

## Physical therapy makes you stronger and healthier.

### So why should the cost have to be so painful?

Let's face it: physical therapy is very valuable, but can be very expensive. In fact, the cost can vary as much as 500% from location to location. That could mean hundreds of dollars more per visit. These costs could get passed on to you with higher out-of-pocket expenses and contribution rates.

That's why the Compass SmartShopper program is adding physical therapy (PT) to the list of services that can earn you a cash incentive.

There are more than 100 available PT providers across New Hampshire. That means there's a high-quality option near you. To qualify for the incentive, you need to start and finish your PT at the same location.

**Please note: You will only receive one incentive for the duration of the PT treatment.**

Here's how it works:

- Shop with Compass before scheduling your PT appointment by visiting us at [compasssmartshopper.com](http://compasssmartshopper.com) or by calling 800-824-9127 to speak with a Health Cost Adviser.
- Visit one of the Compass-approved PT providers in your area.
- Receive an incentive reward check for up to \$150 in the mail once your claim is processed.

There's no limit to the number of procedures you can shop for, and each procedure earns you a money-saving incentive! The savings can add up quickly, so keep shopping!

### Case study

Tom hurts his knee, goes to see his doctor and gets an MRI. His doctor recommends knee surgery and physical therapy. If he had shopped with SmartShopper before each of these medical procedures, he could have earned over \$550 in incentives:

MRI of the Knee	\$150
Knee Arthroscopy	\$250
Physical Therapy	\$150
<b>Total Incentives</b>	<b>\$550</b>