



Reward Employees and Realize Big Savings



Member Rewards¹ is a comprehensive engagement and rewards program offered by Blue Cross and Blue Shield of Illinois (BCBSIL). It is administered by Sapphire Digital and guides members to cost-effective options, helping achieve measurable savings for both employers and employees.

The Member Rewards program offers a cash reward to members when they shop for procedures or services, and select a low-cost, reward-eligible option. It uses the Provider Finder[®] tool, which helps members:

- Compare costs and quality
- Estimate out-of-pocket costs
- Assist in making treatment decisions with their doctors

Member Rewards offers an average savings of \$527 per claim.²

How Does It Work?



First, the member searches online via Provider Finder to find a reward-eligible location for a procedure or service.



Then, the member gets the procedure or service at their chosen reward-eligible location.



Next, the member receives a cash reward by check, which will be mailed directly to their home, after the claim is paid and the location is verified as reward-eligible.

Get Started Today!

Call your BCBSIL Account Representative for more information about how Member Rewards can help your employees become smarter shoppers, earn rewards and lower their – and your – health care costs.

¹ Sapphire Digital is an independent company that has contracted with Blue Cross and Blue Shield of Illinois (BCBSIL) to administer the Member Rewards program for members with coverage through BCBSIL. Reward-eligible options and reward amounts are subject to change. Eligibility for rewards is subject to terms and conditions of the Member Rewards program. Amounts received through Member Rewards may be taxable. BCBSIL does not provide tax advice. Members that have primary coverage with Medicaid or Medicare are not eligible to receive incentive rewards under the Member Rewards program. BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

² The average savings figure is based on Sapphire Digital data from January through December 2021 for medical services only. Estimates found on Provider Finder are estimates for various providers, facilities and procedures. Savings and reward amounts depend on the options members choose.