

Medical Care When Traveling Outside the Country



When you are traveling outside the U.S. and need a doctor, hospital, or other health care professional, your claim will be handled - whether you have chosen the National Choice or Iowa Choice option - just as it is at home when you show your Wellmark ID card at participating BlueCard Worldwide providers.

National Choice

Under the National Choice option, you have access to doctors and hospitals in more than 200 countries around the world through the Blue Cross Blue Shield Global™ (BCBS Global™) Core Program. With the BCBS Global Program (BlueCard), you can locate international doctors and hospitals by visiting bcbs.com and searching the National Doctor and Hospital Finder or by calling 800-810-BLUE (2583).

When you receive non-emergency care from providers not included on this list, these services would be covered at the out-of-network level and you will typically have to pay the providers directly and submit the claims yourself to obtain reimbursement for these services.

Iowa Choice

Under the Iowa Choice program, you are only covered for emergency care or care for an accidental injury when you receive services in a foreign country. If needed, you will still want to seek out care from a participating BlueCard Worldwide provider when possible so you are charged in-network rates for your care whether it is covered by insurance (emergency/accident) or you pay privately (non-accident/non-emergency).

For more information on your health care benefits outside the country, visit BCBS Global or contact Wellmark's customer service at 800-622-0043.
