



Give employees a personal tour guide to help them navigate the health care system.



## Meet Our Benefits Value Advisors (BVAs)<sup>1</sup>.

BVAs are like tour guides who help travelers navigate and make the most of the often unfamiliar territory: the health care system.

They provide more than traditional customer service by helping members make better-informed decisions resulting in increased savings and satisfaction for everyone.

### **BVAs deliver value by:**

- Simplifying complex benefits information
- Advising on how to maximize benefits and help save money
- Researching quality care options, providers and facilities
- Scheduling appointments
- Coordinating preauthorizations (if needed)
- Providing costs estimates
- Further engaging members

Only one call is needed to get support from a BVA. Members can rely on BVAs to be their trusted ally throughout their health care journey.

# Increased Return on Investment Through Engagement Options

Select an engagement option to increase savings and employee participation.

| Option                              | Employer Selection   | Expected Result   |
|-------------------------------------|--|---|
| Engagement Requirement <sup>2</sup> | Standard bundle <sup>3</sup><br>Expanded bundle <sup>3</sup> | <b>2x the savings</b> vs. no selection of engagement requirement. <sup>4</sup>                      |
| Proactive BVA Outreach              | Option to turn on or off, fees may apply                     | <b>1.5x the savings</b> vs. no selection of outbound call. <sup>4</sup>                             |
| Member Rewards                      | Buy-up   | Top performing accounts have seen <b>up to 3.5x the savings</b> vs. no selection of Member Rewards. |
| Digital Member Hub                  | Buy-up   | <b>New option</b> available to <b>increase employee engagement.</b>                                 |



Experience  
Meaningful  
Savings

Members who took action on a BVA's guidance received, on average,



**\$900+**  
IN SAVINGS<sup>4</sup>

BVA accounts with Engagement Requirements saw an average savings of **\$6.5 PEPM<sup>4</sup>** representing a



**2.5:1** ROI

## SINCE 2013,

BVA has delivered realized savings to employers and employees



TOTALING  
**\$247M<sup>5</sup>**



**With BVAs, your employees become active participants in their health care options, while reducing health care spending. Contact your Blue Cross and Blue Shield of Texas account representative to learn more.**

<sup>1</sup> A BVA offers cost estimates for various providers, facilities and procedures. Lower pricing and cost savings are dependent on the provider or facility of your choosing. Member communications and information from BVA are not meant to replace the advice of health care professionals. Members are encouraged to seek the advice of their doctors to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers.

<sup>2</sup> There may be a financial implication if no call to a BVA or Provider Finder® search is made prior to scheduling these procedures: MRI, CT scan, diagnostic radiology, joint replacement surgery, bariatric surgery, musculoskeletal (inpatient and outpatient services), breast reduction surgery.

<sup>3</sup> Standard bundle – MRI and CT scan only; Standard + Expanded bundle – MRI and CT scan, plus diagnostic radiology, joint replacement surgery, bariatric surgery, musculoskeletal (in-patient and out-patient services) and breast reduction surgery

<sup>4</sup> Data from 1/1/19 – 10/31/19

<sup>5</sup> Years 2013 through 10/31/19