

Save Money with SmartShopper

How SmartShopper works:

When you choose high-quality, cost-effective options for common medical and radiology procedures, you can avoid thousands of dollars in out-of-pocket costs. And you'll be rewarded for making cost-effective choices.

- Your doctor recommends one of the procedures shown on this flier.
- Call SmartShopper and a Health Cost Adviser will provide information on cost-effective locations in your area for the service your doctor has recommended. You will need to have your member ID for verification. You can also shop online at vitalssmartshopper.com.

Please note: In order to qualify for incentives, you must contact SmartShopper AT LEAST 24 hours before the procedure.

- Then, contact your doctor to schedule the service where you choose.
- If you choose to use a cost-effective location, as identified by SmartShopper, you will receive an incentive reward check in the mail within 60 days after your claim has been paid.

Call SmartShopper at 800-824-9127 today to learn how you can earn a cash reward for the care you need. Or shop online at vitalssmartshopper.com.

Incentive Reward Services ¹	Reward Option 1	Reward Option 2
Bariatric Surgery	\$750	N/A
Bone Density Scans	\$25	\$15
Bone & Joint Imaging	\$150	\$75
CT Scans	\$150	\$75
Joint Replacement (hip and knee)	\$750	\$500
Mammograms	\$50	\$25
MRIs	\$150	\$75
PET Scans	\$150	\$75
Physical Therapy ²	\$150	N/A
Remicade Infusion ³	\$500	N/A
Spinal Surgery	\$750	\$500
Ultrasounds	\$50	\$25

1 Additional services may be added or deleted over time, without notice.

2 This incentive is for one course of physical therapy treatment, not per physical therapy visit.

3 The incentive is \$500 for the first infusion and, thereafter, \$250 per infusion at the same cost-effective location.

Case Study:

John went to the doctor complaining of knee pain. John's doctor recommends an MRI and writes a referral to the local hospital. John calls SmartShopper and speaks with a Health Cost Adviser, who identifies a more cost-effective facility just minutes from his home. John chooses the more cost-effective option for his MRI and qualifies for an incentive. He pays less out of pocket — and gets a \$150 check in the mail. And, if John's doctor recommended physical therapy, he could qualify for an additional \$150 incentive just by calling or going online to shop for that service.

SmartShopper frequently asked questions

Here are answers to some common questions about the SmartShopper program:

Does the program cost me anything? No. This is a free program, offered by Anthem. It is easy to use and completely voluntary.

What services qualify for a reward? SmartShopper targets costly procedures, such as mammograms, MRIs and physical therapy; services that are planned in advance.

How do I qualify for a reward? Call SmartShopper (or visit vitalssmartshopper.com) if you need a medical service or test from the list of services. You will be given cost-effective options in your area that qualify for an incentive. If you choose to redirect your service to one of them, you'll automatically qualify for a reward. Only eligible members can qualify for rewards. Check out the eligibility FAQ for details on who may participate.

What will the incentive reward amount be? SmartShopper offers two levels of incentives based on the cost-effective locations in your area. You'll always have the option to qualify for the highest reward. Whenever possible, we will look to provide a second incentive option.

How will rewards be paid? If you qualify, we'll mail your reward check to your home within approximately 60 days of your claim being paid. **To qualify, you must contact SmartShopper at least 24 hours before getting care at a cost-effective location identified by SmartShopper.** Please note that all cash rewards are considered taxable by the Internal Revenue Service (IRS). We report accumulated cash rewards of over \$600 to the IRS and will provide the appropriate tax information to you at the end of the year.

What about quality? SmartShopper is a cost-based incentive program and does not provide information about quality simply because it is hard to measure for specific services such as an MRI. Please talk to your doctor or research online at anthem.com to find information about the criteria for quality. The health centers that SmartShopper lists as cost-effective are well-known and fully licensed to provide services in New Hampshire. They meet strict standards to be part of the Anthem network.

Is the SmartShopper program confidential? Absolutely. SmartShopper does not share employee or dependent claims information with your employer. It is completely confidential.

Will I have to change my doctor? No, you will not have to change your primary care physician. However, you may need to have a discussion with your doctor about getting referred to a cost-effective location, where you can save money and qualify for incentives.

What if I have a question about my benefits, such as whether certain services are covered? Contact Anthem Customer Service at the phone number listed on the back of your insurance card. If you have questions that come up while talking to a Health Cost Adviser, you will be connected with a Customer Service representative who can answer your benefit questions.

Is this a change in my benefits? No. The SmartShopper program does not affect your benefits in any way. All benefit, pre-authorization and pre-certification guidelines still apply, and this program does not affect your claim payment. This program does not take the place of any pre-certification requirements you may have as part of your benefits.

Does SmartShopper offer medical advice? SmartShopper only offers cost information for services your doctor suggests. SmartShopper does not offer medical advice; contacting SmartShopper is NOT a substitute for medical care from your doctor. Please see your doctor for medical advice.

Am I eligible and how do I sign up? All active employees currently under the age of 65 (non-Medicare eligible) who are enrolled in the health benefit plan through their employer, and their enrolled dependents, are eligible for the SmartShopper program. If you are eligible for the program, then you are automatically enrolled and can use the service at any time.

What about Site of Service? Both Anthem's Site of Service benefit option and the SmartShopper program work together to help save you money. For members with Site of Service, you can save money on lab tests and ambulatory surgery center (ASC) outpatient services with that benefit option. You can find lists for both participating labs and ASCs through Find a Doctor at anthem.com. The SmartShopper program helps you save on procedures not included in the Site of Service benefit option.

vitalssmartshopper.com

800-824-9127

Monday -Thursday, 8:30 a.m. - 8 p.m. ET

Friday, 8:30 a.m. - 5:00 p.m. ET

The Vitals SmartShopper™ program is provided by Vitals, an independent company.

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