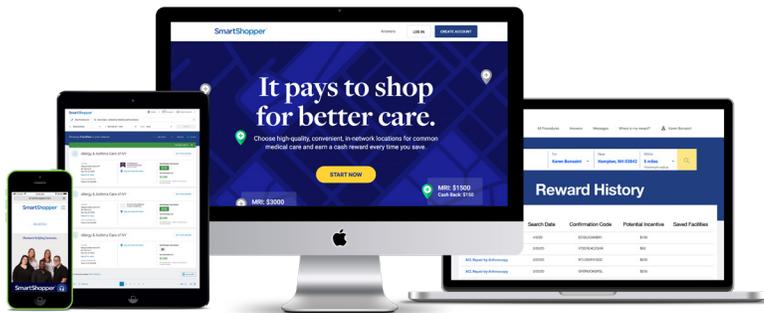


Plan sponsors save on health care when consumers shop for care



SmartShopper® delivers cost savings to plan sponsors by empowering consumers to find cost-effective care with its digital platform and personalized consumer experience.



Convenience

- **Consumer-focused user interface** – Engaging and feature-rich to make shopping easy
- **Sophisticated reward algorithms** – Reward-eligible location options convenient to consumers' homes
- **Targeted engagement campaigns** – Plan sponsor customization of content and images on home page



Confidence

- **PAT Chat** – Consumers talk, text or chat with the Personal Assistant Team
- **Quality ratings** – Ratings, credentials and national industry accreditations
- **SmartShoppers like you** – Consumers can see how many other SmartShoppers have used a facility and earned cash

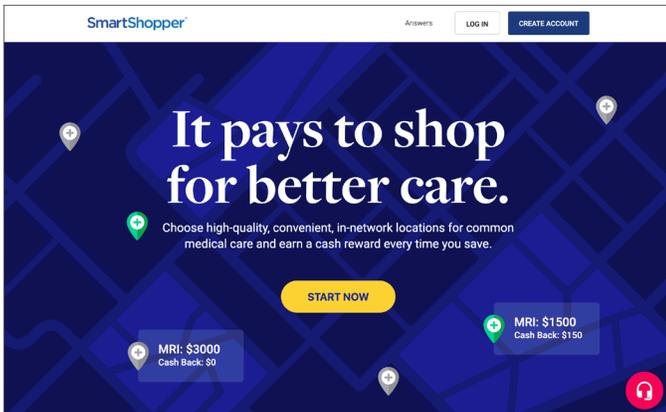


SmartShopper®

bcbsks.com

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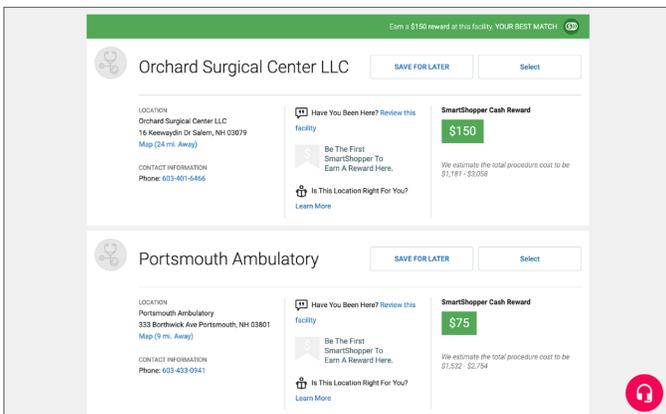
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Intuitive home page guides consumers as they shop for care and redirects to best-value options. Consumers can also choose to discuss options with the Personal Assistant Team (PAT).



85% of procedures converted to better-value care when consumers schedule appointments with a SmartShopper Personal Assistant.



Search functionality makes it simple to shop with an A–Z procedure list and auto-fill text field. Easy-to-understand search results format shows consumers quality accreditations and how many “SmartShoppers like me” earned rewards.

SmartShopper raised the bar

Enhanced digital experience supported by a multi-channel engagement program and advanced analytics to identify savings opportunities and optimize ROI. All proven to drive plan sponsor savings by enabling consumer shopping for better-value, routine medical procedures.

Visit us at bcbsks.com



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