



## Earn Cash with Member Rewards

Did you know that prices for the same quality medical services can differ by thousands of dollars in the same region and health plan network? Blue Cross and Blue Shield of Texas provides **Member Rewards**, a program that gives you cash rewards when you choose a lower-cost, quality option for certain medical services.

- Compare Member Rewards to where you park your car — the \$30 lot or the \$15 one just a few blocks away.
- Member Rewards lets you shop for health care services in a similar way. As the example in the chart shows, you can save money depending on the option you choose.
- Best of all, your coinsurance or out of pocket costs may be lower based on the provider you choose. Not only are you earning a cash reward, but you're also lowering your cost to see the chosen provider.

Reward Eligible Procedure	Provider A Cost	Provider B Cost
X-Ray of Chest	\$29	\$102
MRI of Lower Spine	\$620	\$1,389
Mammogram	\$194	\$370
Colonoscopy	\$1,412	\$2,239

Examples shown are for illustration purposes and may not represent costs for procedures in your area.

# Member Rewards Benefits

## Use the Provider Finder® tool to:

- compare costs and quality for many procedures and providers such as screenings, scans, surgeries and more
- estimate out-of-pocket costs
- earn cash rewards
- save money and make the most efficient use of your health care benefits
- consider treatment decisions with your doctors

**Earn up to \$599 per calendar year.**

## Choose a Quality PCP\* or Specialist\*\*

Providers who are highly rated for quality, cost-efficient care and appropriate treatment plans have a **Top Performing Physician** badge in Provider Finder. This growing list of reward-eligible specialties includes<sup>1</sup>:

PCP	Surgical	Medical
Family Medicine: <b>\$25</b>	Cardiothoracic Surgery: <b>\$150</b>	Cardiology: <b>\$50</b>
Internal Medicine: <b>\$25</b>	Ophthalmology: <b>\$50</b>	Gastroenterology: <b>\$50</b>
Pediatrics: <b>\$25</b>	Orthopedic Surgery: <b>\$150</b>	OB/GYN: <b>\$25</b>
	Urology: <b>\$50</b>	

## How Does It Work?

	<b>1.</b> Shop online by going to <a href="http://www.bcbstx.com/trscarestandard">www.bcbstx.com/trscarestandard</a> and clicking on the <b>Doctors and Hospitals</b> tab and selecting the <b>Provider Finder</b> link. Next, log in with your Blue Access for Members <sup>SM</sup> account. If you don't have a BAM <sup>SM</sup> account, there's an option to create one.
	<b>2.</b> Click on the <b>Member Rewards</b> tile to search for a reward-eligible provider or procedure.
	<b>3.</b> Once you make a selection, schedule an appointment and get the procedure or service.
	<b>4.</b> Get a cash reward by check, which we'll mail to your home after we pay your claim and verify the provider as reward eligible.

**A Personal Health Guide can help you find a reward-eligible provider or answer questions about Member Rewards. Call a PHG at 1-866-355-5999.**

\*One reward per calendar year is given for seeing a PCP

\*\*Members can receive one reward for seeing a quality specialist and two rewards for going to a quality specialist at a cost-effective, reward-eligible facility per calendar year.

<sup>1</sup> Reward-eligible specialties are subject to change.

Top performing providers are identified using an evidence-based data and analytics program that measures physician performance based on their efficiency, appropriateness and quality compared to their peers.

Not available for any HMO networks.

Does not apply to members in all plans.

You can use the "Top Performing Physician" badge to help when you choose your provider. Please consider all relevant information and consult with your Primary Care Provider when selecting a specialist.

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