while traveling or working abroad.

Important website and phone numbers

If you need emergency dental care while traveling abroad, call Anthem right away. English-speaking Customer Service reps can help you find a dentist. And they can even help with translation services when you call the dentist's office.

To find a dentist for emergency care when you're abroad, visit decare.com. Under the drop-down menu on the left, choose DeCare Dental Products, then International Dental Program. From there you can check the list of participating dentists in the International Emergency Dental Program section.

- To locate a dentist by phone:
 - Step 1: First press a number to dial out, if you are in a hotel, office building or other place where you need to do this.
 - Step 2: Then press the outbound calling code for the country you are calling from.

(For instance, Switzerland is 00) plus 353-94-9372257
If calling from Ireland, press 0-94-9372257 (24 hours a day)

- For claim inquires only (in the United States), call DeCare Dental at 800-371-6561.

The claims process

Please pay the dentist and ask for a receipt. Then, print a claim form from the decare.com website and send the filled out form with the receipt to the address listed on the claim form or scan the completed form and submit to InternationalDentist@decare.com.

Claims are paid to members in U.S. funds. Please note that emergency dental care received from a dentist in this program is paid back in full and is not part of your yearly plan limit.

Your claim will be paid at an out-of-network level if you:

- Get emergency dental care out of the country from a dentist who is not in this program.
- Get dental care that is not an emergency from any dentist outside of the U.S.