

zelis®

SmartShopper®

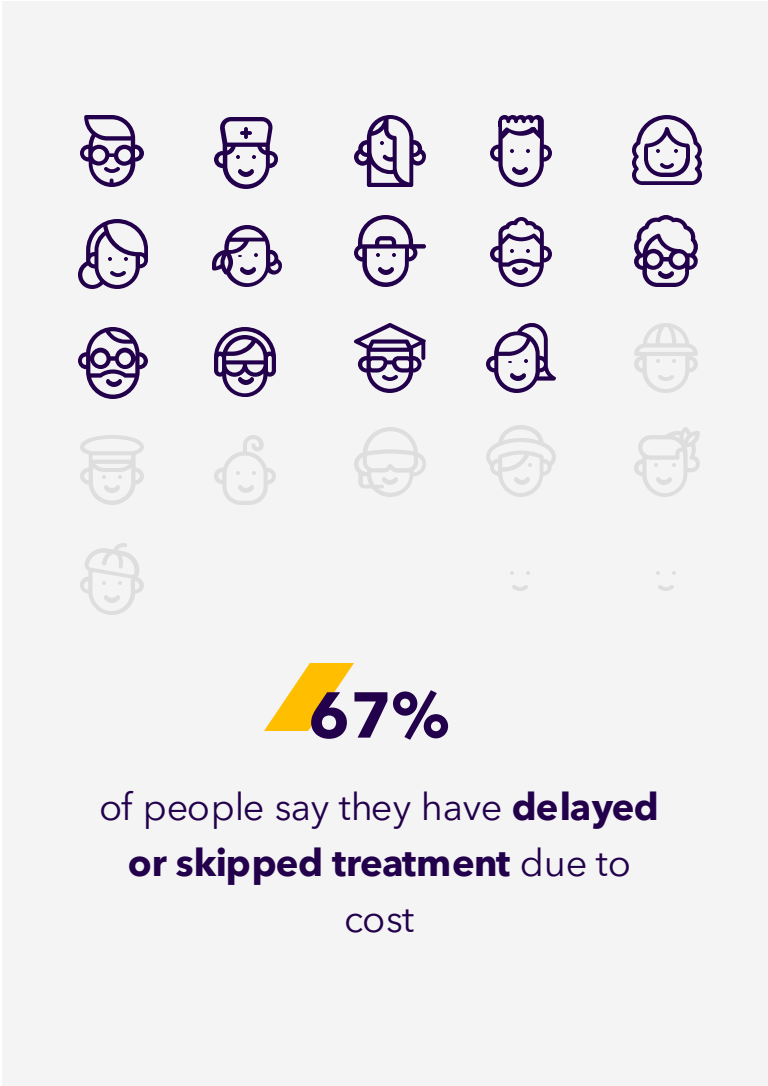
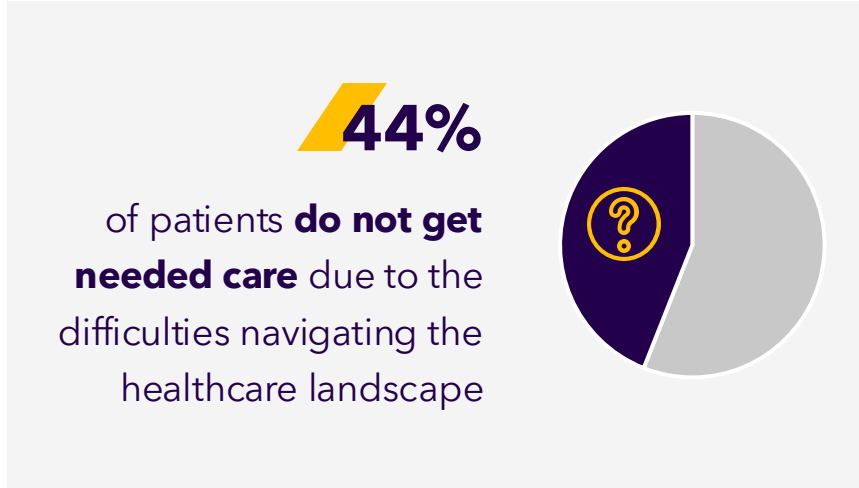
Help employees find and get the care they need.

City of Cleveland



In today's healthcare market costs are up, and expectations are higher.

Healthcare consumers expect clarity and ease, and employer groups need to lower total cost of care.



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



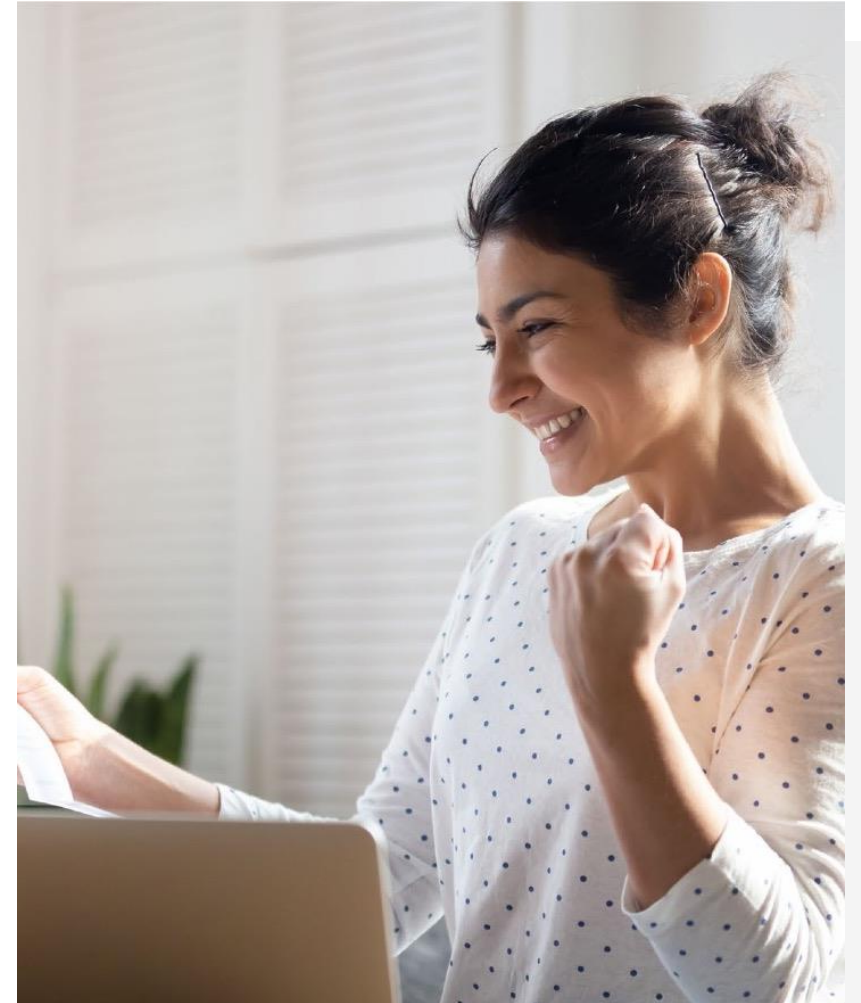
Clarity, Delivered



At Your Fingertips



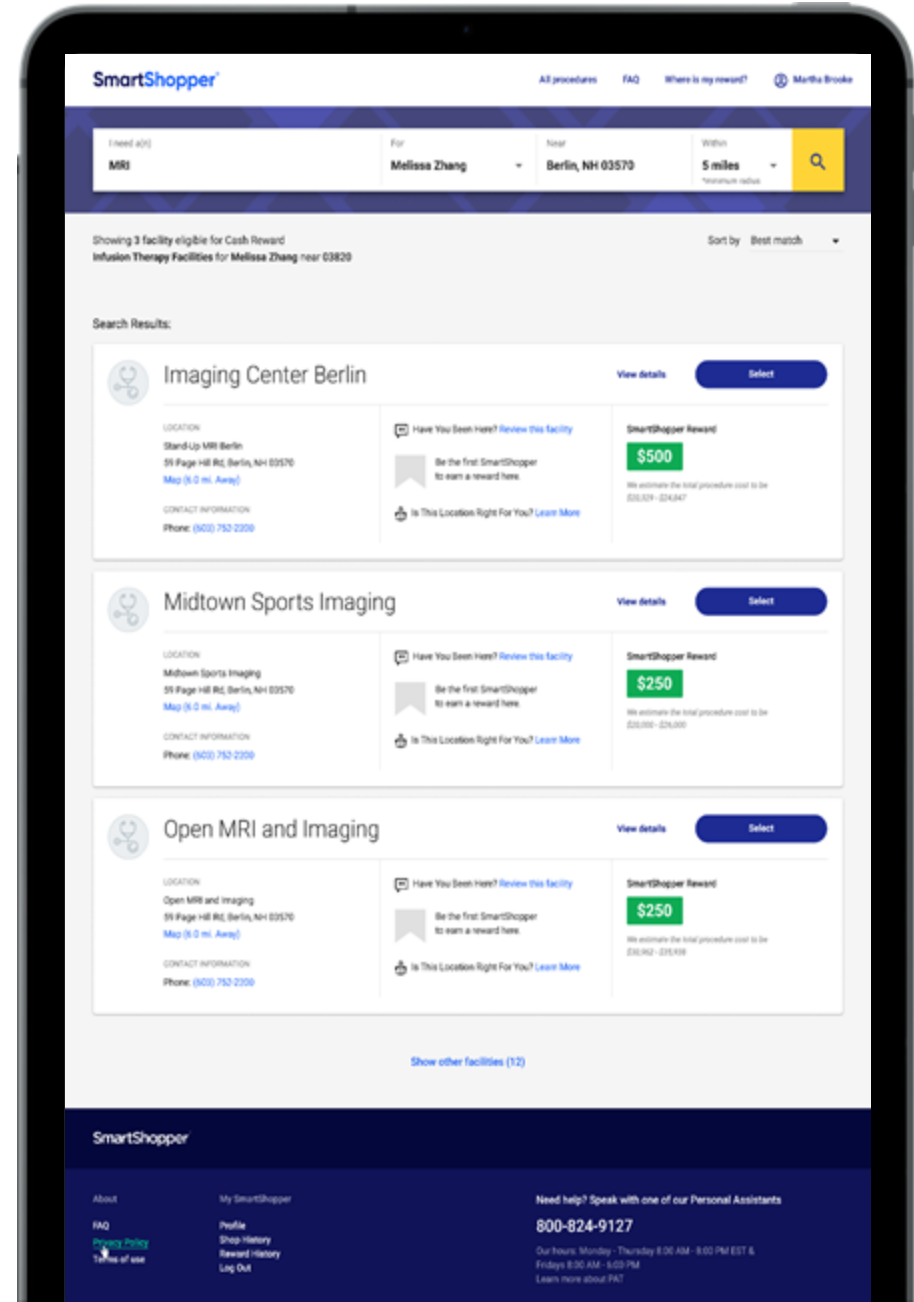
**Support That Stands
by You**



Your “go-to” for informing care decisions

Employees have access to:

- Care options compared on a single screen
- Info on provider quality, location and ways to save
- Overview of total health costs
- Cash rewards for choosing care at the right price



Check it before you go!

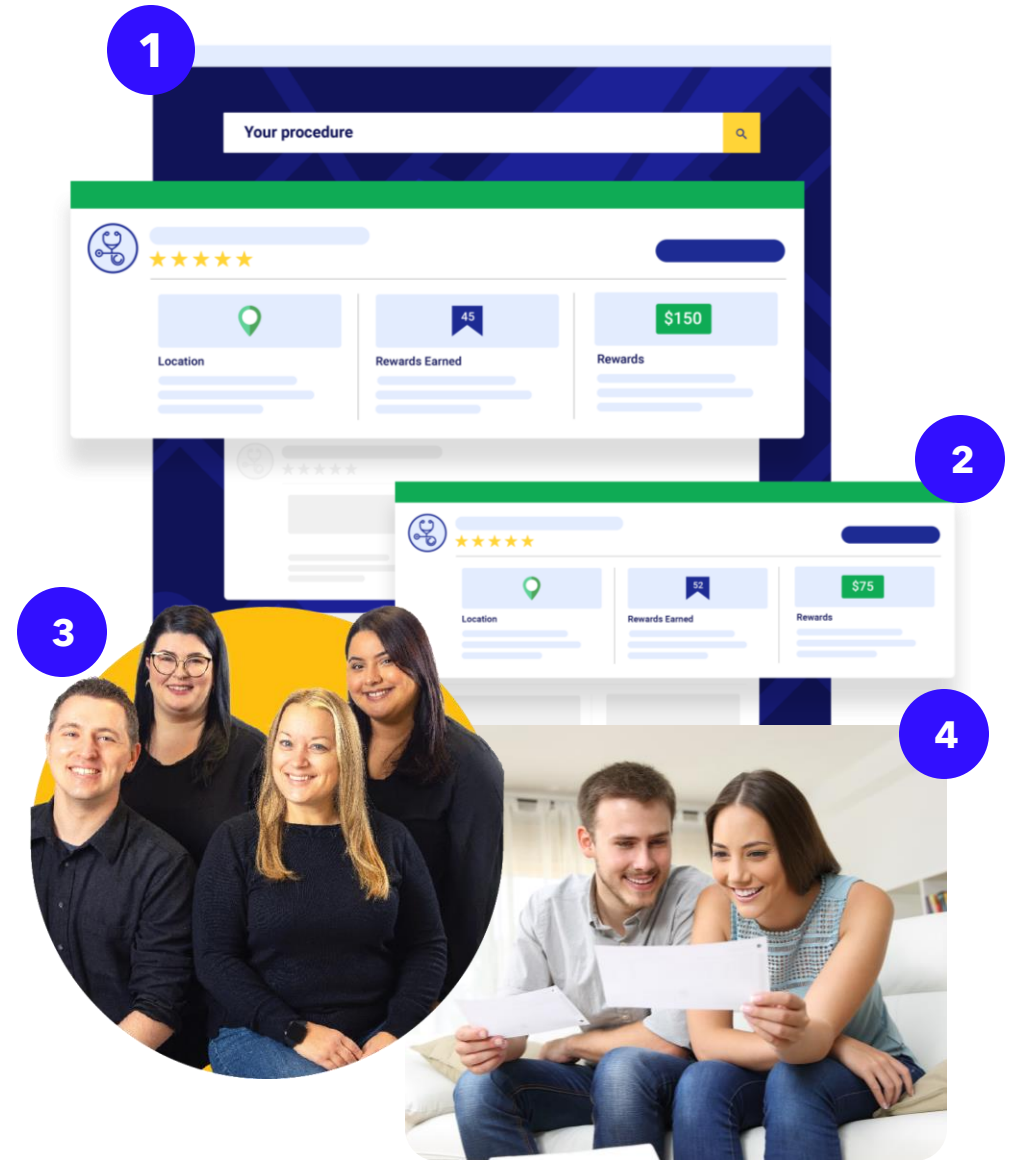
How It Works

1 Shop for a procedure digitally or telephonically

2 Options are displayed, clearly outlining cost and reward information

3 Select a provider and schedule an appointment

4 Get Rewarded! Rewards are sent ~6 weeks after the claim has been processed



Support That Stands By Your Members



Care Concierge Team

- Assist with shopping
- Schedule/Reschedule appointments
- Assist with referrals
- Explain rewards process



83%
Scheduling Rate



90%
Conversion Rate

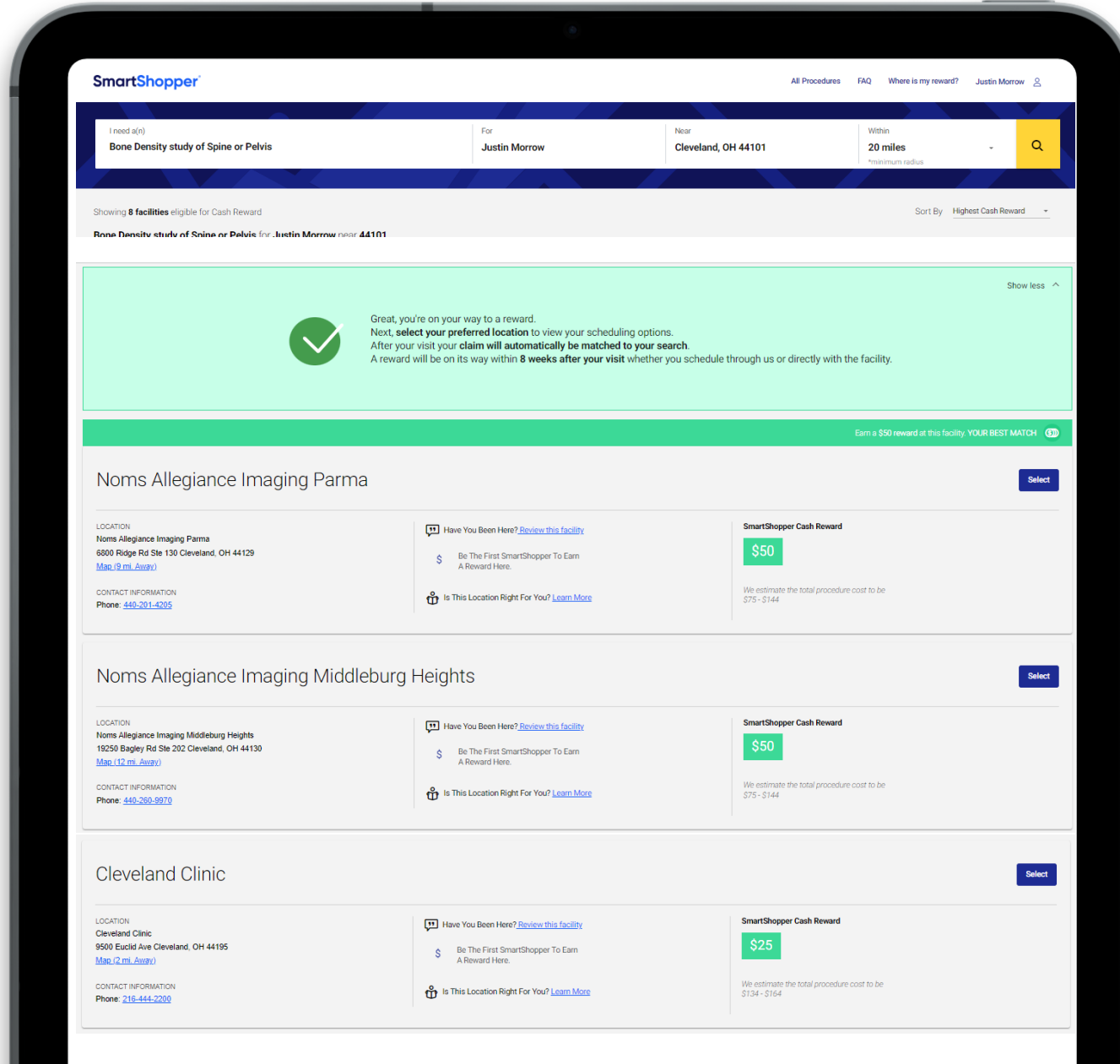


"I knew it was time for a mammogram... and I just hadn't taken the time to schedule. A reminder email from SmartShopper prompted me to call. The Care Concierge Team found my options and connected with the provider to get my appointment scheduled for me."

- SmartShopper Consumer



Sample Shop: Bone Density in Cleveland



24 Options in 20 Miles

\$75-\$494

(3) \$50 Reward Options


(4) \$25 reward Options

Sample Shop: Bone Density in Cleveland

Uh Parma Medical Center

LOCATION

Uh Parma Medical Center
7007 Powers Blvd Cleveland, OH 44129
[Map \(8 mi. Away\)](#)

 Have You Been Here? [Review this facility](#)

 Is This Location Right For You? [Learn More](#)

We estimate the total procedure cost to be
\$292 - \$357


CONTACT INFORMATION

Phone: [440-743-3000](tel:440-743-3000)

Fairview Hospital

LOCATION

Fairview Hospital
18101 Lorain Ave Cleveland, OH 44111
[Map \(9 mi. Away\)](#)

 Have You Been Here? [Review this facility](#)

 Is This Location Right For You? [Learn More](#)

We estimate the total procedure cost to be
\$293 - \$358


CONTACT INFORMATION

Phone: [216-476-7000](tel:216-476-7000)

Hillcrest Hospital

LOCATION

Hillcrest Hospital
6780 Mayfield Rd Cleveland, OH 44124
[Map \(12 mi. Away\)](#)

 Have You Been Here? [Review this facility](#)

 Is This Location Right For You? [Learn More](#)

We estimate the total procedure cost to be
\$294 - \$360

CONTACT INFORMATION

Phone: [440-449-4500](tel:440-449-4500)



**SmartShopper set up will
be similar
for MMO/Anthem Plans**

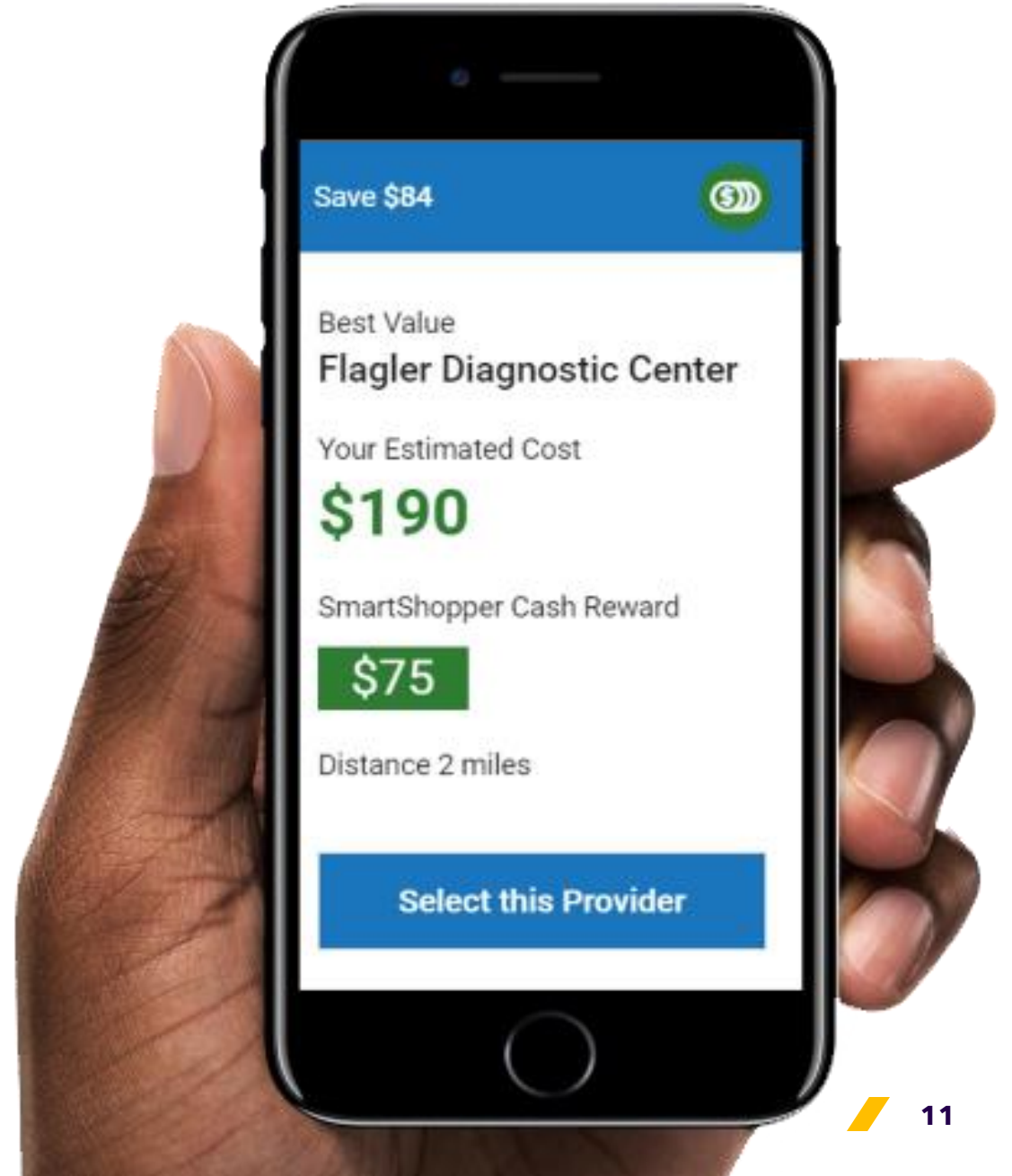


**Accounts will have
separate contract, invoice,
utilization reports**



**SmartShopper links and
Care Concierge phone
numbers will remain
separate**

- ~70 Procedures are eligible
- Members are rewarded 30% of the savings, up to \$750
- Minimum incentive = \$25
- City of Cleveland funds incentives
- Rewards are paid via check and are administered by SmartShopper
- Those that earn \$600+ in incentives will also receive a 1099 from SmartShopper
- Rewards calculated dynamically

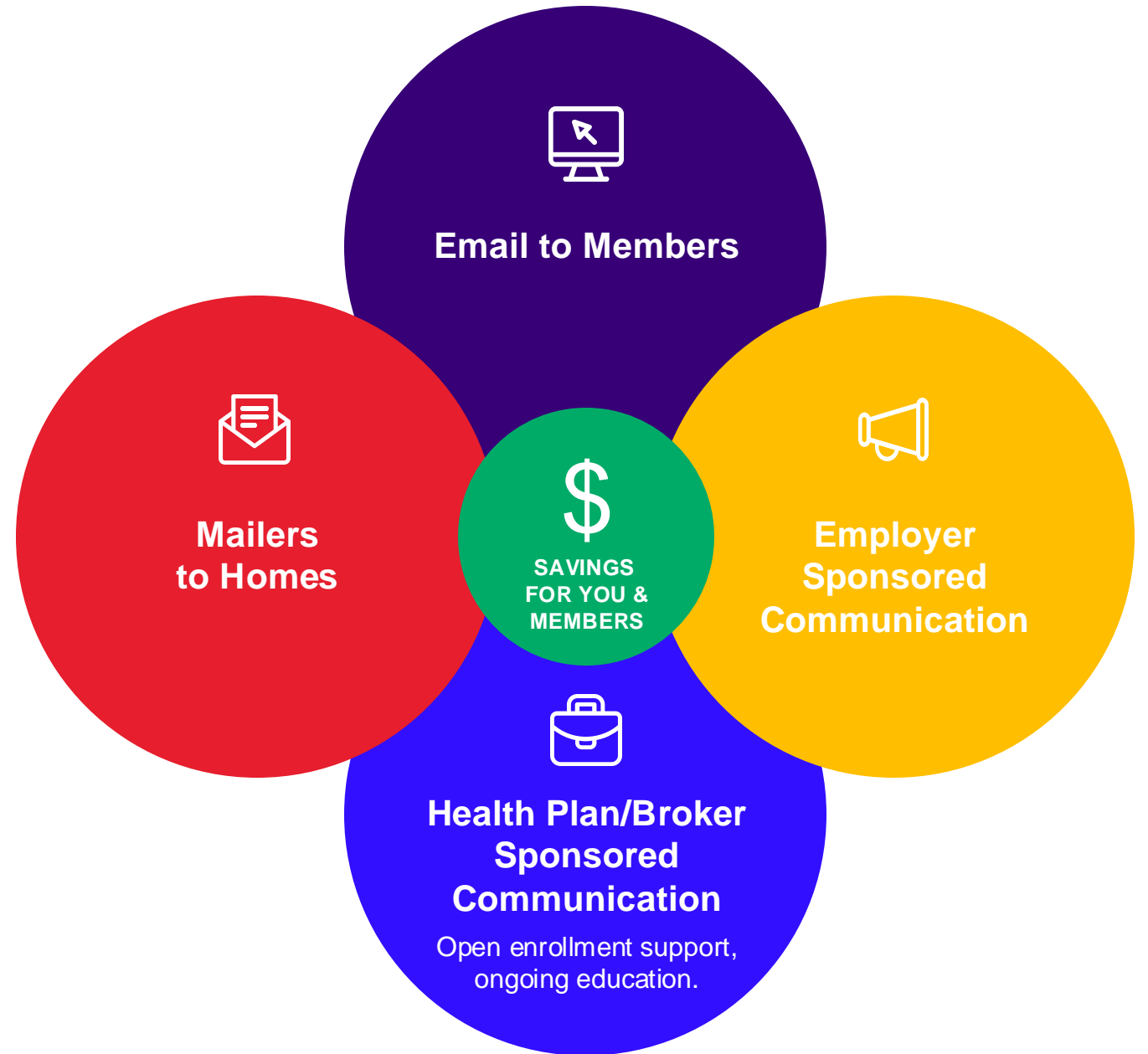




Best performing clients leverage all 4 channels of communication

***Your support is key**

- How do you typically communicate with employees?
- What is your most effective method of communicating?
- How often do you currently communicate employee benefits?
- Do you have other benefits or partners we can coordinate with?
- Do you have benefits ambassadors or champions?



Launch Toolkit



Stop overpaying for medical care

Did you know that the same MRI can range from \$200 to \$2,000? It's possible that you're overpaying for care, even at in-network locations. SmartShopper is now part of your benefits plan and has already done all the legwork so you'll know what your costs will be upfront.

Meet SmartShopper!

By providing the information you need, SmartShopper has helped over 1 million members save money without compromising quality. You can even earn cash back up to **\$425!** So don't wait, start saving with SmartShopper today!

Turn on SmartShopper!

- Compare providers at bcbsks.com/mysmartshopper** or call the Personal Assistant Team at **866-820-6426**.
- Schedule your appointment or let the Personal Assistant Team do it for you.**
- Earn cash back by having your appointment within the year.**

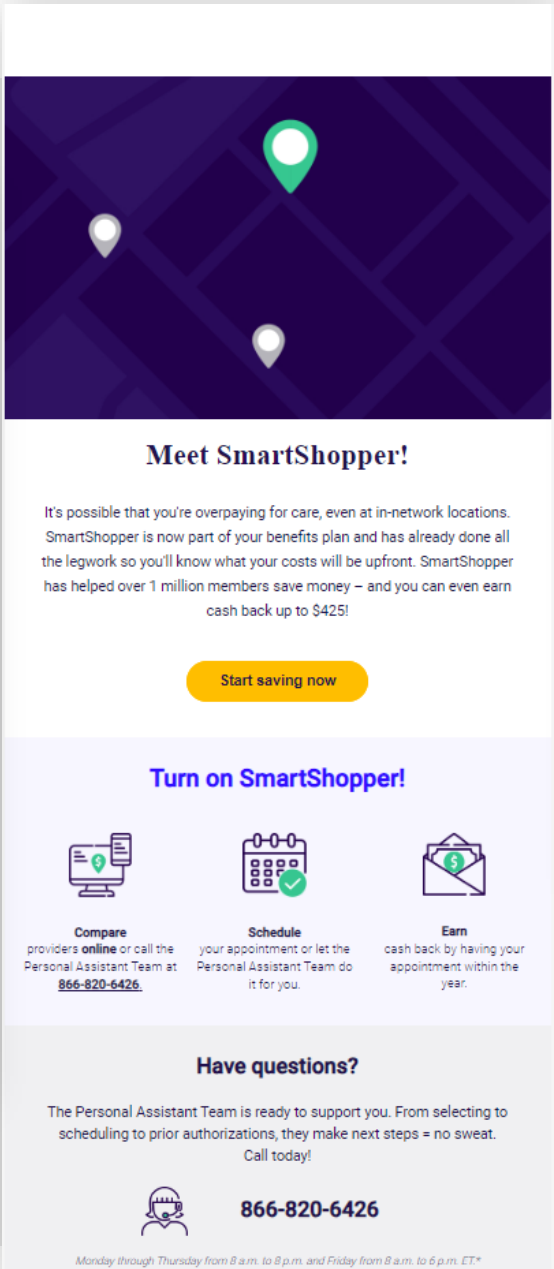
The Personal Assistant Team is ready to support you. From selecting to scheduling to prior authorizations, they make next steps = no sweat. Call today!

Go Green by going paperless! Scan the QR code or contact us to register your email today.

The Personal Assistant Team is available Monday through Thursday from 8 a.m. to 8 p.m. and Friday from 8 a.m. to 6 p.m. ET.*

SmartShopper

*Member hours: The Personal Assistant Team is open at 8 p.m. ET on Friday from May 30 to September 1, 2025.
The SmartShopper program is authorized by MDR Mutual, LLC (the "Supplier/Agent"), a Delaware company. SmartShopper offers an annual allowance subject to change. Allowance is available for select procedures only. Allowance may be a multiple of \$100. A cap on the total amount of procedures is \$1,000. Benefits may be subject to change. Benefits will only be available to members who are currently enrolled in the program.
©2025 MDR Mutual, LLC.
If you make an account, each member \$100 or greater in one year, SmartShopper will award you \$250 for having the account.
The Connecticut Board of Finance is an independent business of the Blue Cross of Connecticut. Associated with BLUE CROSS OF CONNECTICUT and the Connecticut Board of Finance is a registered service mark for the Blue Cross of Connecticut. SmartShopper is an authorized agent of the Blue Cross of Connecticut. The SmartShopper program is authorized by the Supplier/Agent, an independent company. Supplier/Agent not affiliated with the Connecticut Board of Finance.



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Start saving now

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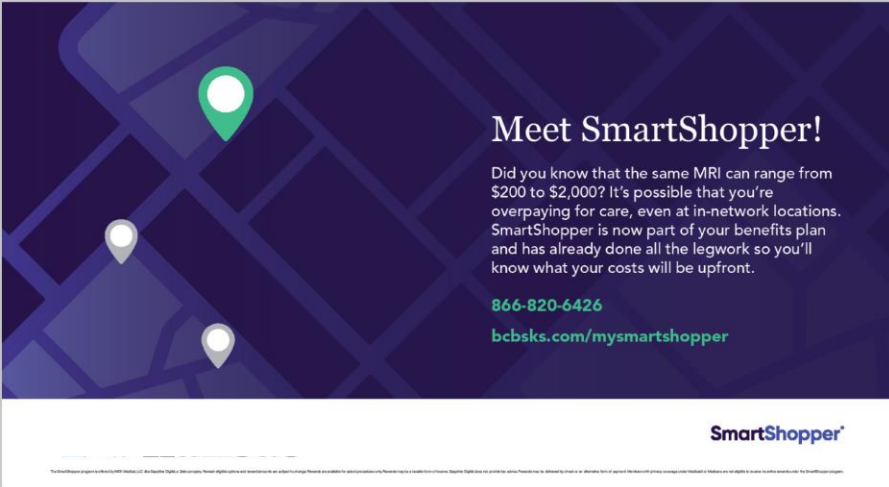
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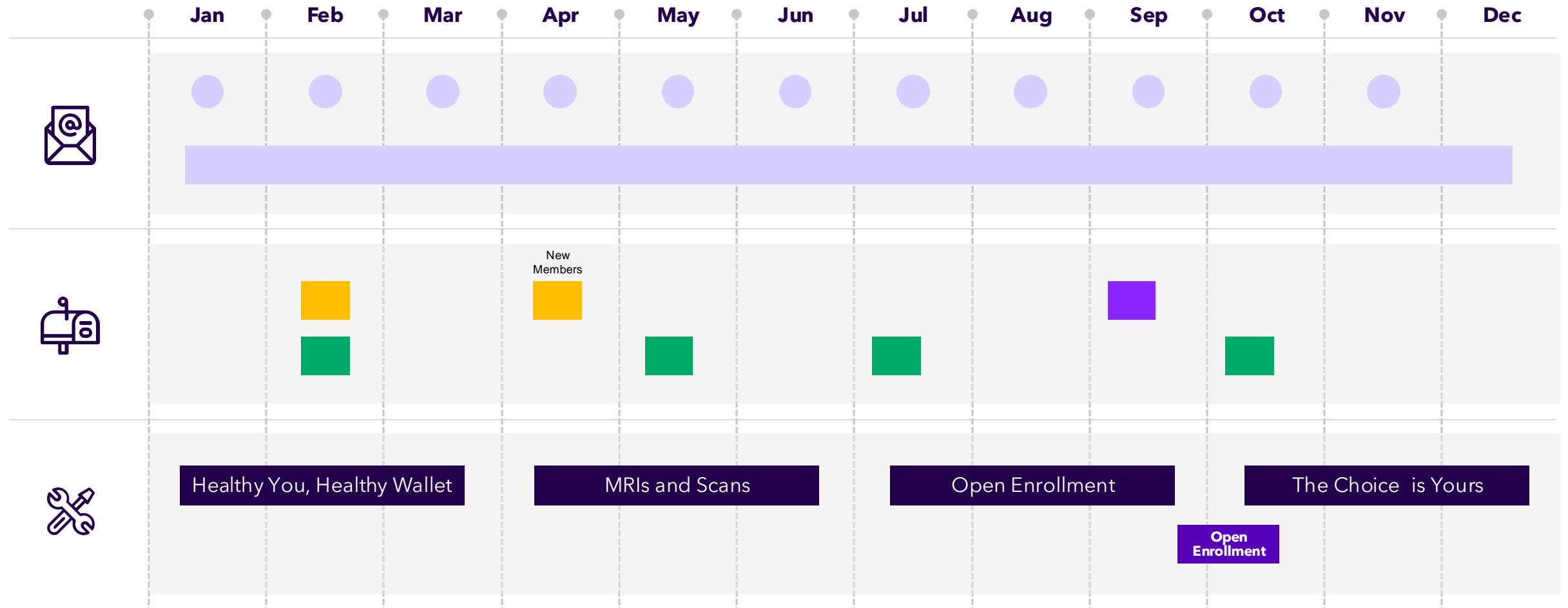
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2024 Communication Plan



- Welcome
- Awareness
- Targeted Triggers
- Don't Leave Money on the Table
- "Quicker than a cup of coffee" promotion



54
Number of
employer
groups



701,360
Number of
households



1,280,000
Number of
members



185,800+
Number of
rewards paid =
\$15.8M+



\$104M+
Total claims
savings



14%
Shop rate

(Compared to
BoB average of
8%)

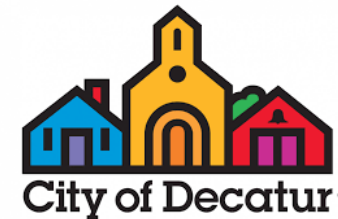
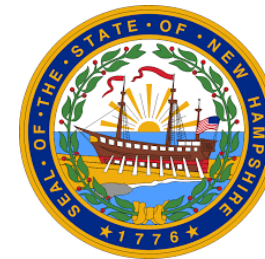


TOP SHOPPED PROCEDURES

- MRI
- Mammogram
- Colonoscopy
- CT Scan



City of Dallas



Without SmartShopper, Employees Unknowingly Overpay for Their Care: MMO Members

Procedure	Cases	High Cost Cases	Low Cost Cases	Potential Savings per Case	Potential Savings
Colonoscopy	403	389	14	\$3,287.00	\$1,278,790
CT Scan	1,023	1,016	7	\$753.36	\$852,879
General Surgery Procedure	128	124	4	\$5,389.92	\$693,400
Cardiac	352	351	1	\$1,899.00	\$666,650
GI Procedure	138	128	10	\$3,457.00	\$442,520
MRI	209	207	2	\$1,518.10	\$362,376
X-Ray	2,110	2,095	15	\$141.67	\$292,908
Other	56	54	2	\$5,759.60	\$231,445
Ultrasound	918	907	11	\$211.17	\$192,839
Bariatric surgery	3	3	0	\$10,745.00	\$32,235
Mammogram	999	981	18	(\$1.00)	(\$859)
Total	6,339	6,255	84		\$5,045,183



Stop Overpaying

Your data shows your employees over paid by **\$5M+** on shoppable care last year.



Top Savings Opportunities by Procedure

Colonoscopy (\$1.3M)

CT Scan (\$853k)

Cardiac (\$667k)



Procedure: A shoppable medical procedure identified in claims data

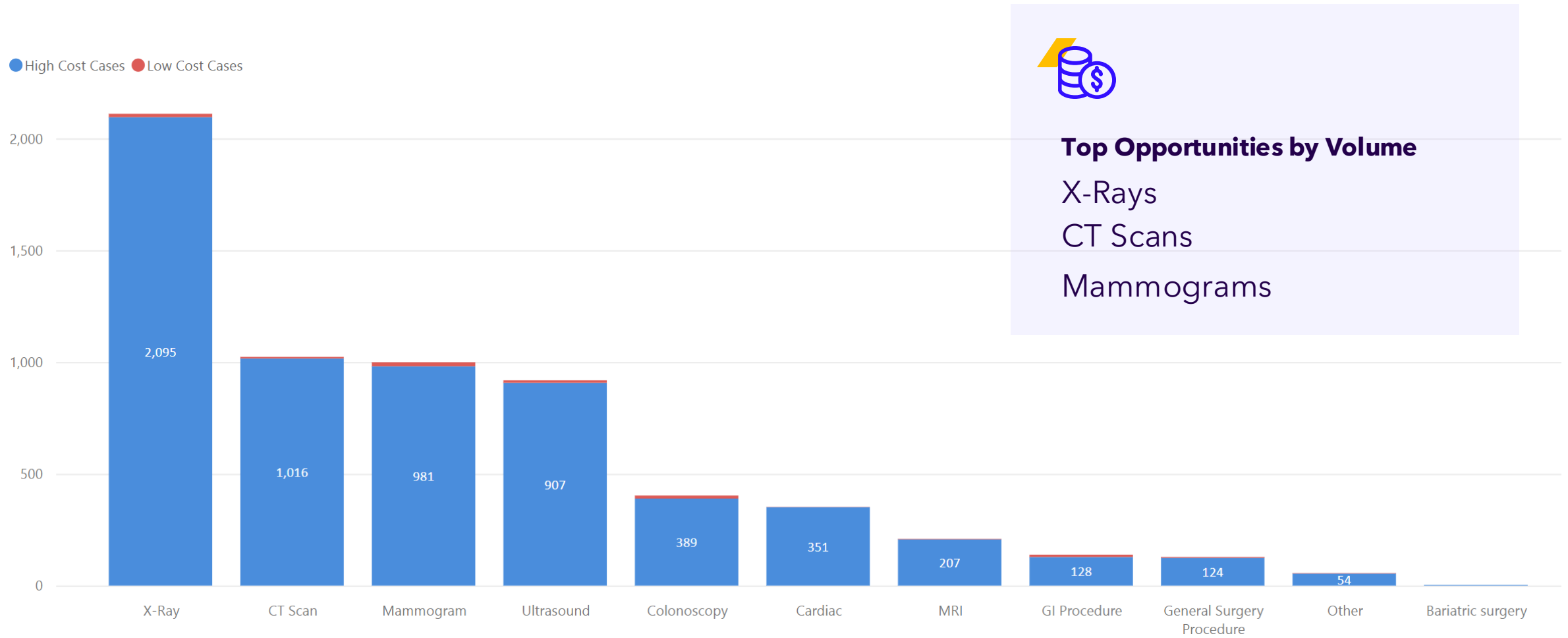
Cases: Total number of procedures identified in the claims data provided

High-Cost Cases: The number of procedures that were done at a high-cost provider

Low-Cost Cases: The number of procedures that were done at a low-cost provider

Potential Savings: Total savings if all high-cost cases were redirected to the low-cost provider

Your top savings opportunities: MMO Members



Red indicates the number of procedures that were done at a low-cost facility.

Blue indicates the number of procedures that were done at a high-cost facility.

Without SmartShopper, Employees Unknowingly Overpay for Their Care: Anthem

Procedure	Cases	High Cost Cases	Low Cost Cases	Potential Savings per Case	Potential Savings
General Surgery Procedure	183	172	11	\$7,069.81	\$995,922
Other	145	135	10	\$5,762.55	\$668,603
Colonoscopy	284	273	11	\$1,656.50	\$470,987
Ultrasound	685	678	7	\$304.83	\$203,464
GI Procedure	88	82	6	\$1,315.50	\$107,413
Mammogram	645	621	24	\$82.00	\$50,872
PET Scan	18	17	1	\$2,110.50	\$37,908
CT Scan	53	50	3	\$366.00	\$12,975
Total	2,101	2,028	73		\$2,548,144



Stop Overpaying

Your data shows your employees over paid by **\$2.5M** on shoppable care last year.



Top Savings Opportunities by Procedure

- Colonoscopy (\$470k)
- Ultrasound (\$203k)
- GI Procedure (\$107k)



Procedure: A shoppable medical procedure identified in claims data

Cases: Total number of procedures identified in the claims data provided

High-Cost Cases: The number of procedures that were done at a high-cost provider

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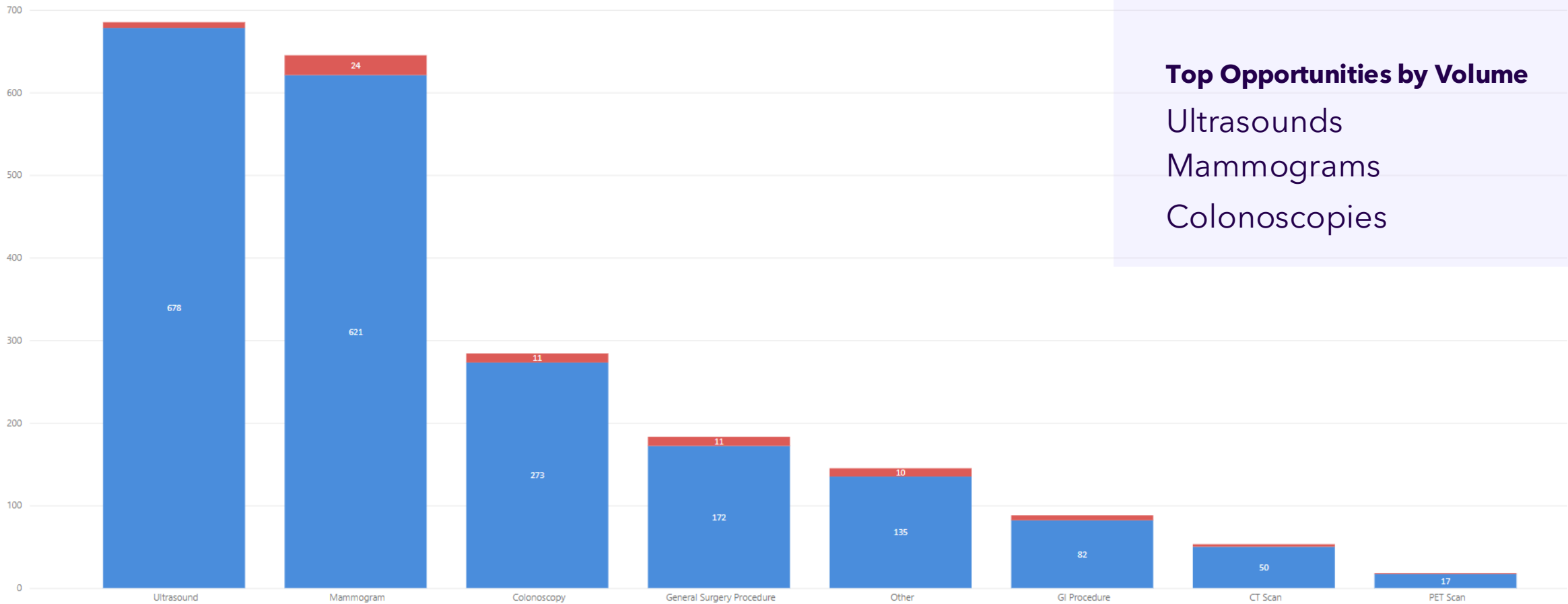
Potential Savings: Total savings if all high-cost cases were redirected to the low-cost provider

Your top savings opportunities: Anthem Members



Top Opportunities by Volume

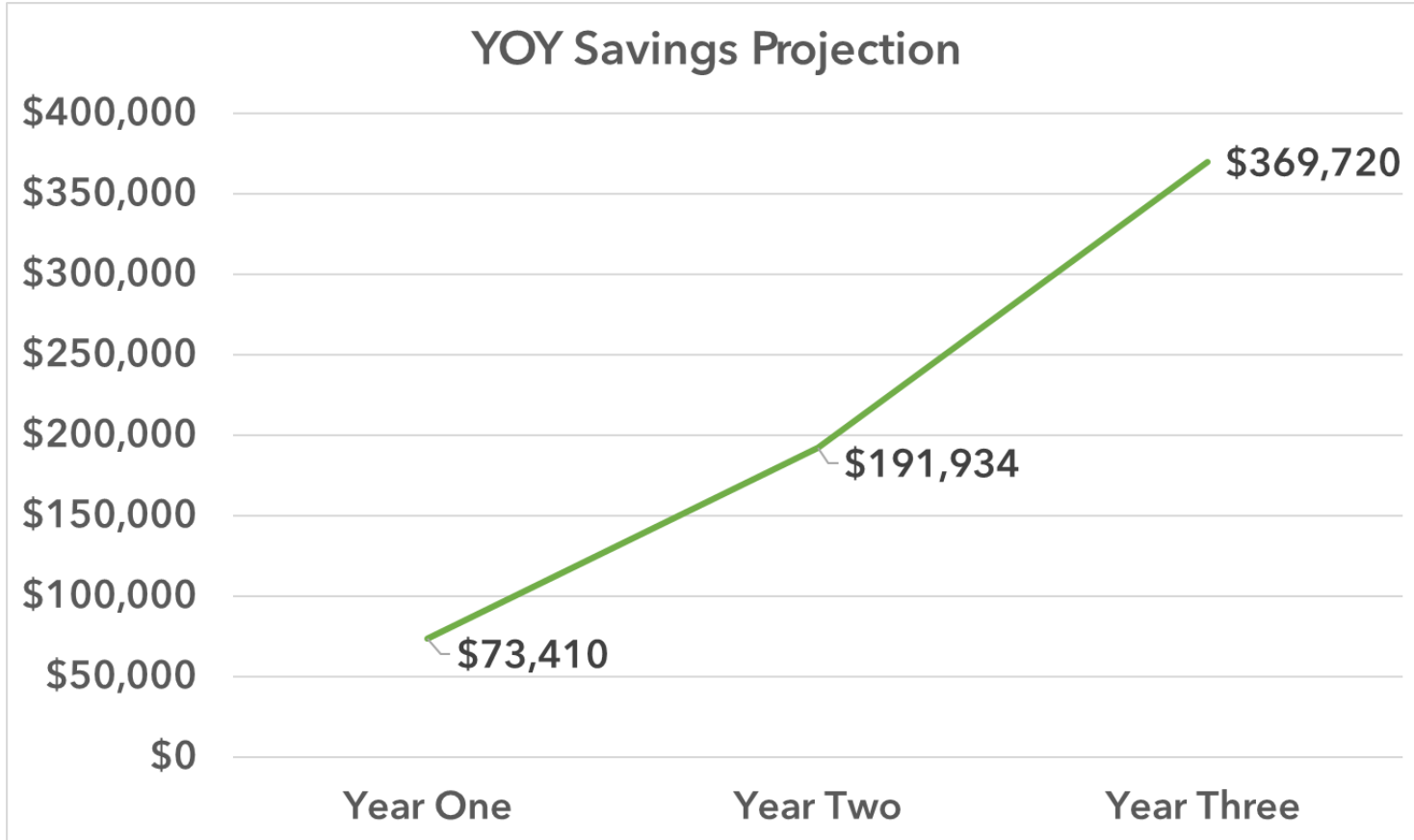
- Ultrasounds
- Mammograms
- Colonoscopies



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Year over year, it pays to use SmartShopper



Savings are calculated using the following assumptions:

Total number of shoppable claims identified in CoC's data: **8,283 annually**

- Estimated year one shop rate is 3% of claims (248)
- Estimated year two shop rate is 5% of claims (414)
- Estimated shop rate for year three and beyond is 8% of claims (663)
- Average savings of \$714 net incentives (BoB data)

OH's average savings per claim net incentives = **\$1,435**

Program cost = ~\$103,662 annually

Equation used to project savings:

Estimated # of shopped claims * Average savings per claim (net incentive) **\$714** - Program fees **\$103,662**

SmartShopper cuts through the clutter to help employees effortlessly choose their care.

A simple to use source of information.

- Lowers claims spend
- Reduces out-of-pocket costs
- Improves member experience
- Pays for itself

PEPM pricing: \$1.50

Implementation Fee: Waived

Level of Implementation: Easy (<60 days)

***Performance Guarantee Available**



Next Steps



Contracting

1

Decision to
Implement
60 Days Notice

2

Kick-Off Call &
Implementation
Paperwork

3

Communications
Determined,
Eligibility Sent

Go Live!