



Save Money with Member Rewards

Did you know that prices for the same quality medical services can differ by thousands of dollars within the same region and health plan network? Blue Cross and Blue Shield of Texas provides **Member Rewards**, a program that rewards you when you choose a lower-cost, quality option for certain medical services.

- Compare the Member Rewards program to where you park your car — the \$30 lot or the \$15 one just a few blocks away.
- Member Rewards lets you shop for health care services in a similar way. As the example in the chart shows, you can save money depending on the option you choose.
- Best of all, shopping with Member Rewards could help lower your out-of-pocket costs and help you get credit toward future medical expenses.
- A Personal Health Guide can walk you through how to use Member Rewards and answer questions. You can call a PHG at **1-866-355-5999** or chat in the **BCBSTX App**.

Reward Eligible Procedure	Provider A Cost	Provider B Cost
X-Ray of Chest	\$29	\$102
MRI of Lower Spine	\$620	\$1,389
Mammogram	\$194	\$370
Colonoscopy	\$1,412	\$2,239

Examples shown are for illustration purposes and aren't intended to represent costs for procedures in your area.



BlueCross BlueShield of Texas

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Member Rewards Benefits

Use the Provider Finder® tool to:

- compare costs and quality for many procedures such as screenings, scans, surgeries and more
- estimate out-of-pocket costs
- earn credit toward future medical expenses
- save money and make the most efficient use of your health care benefits
- consider treatment decisions with your doctors





**Earn up to \$599
per calendar year.**

Choose a Quality PCP* or Specialist**

Providers who are highly rated for quality, cost-efficient care and appropriate treatment plans have a **Top Performing Physician** badge in Provider Finder. Below you can see how much you're rewarded per specialty service. This growing list of reward-eligible specialties includes¹:

PCP	Surgical	Medical
Family Medicine: \$25	Cardiothoracic Surgery: \$150	Cardiology: \$50
Internal Medicine: \$25	Ophthalmology: \$50	Gastroenterology: \$50
Pediatrics: \$25	Orthopedic Surgery: \$150	OB/GYN: \$25
	Urology: \$50	

How Does It Work?

	1. Shop online by going to 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 Blue Access for MembersSM account. If you don't have a BAM SM account, there's an option to create one.
	2. Click on the Member Rewards tile to search for a reward-eligible provider or procedure.
	3. 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 PCP before you schedule your appointment.
	4. 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 Health Care Account ² for future copays, coinsurance and other medical expenses. If you have TRS-ActiveCare HD , you can use the reward that's deposited into your Health Care Account for incurred dental and vision expenses. Once expenses are incurred, fill out a HCA reimbursement form found at www.bcbstx.com/trsactivecare .

A Personal Health Guide can help you find a reward-eligible provider or answer questions about Member Rewards. Call a PHG at 1-866-355-5999 or chat in the BCBSTX App.

*One reward per calendar year is given for seeing a PCP.

**Members can receive one reward for seeing a quality specialist and two rewards for going to a quality specialist at a cost-effective, reward-eligible facility per calendar year.

1. Reward-eligible specialties are subject to change.

2. BCBSTX has set up a Health Care Account for all TRS-ActiveCare participants eligible for Member Rewards. This HCA is separate from your district's Flexible Spending Account or your Health Savings Account.

Top performing providers are identified using an evidence-based data and analytics program that measures physician performance based on their efficiency, appropriateness and quality compared to their peers.

You can use the "Top Performing Physician" badge to help when you choose your provider. Please consider all relevant information and consult with your Primary Care Provider when selecting a specialist.

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