

### Incentive Rewards Services\*

Bariatric Surgery (lap band)  
Bladder Repair for incontinence (sling)  
Bone Density Study (spine or pelvis)  
Bone Imaging  
Breast Biopsy  
Bunionectomy (bunion correction)  
Carpal Tunnel  
Cataract Removal  
Heart Imaging (SPECT)  
Hysteroscopy (uteruscopy)  
Colonoscopy  
CT Scans  
ENT - Adenoidectomy  
ENT - Deviated Septim (septoplasty)  
ENT - Myringotomy  
ENT - Nasal & Sinus Surgery  
ENT - Tonsillectomy & Adenoidectomy  
ENT - Tonsillectomy  
ENT - Tympanoplasty & Mastoidectomy  
ENT - Tympanostomy  
Gall Bladder Removal (laparoscopic)  
Hernia Repair  
Joint Aspiration (fluid on joint)  
Kidney Stone Fragmentations (lithotripsy)  
Knee Surgery (arthroscopic)  
Lab Services  
Laparoscopy (ovaries)  
Liver Biopsy  
Low Back Surgery (laminectomy)  
Mammograms  
MRIs  
Ovaries/Fallopian Tube Removal (laparoscopic)  
Pain Injections (epidural - spine)  
Physical Therapy  
Remicade (infusion therapy)  
Shoulder Surgery (arthroscopic)  
Tubal Block or Tubal Ligation (laparoscopic)  
Ultrasounds (non-maternity)  
Upper GI Endoscopy (scope only)  
Urethra & Bladder Scope

\* Additional services will be added over time.

## Earn financial rewards simply by getting the health care services you need.

Compass SmartShopper is a free, voluntary service offered by your employer that provides cost information for health care facilities in your area. By using a more cost-effective facility for common medical procedures and diagnostic tests, you can help your employer avoid higher claims costs ... and those savings are shared back to you through financial incentive rewards.

### Here's how it works:

- Your doctor recommends that you receive a medical procedure or diagnostic test
- Call Compass SmartShopper and a Health Cost Adviser will provide information on cost-effective providers in your area for your service. You will need to provide your insurance member ID for verification
- Contact your doctor to schedule your service at the facility of your choice. Compass SmartShopper can assist if you already have an appointment but would prefer to use a cost-effective facility
- If you utilize a cost-effective facility, Compass SmartShopper will mail a cash incentive reward to your home once your claim is paid

**No hassles. No forms. No restrictions on which in-network doctors to see. The Compass SmartShopper program is easy, voluntary and completely confidential. Call today to learn how you can qualify for a financial reward for the care you need.**

### Case Study:

John went to the doctor complaining of back pain. John's doctor recommends he receive an MRI and writes a referral to the local hospital. John calls Compass SmartShopper and speaks with a Health Cost Adviser who identifies a cost-effective facility only minutes from John's home. John decides to have his MRI performed at the cost-effective facility and qualifies for an incentive. John gets a \$100 check in the mail and helps to lower claim costs.

online at: [compasssmartshopper.com](http://compasssmartshopper.com)

800-824-9127

Monday - Friday, 8:30 a.m. - 5 p.m.

## Here are answers to questions you may have about Compass SmartShopper

### **Does the program cost me anything?**

No. It is free, easy to use and completely voluntary.

### **What services qualify for a reward?**

Compass SmartShopper targets high-volume, elective procedures and tests, such as mammograms and colonoscopies; services that are planned in advance and that are not considered high risk. The Compass SmartShopper program will begin with a core set of services, but will grow over time to cover more services.

### **How do I qualify for a reward?**

There are two steps. First, call Compass SmartShopper (or visit [compassmartshopper.com](http://compassmartshopper.com)) if you need a medical service or test from the list of services. You will be given cost-effective options in your area that qualify for an incentive. If you choose one of them, you'll automatically qualify for a reward. Only eligible participants can qualify for rewards. Check out the eligibility FAQ for details on who may participate.

### **How will rewards be paid?**

If you qualify, we'll mail your reward check to your home within 60 days of your claim being paid. To qualify, you must contact Compass SmartShopper at least 24 hours before getting care at a cost-effective location identified by Compass SmartShopper. We compare call records and web visits to claims information to see if you qualify. Be aware that rewards are considered taxable by the IRS. Compass SmartShopper will provide the appropriate tax information at the end of the year.

### **What about quality?**

Compass SmartShopper is a cost-based incentive program and does not provide information about quality simply because it is hard to measure for specific services such as an MRI. Please talk to your doctor or research online at [anthem.com](http://anthem.com) to find information about the criteria for quality. The health centers Compass SmartShoppers lists as cost-effective are well-known and fully licensed to provide services in New Hampshire. They meet strict standards to be part of the Anthem network.

### **Will I have to change my doctor?**

In many cases, your doctor may have "admitting privileges." That means he or she may perform the service in a number of locations. You can ask your doctor to perform the service wherever you choose. Your doctor may not be able to treat you

in a different facility, so it's important to talk to him or her about your options. Because you choose whether or not to use Compass SmartShopper, you may decide whether or not to change doctors. You are free to choose any doctor for your service.

### **What if my doctor has already scheduled me at another facility?**

Call Compass SmartShopper and a Health Cost Adviser will see if the service qualifies for a reward. You may need to reschedule your appointment to qualify for a reward.

### **What if I have a question about my benefits, such as are certain services covered?**

Contact Customer Service at the phone number listed on the back of your insurance card. If you have questions that come up while talking to a Health Cost Adviser, they will put you in touch with a Customer Service representative who can answer your benefit questions.

### **Is this a change in my benefits?**

No. The Compass SmartShopper program does not affect your benefits in any way. All benefit, pre-authorization and pre-certification guidelines still apply, and this program does not affect your claim payment.

### **Does Compass SmartShopper offer medical advice?**

Compass SmartShopper only offers cost information for services your doctor suggests. Compass SmartShopper does not offer medical advice; contacting Compass SmartShopper is NOT a substitute for medical care from your doctor. Please see your doctor for medical advice.

### **Am I eligible and how do I sign-up?**

All active employees enrolled in the health benefit plan and enrolled dependents are eligible for the Compass SmartShopper program. Retirees and their dependents in the Under Sixty Five Retiree Health Plan (who are not Medicare eligible) are also eligible to participate in the program. If you're eligible, you're automatically enrolled and can use the service at any time. There's no need to sign up.

### **Is the Compass SmartShopper program confidential?**

Absolutely. Compass SmartShopper does not share employee or dependent claims information with your employer. It is completely confidential.