

SmartShopper®

It pays to shop around for care. Use SmartShopper to compare the cost of medical procedures at different hospitals and clinics so you can save more of your healthcare dollars. You may be eligible for a cash reward if you choose an affordable, effective location for a procedure.

HOW SMARTSHOPPER WORKS

When your doctor asks you to get a procedure, SmartShopper lets you shop around for care by helping you compare the cost of procedures at different locations.

Access SmartShopper through our online Find a Provider tool, which lets you search for:

- Healthcare providers
- Hospitals
- Medical procedures

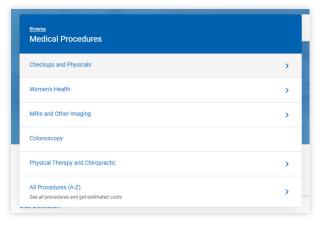
When you use the Find a Provider tool to search for medical procedures, like MRIs, mammograms and colonoscopies, your search results will show you an estimated cost of care for procedures. This cost is based on your plan benefits.

If the procedure at a location is eligible for a cash reward, you'll also see the SmartShopper cash reward amount. (Keep in mind that not all procedures are eligible for a SmartShopper cash reward.)

HOW TO FIND CARE AND COMPARE COSTS:

- Log in to your member account.
- Select **Cost Advisor** on the right menu.
- Select Estimate Costs Now!
- Search for care by selecting Browse by Category or entering a procedure name in the search bar. You'll be taken to a page that tells you if your procedure is eligible for SmartShopper.
- Select **Next Page**. Your search results will show you:
 - Facility name, location, contact information and a link to get directions
 - A star rating and link to facility reviews
 - Your estimated cost of care
 - Your SmartShopper cash reward amount, if eligible
 - Keep in mind that not all facilities are eligible to offer a cash reward amount. Those that are eligible may display different cash reward amounts. These cash reward amounts are based on how affordable a procedure is at a given facility.

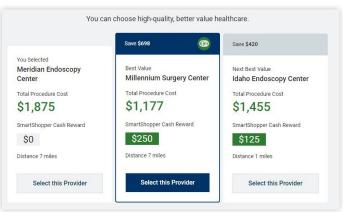




- If you're eligible to get a cash reward at a location where you'd like to go for care, hover over the SmartShopper Cash Reward amount and select the text *Claim My Reward* that appears.
- The next page breaks down the cost of your procedure. From the left-side menu, select Claim Your Reward. Important: You must select Claim Your Reward in order for your reward to be processed.
- Finally, schedule your appointment in one of two ways:
 - Contact the clinic or hospital and schedule the appointment yourself. You can find the phone number on the previous page of your search results.
 - Call the SmartShopper Personal Assistant Team at 866-832-2436 for help. Be sure to reference the Search Confirmation Number displayed at the top of the Claim Your Reward page.
- After you've had your procedure, you'll get your cash reward in the mail within four to six weeks.

Search Confirmation Number: OX31YKLGIUV

\$1,177
SmartShopper Cash Reward
\$250
In your network





FAQs

What's included in the estimated cost that I see when I search for care?

The estimated costs you see when you search for care include the services and fees that usually come with medical procedures. These include hospital stays, facility and doctor's fees, lab work and anesthesia.

Why do facilities charge more or less for the same procedure?

Each facility may have different expenses for the services it offers. Extra charges for a hospital stay, doctor's fees, lab work, anesthesia and other services related to a procedure can also add up at some facilities.

Will I be penalized for not using a lower-cost facility when I need a procedure?

No. Blue Cross of Idaho gives you the option to shop around for care with both Cost Advisor and SmartShopper when you need a procedure. If you select a low-cost, effective facility for care, you may be eligible for a cash reward. However, there is no penalty for using a facility that doesn't offer the lowest cost for care. You can use any facility you prefer, but keep in mind that you'll get the most out of your benefit when your use an in-network facility.

I don't have access to a computer. Is there a way I can still use SmartShopper?

Yes. The SmartShopper Personal Assistant Team can help you search for locations to get care and even schedule your appointment. Please call them at **866-832-2436**.

