Most frequently asked questions about SmartShopper

Anthem BlueCross BlueShield

vitalssmartshopper

1. What is SmartShopper? SmartShopper is a program that helps you be a savvy medical consumer by reminding you that you have choices when it comes to your health care. If your doctor recommends a particular medical service, SmartShopper can tell you how much that test or procedure costs at different in-network facilities in your area. If you choose a cost-effective option, you can qualify for a cash reward. SmartShopper does not offer medical advice and is not a substitute for medical care from your doctor, but it can help you optimize your health care by making you aware of your options.

2. How do I know if I am eligible to participate in SmartShopper? All Anthem enrollees (and their family members) who have medical coverage* through Anthem are eligible to participate in the SmartShopper program and are automatically enrolled in it. You can contact SmartShopper anytime to research care options by calling **1-800-824-9127** or signing in to your secure health care login at **vitalssmartshopper.com** and clicking on the SmartShopper button. (*Note: Medicomp Three-covered retirees are not eligible for the SmartShopper program.)

3. Will I have to change my Primary Care Provider (PCP) to use SmartShopper or will my medical benefits change? No. SmartShopper will not affect your relationship with your PCP or your medical benefits. As always, if you have questions about your benefits, you can contact Anthem' s Human Resources department or Anthem at the phone number listed on the back of your Anthem ID card.

4. Do I need to spend any money to participate in SmartShopper? No. SmartShopper is provided at no cost.

5. How can I qualify for a reward? Qualifying for a reward is simple and fast. If your doctor recommends a particular medical procedure, service or test, contact SmartShopper either by telephone (**1-800-824-9127**) or by clicking the SmartShopper button on your secure health care login at **vitalssmartshopper.com** before receiving the medical service. If you call SmartShopper, a customer service expert will tell you if the service you are researching is eligible, and if it is, will give you cost-effective options in your area that qualify for an incentive. If you go on line, you can view a list of eligible medical tests and procedures and the cost-effective options in your area. In either case, if you choose one of the options identified by SmartShopper, you can qualify for a reward.

6. What medical services qualify for a reward? Effective January 1, 2016, as an Anthem employee, you can receive rewards through SmartShopper by choosing cost-effective options for common screening exams (colonoscopy, mammogram), diagnostic tests (CT Scans, MRIs, ultrasounds), certain surgical procedures (including carpal tunnel surgery, gall bladder surgery, hernia repair surgery, knee or shoulder surgery), some treatments and therapies, and more. For a complete list of covered medical services, log in to **vitalssmartshopper.com** after January 1, 2016. The program includes a core set of services, but may grow over time to cover more.

7. How much money can I receive as a reward? SmartShopper offers up to two levels of incentives, based on where you live, the choice of location and the costs within the area. You will always have the option to qualify for the highest reward. Where possible, a second incentive option will also be provided. Rewards currently range from $25 up to $500.

8. How will I receive my reward? If you qualify for a reward, a check will be mailed to you within 45 to 60 days of claim payment. If 60 days pass and you have not received your check, please call SmartShopper at **1-800-824-9127**.

9. Can my covered family members use SmartShopper themselves or do I have to shop for them? As the enrollee, you can shop for medical services for yourself and your covered dependents under age 18. Dependents age 18 and older need to shop for their own services in order to receive a reward.

10. Who can I contact if I have questions about the status of my reward check or about the SmartShopper website? For questions related to your rewards, you can call SmartShopper at **1-800-824-9127**, or email your questions to **SmartShopperSupport@vitals.com**.

11. Am I obligated to use the most cost-effective facility after shopping with SmartShopper? No. SmartShopper is completely voluntary. You can receive a reward by choosing any of the options suggested by SmartShopper. If you prefer to go to a facility that is not on the list of options suggested by SmartShopper, you can do that, too; you will not receive a reward, but you will have the benefit of knowing that there are lower cost options available to you if you want them.

12. What if my doctor already scheduled me to go to a facility not on the SmartShopper list of options? Call SmartShopper (**1-800-824-9127**) and a customer service expert will determine if the service qualifies for a reward. If not, you may need to reschedule your appointment to qualify for a reward, and possibly to obtain a new referral from your PCP.

13. What if the facility I usually go to is already the most cost-effective option? If you are already scheduled at a cost-effective facility on the SmartShopper list, you still qualify for a reward simply for making the phone call or going online and exploring your options. You must shop to receive the reward.

14. Do I have to pay taxes on the cash rewards I receive? All cash rewards are considered taxable by the Internal Revenue Service (IRS). If you receive accumulated cash rewards of $600 or greater in one year, SmartShopper will send you a 1099 tax form to file with the IRS.

15. How do I know the cost-effective options suggested by SmartShopper are also high quality options? All health centers on your SmartShopper list are part of the Anthem network and have met Anthem's strict quality standards. The facilities are well-known and fully licensed to provide services. Consult your doctor, or log in to **www.anthem.com** for more information regarding quality.

16. Will my employer have access to my personal health information if I use SmartShopper? No. SmartShopper does not share personal information about you or your dependents with your employer or anyone else. It is completely confidential. SmartShopper may send your employer aggregate data (such as how many people from your company used the program in a given year), but your personal, identifiable information will not be shared.

17. Can I access SmartShopper from my smart phone? Yes. SmartShopper is a fully mobile platform. You can use it with anymobile device.

18. Can I shop for more than one service at a time? Yes. If your doctor has referred you for more than one type of service (for example, knee surgery followed by a MRI), you can shop for all services at the same time, or opt to shop for each individually. The choice is yours.

19. Can I receive a reward for shopping for physical therapy? Yes. If your doctor refers you for physical therapy, you can receive one reward for the full course of treatment (Multiple physical therapy sessions for the same health issue qualify for only one reward.)

20. Can I receive a reward regardless of when I shop? In order to receive a reward from SmartShopper, you need to shop before you receive your medical services or test. You can shop as late as the same day of the services or tests as long as you shop before them. If you choose a cost-effective option, you should be eligible for a reward.t

Visit us anytime at **vitalssmartshopper.com** or call **1-800-824-9127**
Monday through Thursday from 8:30 a.m. to 8:00 p.m. or Friday from 8:30 a.m. to 5:00 p.m.

The Vitals SmartShopper™ program is provided by Vitals, an independent company.
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