

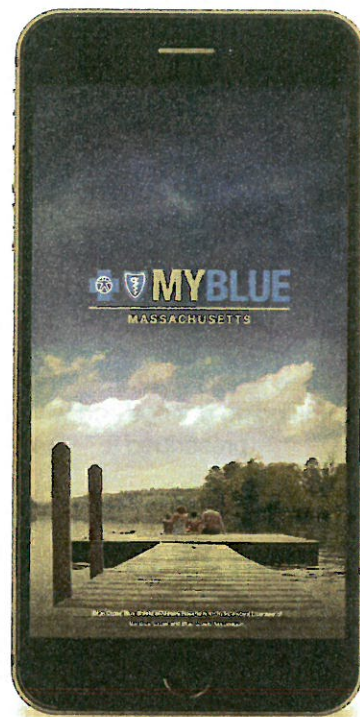
Meet the MyBlue Member App

Simple, Secure, Convenient

Get Health Care Information Quickly and Easily

The MyBlue Member App gives members instant access to their personal health care information anytime they need it. A simple tap connects them to their doctor, recent prescriptions, and claims history.

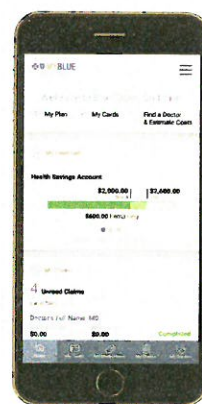
Personalized health care, right at their fingertips:



Use the Digital ID card to direct-dial important numbers, email a PDF version to a doctor or save a digital card to their phone.



Get access to recent claims history and see copayment amounts.

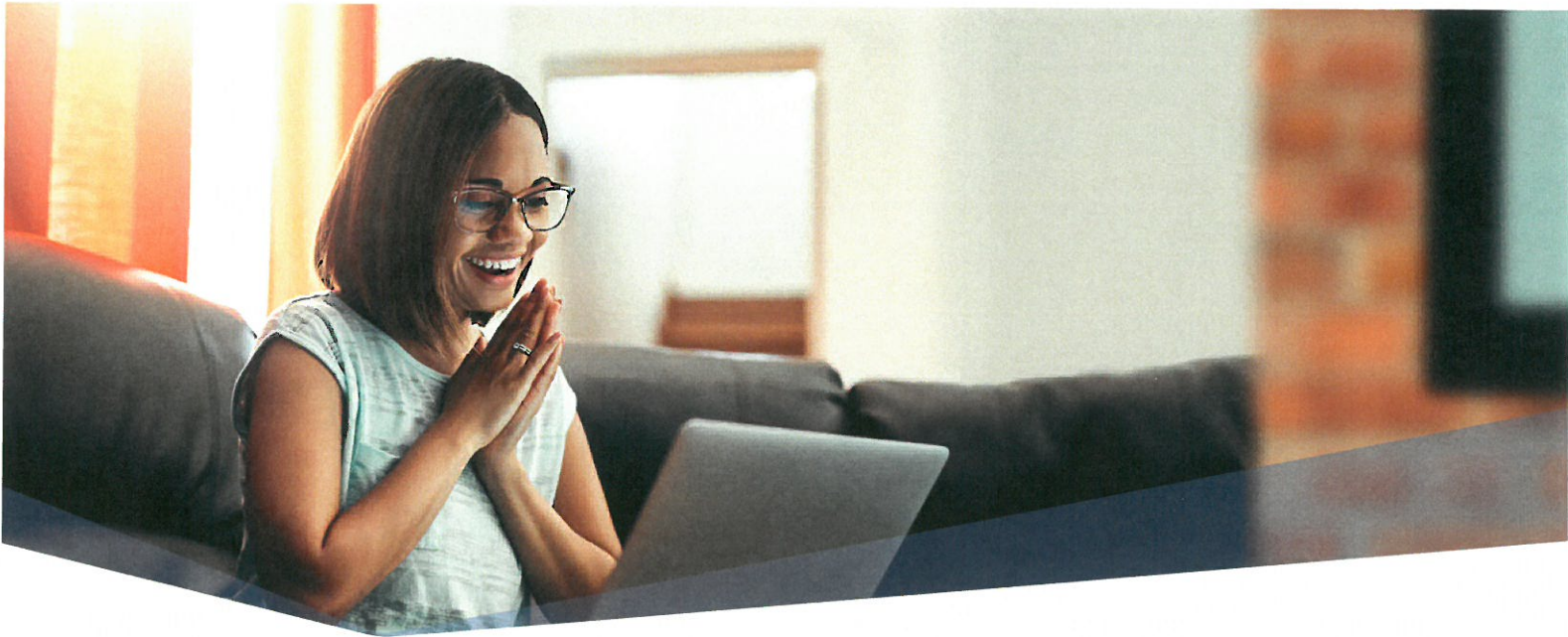


View Financial account balances from Blue Cross or HealthEquity®



MASSACHUSETTS

smartshopper®



Welcome to SmartShopper!

It's exciting! We're up and running with a great new program that saves money and helps you earn a cash reward when you have a qualifying routine medical procedure.

Get the most from SmartShopper, managed by Vitals, an independent company. Call a Personal Assistant to help you:

- Find a quality, convenient, eligible location for your procedure
- Schedule the eligible procedure at the location of your choice
- Save money on out-of-pocket costs
- Earn cash for having an eligible procedure

"I had two procedures done and it was quick and easy to get my reward checks. Great experience and I definitely recommend"
- Carol, SmartShopper Member

How it works



1. SHOP

by phone or online



2. GO

to a reward eligible location



3. EARN

up to \$250 in cash rewards

Don't miss out on this great new program!

Call your Personal Assistant at 1-877-281-3722

or login to myblue.bluecrossma.com and click on the Find a Doctor link to access SmartShopper.

Most Frequently Asked Questions About SmartShopper

SmartShopper empowers you and your covered family members to make informed decisions about where you get care, and rewards those who choose quality care at a lower cost. Be smart, shop smart, and save on select, common medical procedures—all while earning cash rewards!

What is SmartShopper?

SmartShopper is a program that rewards members up to **\$250** for choosing quality care at a lower cost. It's administered by Vitals[®], an independent company. When a member uses an eligible, lower-cost provider found through SmartShopper, a reward check will be mailed to him or her. The program provides the resources needed to shop for care and make informed decisions.

How do I know if I'm eligible to participate in SmartShopper?

Call Member Service at the number on your ID card, or log into your MyBlue account and access Find a Doctor & Estimate Costs. If you're eligible for SmartShopper, you'll see the program referenced at the top of the Find a Doctor & Estimate Costs home page.

If you have coverage under Medicare or Medicaid, including Medicare as a secondary payer, you are not eligible for the SmartShopper program.

Will I have to change my primary care provider to use SmartShopper?

No. You can continue to use your current primary care provider as long as they participate in our network. To find out if they're in our network, you can call Member Service at the number on the front of your ID card, or visit bluecrossma.com/findadoctor.

Will my coverage change when using SmartShopper?

No. Your coverage stays the same whether you use the program or not.

Do I need to spend any money to participate in SmartShopper?

SmartShopper is provided by your employer at no cost to you, but you may be responsible for a cost share for the procedure.

How can I qualify for a cash reward?

When a doctor recommends one of the medical services included in the SmartShopper program, you simply need to search SmartShopper before you have the service, then use one of the reward-eligible providers to earn a cash reward. SmartShopper is a feature of Find a Doctor & Estimate Costs. To use it, go to bluecrossma.com/myblue and log in to your MyBlue account. Then, select the Find a Doctor & Estimate Costs box. On the Find a Doctor & Estimate Costs home page, select the Go to Find a Doctor & Estimate Costs Now button. Next, select the SmartShopper Shop for Procedures button. You can also call the Personal Assistant Team at **1-877-281-3722, Monday – Thursday, 8:00 a.m.– 8:00 p.m., or Friday, 8:00 a.m. – 6:00 p.m.**

How will I know if the lower-cost options suggested by SmartShopper are also quality options?

All health care practitioners and medical practices that SmartShopper recommends are part of the Blue Cross network, and have met strict credentialing standards. The facilities are fully licensed to provide services. Also, because these services don't have quality measures associated with them, to help you make choices, we encourage you to rely on your primary care provider's recommendation along with the cost information this program provides.

Can I save money on health care costs?

The cost for the same medical service or procedure can vary greatly from one location to the next. By choosing a lower-cost, quality provider, you'll reduce your out-of-pocket costs if you haven't met your deductible yet.

How big of a reward can I earn per service?

You can earn up to **\$250** based on the type of service and provider used.

SmartShopper® Incentive Program

SmartShopper is an incentive and engagement program managed by Vitals®, an independent company. Under the SmartShopper program, when one of your employees or their covered dependents uses an eligible lower-cost, high-value doctor or facility, you'll save money on medical costs. You'll enjoy savings when your employees shop for one of the procedure categories listed below.

To learn more, contact your Account Executive.

Save on These Health Care Services	Reward Amount (lowest-cost)	Reward Amount (2nd lowest-cost)	Reward Amount (3rd lowest-cost)
Bladder Repair for Incontinence (sling)	\$250	\$75	\$50
Bladder Scope	\$250	\$75	\$50
Bone Density Scan	\$50	\$25	\$0
Bronchoscopy (procedure to look at airways)	\$150	\$75	\$50
Bunionectomy (bunion surgery)	\$150	\$75	\$50
Carpal Tunnel Treatment	\$150	\$75	\$50
Cataract Removal	\$125	\$75	\$50
Colonoscopy	\$250	\$75	\$50
CT Scan	\$75	\$50	\$0
Hernia Repair	\$150	\$75	\$50
Knee Arthroscopy	\$250	\$75	\$50
Gall Bladder Removal	\$250	\$75	\$50
Laparoscopic Removal of Ovaries and/or Fallopian Tubes	\$250	\$75	\$50
Lithotripsy Fragmenting of Kidney Stones (shock waves to break apart)	\$250	\$75	\$50
Mammogram	\$50	\$25	\$0
MRI	\$100	\$75	\$50
Ear, Nose, Throat (ENT)	\$150	\$75	\$50
PET Scan	\$150	\$75	\$50
Shoulder Arthroscopy	\$250	\$75	\$50
Sigmoidoscopy (procedure to look at rectum and lower colon)	\$150	\$75	\$50
Ultrasounds (non-maternity)	\$50	\$25	\$0
Upper GI Endoscopy	\$150	\$75	\$50

Employers should discuss tax considerations for the incentive rewards with their tax advisors. For additional information please see the SmartShopper fact sheet. You may request a copy through your account executive.

You may want to consult your own legal counsel with any questions.

SmartShopper is managed by Vitals®, an independent company.