



## Shop Smarter with SmartShopper!

It's a great month for shopping...why not shop for health care too? The same routine medical procedure can vary widely in price, even in-network. When you shop with SmartShopper, everyone saves money and you get a piece of the savings.

Shop online or call a SmartShopper Personal Assistant who can help you:

- Understand all your in-network options and find the right place for your procedure
- Schedule the procedure at a reward eligible location†
- Save money on out-of-pocket costs
- Earn a cash reward for your choices

The SmartShopper Personal Assistant Team is available Monday through Thursday from 8 a.m. to 8 p.m. and Friday from 8 a.m. to 6 p.m. ET.

## How it works



### 1. SHOP

by phone or online



### 2. GO

to a reward eligible location



### 3. EARN

up to \$500 in cash rewards

## It's easy to shop and save with SmartShopper. Earn cash too!

Call the SmartShopper Personal Assistant Team at 1-866-285-7452 or log in to  
[BCBSMN.SmartShopper.com](https://BCBSMN.SmartShopper.com)

†To schedule a procedure at an eligible location please call the Personal Assistant Team. The SmartShopper program is offered by Sapphire Digital, an independent company. Incentives available for select procedures only. Payments are a taxable form of income. 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 SmartShopper program.

A reward eligible location means an in-network healthcare provider that has been identified through the SmartShopper program who a covered person may utilize and thereby qualify for an incentive reward payment. Sapphire Digital is an independent company which provides a member health platform and tools.

Blue Cross<sup>®</sup> and Blue Shield<sup>®</sup> of Minnesota and Blue Plus<sup>®</sup> are nonprofit independent licensees of the Blue Cross and Blue Shield Association.