

## FREQUENT QUESTIONS ABOUT SMARTSHOPPER

Visit us anytime at [COVA.SmartShopper.com](https://COVA.SmartShopper.com) or call **844-277-8991**.

Monday through Thursday from 8 a.m. to 8 p.m. and Friday from 8 a.m. to 6 p.m. ET

### 1. What is SmartShopper?

SmartShopper is a confidential health care shopping and savings program that works with medical plan benefits. With SmartShopper, you and your covered family members can shop for eligible medical procedures and test via phone, web or mobile device. When you choose to have your procedure at a better value facility on the SmartShopper list, you earn a reward.

### 2. Why use SmartShopper?

You can earn a reward when you shop for certain medical services. If you are having an MRI, blood work or other “shoppable” services, shop with SmartShopper to find a better-value facility. Your Personal Assistant can help schedule your new appointment and even assist with canceling your original appointment. Start earning rewards with SmartShopper today when you need a covered service.

### 3. How do I use SmartShopper?

You can register by contacting the SmartShopper Personal Assistant Team at 844-277-8991 or online at [COVA.SmartShopper.com](https://COVA.SmartShopper.com). When you are ready to receive an eligible service, call the Personal Assistant Team, who will give you the most reasonably priced, reward-eligible options in your area. Alternatively, you can go online or use your mobile device, enter the procedure you’re shopping for, and you’ll be presented with the eligible options. If you have your procedure at a SmartShopper option, you’ll earn a reward once your claim has been processed.

### 4. What kind of medical procedures qualify for an reward?

You can use SmartShopper to shop for routine, non-emergency procedures. For example, screenings such as mammograms and colonoscopies; diagnostic tests such as CT scans, MRIs and ultrasounds; and even surgeries including knee or shoulder. You can call the SmartShopper Personal Assistant Team to see if the procedure you need qualifies for a reward, or shop for it on the web site.

### 5. How much money could I potentially earn with SmartShopper?

Rewards vary from \$25 to \$500, depending on the procedure and where you have it and there’s no cap on how many rewards you can earn. If you are an active employee, your rewards will be reflected in your yearly W-2 form. For other participants, rewards will be shown on a 1099 form.

### 6. What are the tax implications of money earned through SmartShopper?

Your benefit plan and your primary doctor are not affected in any way, whether you choose to use SmartShopper to earn rewards or not.

### 7. What happens when the provider of choice is not listed with an reward?

SmartShopper is a completely voluntary program and the decision

about where to have your procedure is up to you. Our Personal Assistant Team will work with you to see if we are able to get your provider of choice as one of the results, by expanding the mile radius or zip code. If the Personal Assistant Team is unable to provide you the results you were looking for, we will then offer to schedule your appointment at your provider of choice even if the provider is not listed as a low cost provider. Also, please remember to always shop for every service on the SmartShopper list as our results change periodically and there is a very good chance you will find the results you are looking for.

### 8. What if my doctor already scheduled my procedure at a facility not on the SmartShopper list?

You can call the SmartShopper Personal Assistant Team. If you’d like to have the procedure at one of the SmartShopper options and earn the reward, the Personal Assistant will be happy to change your appointment and work with your doctor to provide any required order.

### 9. What if the place where I am already scheduled is a SmartShopper option?

If you are already scheduled at a SmartShopper facility, congratulations! You still need to contact SmartShopper either on the phone or online to get a confirmation number, but you can receive the reward.

### 10. I know that the SmartShopper options are less expensive, but how do I know they are high quality?

All health centers and facilities on the SmartShopper list participate in your health plan’s network.

### 11. Should I shop on the phone or online?

Whether you’re on the phone or online, SmartShopper provides a simple and convenient shopping experience just like you’ve come to expect in other areas of your life. However, when you shop with the Personal Assistant Team, you do get the benefit of a friendly and professional personal assistant who can answer questions, make changes, set appointments and support you every step of the way.

### 12. Do the subscriber and their dependents share the same login to SmartShopper?

Dependents above 18 years old can register separately for SmartShopper using their own personal email address, and their information will be maintained separately and confidentially. Members can register for SmartShopper using their name, ID card, email, date of birth, and zip code. Once they have created a password, they will have separate login credentials.