



SMARTSHOPPER[®]

Guest Services Webinar

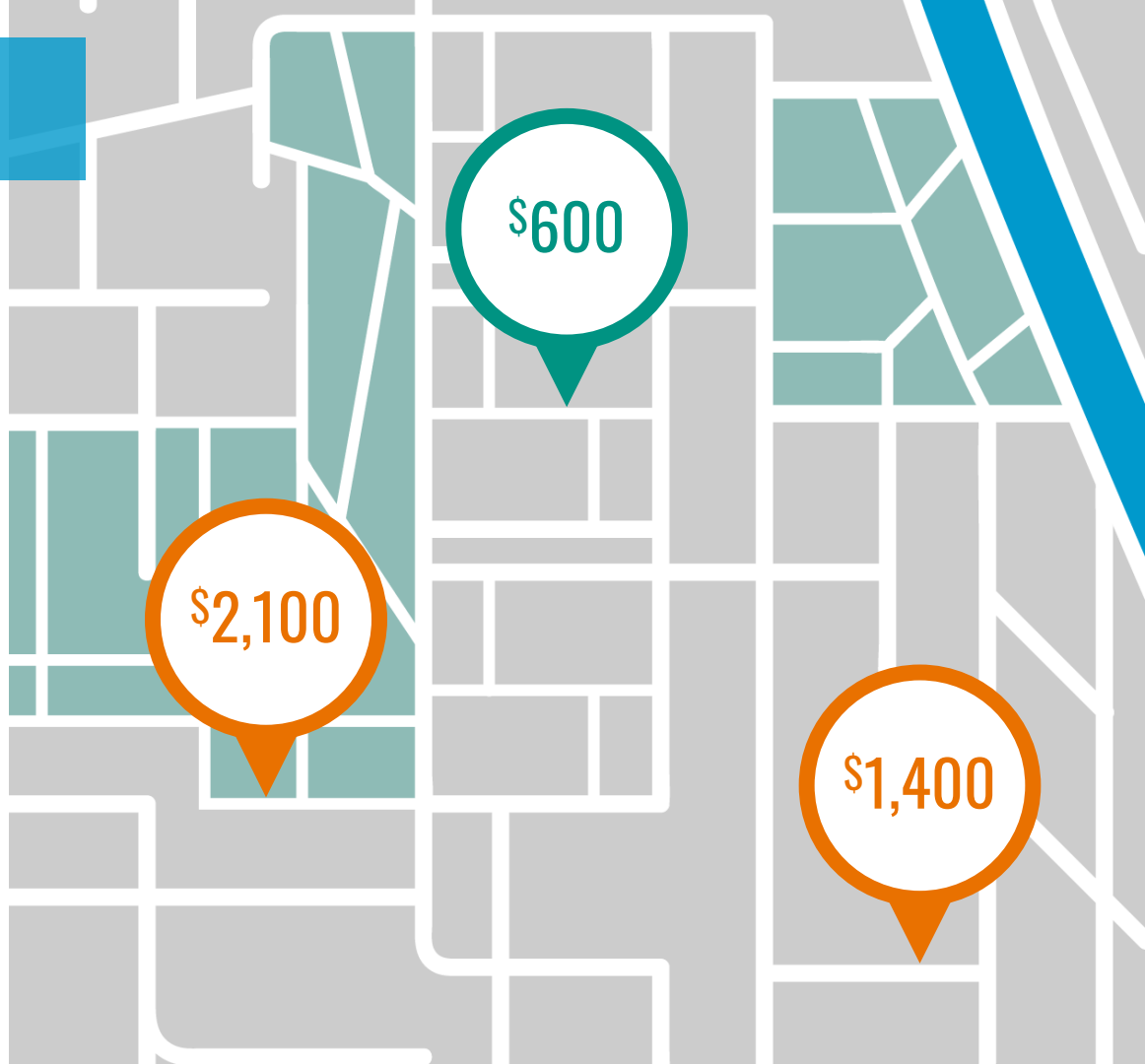
May 14, 2025

Proprietary and Confidential



DID YOU KNOW?

The price of a procedure, example an MRI, can vary greatly depending on WHERE it is performed.



SMARTSHOPPER

SmartShopper is a service that helps employees find and get the care they need. We do the legwork to make decisions clear and simple, saving you time and money in the process.



Clarity, delivered



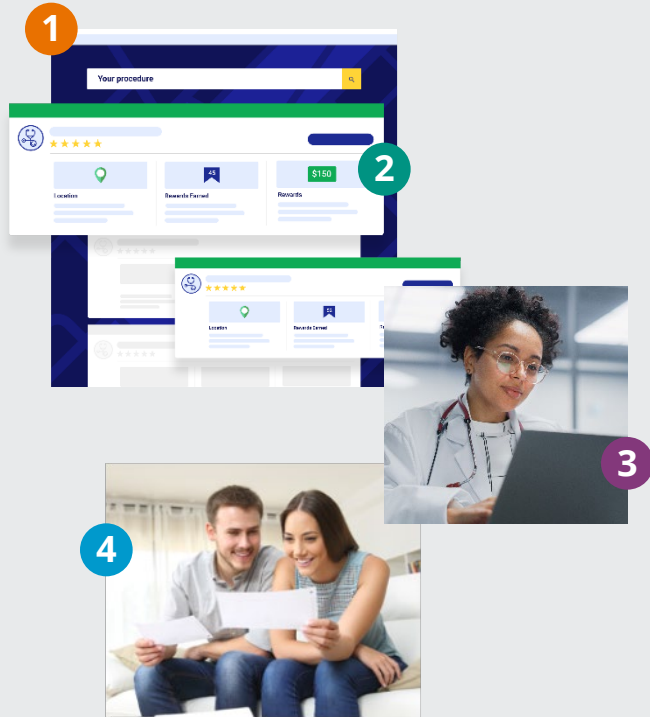
At your fingertips



Support that stands by you



MAKING HEALTHCARE DECISIONS CLEAR AND SIMPLE



Four easy steps:

STEP 1: Log into My Account (<https://member.carefirst.com/mos/#/login>) or call the **Care Concierge Team** at **888-345-2873**

STEP 2: Care options are displayed with cost, SmartShopper cash rewards, and provider

STEP 3: Select a provider and schedule an appointment

STEP 4: Receive reward check in the mail

OVER 90 PROCEDURES ARE INCENTIVE ELIGIBLE

- **Diagnostics Tests:** MRIs, CT & PET Scans, Ultrasounds, GI test and MORE!
- **Common Screenings:** Colonoscopies, Mammograms and MORE!
- **Surgical Procedures:** Joints, Sinus Surgery, Other surgeries and MORE!
- **And Other Common Treatments**



carefirst.com | 888-345-2873



INCENTIVE REWARDS

Highlights to keep in mind

- Incentives range up to \$15–\$750
- Able to earn multiple incentives throughout the year
- Each medical procedure must be shopped individually to qualify
- Rewards can be earned for employee and dependents
- SmartShopper does not encourage changing providers but the locations to receive medical procedures
- If you are in a high-deductible health plan with a health savings account (HSA), there may be an impact to taxes if you use your incentive check to pay for qualified health expenses – such as office visits or prescription drugs- before reaching your plan's deductible

INCENTIVE REWARDS EXAMPLES

MEDICAL PROCEDURE/TREATMENT	INCENTIVE REWARD TOTAL
Digital Diagnostic Mammogram	\$25
Chest X-Ray	\$150
CT Scan of Abdomen	\$150
Bladder Repair	\$300
Bunionectomy	\$300
Carpal Tunnel Surgery	\$300
Ear Tubes	\$300
Spirometry Test	\$500
Various Joint Replacements	\$750

*Not a guaranteed rate of payment. Individual rewards may vary based on individual circumstances, including, but not limited to, procedure type and location.

MELISSA'S STORY

SmartShopper Location Recommendation

- Deductible: **\$2,000**
- MRI: **\$686**
- SmartShopper Reward: **\$150**

Patient Responsibility - SS Reward = Less Cost Out-of-Pocket

VS. _____

Non-SmartShopper Location Recommendation

- Deductible: **\$2,000**
- MRI: **\$2,657**
- **NO SS Cash Incentive**

Any Patient Responsibility + zero incentive = More Out of Pocket Costs

Melissa's
House

MRI
\$4,251

MRI
\$686

MRI
\$2,657

MRI
\$1,379



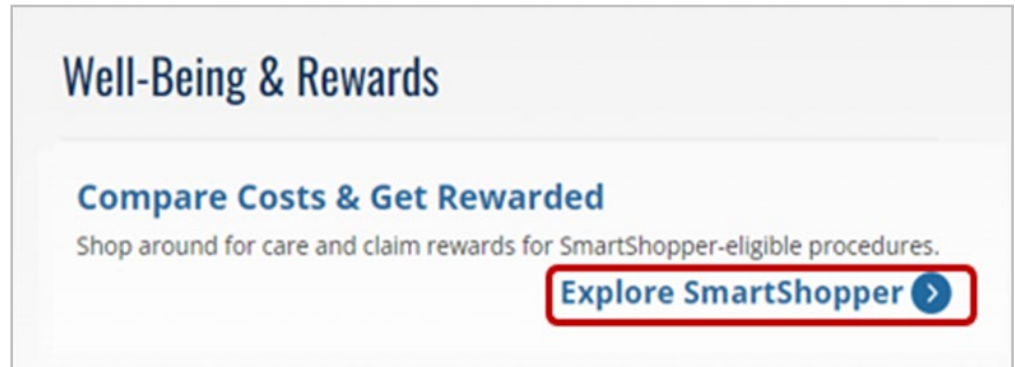
ACCESSING SMARTSHOPPER

Log into My Account

- [CareFirst Member – Login](#)
- <https://member.carefirst.com/mos/#/login>
- If logging in for the first time, you will be asked to confirm your My Account via 2FA -Two-Factor Authorization)

Once logged into your My Account, **follow these steps** to access SmartShopper.

1. On the My Account landing page, scroll down to the Featured Resources and click on *Explore SmartShopper*.



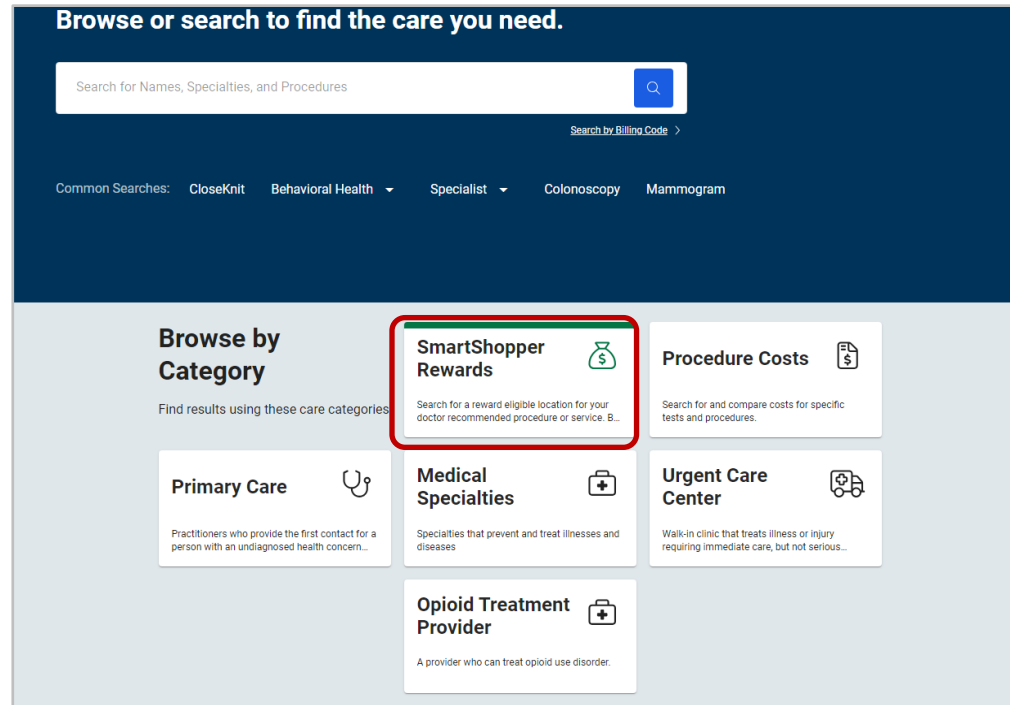
ACCESSING SMARTSHOPPER, CONT.

2. The following screen will appear where you can press the *Proceed* Button.

The screenshot shows the CareFirst website's 'Treatment Cost Estimator' page. At the top is a navigation bar with links: HOME, COVERAGE, CLAIMS & EOBs, DOCTORS, MY HEALTH, MY DOCUMENTS, TOOLS (highlighted), and HELP. Below the navigation bar is a breadcrumb trail: Home > Treatment Cost Estimator. The main heading is 'Treatment Cost Estimator'. A dark blue bar on the right contains the text 'Need Help?'. The main content area is divided into two columns. The left column has the heading 'Use Find a Doctor to Access Treatment Cost Estimator' and a paragraph explaining that users will leave CareFirst's website to go to sapphirecaresselect.com. A red rectangle highlights a blue 'Proceed' button at the bottom of this section. The right column has a heading 'Tips to Get You Started!' with a lightbulb icon. Below this is a screenshot of the 'Good Morning' interface with a circular callout highlighting the 'Network Health Plan' section. A tip below the screenshot reads: 'Tip 1: Under "Network," select the plan you would like to search from your available options (e.g., medical, dental, vision).' At the bottom of the right column are five small colored dots.

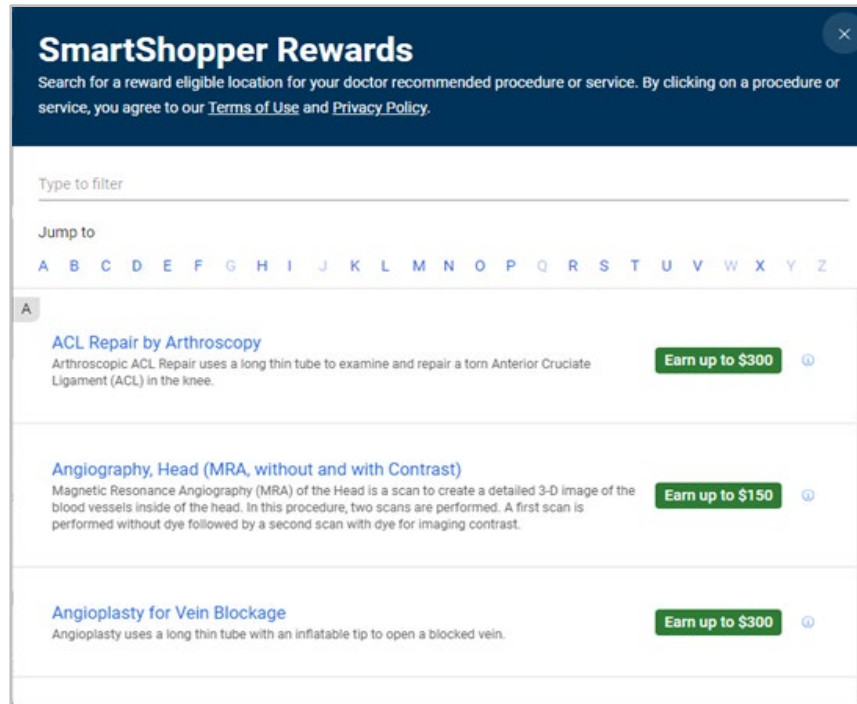
ACCESSING SMARTSHOPPER, CONT.

3. You will be taken to the following screen where you can then click on *SmartShopper Rewards*.



ACCESSING SMARTSHOPPER, CONT.

4. You can then begin your search for your *SmartShopper* rewards.



The image shows a screenshot of the 'SmartShopper Rewards' interface. At the top, there's a dark blue header with the title 'SmartShopper Rewards' and a close button (X). Below the header, a search prompt reads: 'Search for a reward eligible location for your doctor recommended procedure or service. By clicking on a procedure or service, you agree to our [Terms of Use](#) and [Privacy Policy](#).' Below this is a search bar with the placeholder text 'Type to filter'. Under the search bar is a 'Jump to' section with a row of letters from A to Z. The letter 'A' is highlighted. Below the letters, there are three procedure listings under the 'A' category. Each listing includes the procedure name, a brief description, and a green button indicating the reward amount. The first listing is 'ACL Repair by Arthroscopy' with a reward of 'Earn up to \$300'. The second listing is 'Angiography, Head (MRA, without and with Contrast)' with a reward of 'Earn up to \$150'. The third listing is 'Angioplasty for Vein Blockage' with a reward of 'Earn up to \$300'. Each listing also has a small circular icon with an 'i' next to the reward button.

SmartShopper Rewards

Search for a reward eligible location for your doctor recommended procedure or service. By clicking on a procedure or service, you agree to our [Terms of Use](#) and [Privacy Policy](#).

Type to filter

Jump to

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

A

ACL Repair by Arthroscopy
Arthroscopic ACL Repair uses a long thin tube to examine and repair a torn Anterior Cruciate Ligament (ACL) in the knee. **Earn up to \$300**

Angiography, Head (MRA, without and with Contrast)
Magnetic Resonance Angiography (MRA) of the Head is a scan to create a detailed 3-D image of the blood vessels inside of the head. In this procedure, two scans are performed. A first scan is performed without dye followed by a second scan with dye for imaging contrast. **Earn up to \$150**

Angioplasty for Vein Blockage
Angioplasty uses a long thin tube with an inflatable tip to open a blocked vein. **Earn up to \$300**

MEET YOUR CARE CONCIERGE TEAM

Provides personalized
“white glove” support by
doing the work for you.

- Helps you understand all your options
- Schedules the procedure at the location of your choice
- Helps you save money out-of-pocket and earn rewards!



Call 888-345-2873

M–Th 6 a.m.–6 p.m. (MST)

Fri 6 a.m.–4 p.m. (MST)





THANK YOU

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