

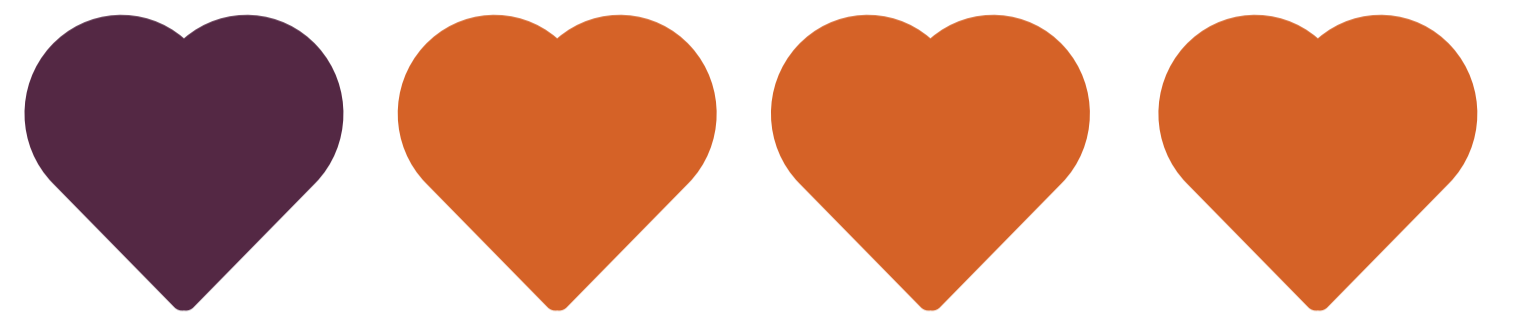
It pays to shop for care with HealthSelectShoppERS

As a HealthSelect of Texas[®] participant, you can compare costs for certain services and procedures at in-network facilities through the HealthSelectShoppERSSM program. HealthSelectShoppERS may even help you save money on quality health care and earn rewards for choosing cost-effective care.

If you are an active employee and are enrolled in HealthSelectSM of Texas, HealthSelectSM Out-of-State or Consumer Directed HealthSelectSM, you may be able to take advantage of HealthSelectShoppERS. (Retirees and Medicare primary plan participants are not eligible.)

READ ABOUT MIRIAM'S EXPERIENCE:

Miriam is feeling tired, has shortness of breath and swelling in her legs so she visits her primary care provider (PCP). Her PCP is concerned that she may have early signs of heart disease, especially since she has a family history of it. She recommends Miriam see a heart specialist and submits a referral to Blue Cross and Blue Shield of Texas (BCBSTX) for an in-network doctor.



Heart disease is the leading cause of death in the United States. 1 in 4 deaths in the U.S. are related to heart disease[†]

about

125 procedures and services qualify for HealthSelectShoppERS incentives for eligible participants

Miriam's heart specialist orders a cardiac CT and submits a request to BCBSTX for prior authorization. Miriam logs in to Provider Finder[®] to find in-network imaging centers nearby. She is pleased to find CT providers that qualify for HealthSelectShoppERS rewards.

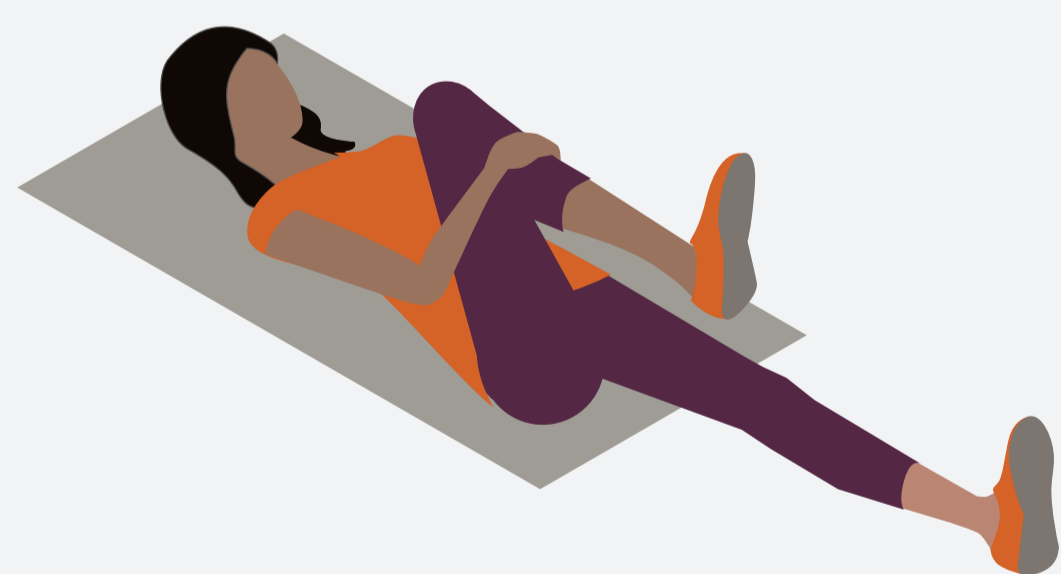


HealthSelectShoppERS incentives vary from \$25 to \$500, depending on the procedure and where you have it performed

Miriam finds a lower-cost, in-network facility with high quality ratings to perform her cardiac CT. It's eligible for a \$100 reward that will be deposited into a TexFlex FSA for her. Eligible participants can earn up to \$500 per plan year per household.

Incentives Vary

\$25-\$500



Maintaining a healthy weight by getting regular exercise, eating balanced meals and limiting alcohol intake can help reduce your risk for heart disease[†]



Miriam's CT scan results show early signs of heart disease. Her doctor recommends she make changes to her diet and exercise. If these changes don't improve her condition, she may need medication in the future. Miriam's symptoms were caught early, and she commits to healthy changes. Miriam even finds resources in Well onTarget[®] to help her manage her new healthy habits.[‡]

Find program details and resources at www.healthselectoftexas.com on the HealthSelectShoppERS page. You can also call a Blue Cross and Blue Shield of Texas Personal Health Assistant toll-free at **(800) 252-8039 (TTY: 711)**, Monday-Friday 7 a.m.-7 p.m. and Saturday 7 a.m.-3 p.m. CT.

If you have questions about a TexFlex Flexible Spending Account (FSA) contact TexFlex customer care, toll-free, at **(844) 884-2364**. Representatives are available from 7 a.m. to 7 p.m. CT, Monday-Friday, excluding holidays.

Sapphire Digital is an independent company that administers the HealthSelectShoppERSSM program for Blue Cross and Blue Shield of Texas (BCBSTX). BCBSTX makes no endorsement, representation or warranty regarding Sapphire Digital's administration of the HealthSelectShoppERS program. Information received through the HealthSelectShoppERS program is not meant to replace the advice of a health care professional, and decisions regarding the course and place of treatment remain with the member and his or her health care provider. Eligibility for rewards is subject to the terms and conditions of the HealthSelectShoppERS program. Active HealthSelect of Texas, HealthSelectSM Out-of-State and Consumer Directed HealthSelectSM participants may be eligible for rewards. Consumer Directed HealthSelect participants are eligible for a limited-purpose FSA that can only be used for eligible vision and dental expenses.

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TexFlex does not offer Blue Products or Services. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

[†] Centers for Disease Control and Prevention, cdc.gov/heartdisease

[‡] The Well onTarget program is offered to you as a part of your employer-sponsored benefits. Participation in the Well onTarget program, including the completion of a Health Assessment, is voluntary and you are not required to participate. Visit Well onTarget for complete details and terms and conditions.

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