



Same Procedure, Different Cost and Potential Cash in Your Pocket!

Did you know that prices for the same quality medical services can differ by thousands of dollars within the same region and health plan network? Blue Cross and Blue Shield of Illinois (BCBSIL) provides **Member Rewards** – a program administered by Sapphire Digital that offers cash rewards when a lower-cost, quality provider is selected from several options.

- Compare it to where you park your car – the \$30 lot or the \$15 one just a few blocks away.
- Member Rewards allows you to shop for your health care services in a similar way, and as the following examples show, you can save money depending on where you go for care.
- Best of all – shopping with Member Rewards could help lower your out-of-pocket costs and help get you a cash reward.

Medical Procedure	Cost Variance	Provider A Cost	Provider B Cost	Provider C Cost
MRI of the Brain	\$682 to \$3,849	\$682	\$2,723	\$3,849
Knee Replacement	\$17,003 to \$61,980	\$17,003	\$47,617	\$61,980

Most of us look for value when we're shopping – why not apply this practice to shopping for health care services? Member Rewards uses Provider Finder® to help you reduce costs and take more control of your health care financial decisions.

What Is the Member Rewards Program?

Member Rewards – combined with Provider Finder, our nationwide database of independently contracted health care providers – can help you:

- Compare costs and quality for numerous procedures.
- Estimate out-of-pocket costs.
- Earn cash while shopping for care.
- Save money and make the most efficient use of your health care benefits.
- Consider treatment decisions with your doctors.

How Does It Work?

1. When a doctor recommends treatment, call a Benefits Value Advisor at the number on the back of your member ID card, or log into Blue Access for MembersSM at **bcbsil.com** and click the **Doctors and Hospitals** tab – then on Find a Doctor or Hospital
 2. Choose a Member Rewards eligible location, and you may earn a cash reward
 3. Complete your procedure and, once verified, you will receive a check within 4 to 6 weeks
- Questions? Call the number on the back of your member ID card.

Key Features



Ease of Shopping

- You can quickly find the information you need to help you choose a facility or service.
- Member Rewards is available via computer, smartphone and other mobile devices.



Cash Rewards

- It's easy to understand how much you could save with a reward option, based on location.
- After verification, Sapphire Digital will send you any earned reward check. Note that rewards are taxable.

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The Member Rewards program is provided by Sapphire Digital, an independent company. Incentives available for select procedures only. Amounts you receive through Member Rewards may be taxable. BCBSIL does not provide tax advice, so please contact your HR or tax advisor for more information. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the Member Rewards program.

Blue Cross and Blue Shield of Illinois makes no endorsement, representation or warranty regarding Sapphire Digital's administration of the Member Rewards program. Information received through the Member Rewards program is not meant to replace advice of a health care professional, and decisions regarding course and place of treatment remain with the member and his or her health care provider. Eligibility for rewards is subject to terms and conditions of the Member Rewards program.