



The Difference Card



Member Benefit Kit

Difference Card Enrollment Guide

DISCOVER THE DIFFERENCE.



The Difference Card

WELCOME TO YOUR DIFFERENCE CARD BENEFITS!

The Difference Card is a benefit funded by your employer that helps you save money on your medical costs.



Hi I'm Danny! I'm here to help you understand how to use your Difference Card benefits with your health insurance.

GETTING STARTED

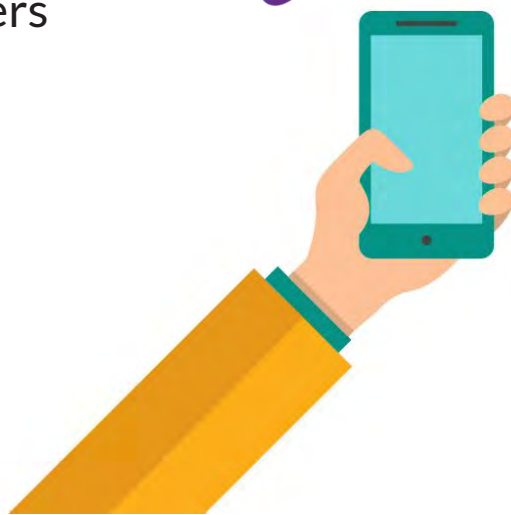
MOBILE APP

Using your smart phone's camera, scan this to download mobile app.



With The Difference Card Smart Mobile App, you can:

- Snap a picture to easily submit your claim
- Find the cheapest place to buy your prescriptions
- Compare cost and search for providers
- View your account balance
- Check claim status
- Sign up for Direct Deposit



LEARN MORE

Visit us online at DifferenceCard.com.

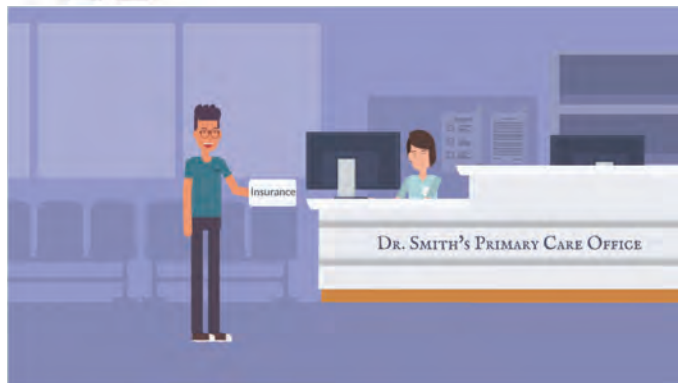
Questions? Our Customer Care Team is available Monday - Friday, from **8AM to 11PM ET**.

Call us at (888) 343-2110



Below is an example of how to use your Difference Card Mastercard®. Refer to your Employer Plan for specific amounts.

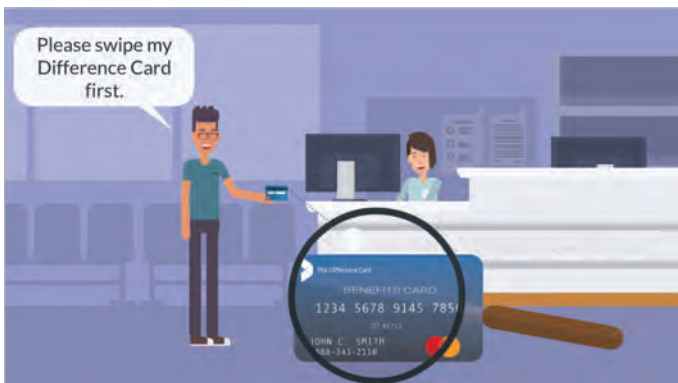
HOW TO SWIPE YOUR DIFFERENCE CARD



1. When visiting his doctor or a pharmacy, Danny gives them his Insurance Card first.



2. The medical provider tells Danny the amount due for the service.



3. Danny first uses his Difference Card funded by his employer to lower his out-of-pocket cost.

The Difference Card

Mastercard logo

Benefits Card

1234 5678 9145 7856

85/22

JOHN C. SMITH
888-343-2110

OR

Summary of Benefits

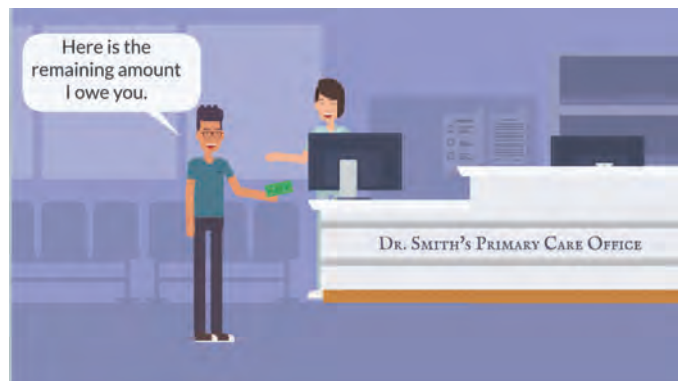
Reference your Summary of Benefits Chart to know how much to swipe your Difference Card for when at the doctor or pharmacy.

SUMMARY OF BENEFITS			
TYPE OF VISIT	YOU PAY	DIFFERENCE CARD PAY	CARRIER AMOUNT
Primary Care Office Visit Copay	\$0	\$30	\$30
Specialist Office Visit Copay	\$30	\$40	\$70
Urgent Care Copay	\$0	\$30	\$30

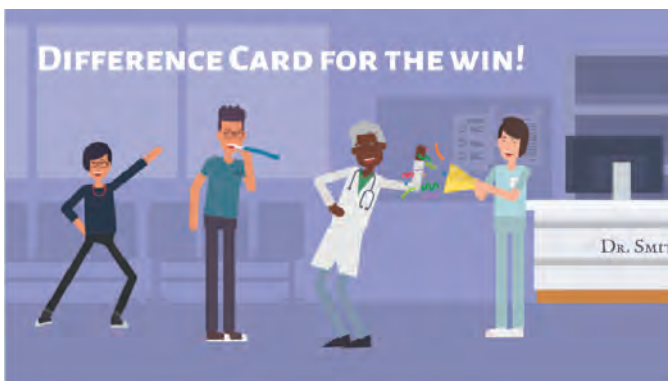
Sticker on Card
Amounts listed in sticker are an example

Amounts listed in chart are an example

4. He tells the provider the amount to swipe for by referring to a sticker on his card or the amount listed in his Summary of Benefits.



5. Danny pays the remaining amount with his personal card or cash. *If you have an FSA, you can swipe The Difference Card once and it will pull the funds appropriately.



6. The total amount requested is now satisfied using The Difference Card and Danny's personal funds. It's that easy!

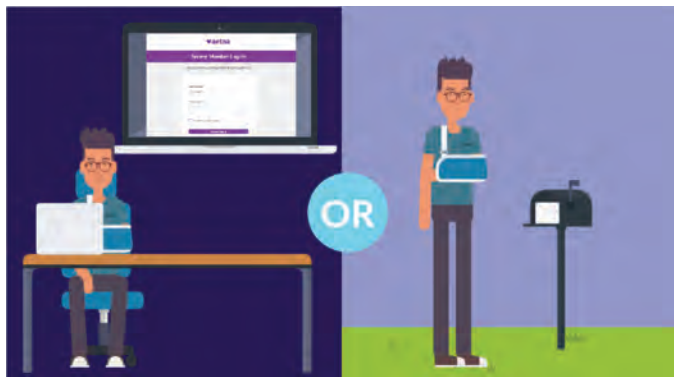
HOW TO GET HELP WITH YOUR MEDICAL BILLS



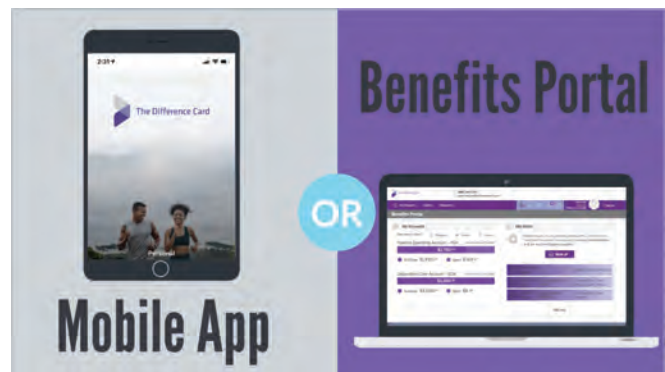
1. When Danny goes to the doctor, he does not pay for some services up front like major medical services.



2. Instead, he will present his Insurance Card to the medical provider and will get a bill and an insurance statement* later.



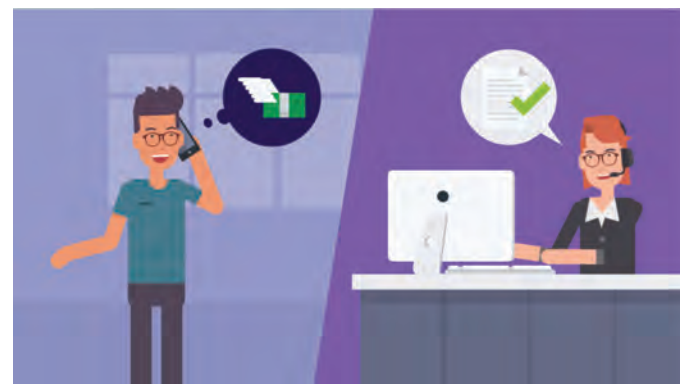
3. Danny will get his insurance statement* either through the Insurance Provider's website or in the mail.



4. Danny then logs into his account online or through the mobile app to upload his insurance statement* to submit his claim. Or if Danny has automatic claims** set up through his employer, he can skip this step.



5. Claims on average are processed in 2 business days. If Danny's claim is eligible for reimbursement, his funds will be direct deposited or mailed to his home.



6. Danny compares the medical bill to the insurance statement and pays the amount he owes. *Danny may have to pay a portion out of pocket before he is eligible for reimbursement.

*An Insurance Statement, sometimes called an Explanation of Benefits (EOB), describes what costs your Insurance Provider will cover for medical care.

**Automatic claims is a feature where your Insurance Statement is automatically sent to the Difference Card on your behalf. Verify with your employer if you have this feature.

WAYS TO SUBMIT YOUR CLAIM



MOBILE

Download the Difference Card Smart Mobile App to submit your claim with a picture.



ONLINE

Login to your account at DifferenceCard.com to submit your claim online.



MAIL

Fill out a Reimbursement Form and submit your documents via mail.



FAX

Fill out a Reimbursement Form and submit your documents via fax.



DIRECT DEPOSIT

The fastest way to get your money.

Money will come back to you via direct deposit if you select that as your Reimbursement Preference.

TOOLS ON THE GO

Scan this code with your camera app to get helpful resources at your fingertips.



SCAN ME

CRASH COURSE

A quick guide to commonly used terms.

Coinsurance: A form of cost sharing. A percent you pay after you have met your deductible.

Copay: A fixed amount that you pay for a covered health care service.

Deductible: The amount you pay for covered health care services before your insurance plan starts to pay.

Dependent Care Account: A DCA is a type of Flexible Spending Account where the pre-taxed funds are set aside to be used for childcare expenses for children age 13 and under. It can also be used to pay for the care of adult dependents.

Difference Card: An employer funded benefit that goes hand-in-hand with your medical insurance provider. It works by paying portions of copays and deductibles you may incur through your insurance plan.

Explanation of Benefits: An EOB is generated by your insurance provider after a medical visit. An EOB explains what was paid by your health insurance and the payment you owe to the medical provider.

Flexible Spending Account: An FSA is an employer-sponsored benefit that allows you to set aside pre-tax dollars into an account to be used for eligible medical expenses.

Health Savings Account: An HSA is a type of savings account for people with High Deductible Health Plans (HDHP) that lets you set aside money on a pre-tax basis to pay for qualified medical expenses.

In-Network: This means that your doctor or facility providing your care has negotiated a contracted rate with your health insurance company.

Out-of-Network: This means that the doctor or facility providing your care does not have a contract with your health insurance company.

Out-of-Pocket Maximum: The absolute most you would have to spend for in-network costs throughout the year. This includes your copays, your deductible, and your coinsurance.



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DifferenceCard.com