



Compare Costs and You May Earn Cash with Member Rewards

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 Texas (BCBSTX) provides **Member Rewards**, a program administered by Sapphire Digital that offers cash rewards when a lower-cost, quality option is selected.

- 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 health care services in a similar way, and as the examples in the chart show, you can save money depending on the option you select.
- Best of all, shopping with Member Rewards could help lower your out-of-pocket costs and help get you a cash reward.

Reward Eligible Procedure	Provider A Cost	Provider B Cost
MRI of the Brain	\$682	\$2,723
Artificial Joint Repair	\$17,003	\$47,617

Examples shown are for illustration purposes and are not intended to represent costs for procedures in your area.




Program Benefits

Member Rewards uses our Provider Finder[®] tool to help you:

- Compare costs and quality for numerous procedures such as screenings, scans, surgeries and more
- Estimate out-of-pocket costs
- Earn cash rewards
- Save money and make the most efficient use of your health care benefits
- Consider treatment decisions with your doctors

Most of us look for value when we're shopping — why not apply this practice to shopping for health care services? With Member Rewards, you can reduce your costs and take more control of your health care financial decisions.

How Does It Work?

	1. Call a Benefits Value Advisor 24 hours a day, seven days a week* at the number on the back of your member ID card to find a reward-eligible location. Or shop online with Provider Finder by visiting bcbstx.com , register or log in to Blue Access for Members SM and select Find Care .
	2. Get the procedure or service at your chosen reward-eligible location.
	3. Receive a cash reward by check, which will be mailed directly to your home, after the claim is paid and the location is verified as reward-eligible.

Questions? Call the number on the back of your member ID card.

* Excludes major U.S. holidays.

Sapphire Digital is an independent company that has contracted with Blue Cross and Blue Shield of Texas (BCBSTX) to administer the Member Rewards program for members with coverage through BCBSTX. Reward-eligible options and reward amounts are subject to change. Eligibility for rewards is subject to terms and conditions of the Member Rewards program. Amounts received through Member Rewards may be taxable. BCBSTX does not provide tax advice. Members that have primary coverage with Medicaid or Medicare are not eligible to receive incentive rewards under the Member Rewards program.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.