

Save Money. Earn Cash. SHOP for Medical Care



Prices for the exact same quality medical services vary by hundreds or thousands of dollars in your area. Introducing SmartShopper, the consumer shopping and savings program for your medical care. As an Anthem member, you have access to SmartShopper, a valuable free service that lowers your out of pocket cost when you need a medical procedure or screening covered under the program. SmartShopper earns you a cash reward just for choosing to have your procedure at a high-quality location that saves you money.



TO GET STARTED

Call the SmartShopper Personal Assistant Team at **1-844-328-1582**, or visit **VitalsSmartShopper.com** and follow the simple prompts.



STEP 1: SHOP

When your doctor recommends a medical service or test, call the Personal Assistant Team or visit SmartShopper online to find a better priced location in your area. If you are unsure if the service is part of the SmartShopper program, the Personal Assistant Team is there to help.



STEP 2: GO

Have your service at one of the facilities or location on the SmartShopper list.



STEP 3: EARN

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

Visit us anytime at **VitalsSmartShopper.com** or call **1-844-328-1582**

Monday through Thursday from 8:00 a.m. to 8:00 p.m. EST
or Friday from 8:00 a.m. to 6:00 p.m. EST

Sample Procedures and Rewards

For a complete list go online or call 1-844-328-1582

Procedure	Your Reward
Lab Work	Up to \$25
X-rays	Up to \$25
Mammogram	Up to \$50
Ultrasound (non maternity)	Up to \$50
Colonoscopy	Up to \$150
Physical Therapy**	Up to \$150
Knee Surgery (arthroscopic)	Up to \$250
Shoulder Surgery (arthroscopic)	Up to \$250
Hernia Repair	Up to \$250
Back surgery	Up to \$250
Gallbladder removal	Up to \$250
Hip/Knee Replacement	Up to \$500

**One reward per course of treatment



The Vitals SmartShopper program is powered by Vitals, an independent company and is available to most small group plans. Rewards are for select procedures only and reward payments may be taxable. Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by Compare Health Services Insurance Corporation (Compare) or Wisconsin Collaborative Insurance Corporation (WCIC). Compare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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Most frequently asked questions about SmartShopper

1. What is SmartShopper?

SmartShopper is a program that helps you be a savvy medical consumer by reminding you that you have choices when it comes to your health care. If your doctor recommends a particular medical service, SmartShopper can tell you how much that test or procedure costs at different in-network facilities in your area. If you choose a cost-effective option, you can qualify for a cash reward. SmartShopper does not offer medical advice and is not a substitute for medical care from your doctor, but it can help you optimize your health care by making you aware of your options.

2. How do I know if I am eligible to participate in SmartShopper?

Members enrolled in most small group plans are eligible to participate in the SmartShopper program. To find out if SmartShopper is included in your plan, contact the Personal Assistant Team.

3. Will I have to change my doctor to use SmartShopper or will my medical benefits change?

No. SmartShopper will not affect your relationship with your doctor or your medical benefits. As always, if you have questions about your benefits, please contact Anthem Member Service at the phone number on your ID Card.

4. Do I need to spend any money to participate in SmartShopper?

No. If your plan has SmartShopper, it is provided as part of your plan with no additional cost to you.

5. How can I qualify for a reward?

Qualifying for a reward is simple and fast. If your doctor recommends a particular medical procedure, service or test, contact SmartShopper either by telephone 1-844-328-1582 or by clicking the Login/Register button on your secure health care login at [VitalsSmartShopper.com](https://www.vitals-smartshopper.com) before receiving the medical service. When you call and shop with the Personal Assistant Team, you 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. If you go online, you can view a list of eligible medical tests and procedures and the cost-effective options in your area. In either case, if you choose one of the options identified by SmartShopper, you can qualify for a reward.

6. What medical services qualify for a reward?

As a qualified Anthem member, you can receive rewards through SmartShopper by choosing cost-effective options for common screening exams (colonoscopy, mammogram), diagnostic tests (Labs, ultrasounds), certain surgical procedures (including carpal tunnel surgery, gall bladder surgery, hernia repair surgery, knee or shoulder surgery) and more. For a complete list of covered medical services, log in to [VitalsSmartShopper.com](https://www.vitals-smartshopper.com). The program includes a core set of services, but may grow over time to cover more. Programs are subject to change at any time.

7. How much money can I receive as a reward?

SmartShopper offers up to two levels of incentives based on the location and the procedure or service. You always have the option to qualify for the highest reward, and where possible, a second incentive location option is provided. Rewards may range from \$25 up to \$500.

8. How will I receive my reward?

If you qualify for a reward, a check will be mailed to you within 45 to 60 days of claim payment. If 60 days pass and you have not received your check, please call SmartShopper at 1-844-328-1582.

9. Can my covered family members use SmartShopper themselves or do I have to shop for them?

As the enrollee, you can shop for medical services for yourself and your covered dependents under age 18. Dependents age 18 and older need to shop for their own services in order to receive a reward.

10. Who can I contact if I have questions about the status of my reward check or about the SmartShopper website?

For questions related to your rewards, you can call the SmartShopper Personal Assistant Team at 1-844-328-1582, or email your questions to SmartShopperSupport@vitals.com.

11. Am I obligated to use the most cost-effective location after shopping with SmartShopper?

No. SmartShopper is completely voluntary. You can elect to have your procedure or services at any in-network location with no impact to your covered benefits. Incentive reward eligibility requires that you choose a location option suggested by SmartShopper.

12. What if my doctor already scheduled me to go to a location not on the SmartShopper list of options?

Call SmartShopper at 1-844-328-1582 and a member of the Personal Assistant Team can determine if the service qualifies for a reward. If not, you may need to reschedule your appointment to qualify for a reward, and possibly obtain a second service request document from your doctor.

13. What if the location I usually go to is already the most cost-effective option?

If you are already scheduled at a cost-effective location on the SmartShopper list, you still qualify for a reward simply for making the phone call or going online and exploring your options. You must shop to receive the reward.

14. Do I have to pay taxes on the cash rewards I receive?

All cash rewards are considered taxable by the Internal Revenue Service (IRS). If you receive accumulated cash rewards of \$600 or greater in one year, SmartShopper will send you a 1099 tax form to file with the IRS.

15. How do I know the cost-effective options suggested by SmartShopper are also high quality options?

All health locations on your SmartShopper list are part of the Anthem network and have met Anthem's strict quality standards. The locations are well-known and fully licensed to provide services. Consult your doctor, or log in to www.anthem.com for more information regarding quality.

16. Will my employer have access to my personal health information if I use SmartShopper?

No. SmartShopper does not share personal information about you or your dependents with your employer or anyone else. It is completely confidential.

17. Can I access SmartShopper from my smart phone?

Yes. SmartShopper is a fully mobile platform. You can use it with any mobile device.

18. Can I shop for more than one service at a time?

Yes. If your doctor has referred you for more than one type of service (for example, knee surgery followed by physical therapy), you can shop for all services at the same time, or opt to shop for each individually. The choice is yours.

19. Can I receive a reward regardless of when I shop?

In order to receive a reward from SmartShopper, you need to shop before you receive your medical services or test. You can shop as late as the same day of the services or tests as long as you shop before them. If you choose a cost-effective option, you should be eligible for a reward.

