



Accessing the IAFF Center of Excellence

Through your Blue Cross and Anthem Insurance Coverage

If you are a member of the IAFF and have insurance through any of the Blue Cross and Anthem Blue Cross products; you must first verify your benefits. It is important to understand that if you live outside of the state of the Maryland, you may not have adequate benefits to cover your admission. Below is a list of things you need to know about your Blue Cross and Anthem Insurance, and what options are available to you should you not have the appropriate benefits and coverage to access the Center.

The Blue Card Program is a specific benefit that is offered by Blue Cross and Other Blue Cross Clients whom opt to have this program as part of their preferred network. This program is often offered to those whom select a PPO, POS, or Indemnity Policy, where the plan offers “no restriction” to members seeking services outside of the State in which a policy was purchased in. The Blue Card Program is optional and may not be offered by your specific insurance plan.

The easiest way to know if you have Blue Card Coverage is to look at your Insurance ID.



The “PPO in a suitcase” logo may appear anywhere on the front of the card.

“PPO in a Suitcase” Logo

BlueCard PPO members are recognized by the special “PPO in a suitcase” logo on their membership card. BlueCard PPO members are Blue Cross and Blue Shield members whose PPO benefits are delivered through the BlueCard Program. It is important to remember that not all PPO members are BlueCard PPO members, only those whose membership cards carry this logo. BlueCard PPO members traveling or living outside of their Blue Plan’s area receive the PPO level of benefits when they obtain services from designated BlueCard PPO providers.