

# Member Rewards Frequently Asked Questions for TRS-Care Standard Participants

**Member Rewards allows you to earn a cash reward and save money on health care costs.**

## 1. Why do reward amounts differ between procedures?

The reward is based on the amount of savings each facility represents. It's compared to other facilities in the zip code and the area where you're searching. Higher savings = higher rewards.

For example, you can earn up to \$500 in rewards for a CT Scan of the Abdomen and up to \$150 in rewards for a Mammogram. Rewards vary by procedure, location and facility. Once you begin your search for a procedure in Provider Finder®, you'll see the amounts listed.

## 2. Where does the reward money come from?

In-network facilities can charge different amounts for the same procedures. For example, Provider A may charge \$29 for an X-Ray of the Chest and Provider B may charge \$102 for an X-Ray of the Chest.

Going to a cost-effective facility, like Provider A, saves your health plan money and helps lower the cost of health care in your area. So, through Member Rewards, your health plan passes some of the savings to you.

## 3. Do Member Rewards affect my individual or family deductible?

No. Member Rewards don't affect your individual or family deductible.

## 4. How do I get my reward?

Once you've had your procedure at a reward-eligible location, you don't need to do anything. Member Rewards will match your paid claim to your search and send a check with your reward amount to the address on your account. Typically, members get their payments within 60 days from the date of service.

## 5. Can I earn a reward for my spouse or children with Member Rewards?

Any covered dependent on your health plan is eligible to earn a reward with Member Rewards. If they're 18 or older, they can shop for themselves. If they're younger than 18, you can shop for them.

## 6. When can I shop for a procedure?

You can shop for a procedure anytime. In some cases, you get an order from a doctor to have a same-day procedure like an MRI. As long as you shop and identify the provider location as reward eligible before getting the procedure, you can earn a reward.

## 7. When shopping for a procedure, how long is my search active?

16 months. When you're shopping for a procedure, you won't earn a reward until you get the procedure.

#### 8. I have a recurring procedure. Can I get a reward each time I go?

Yes, but **you must shop for this service before each procedure**. You can earn up to \$599 per person, per year. You can either shop through Provider Finder online or contact a Personal Health Guide at **1-866-355-5999**.

#### 9. Can I earn a reward no matter when I shop for a procedure?

To earn a reward from Member Rewards, you need to shop before you get your medical procedure. You can shop on the same day as the procedure as long as it's **before** the appointment.

#### 10. How much money can I get in rewards per calendar year?

Rewards currently range from \$15 to \$500. There's a cap of \$599 in rewards per participant per calendar year.

#### 11. When does the reward apply — when the check is cut or the date of service of the eligible visit?

The reward applies when the check is cut.

#### 12. How does the program work?

**If you need a medical procedure, treatment or service, follow these steps:**

- Shop online by going to **www.bcbstx.com/trscarestandard** and clicking on the **Doctors and Hospitals** tab and selecting the **Provider Finder** link. Next, log in with your **Blue Access for Members<sup>SM</sup>** account.
- Click on the **Member Rewards** tile to search for a reward-eligible provider or procedure.
- Make a selection, schedule an appointment and get the procedure or service done.
- Get a cash reward by check, which we'll mail to your home, after the claim is paid and the provider is verified as reward eligible.

You can also ask a Personal Health Guide to search for you. They can find the procedure, confirm it's eligible and give you cost-effective options in your area that qualify for a reward.

#### 13. What medical services qualify for a reward?

**There are many cost-effective options. A few examples include:**

- **Common screening exams:** colonoscopy, mammogram
- **Diagnostic tests:** CT Scan, MRI, ultrasound
- **Surgical procedures:** hernia repair, shoulder surgery
- And much more!

For a complete list of covered medical services, log in to Provider Finder.

#### 14. What is a Top Performing Physician?

A physician who is highly rated for quality, cost-efficient care and appropriate treatment plans. They are identified in Provider Finder with a green badge that says **Top Performing Physician**.

#### 15. Is there a reward for going to a Top Performing Physician?

Yes! You can search Provider Finder for a physician in categories like Family Medicine, Orthopedic Surgery or OB/GYN.

#### 16. How can I check the status of my reward?

You can call a Personal Health Guide at **1-866-355-5999** to verify if a claim was paid for a reward-eligible procedure.

**17. How and when will I get my reward?**

After the claim is paid and the provider is verified as reward-eligible, you'll get a cash reward by check, which will be mailed to your home.

**18. If I earn the maximum reward of \$599 or less in a calendar year, will I need a tax form?**

No. Per the IRS, you only need a 1099 tax form if the amount exceeds \$599 in a calendar year. Because the maximum reward is \$599, you won't go over the taxable amount.

**19. What is the confirmation code?**

The search function in BAM<sup>SM</sup> produces a confirmation code for any shopping you perform. Member Rewards uses the code as a record of the shopping event and to match with a claim to produce a reward. Keep this number just in case there's some type of dispute and the code is needed to look up your record.

**20. How can I get a replacement if I lose my check?**

Contact a Personal Health Guide at **1-866-355-5999**.

**21. Do Member Rewards expire?**

Yes. Member Rewards releases uncashed reward checks to the State of Texas after 12 months.

**22. If I transition from TRS-ActiveCare to TRS-Care Standard, can I earn Member Rewards up to the maximum amount for both plans in the same year?**

Yes, you can. You can earn the max \$599 as TRS-ActiveCare participants and the max \$599 as a TRS-Care Standard participants in the same calendar year. You wouldn't need a 1099 tax form. Make sure to use all rewards on your TRS-ActiveCare plan before moving to your TRS-Care Standard plan. Your earned rewards won't transfer to your new plan.

If you have additional questions or need help, contact a Personal Health Guide at **1-866-355-5999**. You can also scan the QR code.

