

Did you know that prices for the same quality medical services can differ by thousands of dollars within the same neighborhood and the same health plan network? Instead of spending that money, you and your employees can save it, and earn cash. Vitals SmartShopper, offered through Anthem Blue Cross and Blue Shield lets you shop for cost-efficient health care.

Introducing SmartShopper



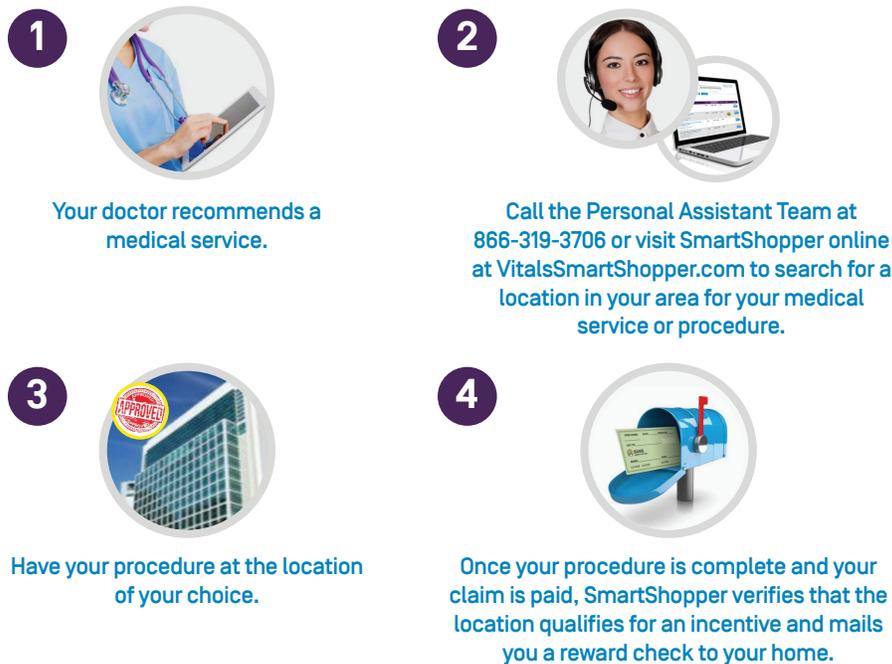
SmartShopper is an incentive and engagement program to guide existing Anthem Small Group insured members¹ to cost-effective options with the goal of achieving potential measurable results for you and your employees.

- Compare it to when you're parking your car—you can choose the \$30 lot, or the \$15 one, just a few blocks away.
- Vitals SmartShopper allows you to shop for certain health care services in a similar way, and as the following examples show, the differences in price can be significant.
- Best of all—shopping with Vitals SmartShopper could minimize your out-of-pocket costs and earn you a cash reward*.

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

Medical Procedure*	Cost Variance	Provider A Cost	Provider B Cost	Provider C Cost
MRI of the Knee	\$682 to \$3,849	\$682	\$2,723	\$3,849
Colonoscopy	\$1,182 to \$4,749	\$1,182	\$2,932	\$4,749

How Does Vitals SmartShopper Work?



Sample Procedures and Rewards

Procedure	Your Reward
Lab Work	Up to \$25
X-rays	Up to \$25
Mammogram	Up to \$50
Ultrasound (non maternity)	Up to \$50
Colonoscopy	Up to \$150
Physical Therapy**	Up to \$150
Knee Surgery (arthroscopic)	Up to \$250
Shoulder Surgery (arthroscopic)	Up to \$250
Hernia Repair	Up to \$250
Back surgery	Up to \$250
Gallbladder removal	Up to \$250
Hip/Knee Replacement	Up to \$500

For more information, employees can call **866-319-3706** or go to VitalsSmartShopper.com.

Visit us anytime at VitalsSmartShopper.com or call **866-319-3706**
Monday through Thursday from 8:00 a.m. to 8:00 p.m. or Friday from 8:00 a.m. to 6:00 p.m EST.

Most frequently asked questions about SmartShopper

1. What is SmartShopper?

SmartShopper is a program that helps employees be savvy medical consumers by reminding them they have choices when it comes to health care. If their doctor recommends a particular medical service, SmartShopper can tell them how much that test or procedure costs at different in-network facilities in their area. If they choose a cost-effective option, they qualify for a cash reward. SmartShopper does not offer medical advice and is not a substitute for medical care from the employee's doctor, but it can help employees optimize their health care by making them aware of their options.

2. How do employees know if they are eligible to participate in SmartShopper?

Employees enrolled in most small group plans are eligible to participate in the program. Employees can also contact the Personal Assistant team to find out if their plan includes SmartShopper.

3. Do employees have to change their doctor to use SmartShopper or will their medical benefits change?

No. SmartShopper does not affect their relationships with doctors or their medical benefits. Employees with questions about their medical benefits should contact Anthem Member Service at the phone number on the back of their ID Card.

4. Do employees need to spend any money to participate in SmartShopper?

No. If their plan has SmartShopper, it is provided as part of the plan with no additional cost.

5. How do employees qualify for a reward?

Qualifying for a reward is simple and fast. If a doctor recommends a particular medical procedure, service or test, the employee contacts SmartShopper either by telephone (866-319-3706) or by clicking the Login/Register button on the secure health care login at VitalsSmartShopper.com before receiving the medical service. When employees call and shop with the Personal Assistant Team, they get the benefit of a friendly and professional personal assistant who can answer questions, make changes, set appointments and provide support every step of the way. Online, employees can view a list of eligible medical tests and procedures and the cost-effective options in their area. In either case, if employees choose one of the options identified by SmartShopper, they can qualify for a reward.

6. What medical services qualify for a reward?

As qualified Anthem members, your employees can receive rewards through SmartShopper by choosing cost-effective options for common screening exams (colonoscopy, mammogram), diagnostic tests (Labs, ultrasounds), certain surgical procedures (including carpal tunnel surgery, gall bladder surgery, hernia repair surgery, knee or shoulder surgery) and more. The complete list of covered medical services is available by logging in to VitalsSmartShopper.com. The program includes a core set of services, but may grow over time to cover more. Program are subject to change at any time.

7. How much money can employees receive as a reward?

SmartShopper offers up to two levels of incentives based on the location and the procedure or service. Employees always have the option to qualify for the highest reward, and where possible, a second incentive location option is provided. Rewards may range from \$25 up to \$500.

8. How do employees receive rewards?

If an employee qualifies for a reward, a check will be mailed within 45 to 60 days of claim payment. If 60 days pass and the check has not been received, the employee can call SmartShopper at 866-319-3706.

9. Can covered family members use SmartShopper themselves or does the employee have to shop for them?

As the enrollee, employees can shop for medical services for themselves and covered dependents under age 18. Dependents age 18 and older need to shop for their own services in order to receive a reward.

10. Who do employees contact with questions about the status of reward checks or about the SmartShopper website?

For questions related to rewards employees can call the SmartShopper Personal Assistant Team at 866-319-3706, or email questions to SmartShopperSupport@vitals.com.

11. Are employees obligated to use the most cost-effective location after shopping with SmartShopper?

No. SmartShopper is completely voluntary. They can elect to have their procedure or service at any in-network location with no impact to their covered benefits. Incentive reward eligibility requires that the employee chooses a location option suggested by SmartShopper.

12. What if the employee's doctor has already scheduled an appointment at a location not on the SmartShopper list of options?

The employee should call SmartShopper at 866-319-3706 and a member of the Personal Assistant Team can determine if the service qualifies for a reward. If not, the employee may need to reschedule the appointment to qualify for a reward and possibly obtain a second service request document from the doctor. The Personal Assistant Team can help the employee get this done.

13. What if the location the employee usually goes to is already a SmartShopper option?

If the employee is already scheduled at a cost-effective location on the SmartShopper list, they may still qualify for a reward simply for making the phone call or going online and exploring their options. To receive the reward, the employee must shop.

14. Do employees pay taxes on the cash rewards they receive?

All cash rewards are considered taxable by the Internal Revenue Service (IRS). If the employee receives accumulated cash rewards of \$600 or greater in one year, SmartShopper will send them a 1099 tax form to file with the IRS.

15. How do employees know the cost-effective options suggested by SmartShopper are also high-quality options?

All health locations on the SmartShopper list are part of the Anthem network and have met Anthem's strict quality standards. The locations are well-known and fully licensed to provide services. Employees can consult their doctor, or log in to www.anthem.com for more information regarding quality.

16. How confidential is employees' personal health information if they use SmartShopper?

It is completely confidential. SmartShopper does not share personal information about employees or their dependents with employers or anyone else.

17. Can employees access SmartShopper from their smart phones?

Yes. SmartShopper is a fully mobile platform and can be used with any mobile device.

18. Can employees shop for more than one service at a time?

Yes. If a doctor has referred them for more than one type of service (for example, knee surgery followed by physical therapy), they can shop for all services at the same time, or opt to shop for each service individually.

19. Can employees receive a reward regardless of when they shop?

In order to receive a reward from SmartShopper, employees need to shop before they receive the medical services or test. They can shop as late as the same day of the services or tests as long they shop before having the services or tests. If employees choose a cost-effective option, they should be eligible for a reward.



The Vitals SmartShopper program is powered by Vitals, an independent company and is available to most small group plans, but not to employer groups with membership on the Pathway or Healthsync networks. Rewards are for select procedures only and reward payments may be taxable. Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.