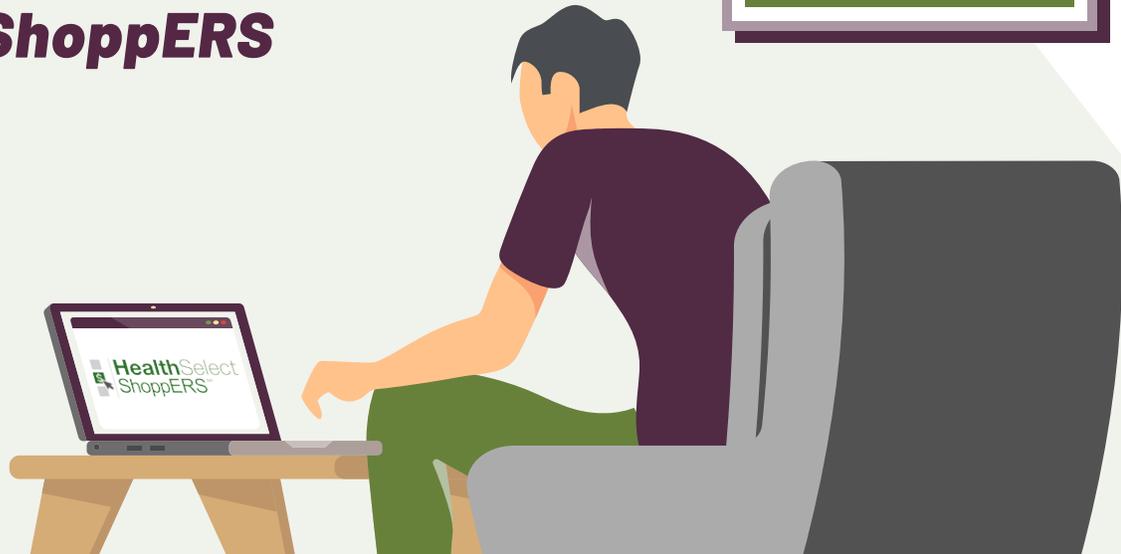


It pays to shop for care with HealthSelectShoppERS



As a HealthSelectSM medical plan 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. Eligible participants can earn up to \$500 per plan year per household deposited to a TexFlexSM flexible spending account (FSA) for choosing cost-effective care. Incentives vary from \$25 to \$500, depending on the procedure and where you have it performed.

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.)

Find program details and resources at healthselectoftexas.com on the HealthSelectShoppERS page under the Medical Plans and Benefits menu.



Read about Michael's experience:



Michael is feeling tired and has shortness of breath, so he visits his primary care provider (PCP). His PCP is concerned that he may have early signs of heart disease. He recommends Michael see a heart specialist and submits a referral to Blue Cross and Blue Shield of Texas (BCBSTX).



Michael's heart specialist orders a cardiac CT. Michael logs in to Provider Finder[®] and finds in-network imaging centers nearby that qualify for HealthSelectShoppERS rewards.



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

Michael's CT scan results show early signs of heart disease. His doctor recommends he make changes to his diet and exercise. His symptoms were caught early, and he commits to healthy changes.

Here are some things you need to remember when shopping for HealthSelectShoppERS-eligible procedures and providers:

You must select the family member you're shopping for

Jeremy and his son, Ethan, are enrolled in the HealthSelect of Texas medical plan. Ethan's pediatrician recommends that he get his tonsils removed.

Jeremy searches in Provider Finder by choosing Ethan's name from the "For" dropdown box. He finds a highly rated surgery center that qualifies for a HealthSelectShoppERS reward. Jeremy calls Ethan's pediatrician to get a referral to his chosen surgery center and then schedules the surgery.

You must shop before you have your procedure

The week after Faina has her colonoscopy, she learns about HealthSelectShoppERS.

Faina searches for rewards-eligible procedures and providers and sees that she could have earned a reward for the colonoscopy she got at her chosen provider. Unfortunately, to earn a reward, Faina would have to shop *before* getting her procedure.

After shopping, you must have the procedure within 13 months to be eligible for a reward

Timothy's doctor refers him to a surgeon for knee replacement. Timothy searches in Provider Finder to see if the procedure qualifies for a HealthSelectShoppERS incentive. The referred surgeon doesn't qualify for a reward, but Timothy finds others who are rewards-eligible. He calls his doctor and gets a new referral.

Timothy puts off getting the surgery and before he knows it, a year and a half has passed. He decides it's time to follow up with the surgeon and schedule his knee replacement surgery. He calls BCBSTX and the BCBSTX Personal Health Assistant he talks to lets him know that the referral has expired and because it's been longer than 13 months since he

shopped for a provider, his HealthSelectShoppERS "shop" is no longer valid. The Personal Health Assistant helps Timothy shop again for a rewards-eligible provider, and she calls his doctor to get a new referral.



If you need help shopping, please 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 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 his 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.

TexFlex Spending Account (FSA), administered by Inspira Financial[™], 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.

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

755163.0924