



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 Texas (BCBSTX) is excited to introduce **Member Rewards**—a new program, administered by Vitals¹, 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 ²	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[®] to help you reduce costs and take more control of your health care financial decisions.

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

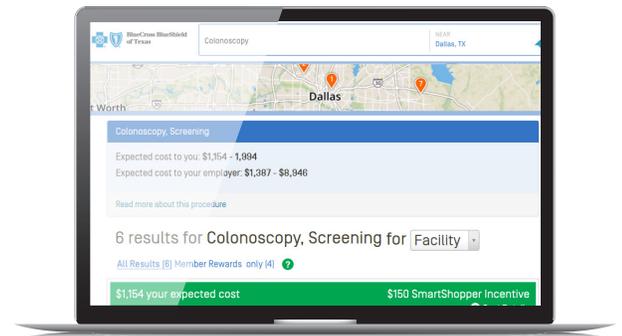
What Is the Member Rewards Program?

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. A network doctor recommends a medical service or procedure.
2. Search online through Provider Finder at bcbstx.com, choose from your options and you may earn a cash reward.
3. Complete the procedure.
4. Program administrator, Vitals, will verify the provider/location.
5. If you selected an eligible facility, you will receive a check within 4 - 6 weeks.



Key Features



Member Outreach

- Email alerts notify you of savings opportunities.
- You receive communication about your claims and demographics to help inform your decisions.



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 any earned reward check.³

³ To report miscellaneous income, you'll receive an annual tax statement from Vitals. If a member receives a cash reward of \$600 or greater in one calendar year, the appropriate tax document will be sent to the member to file with the Internal Revenue Service.