



A Game-Changing Enhancement to Health Care Plans

Blue Cross and Blue Shield of Illinois (BCBSIL) is excited to introduce Member Rewards¹ – among the industry’s most comprehensive engagement and rewards programs. For large, self-funded groups, Member Rewards guides members to cost-effective options and can help achieve measurable savings for you and your employees.

What is the Member Rewards Program?

Member Rewards is a new program, administered by Vitals, that offers a cash reward² when a low-cost provider location is selected from several possibilities. It can be supported by a Benefits Value Advisor (BVA)³ – personal phone support for increased engagement. It uses Provider Finder® – the database of independently contracted providers which can help members:

- Compare costs and quality for numerous procedures
- Estimate out-of-pocket costs
- Assist in making treatment decisions with their doctors

Providing information to help employees shop for services based on price and location, while also showing quality metrics, Member Rewards then allows members to earn cash for selecting lower-cost care. The result puts extra cash in your employees’ pockets.

Member Rewards offers an average savings of \$547 per claim⁴ and a graduated rise in ROI to 5*:1 by year 3.⁴ for employers – a win-win situation.

With Member Rewards, your employees can start to shop for their health care differently. They may not know that prices for the same quality medical service can differ by thousands of dollars in their region and network, or that they can shop for lower-cost care. Now Member Rewards engages and informs them about their health care financial decisions while reducing costs. Adding BVA provides support and personal phone interaction so members may easily understand their options in choosing a lower-cost location – lowering your overall health care spend.³

How Does It Work?

1. The independently contracted doctor recommends a medical service or procedure.
2. A member interacts with Member Rewards online or via a Benefits Value Advisor (BVA).³
3. The member selects the location of choice and completes the procedure.
4. The claim is paid. Member Rewards verifies that the location qualifies for an incentive and Vitals mails the member a cash reward check.

¹ The Member Rewards program is based on a separate agreement with Vitals, an independent company that administers the program for Blue Cross and Blue Shield of Illinois.

² Note: Member Rewards are subject to tax.

³ BVA is a purchase option offering personal engagement by phone – helping members choose a lower-cost, quality location.

⁴ Sample ROI figures based on Vitals data from 2013 to 2015. Estimates found on Provider Finder are estimates for various providers, facilities and procedures. Savings and ROI depend on which providers and facilities members choose.

Key Features

Location matters when shopping for health care. Member Rewards educates your employees about these variations in their area and rewards them for visiting a lower-cost location — **without** sacrificing quality. Now you can provide your employees with tools to easily make informed decisions and shop for high value, quality care.



Engagement

- Communications sent eight to 10 times a year to educate and engage employees
- Alerts notify employees of savings opportunities



Ease Of Shopping

- Quick help to choose a facility or service
- Benefits Value Advisors* educate, guide and shop for members who desire a more personal touch or added convenience.
- Available via computer, smartphone and other mobile devices



Cash Rewards

- Easy-to-understand employee reward options, based on location
- Reward checks are sent directly by Vitals to employees after claim and location verification
- Please note — Rewards are subject to tax.

Reporting and analytics tools offer employers actionable insights into Member Rewards in order to optimize engagement and ROI. Reporting allows employers to better understand how the program is operating and shows the increased engagement due to cash incentives.

Sample Employer Report

Procedures and Services	Incurred Claims	Rewards Paid	Savings	Average Savings Per Case	Potential Savings
Colonoscopy	1,110	279	\$283,004	\$1,257	\$1,044,600
CT scan	2,905	114	\$72,572	\$480	\$1,339,261
Knee surgery	110	5	\$7,853	\$3,384	\$355,296
Lab/blood work	18,273	1,875	\$499,682	\$268	\$4,389,417
Mammogram	3,237	812	\$65,939	\$65	\$156,461
MRI	1,945	308	\$212,399	\$747	\$1,222,201
Physical therapy	2,717	279	\$558,406	\$2,115	\$5,156,175
Shoulder surgery	131	4	\$25,090	\$4,020	\$510,598
Ultrasound	993	98	\$14,887	\$133	\$119,447

For illustrative purposes only

Get Started Today!

Call your BCBSIL Account Representative for more information about how Provider Finder with Member Rewards can help your employees become smarter shoppers, earn rewards and lower their — and your — health care costs.

* BVA is a purchase option offering personal engagement by phone – helping members choose a lower-cost, quality location.

Vitals is an independent company that administers the Member Rewards program for Blue Cross and Blue Shield of Illinois.

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BlueCross BlueShield of Illinois

Interested
in possible
savings?



Call a **Benefits Value Advisor**
to help you compare cost on your next
procedure.¹

A Benefits Value Advisor can:

- Help compare costs at different providers near you²
- Help you schedule your appointment
- Help with pre-certification
- Tell you about online educational tools

Estimated cost comparison for maternity delivery services

Provider A: \$8,212*

Provider B: \$17,137*

Estimated cost comparison for a knee MRI

Provider A: 547*

Provider B: 2,510*

Estimated cost comparison for a hip replacement surgery

Provider A: \$17,168*

Provider B: \$37,396*

Which provider will you choose? The same procedure performed in the same area by different providers can vary greatly in cost.

*Allowable in-network cost data from Cook County. Costs are examples and may not be the same for every member's situation.

1. Benefits Value Advisors offer cost estimates for various providers, facilities and procedures. Lower pricing and cost savings are dependent on the provider or facility of your choosing.

2. Member communications and information from Benefits Value Advisors are not meant to replace the advice of health care professionals. Members are encouraged to seek the advice of their doctors to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers. Cost estimates are just an estimate. In addition to your usual deductibles, copayments and/or coinsurance, the actual cost of the services may vary based on a number of factors including the date of service, the actual procedure performed and what services were billed by the provider and your particular benefit plan. Coverage is subject to the limitations, exclusions and terms of your plan.

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**One call may result in big savings! Call the number on the back
of your member ID card before your next procedure.**