

Worldwide Emergency and Urgent Care



Applies to:

☒ **Essential, Enhanced & Entrust PPO**

Worldwide Coverage – Emergency and Urgent Care

Coverage for emergency healthcare services rendered outside of the United States or its territories.

Original Medicare

Items and services furnished outside the United States are excluded from coverage except for the following services, and certain services rendered on board a ship:

- Emergency inpatient hospital services where the emergency occurred:
 - While the beneficiary was physically present in the U.S.
 - In Canada while the beneficiary was traveling without reasonable delay and by the most direct route between Alaska and another state.
- Emergency or nonemergency inpatient hospital services furnished by a hospital outside the U.S. are covered if that non-U.S. hospital is (was) closer to, or substantially more accessible from, the beneficiary's U.S. residence than the nearest U.S. hospital that is adequately equipped to deal with and available to provide treatment for the illness or injury.
- Physician and ambulance services furnished in connection with, and during a period of, covered foreign hospitalization. Program payment may not be made for any other Part B medical and other health services, including outpatient services furnished outside of the U.S.
- Services rendered on board a ship in a U.S. port, or within six hours of when the ship arrived at, or departed from, a U.S. port, are considered to have been furnished in U.S. territorial waters. Services not furnished in a U.S. port, or within six hours of when the ship arrived at, or departed from, a U.S. port, are considered to have been furnished outside U.S. territorial waters, even if the ship is of U.S. registry (see Chapter 1, General Billing Requirements, section 10.1.4.7, for a description of claims processing procedures).

Note: Services must be provided by a physician or suppliers as defined by the Centers for Medicare and Medicaid Service.

WyoBlue Advantage Enhanced Benefit

WyoBlue Advantage offers Medicare Advantage PPO and HMO plans that provide at least the same level of benefit coverage as Original Medicare (Part A and Part B) while also providing enhanced benefits beyond the scope of Original Medicare within a single health care plan. This flexibility allows WyoBlue Advantage to offer enriched plans by using Original Medicare as the base program and adding desired benefit options.

Because Original Medicare does not include coverage of emergent or urgently needed medical items and services furnished outside of the U.S. and its territories, the scope of the benefit, reimbursement methodology, maximum payment amounts, and the member's cost sharing are determined by WyoBlue Advantage.

An emergency medical condition is a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, with an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in:

- Serious jeopardy to the health of the individual or, in the case of a pregnant woman, the health of the woman or her unborn child;
- Serious impairment to bodily functions; or
- Serious dysfunction of any body part

Member Cost Sharing

- Worldwide emergency care for WyoBlue Advantage plans are subject to copayments and other cost shares. Please reference the *Evidence of Coverage* or *Medical Benefits Chart* for specific cost-share amounts.
- The member is paid based on the service rendered minus the cost-share amount. This represents payment in full. The member may be held liable for amounts in excess of our payment amount.
- If the member elects to receive a non-covered service, he or she is responsible for the entire charge associated with the non-covered service.
- To verify member eligibility, benefits, and cost share, go to the WyoBlue Advantage secure website at www.WyoBlueAdvantage.com or call Provider Inquiry **1-844-682-9966**.

Member Reimbursement

WyoBlue Advantage plans will determine reimbursement for covered services based on the reasonable charges, currency exchange when required, and the applicable benefit category.

Services rendered in a foreign land and services rendered on a cruise ship that require interpretation or currency conversion must be submitted through Blue Cross Blue Shield Global Core. Invoices and a **BCBS Global Core International Claim Form** must be submitted to the BCBS Global Core Service Center at the address on the claim form. Claim forms may be obtained by contacting Customer Service at the number on the back of the member's ID card or directly from the Global Core website at <https://www.bcbsglobalcore.com/>. You will need to complete the user agreement and click on "Login" to access the claim submission form. Follow the directions included on the form for completing and submitting your claim.

Services rendered on a cruise ship that do not require interpretation or currency conversion may be submitted directly to WyoBlue Advantage using the Medical Reimbursement Form available at www.WyoBlueAdvantage.com/member-resources.

WyoBlue Advantage PPO

1-844-682-9966

The member must submit the following information along with their request form:

- Member name
- Member's WyoBlue Advantage contract and group numbers
- Member address
- Bills or itemized statements that include:
 - Name and address of treating hospital and/or physician
 - Specific dates of service
 - Diagnosis
 - Descriptive Itemized list of services received
 - Charges per service
 - Paid receipts

WyoBlue Advantage
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Revision History

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