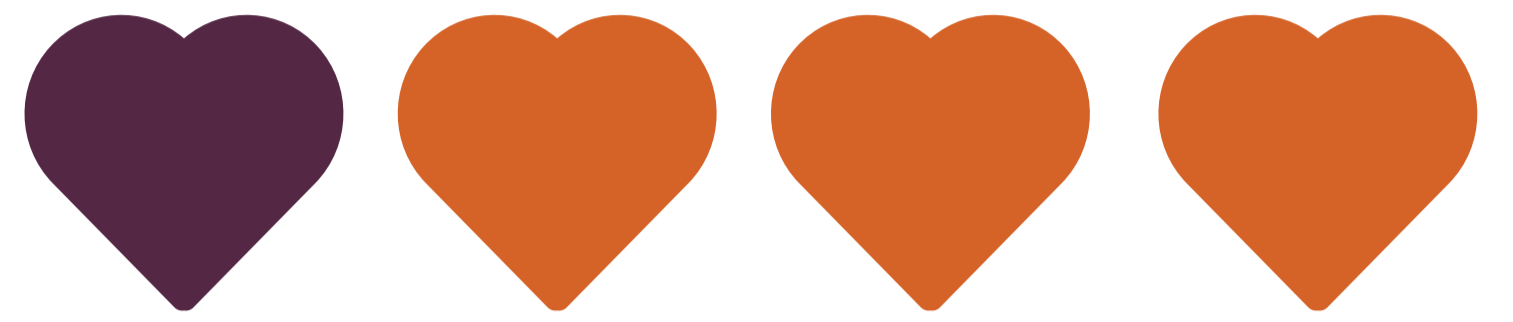


It pays to shop for care with HealthSelectShoppERS

As a HealthSelectSM 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 health care FSA rewards for choosing cost-effective care.

If you are an active employee and are enrolled in HealthSelect 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 MICHAEL'S EXPERIENCE:



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[†]

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

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procedures and services qualify for HealthSelectShoppERS incentives for eligible participants

Michael's heart specialist orders a cardiac CT and submits a request to BCBSTX for prior authorization. Michael logs in to Provider Finder[®] to find in-network imaging centers nearby. He 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

Michael finds a lower-cost, in-network facility with high quality ratings to perform his cardiac CT. It's eligible for a \$100 reward that will be deposited into a TexFlex health care FSA for him. 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[†]



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

Find program details and resources at www.healthselectoftexas.com on the HealthSelectShoppERS page. You can also call a BCBSTX 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 health care flexible spending account (FSA) contact TexFlex customer care, toll-free, at **(866) 353-9839 (TTY:711)**. 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 TexasSM, 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.

TexFlex Spending Account (FSA), administered by PayFlex, is an independent company that has contracted with ERS.

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.

Blue Cross and Blue Shield of Texas is the third-party administrator for HealthSelect of TexasSM and Consumer Directed HealthSelectSM.

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