



SMARTSHOPPER PLAYBOOK

EMPLOYER HOW-TO GUIDE

A SIMPLE GUIDE ON HOW TO:

Inform your employees about the benefits of Blue KC's SmartShopper program, including how they can earn cash rewards by comparing medical procedure costs and selecting a cost-effective, in-network provider for care.

This playbook has all the resources you'll need to encourage your employees to shop and understand how the SmartShopper program works.



Kansas City

WHY THIS MATTERS TO YOUR EMPLOYEES

People often do not consider costs when scheduling medical procedures. Yet the same procedure may have vastly different costs depending on where a patient chooses to go. Blue KC's SmartShopper program allows employees to research their options before scheduling, compare costs, make an informed decision, and earn cash rewards when they choose a cost-effective, in-network option for SmartShopper-eligible procedures.

WHY THIS MATTERS TO EMPLOYERS

With SmartShopper, employees can earn between \$25 and \$1,000 depending on the procedure. But employers also benefit. SmartShopper can help control your company's health insurance costs, which can help improve its bottom line.

KEY MESSAGING

The resources in this playbook will help you communicate the following to your employees:

- The importance of shopping and comparing costs for medical procedures
- They are eligible for cash rewards through the program
- How to earn rewards and what type of procedures are eligible for savings
- How to access SmartShopper through the MyBlueKC.com member portal

ADDITIONAL INFORMATION

Knowledge is the key to success when implementing the SmartShopper program. Employees often don't know they can shop for medical procedures; instead, they rely on their doctor when making these decisions. This program leverages the same local and national network of providers and facilities that employees trust today. Plus, it empowers employees to compare options and choose what's best for their health and their wallet. That's why communication is so important.

CAMPAIGN ACTION PLAN

Blue KC is here to help you educate your employees with everything they need to know to start shopping and earning cash rewards for making informed choices. Below is a suggested campaign rollout for implementing the SmartShopper program.

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

WEEK 1

EMAIL DELIVERED TO MANAGERS AND SUPERVISORS ANNOUNCING PROGRAM



(Includes flyer and FAQs)

WEEK 2

EMAIL DELIVERED TO EMPLOYEES ANNOUNCING PROGRAM



(Includes flyer and FAQs)

WEEK 3

POWERPOINT SLIDES FOR MEETINGS AND INTRANET BANNERS POSTED



WEEK 4

EMAIL REMINDER DELIVERED TO EMPLOYEES



(Includes flyer and FAQs)

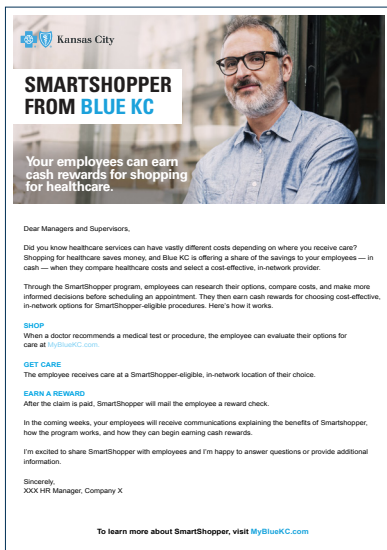


CAMPAIGN MATERIALS

WEEK 1

○ EMAIL, FLYER, & FAQs TO MANAGERS AND SUPERVISORS [DOWNLOAD](#)

Reach out to managers and supervisors to inform them about the SmartShopper program. This email includes a flyer and FAQs to attach.



SMARTSHOPPER FROM BLUE KC

Your employees can earn cash rewards for shopping for healthcare.

Dear Managers and Supervisors,

Did you know healthcare services can have vastly different costs depending on where you receive care? Shopping for healthcare saves money, and Blue KC is offering a share of the savings to your employees — in cash — when they compare healthcare costs and select a cost-effective, in-network provider.

Through the SmartShopper program, employees can research their options, compare costs, and make more informed decisions before scheduling an appointment. They then earn cash rewards for choosing cost-effective, in-network options for SmartShopper-eligible procedures. Here's how it works.

SHOP
When a doctor recommends a medical test or procedure, the employee can evaluate their options for care at [MyBlueKC.com](#).

GET CARE
The employee receives care at a SmartShopper-eligible, in-network location of their choice.

EARN A REWARD
After the claim is paid, SmartShopper will mail the employee a reward check.

In the coming weeks, your employees will receive communications explaining the benefits of SmartShopper, how the program works, and how they can begin earning cash rewards.

I'm excited to share SmartShopper with employees and I'm happy to answer questions or provide additional information.

Sincerely,
XXX HR Manager, Company X

To learn more about SmartShopper, visit [MyBlueKC.com](#)



IT PAYS TO SHOP FOR HEALTHCARE

Did you know that costs can vary for medical procedures depending on where you go? In fact, the same test or procedure can vary by hundreds or even thousands of dollars, depending on where you go.

SmartShopper allows you to shop for routine procedures, preventive exams, imaging scans and scheduled surgeries, compare costs, and earn cash rewards for choosing cost-effective, in-network options. The reward you receive will vary depending on the procedure. To start shopping using SmartShopper, simply log into the Blue KC member portal and go to the Find Care page.

HOW SMARTSHOPPER WORKS

- SHOP**
When your doctor recommends a medical test or procedure, evaluate your options for care at [MyBlueKC.com](#) > Find Care.
- GET CARE**
Receive care at a reward-eligible location of your choice, in your plan's network.
- EARN A REWARD**
After your claim is paid, SmartShopper will mail you a reward check.

SHOW ME THE NUMBERS

- Range of cash rewards offered depending on type of procedure: **\$25-\$1,000**
- Average SmartShopper incentive earned: **\$365**
- Number of procedures eligible for cash rewards: **>90**
- Satisfaction score for employees who shopped with SmartShopper: **98%**
- Cost to use the SmartShopper program for Blue KC members: **\$0**

[Login to MyBlueKC.com > Find Care to access SmartShopper.](#)



SMARTSHOPPER FAQs

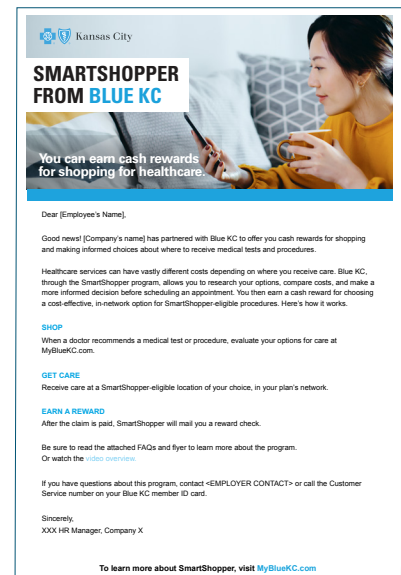
- 1. WHAT IS SMARTSHOPPER?**
SmartShopper helps you save on medical procedures and earn cash rewards when you shop and choose cost-effective, in-network providers. The program is designed to empower you to be a customer of healthcare, giving you resources to shop for procedures, see estimated pricing, compare providers, and make more informed decisions.
- 2. HOW CAN I EARN CASH REWARDS FROM SMARTSHOPPER?**
When you shop for a medical procedure, SmartShopper estimates the cost of your procedure or treatment at several in-network facilities. If you have your procedure at one of these options, you earn a cash reward. Where you decide to get care is always your choice.
- 3. WHAT PROCEDURES ARE ELIGIBLE FOR CASH REWARDS?**
Routine procedures, preventive exams, imaging scans, and surgeries qualify for cash rewards from SmartShopper. Some examples of SmartShopper-eligible procedures include MRIs, mammograms, colonoscopies, blood work, and joint replacements.
- 4. WHAT IS A TYPICAL CASH REWARD?**
The amount of your cash reward depends on the procedure. The average cash reward is \$365. If you earn more than \$600, you will receive a 1099 tax form.
- 5. WHY SHOP FOR HEALTHCARE?**
Costs can vary dramatically for the same procedure at different locations. What consumers often do not realize is that many healthcare services are shoppable, which means you can plan and budget for them. With SmartShopper, you save and earn a cash reward when you shop.
- 6. HOW MUCH DOES SMARTSHOPPER COST?**
SmartShopper is offered at no cost from your employer in partnership with Blue Cross and Blue Shield of Kansas City (Blue KC).
- 7. HOW DO I GET STARTED?**
When your doctor recommends a procedure, log onto your member portal at [MyBlueKC.com](#) or the MyBlueKC mobile app.
 - Go to Find Care, and search by procedure. You can also search by provider name, specialty, or facility.
 - Your search will display estimated costs and the maximum SmartShopper reward you can earn.
 - After comparing options, choose the best care for you and schedule an appointment at the reward-eligible facility.
 - Following your procedure, SmartShopper will receive your claim, process your reward, and mail a check to your home address.

[Login to MyBlueKC.com > Find Care](#)

WEEK 2

○ EMAIL TO EMPLOYEES [DOWNLOAD](#)

Announces the program to employees and provides an overview of SmartShopper benefits. This email includes a flyer and FAQs to attach.



SMARTSHOPPER FROM BLUE KC

You can earn cash rewards for shopping for healthcare.

Dear [Employee's Name],

Good news! [Company's name] has partnered with Blue KC to offer you cash rewards for shopping and making informed choices about where to receive medical tests and procedures.

Healthcare services can have vastly different costs depending on where you receive care. Blue KC, through the SmartShopper program, allows you to research your options, compare costs, and make a more informed decision before scheduling an appointment. You then earn a cash reward for choosing a cost-effective, in-network option for SmartShopper-eligible procedures. Here's how it works.

SHOP
When a doctor recommends a medical test or procedure, evaluate your options for care at [MyBlueKC.com](#).

GET CARE
Receive care at a SmartShopper-eligible location of your choice, in your plan's network.

EARN A REWARD
After the claim is paid, SmartShopper will mail you a reward check.

Be sure to read the attached FAQs and flyer to learn more about the program. Or watch the [video](#).

If you have questions about this program, contact «EMPLOYER CONTACT» or call the Customer Service number on your Blue KC member ID card.

Sincerely,
XXX HR Manager, Company X

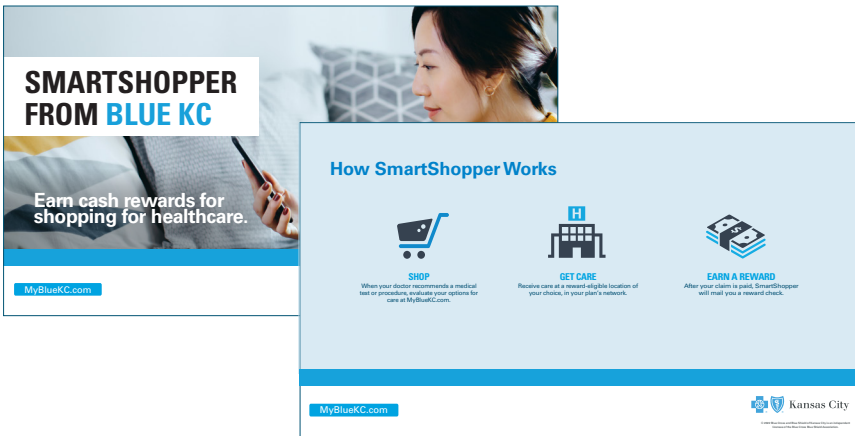
To learn more about SmartShopper, visit [MyBlueKC.com](#)

CAMPAIGN MATERIALS

WEEK 3

○ POWERPOINT PRESENTATION FOR COMPANY MEETING [DOWNLOAD](#)

A well-crafted presentation is a great way to explain the SmartShopper program to employees and communicate the benefits of shopping for medical procedures.



○ INTRANET GRAPHIC WITH LINK TO FLYER AND FAQ [DOWNLOAD](#)

Post a SmartShopper graphic on your company intranet with a link to a flyer and FAQs.



WEEK 4

○ EMPLOYEE EMAIL REMINDER [DOWNLOAD](#)

Final reminder for employees about how to shop, save, and earn cash rewards for medical procedures. Email includes a flyer and FAQs to attach.

WE'RE ALWAYS HERE TO HELP.

If you have questions, or would like to further discuss how to make this campaign successful with your employees, please contact your broker or Blue KC representative.

