MOBILE APP USER GUIDE

THE DIFFERENCE CARD

WELCOME TO THE DIFFERENCE CARD MOBILE APP!

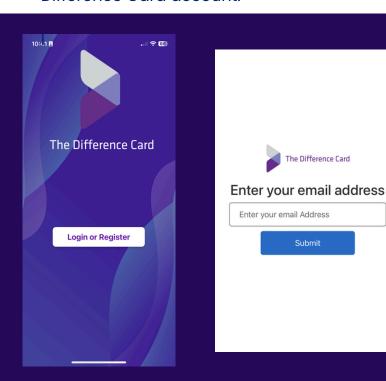


Managing your Difference Card Account on-the-go is made easy with the Difference Card Mobile App. This powerful, intuitive mobile app gives you access to view your account balances, update your profile, submit a claim, and much more, right from your Android or Apple mobile device. The Difference Card Mobile App provides a personalized experience and delivers meaningful insights to better guide your healthcare spending.

GETTING STARTED

To download the app, visit the App Store on your mobile device and search "Difference Card." Your login credentials for The Difference Card (DC) Member Portal website and the DC Mobile App are the same.

Click 'Login or Register' to login into your Difference Card account or begin the registration process. Enter the email address you would like associated with your Difference Card account.

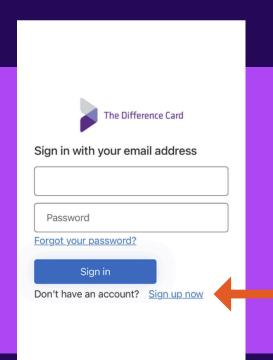


Ready to download the App? Scan the OR Code!



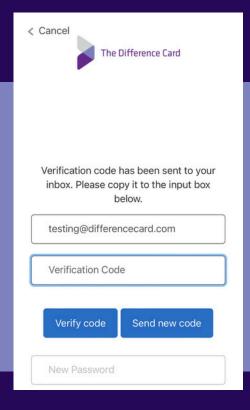
REGISTRATION





First-time users will click 'Sign up Now' to create their Difference Card Account.

Existing Difference Card members can login in their DC Mobile App using the same login credentials as The Difference Card Member Portal website.



First-time users will need to enter an email address to verify their account.

Click on 'Send verification code' to send the verification code to the email address provided.

Enter the verification code from your email and click 'Verify Code.'

REGISTRATION



Once the email is verified, users need to provide:

- Password; twice for matching
- Date of birth (xx/xx/xxxx)
- Employee ID (employees' SSN/unique ID)

Password must be between 8 and 64 characters. Password must have at least 3 of the following:

- Lowercase letter
- Uppercase letter
- A Number
- A Symbol

Once all fields are completed, click 'Create.' Registration is now complete and you will be directed to your Difference Card Account in the mobile app.

The password must be between 8 and 64 characters.

Your password must have at least 3 of the following:

- a lowercase letter
- an uppercase letter
- a number
- a symbol

New Password

Confirm New Password

Date of Birth

Employee ID

Create

First-time users will need to accept the Terms and Conditions by scrolling down the Terms and clicking "Accept All" Accept the Terms of Use

Terms and Conditions

EB EMPLOYEE SOLUTIONS, LLC

TERMS OF USE

Welcome to www.wellintune.com. This website is owned and operated by EB Employee Solutions, LLC ("EBES"). These Website Terms and Conditions of Use (the "Terms") contain the terms and conditions upon which EBES is willing to provide you access to and use of www.wellintune.com and all related pages, information, databases, materials, and services



The Difference Card

BIOMETRIC AUTHENTICATION

Do you want to allow "Difference Card" to use Face ID? The Difference Card app requires access to your Face ID to allow you to log in to the app with Face ID. Don't Allow Allow

If your device uses biometric authentication, you can choose to enable this functionality.

Biometric authentication allows you to login to the mobile app without needing to enter your password upon every login.

The Difference Card

Enable Biometric
Authentication
Would you like to use Face ID to sign in to the Difference Card app next time?

No
Yes

Once biometric authentication is enabled successfully, you can now use Face ID going forward to sign in to the Difference Card mobile app.

If you do not want to use biometric authentication, you can disable the feature in the Settings section of the app.



PASSWORD RESET

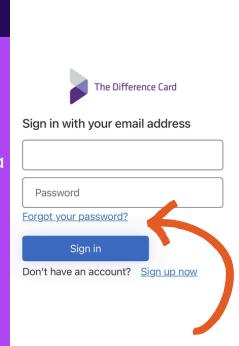


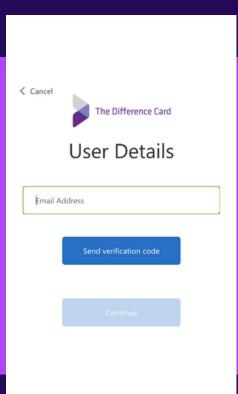
The Difference Card

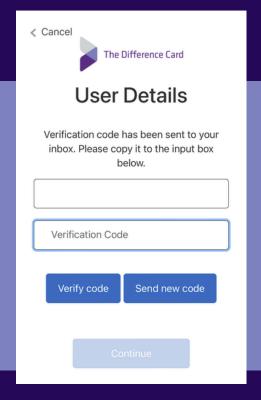
To reset your password, go to the login screen and click 'Forgot your password?'

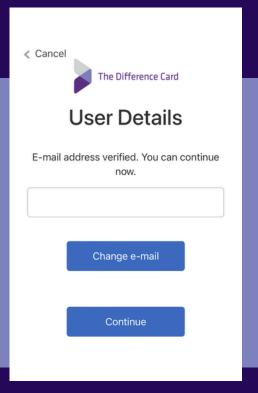
Users will be prompted to send a verification code to their email address and use the code to verify their account in the app.

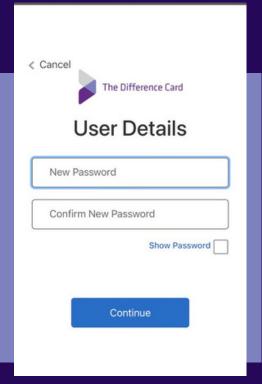
Once verified, users can create a new password.









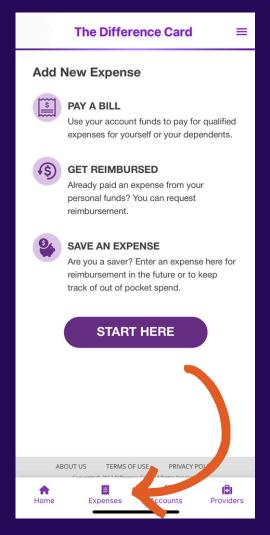


CLAIMS SUBMISSION

The 'Expense' screen allows you to submit reimbursement requests or to pay a provider for an eligible expense.

When paying yourself, you may choose to receive a check via mail or set up direct deposit to your bank account. Please note, you may only have the option to pay yourself, and not pay the provider.

Click the menu in the upper right corner of the screen and choose 'Add an expense' or click 'Expenses' on the bottom of your app

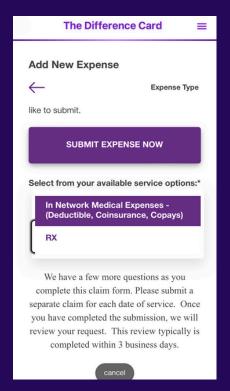


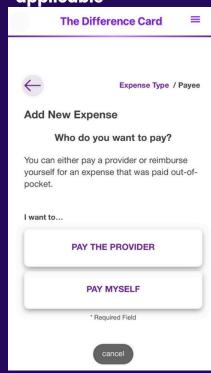
Choose Your **Account**.
Select the best fit category for the type of service you are requesting reimbursement for under **Service Options**

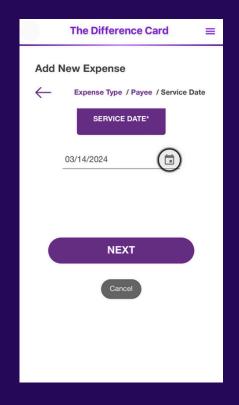
Tap Pay Myself to send payment directly to you OR

Tap **Pay The Provider** to send payment to the provider directly if **applicable**

Tap the calendar icon, select the date you had the service



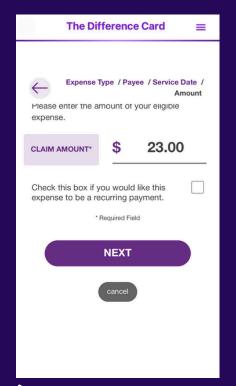




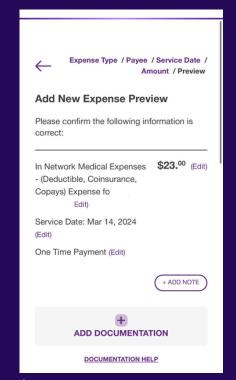
CLAIMS SUBMISSION



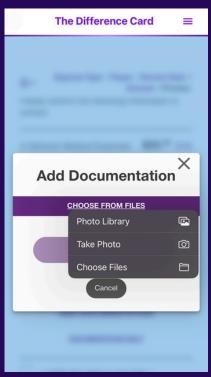
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Enter the claim amount you are submitting for reimbursement



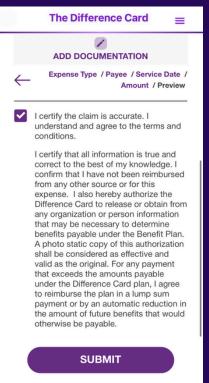
Click 'Add
Documentation' to
take a picture of your
receipt, or Explanation
of Benefits (EOB)



Take a photo directly from your phone, or choose a file to add documentation

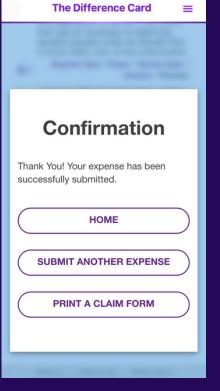
Confirm all information is accurate. If you need to change anything you can click 'Edit'.

Agree to the terms and conditions and click 'SUBMIT'.
You will receive a confirmation message when you claim has been submitted.

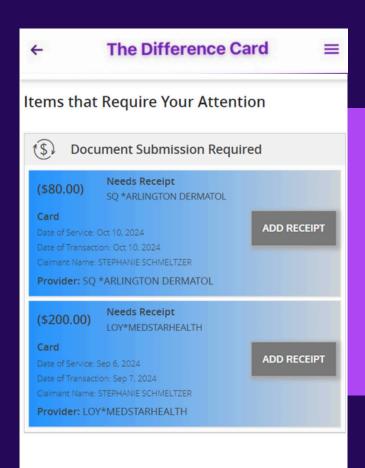


A confirmation message will appear about your claim submission.

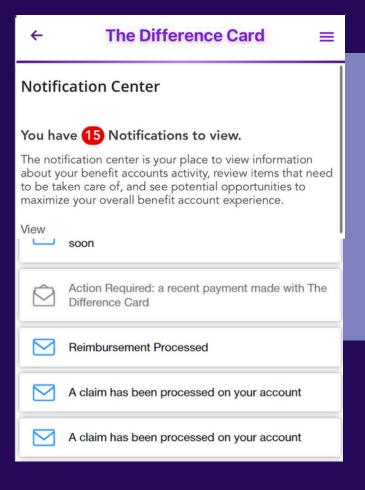
You may either go to your home screen or submit another expense.



UPLOAD RECEIPT + NOTIFICATIONS



If you've received a notification asking to attach documentation to a recent claim transaction, click the 3 menu bar, and press 'Upload Receipt.' You can attach your provider statement or Explanation of Benefits (EOB) to the claim(s) listed.



The notification center is your place to view information about your Difference Card benefit accounts and review messages regarding your account activity.



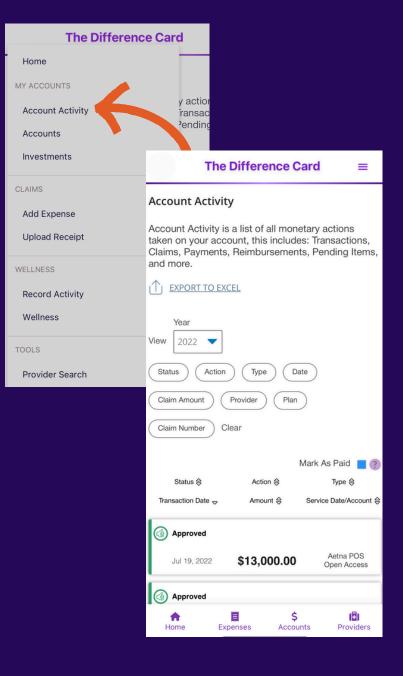
ACCOUNTS + ACCOUNT ACTIVITY

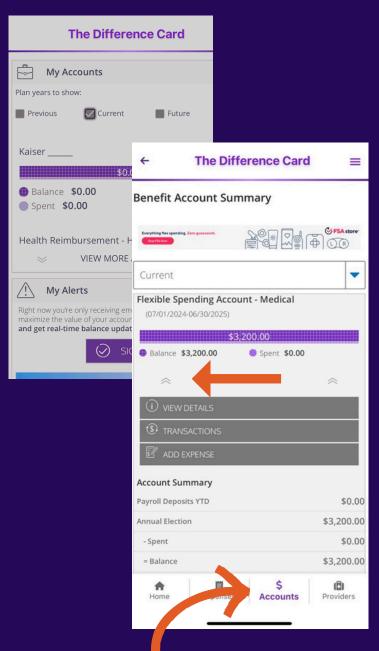


The Difference Card

The Account Activity section of the app will show you what is approved, pending, and denied as well as what requires an action from you (e.g., adding a receipt). You can filter the results, add receipts, and much more.

The Accounts screen displays a listing of all your benefit account(s) and their balances. This list can be filtered by plan year (current, future, previous, or all) by clicking the related link.

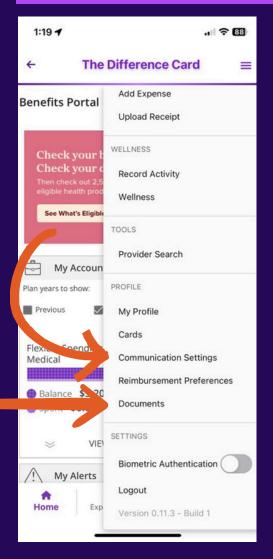


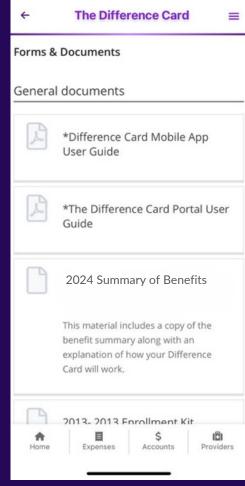


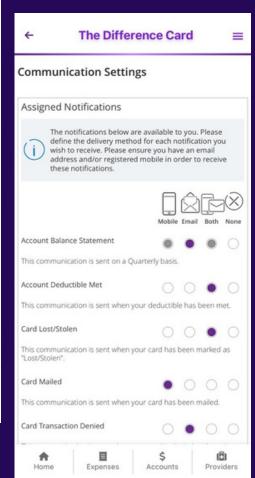
DOCUMENTS + COMMUNICATION SETTINGS

Click on 'Documents' to view your Difference Card Summary of Benefits. You will also find other guides and resources to help you navigate your Difference Card Benefits!

Go to the 'Communication Settings' page to change how you receive notifications. You can choose to receive notifications by email or text message.



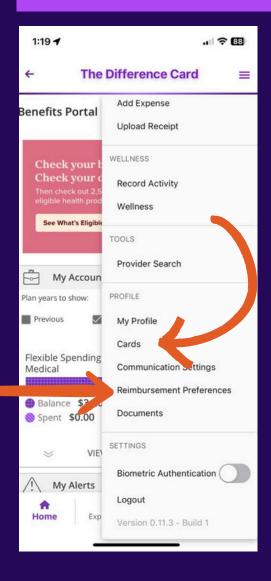




CARDS + REIMBURSEMENT PREFERENCES

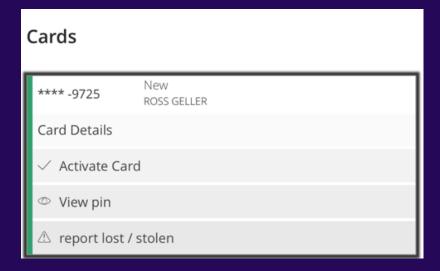
The Cards screen allows you to view all details related to your benefit debit card(s). Additionally, you can use this section of the mobile app to mark a card lost/stolen and request a new card.

To request cards for your dependents, please contact The Difference Card Member Service Team.



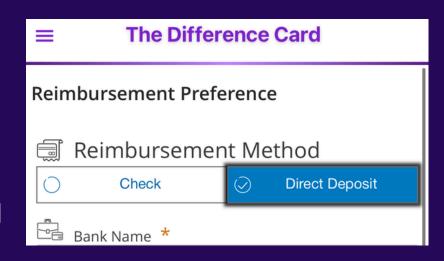


The Difference Card



You can receive eligible reimbursements for manually submitted claims through direct deposit right into your bank account!

Click on 'Reimbursement Preferences', enter your banking information. Validate your information by entering the three micro-trasnactions issued to your bank account.



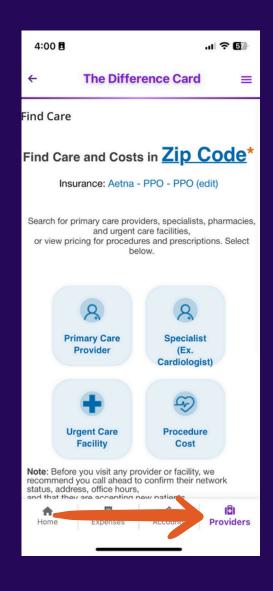
PROVIDER SEARCH



Affordable & quality care shouldn't be hard to find.

Click on the 'Provider Tab' at the bottom of the app to find a provider in your area that will give you high-quality care at an affordable price.

- Select the option that best fits the type of care you are looking for; input your zip code, and insurance carrier.
- Press search to find a list of high-quality & affordable doctors in your area!

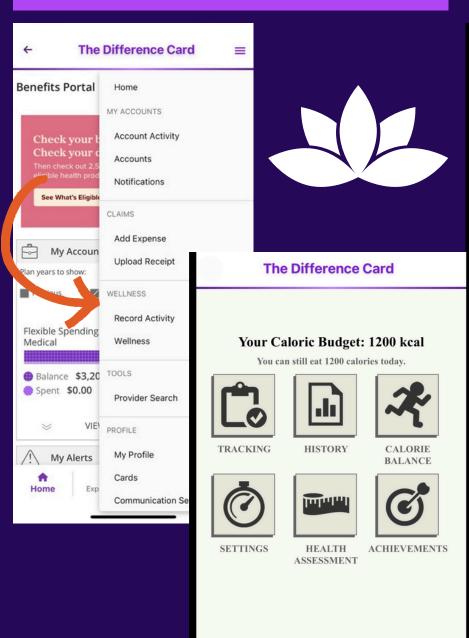


WELLNESS

The Difference Card

Utilize the features of our wellness portal to enhance your well-being! You can choose to track your calories, physical activities, weight, blood pressure, and sleep!

If enrolled in our wellness program, you can complete your Personal Health Assessment (PHA) by clicking 'Health Assessment.'







QUESTIONS?

Contact our Member Service Team: (888-343-2110)