

Health Insurance Coverage Outside of the United States

Health insurance coverage is provided to eligible members and their dependents of the Teamsters Local 731 Health and Welfare Funds.

Out of country health coverage is provided for emergencies, and other medically necessary services, as it would be in the United States.

Any bills will be translated and the Fund will pay what is determined as reasonable and customary for the services provided.

Our Preferred Provider service organization is Blue Cross Blue Shield of Illinois. To facilitate claim processing, they have set up a BlueCard Worldwide Program. Provided below is information on how to access care internationally.

- Call BlueCard Worldwide at (804) 673-1177. To call this number, the member should contact a local operator and let them know that they would like to make a collect call to the US. Provide the operator with the number and they will accept all charges. The rep will help direct them to the nearest appropriate doctor, urgent care center, or hospital, and also help make an appointment. If they are in need of urgent medical attention, they should not hesitate to seek treatment immediately, and then notify us as soon as possible.
- Upon calling, the Worldwide service rep should identify this coverage as “labor coverage”. In doing so, they would also establish the case as inpatient, or outpatient/professional.
- For inpatient hospitalization, the Worldwide rep would contact your Fund’s BCBSIL claims/FSU contact here to establish your inpatient benefits. BCBSIL would send a benefit form to the Fund to be completed and returned within 24 hours. BlueCard Worldwide will also monitor the care the member is receiving as well as try to arrange direct billing between the hospital and BCBSIL. If the hospital is willing to send the bills to us, the member would only be responsible for the co-insurance, deductible and any items that are not covered by your policy.
- If the care was in an outpatient or professional setting, the patient would have to pay up-front, and submit a claim form.
- BlueCard Worldwide helps us work out the exchange rates so the Fund does not need to be involved.

For more information, visit <http://www.bluecardworldwide.com/>.