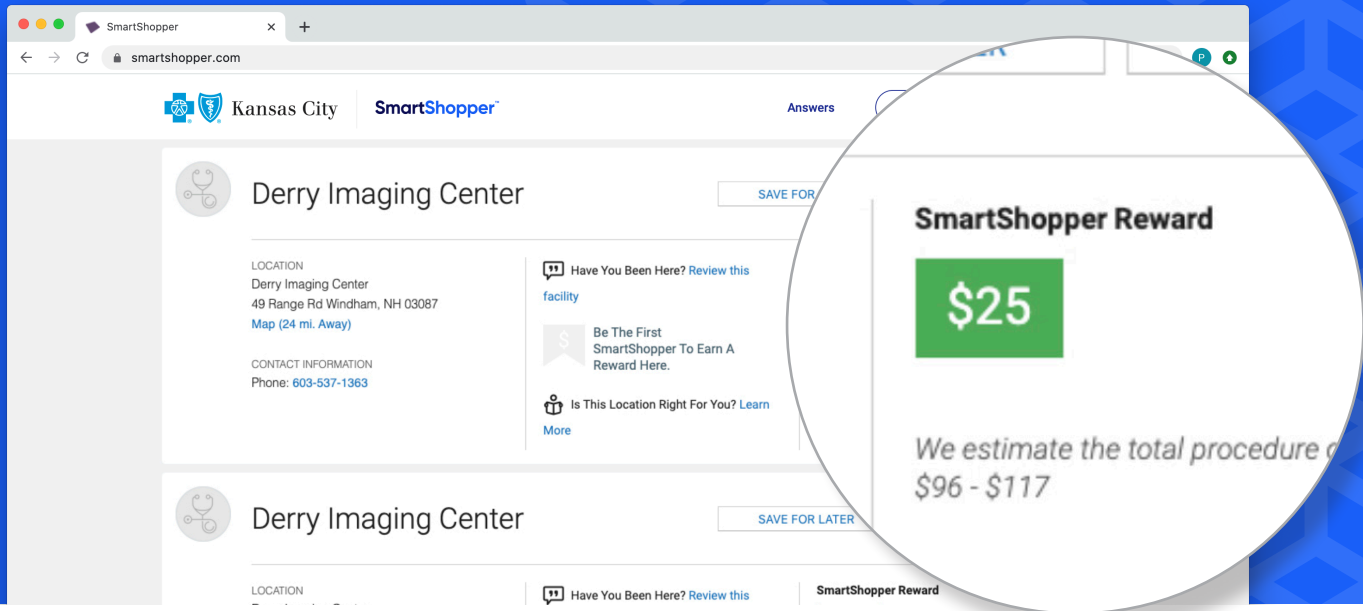




Kansas City

REWARD YOUR EMPLOYEES FOR SHOPPING FOR HEALTHCARE!

Blue Cross and Blue Shield of Kansas City (Blue KC) is partnering with Sapphire Digital to offer SmartShopper - an incentive platform that can save employers and their employees money on healthcare expenses every time an employee selects reward-eligible, lower-cost care for qualifying procedures.



Don't miss out on this opportunity for eligible Blue KC members

By shopping for services, and selecting qualifying, cost-effective options, Blue KC members can earn rewards and save their employer money.

SmartShopper has become integral for millions of healthcare consumers – or smart shoppers – when evaluating care options. The digital platform:

- ☑ Offers Blue KC members incentive opportunities within the healthcare shopping experience
- ☑ Drives members to focus on high value care for qualifying services
- ☑ Has been shown to improve overall health insurance customer satisfaction
- ☑ Saves money for plan sponsors

SmartShopper™



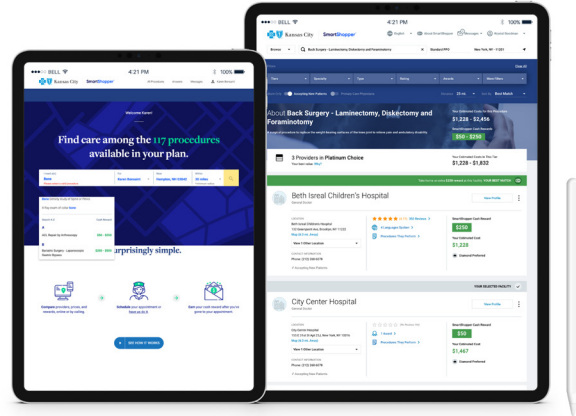
COMMON QUESTIONS

What kind of procedures can Blue KC members “shop” for?

SmartShopper enables Blue KC and employers to incentivize members who choose qualifying, cost-effective care for common services and procedures. It empowers healthcare consumers to select qualifying, lower-cost options for routine care such as blood work, physical therapy, cancer screenings, and imaging, while supporting more complex elective procedures, such as joint replacement or spine surgery.

What are the rewards, and how do Blue KC members receive them?

The majority of member rewards are issued in the form of checks, mailed directly to the member once the claims matching process is complete.



SmartShopper proves every day that shopping for healthcare is not only happening but can be an increasingly fundamental part of the care experience.

More Americans are shopping for non-emergent care each day and saving money by selecting qualifying, cost-effective options. Plan sponsors are achieving increasing levels of savings on healthcare expenses and sharing a percentage of the savings with employees.

SmartShopper At-a-Glance (2015 thru 2020)*



\$133M+

Program Savings



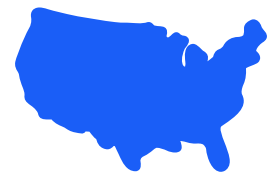
\$17M+

Cash Incentives



\$565

Average Claims Savings per Incentive Paid



SmartShopper is used by shoppers in every state



Kansas City

SmartShopper™



*2021 SmartShopper Performance and Savings Report
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