

Medical care while traveling in the U.S.

As a MESSA member, your health coverage goes with you when you travel. You have access to the state and national networks of Blue Cross Blue Shield of Michigan, the underwriter of MESSA medical plans. If you want to keep costs down, it's important to see an in-network doctor. All services are subject to your plan's deductible.

For emergency or accidental injuries:

Call 911 or go to the nearest hospital or emergency room. Emergency care is always covered anywhere within the U.S. Just make sure you have your MESSA/Blue Cross insurance card on you.

If you or a covered dependent require hospitalization, you must contact MESSA Pre-Admission Review at 800-336-0022, prompt 7, within 48 hours of admission, or within 72 hours if admission occurs on a weekend.

For urgent care that requires attention within 48 hours:

All urgent care is covered, no matter where you are. Just make sure you have your MESSA/Blue Cross card with you. Call 800-336-0013 or visit www.messa.org to find a doctor or hospital.

For non-emergency care:

Find an in-network doctor at www.messa.org or call 800-336-0013.

When you visit an in-network doctor, you will only pay the rate the local Blue Cross Blue Shield plan negotiated with that doctor for your care. In most cases, you shouldn't have to pay more than what you usually pay for care.

If you see an out-of-network doctor, your share of the costs might go up and you might not be covered for all services.

Use MESSA NurseLine

Call a registered nurse 24/7 if you need help accessing your health care options before you incur out-of-pocket costs. Call 800.414.2014 when traveling in the continental U.S., U.S. Virgin Islands, Puerto Rico, Canada and Guam. All other international calls dial 1-517-999-4538.

Medical care while traveling outside the U.S.

You have access to doctors and hospitals with the BlueCard Worldwide Program. You may want to visit the BlueCross Worldwide program's website (www.bluecardworldwide.com) to find in-network providers prior to your departure.

For emergency care or accidental injuries:

Go to the nearest hospital. Make sure you have your MESSA/Blue Cross card. Emergency and urgent care is covered no matter where you are. If you're not sure where to go to get help, contact BlueCard Worldwide at 1-800-810-2583 (or call collect at 1-804-673-1177). They can direct you to the nearest medical facility.

You may need to pay for all costs at the time you get care, but we'll reimburse you once you arrive back home. You can submit a claims reimbursement form and send it with any itemized bills to MESSA.

For non-emergency care:

Call BlueCard Worldwide at 1-800-810-2583 to find a hospital or authorized health care provider. You may have to pay for all costs upfront. You can submit a claims reimbursement form and send it with any itemized bills to MESSA.

Contacting MESSA from outside the U.S.

From the U.S. Virgin Islands, Puerto Rico, Canada and Guam: 1-800-380-3251.

From other foreign countries: 1-517-999-4557. You will need the United States international access code of the country you are calling from.

Don't forget your medications

When you're traveling, knowing you have access to medication when you need it is always a great relief. Make sure you have enough prescription medication to last until you return.

- When traveling in the U.S., try to use a participating pharmacy if needed. Most major U.S. retail pharmacies are in our network. Present your MESSA insurance card for convenience and savings.
- When traveling abroad, if a participating pharmacy isn't available, pay for the prescription out of pocket and submit a reimbursement request. Get an itemized receipt to submit with the claim.



Good health. Good business. Great schools.