

# Member Rewards Frequently Asked Questions for TRS-ActiveCare Participants

**Save money on health care costs and earn rewards.**

## **1. Why do reward amounts differ between procedures?**

The reward is based on the amount of savings each facility offers. It's compared to other facilities in the zip code and area you're searching. Higher savings = higher rewards.

For example, you can earn up to \$500 in rewards for a CT Scan of the Abdomen and up to \$150 in rewards for a mammogram. Rewards vary by procedure, location and facility. Once you begin your search for a procedure in Provider Finder®, you'll see the amounts listed. You can earn up to \$599 total per year.

## **2. Where does the reward money come from?**

In-network facilities can charge different amounts for the same procedures. For example, Provider A may charge \$29 for an X-Ray of the Chest and Provider B may charge \$102 for an X-Ray of the Chest.

Going to a cost-effective facility, like Provider A, saves your health plan money and helps lower the cost of health care in your area. So, through Member Rewards, your health plan passes some of the savings to you.

## **3. Do Member Rewards affect my individual or family deductible?**

No. Member Rewards doesn't affect your individual or family deductible.

## **4. How do I get my reward?**

Once you've had your procedure at a reward-eligible location, Member Rewards will match your paid claim to your search. It'll then get deposited into your Health Care Account.

## **5. What's a Health Care Account?**

Your Health Care Account, or HCA, is set up by Blue Cross and Blue Shield of Texas. This is different from your district's Flexible Spending Account and Health Savings Account. You can check the balance of your HCA by logging in to Blue Access for Members<sup>SM</sup> or by calling a Personal Health Guide at **1-866-355-5999**.

## 6. What can I use my rewards for?

### If you have a TRS-ActiveCare Primary, TRS-ActiveCare Primary+ or TRS-ActiveCare 2 plan:

- Your rewards may apply toward the costs of future medical or pharmacy expenses by reducing copays or coinsurance for you and your covered dependents. If you want to use your reward toward a prescription, you'll need to complete the [TRS-ActiveCare Member Rewards Health Care Account Expenses](#) form and include a copy of the receipt for reimbursement.

### If you have the TRS-ActiveCare HD plan:

- You can use your rewards toward dental and vision expenses. Once you have dental and vision expenses, fill out and submit the [TRS-ActiveCare Member Rewards Limited Purpose](#) form.

## 7. Can I earn a reward for my spouse or children with Member Rewards?

Any covered dependent on your health plan is eligible to earn a reward. If they're 18 or older, they can shop for themselves. If they're younger than 18, you can shop for them.

## 8. How does Member Rewards work for my dependents over 18?

Dependents over 18 can shop and earn their own rewards. They have their own HCA account. The reward is deposited into that and can be used toward future medical expenses. They can earn up to \$599 per year.

## 9. How does Member Rewards work for my dependents under 18?

Dependents under 18 can't shop and earn their own rewards. However, you can shop and earn rewards for them. The reward is deposited into your HCA that can be used toward future medical expenses. What they earn applies to your annual cap of \$599 per year.

## 10. When can I shop for a procedure?

You can shop for a procedure anytime. In some cases, you get an order from a doctor to have a same-day procedure like an MRI. As long as you shop and identify the location as reward eligible before getting the procedure, you can earn a reward.

## 11. When shopping for a procedure, how long is my search active?

16 months. You won't earn a reward until you get the procedure.

## 12. I have a recurring procedure. Can I get a reward each time I go?

Yes, **but you must shop for this service before each procedure**. You can earn up to \$599 per person, per year. You can either shop through Provider Finder online by logging into your BAM<sup>SM</sup> account, or contact a PHG at **1-866-355-5999**.

## 13. Can I earn a reward no matter when I shop for a procedure?

To earn a reward from Member Rewards, you need to shop before you get your medical procedure. You can shop on the same day as the procedure as long as it's **before** the appointment.

## 14. How much money can I get in rewards per calendar year?

Rewards currently range from \$15 to \$500. There's a cap of \$599 in rewards per participant per calendar year.

**15. When does the reward apply — when the dollar amount is deposited in my HCA or the date of service of the eligible visit?**

The reward applies when it's deposited into your HCA.

**16. How does the program work?**

**If you need a medical procedure, treatment or service, follow these steps:**

- Shop online by going to [www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare) and clicking on the **Doctors and Hospitals** tab and selecting your plan in the **Provider Finder** section. Next, log in with your **BAM** account. If you don't have a **BAM** account, there's an option to create one.
- Click on the **Member Rewards tile** to search for a reward-eligible provider or procedure.
- Once you've made a selection, schedule an appointment and get the procedure or service. If you have **TRS-ActiveCare Primary** or **TRS-ActiveCare Primary+**, you must get a referral from your Primary Care Provider before you schedule your appointment.
- Get rewarded! If you have **TRS-ActiveCare Primary**, **TRS-ActiveCare Primary+** or **TRS-ActiveCare 2**, you can use the reward that's deposited into your HCA for future copays, coinsurance and other medical expenses.
- If you have **TRS-ActiveCare HD**, you can use the reward that's deposited into your HCA for incurred dental and vision expenses. Once expenses are incurred, fill out a [TRS-ActiveCare Member Rewards Limited Purpose](http://www.bcbstx.com/trsactivecare) form found at [www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare).

You can also ask a PHG to search for you. They can find the procedure, confirm it's eligible and give you cost-effective options in your area that qualify for a reward. They're available 24/7 at **1-866-355-5999** or in the BCBSTX App.

**17. What medical services qualify for a reward?**

**There are many cost-effective options. A few examples include:**

- **Common screening exams:** colonoscopy, mammogram
- **Diagnostic tests:** CT Scan, MRI, ultrasound
- **Surgical procedures:** hernia repair, shoulder surgery
- And much more!

For a complete list of covered medical services, log in to Provider Finder.

**18. What's a Top Performing Physician?**

A physician who is highly rated for quality, cost-efficient care and appropriate treatment plans. They're identified in Provider Finder with a green badge that says **Top Performing Physician**.

**19. Is there a reward for going to a Top Performing Physician?**

Yes! You can search Provider Finder for a physician in categories like Family Medicine, Orthopedic Surgery or OB/GYN.

**20. How can I check the status of my reward?**

You can call a PHG at **1-866-355-5999** to verify if a claim was paid for a reward-eligible procedure.

**21. If I earn the maximum reward of \$599 or less in a calendar year, will I need a tax form?**

No. Per the IRS, you only need a 1099 tax form if the amount exceeds \$599 in a calendar year. Because the maximum reward is \$599, you won't go over the taxable amount.

## 22. What's the confirmation code?

The search function in BAM produces a confirmation code for any shopping you perform. Member Rewards uses the code as a record of the shopping event and to match with a claim to produce a reward. You can locate your procedure's confirmation code in your account profile under Member Rewards History. Keep this number just in case there's a dispute and the code is needed to look up your record.

## 23. If I transition from TRS-ActiveCare to TRS-Care Standard, can I earn Member Rewards up to the maximum amount for both plans in the same year?

Yes, you can. You can earn the max \$599 as a TRS-ActiveCare participant and the max \$599 as a TRS-Care Standard participant in the same calendar year. You wouldn't need a 1099 tax form. Make sure to use all rewards on your TRS-ActiveCare plan before moving to your TRS-Care Standard plan. Your earned rewards won't transfer to your new plan.

If you have additional questions or need help, contact a PHG at **1-866-355-5999**. You can also scan the QR code.

