



do.®

COST COMPARISON INCENTIVE

WHAT WOULD YOU DO WITH AN EXTRA \$500?

Get rewarded for shopping for health care

vitalssmartshopper®



Northeast Service Cooperative
Collaborating to meet your changing needs



**Minnesota
Healthcare
Consortium**
Participating Minnesota Service Cooperatives

WHAT YOU DON'T KNOW ABOUT HEALTH CARE CAN COST YOU

Compare, save and earn rewards.

Did you know the cost for the same medical procedure can vary depending upon where you go? The difference can be hundreds or even thousands of dollars — and that higher price tag doesn't always buy you better care.

Now there's an easy way to save money and earn cash rewards for shopping around for quality care.



HOW MUCH DOES IT COST TO REPLACE A KNEE?

- A. \$11,000
- B. \$34,000
- C. \$69,000
- D. Any of the above

The correct answer is **D**.*

As part of your health plan, Vitals SmartShopper® allows you to compare the cost of care and earn cash back. That's right, you can earn cold, hard cash when you shop for a medical procedure or test — up to \$500 depending upon your procedure and your choice.

HERE'S HOW IT WORKS

- 1 Register with Vitals SmartShopper
- 2 When your doctor recommends a test, service or procedure, call or go online to shop
- 3 Schedule the procedure
- 4 Watch for a check to come in the mail four to six weeks after your procedure is complete

The SmartShopper Personal Assistant Team is there to help along the way. They can assist with things like scheduling your procedure or changing your doctor's authorization.



REWARD EXAMPLES**

- **Mammogram**
Earn up to \$50
- **CT scans & MRIs**
Earn up to \$150
- **Colonoscopy**
Earn up to \$200
- **Knee surgery**
Earn up to \$250
- **Spinal fusion**
Earn up to \$500

*Based on research from Blue Cross Blue Shield The Health of America Report http://www.bcbs.com/blog/knee-hip-cost-variation.html#_Vge-TUZ5_Gs.

**Vitals data, 2018.

do.® more for your health

START SAVING WITH SMARTSHOPPER TODAY

Call **1-800-824-9127** or visit **vitalssmartshopper.com**.

do.® is a registered trademark of Blue Cross® and Blue Shield® of Minnesota.

Vitals is an independent company providing a cost comparison tool for medical services.

Save Money. Earn Cash. SHOP for Medical Care



Prices for the exact same quality medical services such as MRIs or CT scans can vary from hundreds to thousands of dollars. Introducing SmartShopper, the shopping and savings program for your medical care. SmartShopper saves you money on your share of the cost when you need a medical procedure or screening. SmartShopper also earns you a cash reward, just for choosing to have the procedure at a high-quality location that saves you money.



TO REGISTER

Call the SmartShopper Personal Assistant Team at 1-866-285-7452, or visit BCBSMN.VitalsSmartShopper.com and follow the simple prompts.



STEP 1: SHOP

When your doctor recommends a medical test, service or procedure, call the Personal Assistant Team or visit SmartShopper online to search for a reasonably priced location in your area.



STEP 2: GO

Have the procedure at one of the facilities on the SmartShopper list.



STEP 3: EARN

Four to six weeks after the procedure, SmartShopper mails a check to your home. No forms. No hassles. It's that easy.

Visit us anytime at BCBSMN.VitalsSmartShopper.com or call **1-866-285-7452**
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

Sample Procedures with Rewards

Procedure	Your Reward
Bunionectomy	up to \$150
Carpal Tunnel	up to \$150
Colonoscopy	up to \$250
CT Scan	up to \$75
Gall Bladder Removal (Laparoscopic)	up to \$250
Hammertoe Correction	up to \$150
Hip Replacement	up to \$500
Hysterectomy	up to \$150
Knee Replacement	up to \$500
Mammogram	up to \$50
MRI	up to \$75
Spinal Fusion	up to \$500
Ultrasound	up to \$25
Upper GI Endoscopy	up to \$200

Vitals is an independent company which provides a member health platform and tools.
Incentives available for select procedures only.
Rewards funded by your employer. Payments are a taxable form of income.
Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association.



**BlueCross
BlueShield**
Minnesota

vitalssmartshopper®

Visit BCBSMN.VitalsSmartShopper.com for more information!

Welcome to SmartShopper! Top 10 Frequently Asked Questions

1. What is SmartShopper?

SmartShopper is a health care shopping and savings program that works with your medical benefits. With SmartShopper, you and your covered family members shop for different medical procedures and tests via phone, web or mobile device. When you choose to have your procedure at a facility on the SmartShopper list, you earn cash. You also save money on what you pay out-of-pocket for the procedure. Shopping with SmartShopper is completely confidential.

2. How do I use SmartShopper?

First, register by calling the SmartShopper Personal Assistant Team or going online. Then, when you need a medical procedure or routine screening, call a Personal Assistant, who will give you the most reasonably priced options where the procedure is performed in your area. If you go online or shop on your mobile device, enter the procedure you're shopping for and those options pop up. If you have your procedure at a SmartShopper option, you'll earn a cash reward.

3. What kind of medical procedures qualify for the cash reward?

You can use SmartShopper to shop for routine, non-emergency procedures. For example, screenings such as mammograms and colonoscopies; diagnostic tests such as CT scans, MRIs and Ultrasounds; and even surgeries including knee or shoulder surgery. You can call the SmartShopper Personal Assistant Team to see if the procedure you need qualifies for a cash reward, or shop for it on the web site.

4. How much money could I potentially earn with SmartShopper?

Cash rewards vary from \$25 to \$500, depending on the procedure and where you have it and there's no cap on how much cash you could earn. Incentives earned during the calendar year will be reported to the IRS.

5. Does using SmartShopper mean any changes to my benefit plan or my primary doctor?

No. Your benefit plan and your primary doctor are not affected in any way, whether you choose to use SmartShopper to earn cash rewards or not.

6. Do I have to use one of the facilities SmartShopper identifies?

No. SmartShopper is a completely voluntary program and the decision about where to have your procedure is up to you. If you do not want to earn cash when you have a routine medical procedure, it is always your choice.

7. What if my doctor already scheduled my procedure at a facility not on the SmartShopper list?

You can call the SmartShopper Personal Assistant Team. If you'd like to have the procedure at one of the SmartShopper options and earn the cash reward, the Personal Assistant will be happy to change your appointment and help you get a new referral from your doctor if needed.

8. What if the place where I am already scheduled is a SmartShopper option?

If you are already scheduled at a SmartShopper facility, congratulations! You still need to shop either on the phone or online to get a confirmation number, but you'll receive the cash reward.

9. I know that the SmartShopper options are less expensive but how do I know they are high quality?

All health centers and facilities on the SmartShopper list are fully vetted as part of your health plan's network and have met the plan's strict quality standards.

10. Should I shop on the phone or online?

Whether you're on the phone or online, SmartShopper provides a simple and convenient shopping experience just like you've come to expect in other areas of your life. However, when you shop with the Personal Assistant Team, you do get the benefit of a friendly and professional personal assistant who can answer questions, make changes, set appointments and support you every step of the way.