



## Member Rewards



# Same Procedure, Different Cost and Potential Cash in Your Pocket!

Did you know that prices for the same quality medical services can differ by thousands of dollars within the same region and health plan network? Blue Cross and Blue Shield of Illinois (BCBSIL) is excited to introduce **Member Rewards**—a new program, administered by Vitals<sup>1</sup>, that offers cash rewards when a lower-cost, quality provider is selected from several possibilities.

- Compare it to where you park your car—the \$30 lot or the \$15 one just a few blocks away.
- Member Rewards allows you to shop for your health care services in a similar way, and as the following examples show, the differences can be significant.
- Best of all—shopping with Member Rewards could minimize your out-of-pocket costs and help give you a cash reward.

Medical Procedure <sup>2</sup>	Cost Variance	Provider A Cost	Provider B Cost	Provider C Cost
MRI of the Brain	\$682 to \$3,849	\$682	\$2,723	\$3,849
Knee Replacement	\$17,003 to \$61,980	\$17,003	\$47,617	\$61,980

Most of us look for value when we're shopping—why not apply this practice to shopping for health care services? Member Rewards uses Provider Finder<sup>®</sup> to help you reduce costs and take more control of your health care financial decisions.

<sup>1</sup> Vitals is an independent company that administers the Member Rewards program for Blue Cross and Blue Shield of Illinois (BCBSIL).

<sup>2</sup> Examples shown are for specific locations and time periods and are not intended to represent costs for procedures in your area.

# What Is the Member Rewards Program?

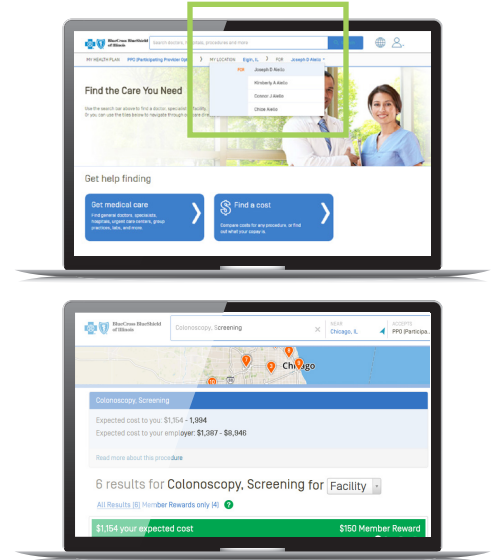
Member Rewards—combined with Provider Finder, our nationwide database of independently contracted health care providers—can help you:

- Compare costs and quality for numerous procedures.
- Estimate out-of-pocket costs.
- Earn cash while shopping for care.
- Save money and make the most efficient use of your health care benefits.
- Consider treatment decisions with your doctors.

## How Does It Work?

1. When a doctor recommends treatment, log in to Blue Access for Members<sup>SM</sup> at [bcbsil.com](http://bcbsil.com).
2. Click **Doctors and Hospitals** tab – then on **Find a Doctor or Hospital** – and **Shop for Procedures**.
3. Choose a Member Rewards eligible location, and you may earn a cash reward.
4. Complete your procedure and, once verified, you will receive a check within 4 to 6 weeks.

**Or, get help from a Benefits Value Advisor by calling the Customer Service number on your member ID card.**



## Key Features



### Engagement

- Mailers to remind you of the program and possibility of cash rewards for your procedures.
- Personalized mailbox inside the tool to alert you to potential savings.



### Ease of Shopping

- You can quickly find the information you need to help you choose a facility or service.
- Member Rewards is available via computer, smartphone and other mobile devices.



### Cash Rewards

- It's easy to understand how much you could save with a reward option, based on location.
- After verification, Vitals will send you a check for any earned reward. Note that rewards are taxable.

**This program is not available to HMO members.**

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. BCBSIL makes no endorsement, representation or warranty regarding Vitals' administration of the Member Rewards program. Information received through the Member Rewards program is not meant to replace advice of a health care professional, and decisions regarding course and place of treatment remain with the member and his or her health care provider. Eligibility for rewards is subject to terms and conditions of the Member Rewards program.