



The Difference Card



Difference Card Smart Mobile User Guide

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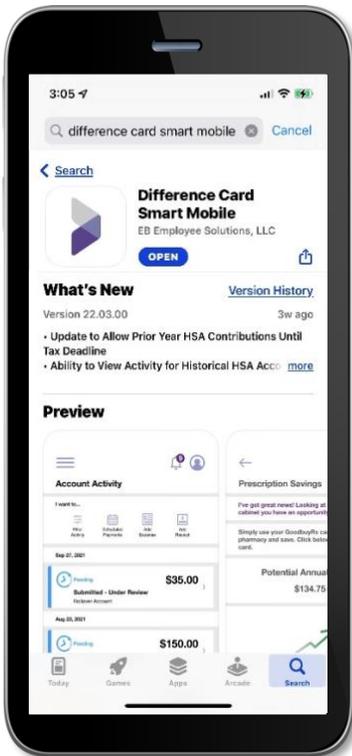
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Difference Card Smart Mobile

Managing your benefit account(s) on-the-go is made easy with the Difference Card Smart Mobile application. 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. Difference Card Smart Mobile provides a personalized experience and delivers meaningful insights to better guide your healthcare spending. The app also offers recommendations for savings on healthcare items such as prescription medications. This guide is intended to provide an overview of the Difference Card Smart Mobile features so you can be sure you are getting the most from your benefit account(s).

Download The App

To download the app, visit the App Store and search “Difference Card” or scan this QR Code below.



Getting Started

The Difference Card web portal and mobile app require separate registration processes. If you created an online account through your computer, you would still need to sign up for the mobile app and complete the registration process.

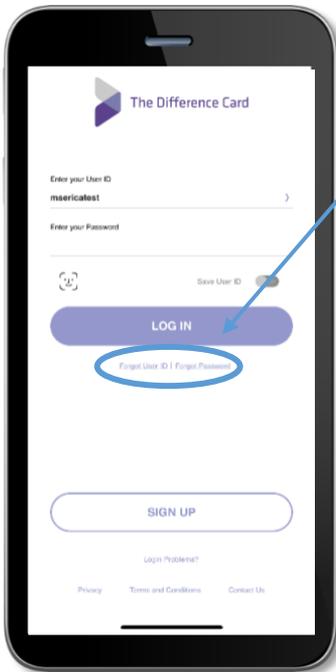
After downloading the application, you will see a landing page with options for 'log in' and 'sign up' as shown in image to the right.



If you are a first-time user tap **'Sign Up'**

If you already have a Difference Card Smart Mobile user ID tap **'Log In'**

If needed, you can retrieve a forgotten user ID and/or reset a forgotten password from the sign-in.



Registration

After tapping the 'Sign Up' button on the home screen, you will be guided through the registration steps using the primary's information only. *Primary being the person who has enrolled in the benefits.*

Step 1A

Enter the **primary's name** and zip code and tap '**Continue**'

Step 1B

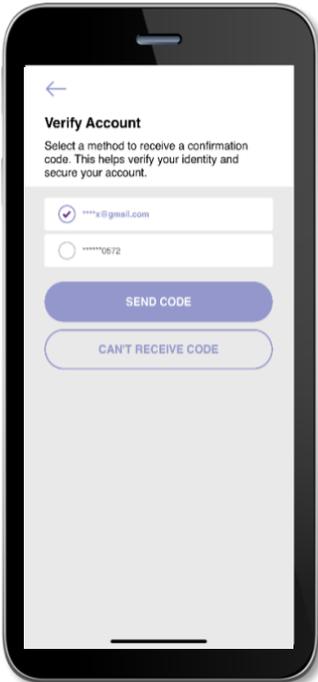
(Not Required)

You may **only** input the primary's Difference Card Mastercard

Error Message

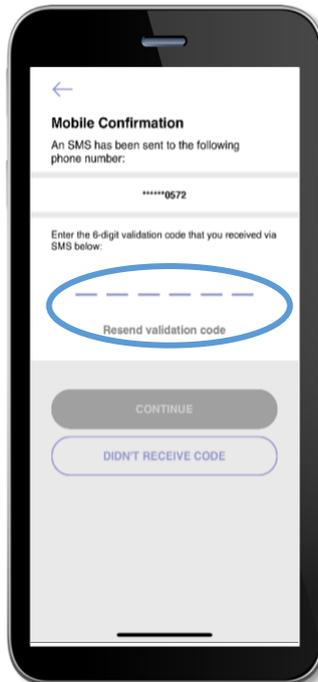
If you receive this alert above, please contact Member Services at **888-343-2110** to add your phone number and/or email address to your account

Step 2



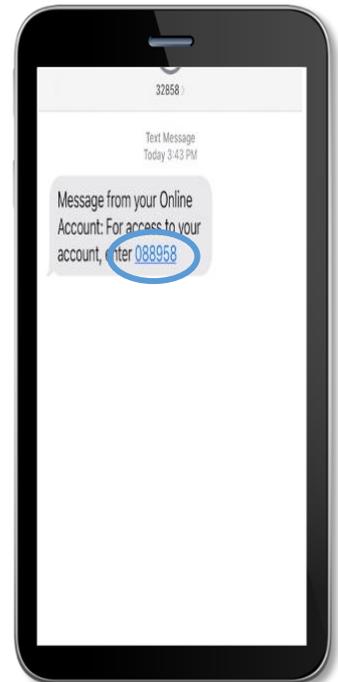
Tap the method you would like to receive confirmation code and tap **'Send Code'**

Step 3



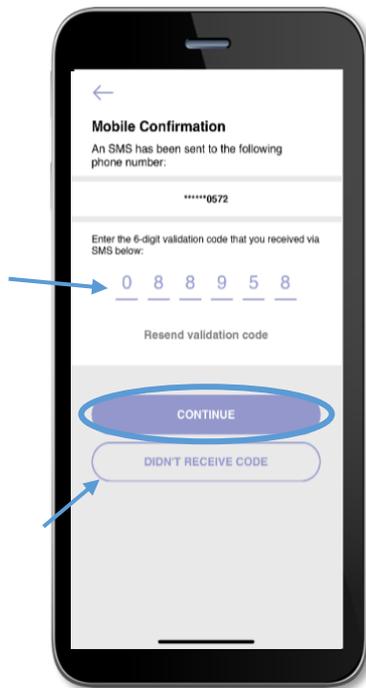
You will be sent a 6-digit code to the method you chosen and will have to input it in the spaces

Step 4



You will receive a notification like this with a different 6-digit code to copy

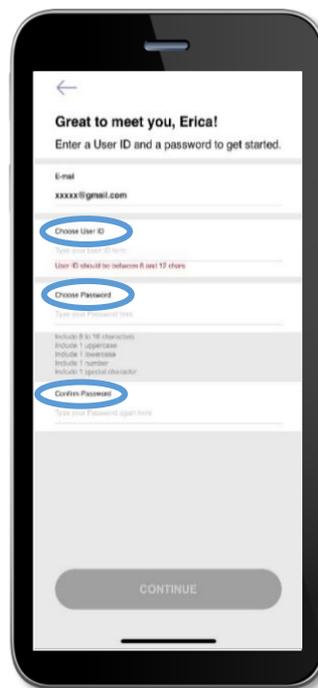
Step 5



Enter the 6-digit number you received from either text/email onto the blank spaces and tap **'Continue'**

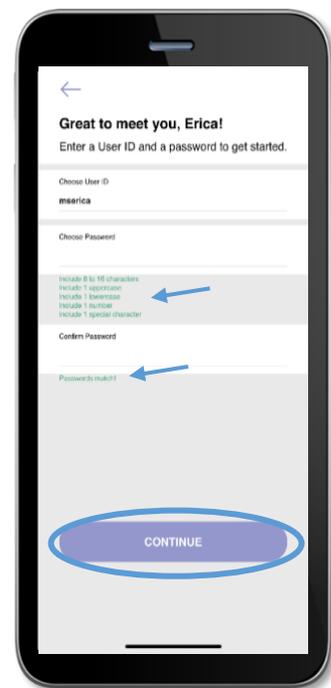
If you have not received the code within 5 minutes, tap **'Didn't receive code'** and a new code will be sent to you

Step 6



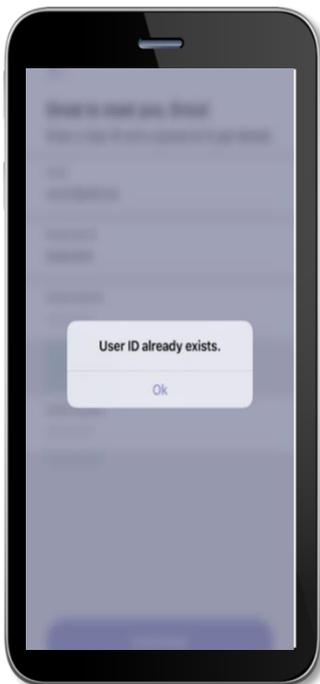
Create a **'User Id'** and **'Choose Password'** **'Confirm Password'**

Step 7



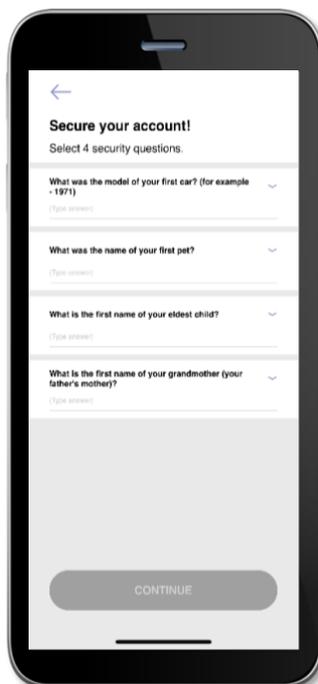
If your password meets all the requirements, it will turn **green** tap **'Continue'**

Error Message



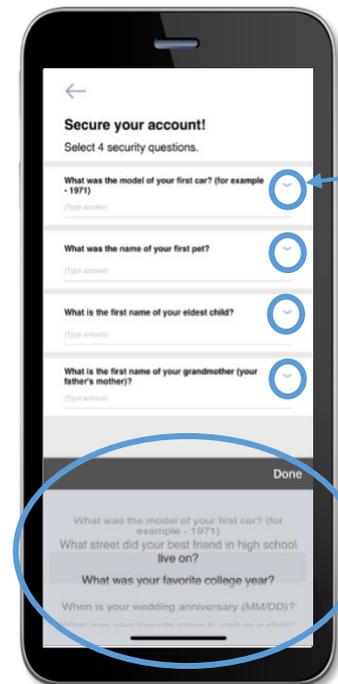
If you receive this alert, the user id you created is already taken and you will need to create a different one

Step 8



For security purposes, you will need to choose 4 questions and provide your answers for all 4 questions

Step 9



By tabbing on the downward arrow alongside each question you may change the question from the selection

Step 10

←

Secure your account!
Select 4 security questions.

What was your favorite college year? ▼
xyz

What was the name of your first pet? ▼
xyz

What is the first name of your eldest child? ▼
xyz

What is the first name of your grandmother (your father's mother)? ▼
xyz

CONTINUE

After you have answered all 4 of your questions, tap 'Continue'

Step 11

←

Your Account is Confirmed!
Review your information for accuracy and hit **Submit**.
Click the back arrow to make corrections.

E-mail
xxxxx@gmail.com

User ID
msericalex

What was your favorite college year?
xyz

What was the name of your first pet?
xyz

What is the first name of your eldest child?
xyz

What is the first name of your grandmother (your father's mother)?
xyz

SUBMIT

Check that every information is correct and tap 'Submit'

Step 12

Welcome Erica!

We are going to ask you for some information that will help us identify personalized saving and spending opportunities. This will only take a couple of minutes.

All the information provided to our app is stored in such a way that it is not personally identifiable. We will never share your information with third parties.

Let's get started!

BEGIN NOW

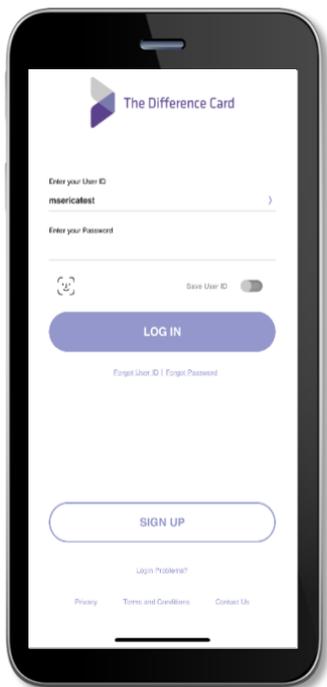
Skip

Now you will begin to personalize your mobile app.

You may opt out of the onboarding process, if you prefer, and you can later personalize the app through *opportunities* found in the *Notification Center*.

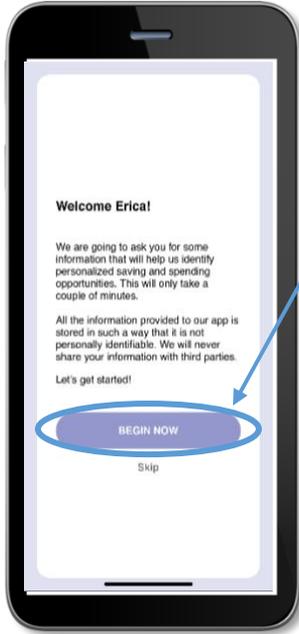
Biometric Verification

If your device uses biometric verification you can opt to enable this functionality to access Difference Card Smart Mobile. Simply choose to save your user ID on the *Log In* screen, and after signing in, you will be presented with the option to enable touch/face recognition access. You can view your touch/face recognition access status and disable it at any time via the 'Settings' screen.



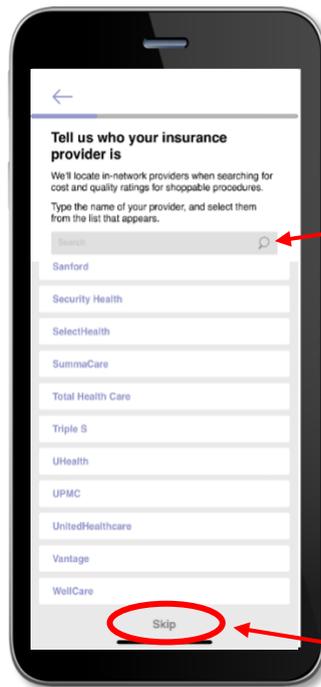
Onboarding

After registering, or successfully logging into the app for returning users, you will be guided through an onboarding process. Onboarding will help improve the usefulness of the app and personalize it to your needs

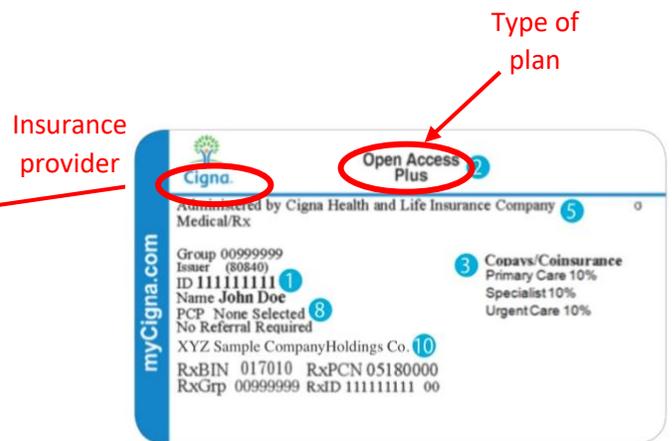


Linking Your Insurance Provider

Step 1



Choose your insurance provider and the type of plan you have



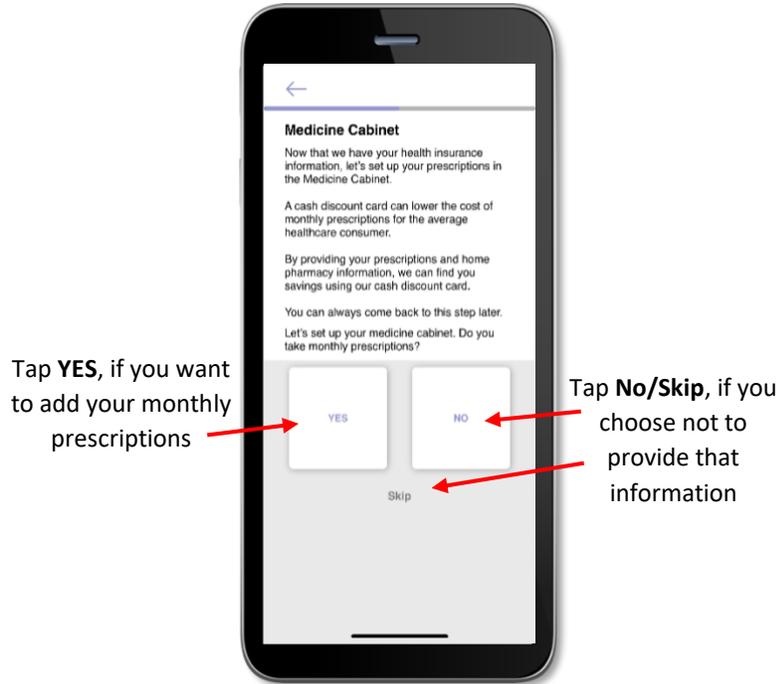
Example

Step 1a

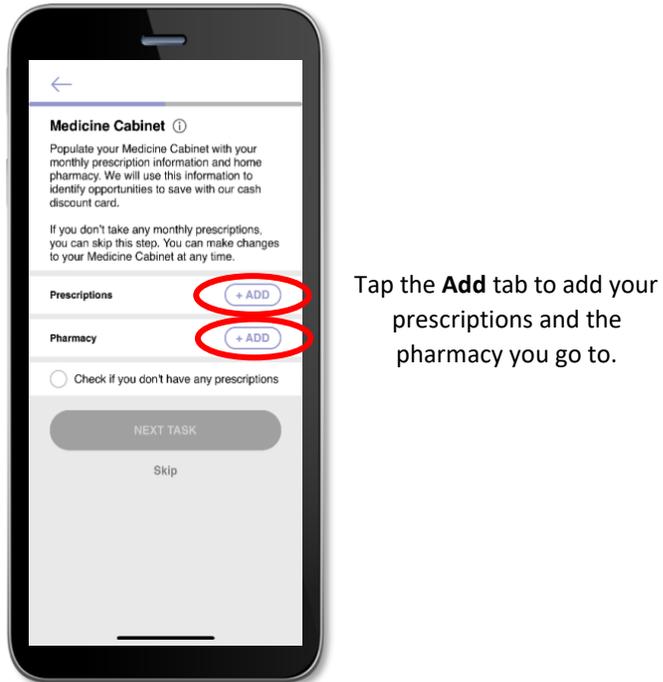
If you choose **not** to input insurance information, you may tap 'Skip'

Setting Up Medicine Cabinet

Step 2



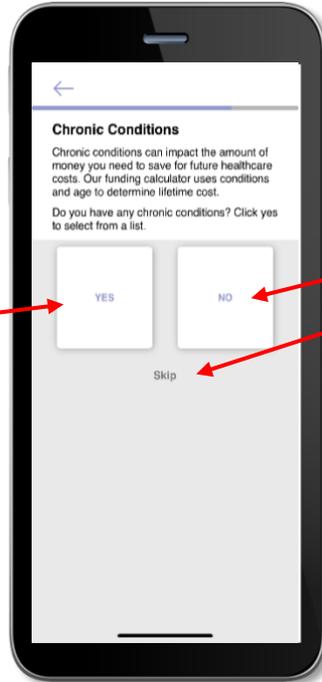
Step 3



Setting Up Chronic Conditions

Step 4

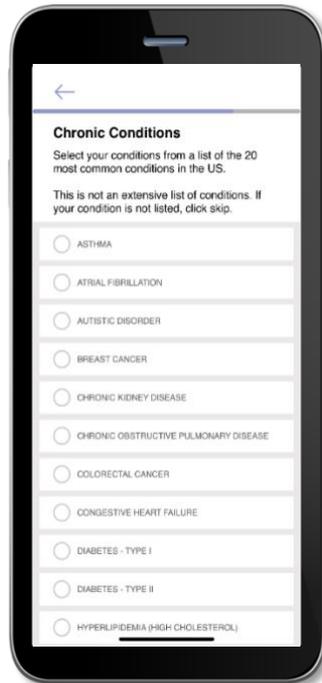
Tap **Yes**, if you would like to add any chronic conditions to your account. The app will calculate how much money you probably will need to save for the health condition



Tap **No/Skip**, if you choose **not** to add your health conditions to the app.

Step 5

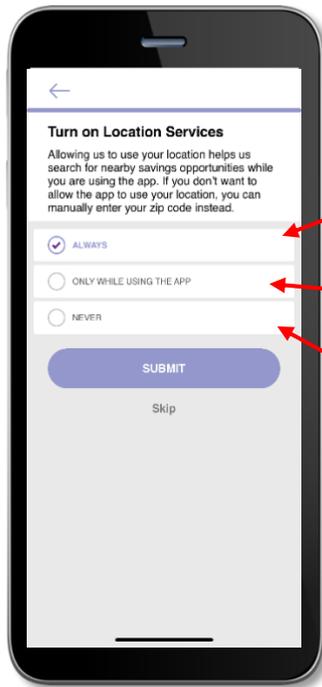
Stroll through list and select your chronic condition. If you do not see your condition listed, tap **'Skip'** on the bottom on the list



Location Services

Step 6

Turning on your location will allow the app to find nearby savings of prescriptions and/or providers in your area



Always- your location will always be on even if you are not on the app

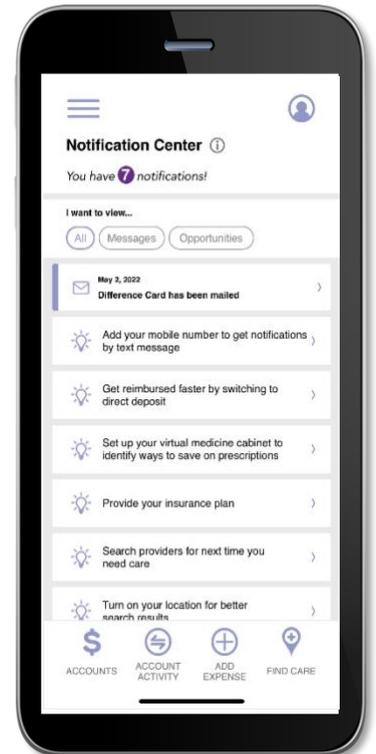
Only while using the app- your location is on only when you sign onto the app

Never- Location is off

Notification Center and Opportunities

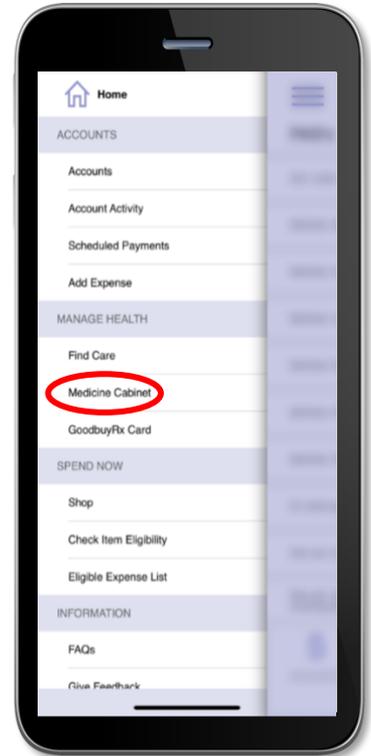
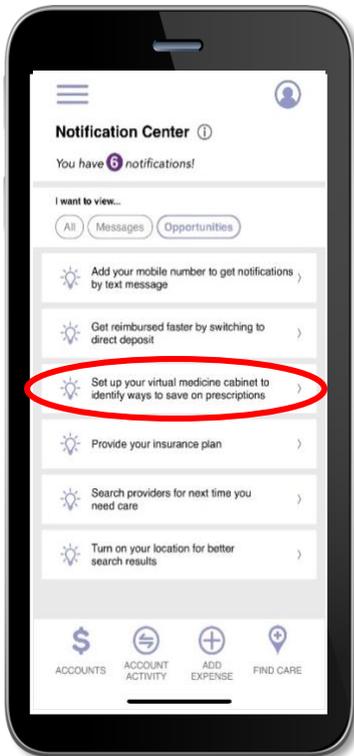
Difference Card Smart Mobile has a *Notification Center* which is present at the top right corner of every screen within the app. This notification center allows you to view not only pertinent alerts, but also *opportunities*. The opportunities are personalized to you, your account needs, and your app settings.

1. You may click on the *Notification Center* icon  at any time to view your *opportunities* list
2. Clicking on one of the individual opportunities will open the specified page
3. The page associated with the chosen opportunity will coach you through the steps to maximize your savings



Medicine Cabinet

Difference Card Smart Mobile also includes a *Medicine Cabinet* feature which can be accessed from the main menu screen.



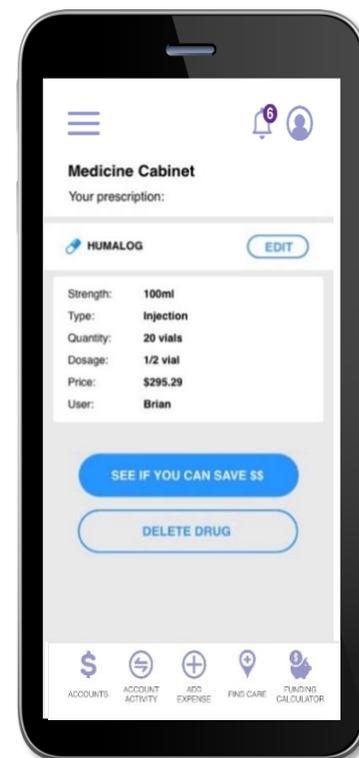
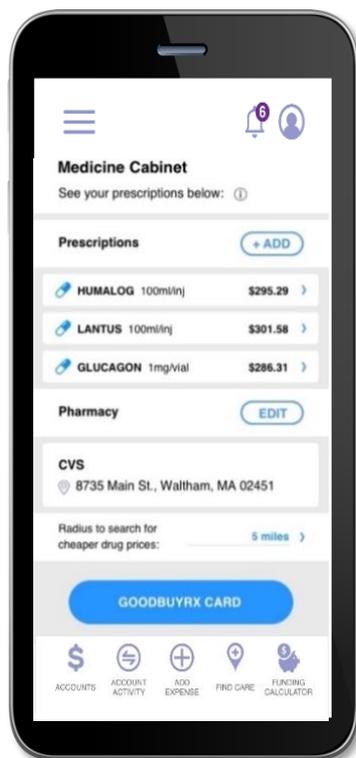
You will also be prompted by the *opportunities* feature to enter your medications into the *Medicine Cabinet* if you did not do so during onboarding.

Difference Card Smart Mobile will find cost-saving opportunities on your drugs. You can also set up your home pharmacy in the *Medicine Cabinet* in order to retain a search location and radius for more drug savings opportunities.

Once you complete the setup of your *Medicine Cabinet*, you will see a listing of all your drugs and their prices. You may also edit, delete, or add drugs or the price you paid for them at any time. Difference Card Smart Mobile helps you capture the most recent information about how much you are paying for your medications.

If applicable, Difference Card Smart Mobile may notify you if a cheaper alternative is available for any of your medications saved in the *Medicine Cabinet*.

Below are some example screenshots:

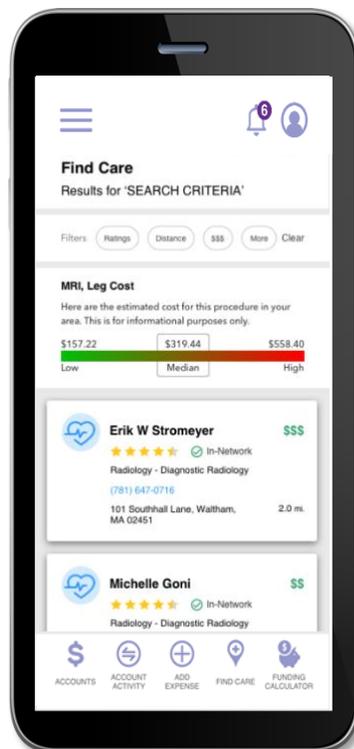
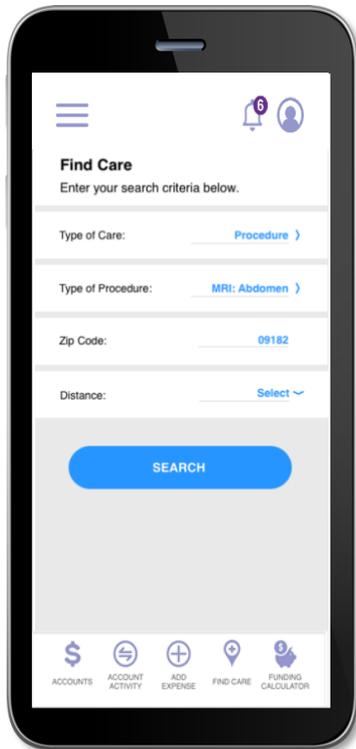
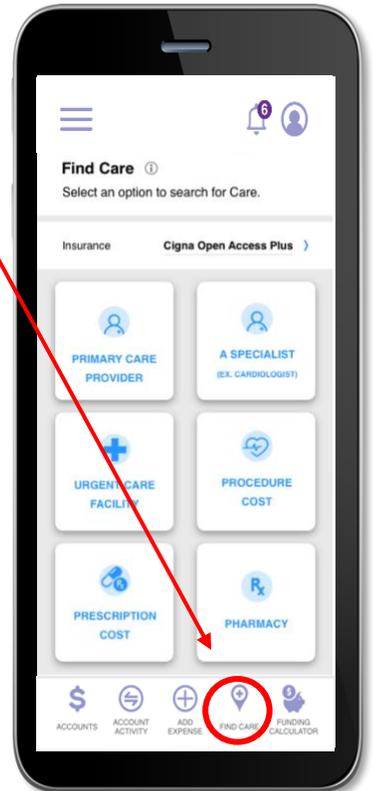


Find Care

Difference Card Smart Mobile includes a *Find Care* feature which can be accessed from the menu or by clicking on the icon at the bottom of most screens found throughout the app.

Find Care allows you to search for care in a few different ways. By adding your insurance carrier, you will only see in-network providers.

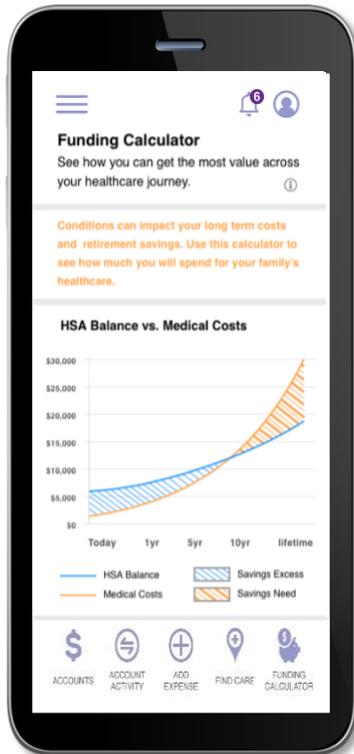
1. If you search for a Primary Care Provider, a Specialist, or an Urgent Care Facility, your results will display with options to filter by patient satisfaction scores and distance
2. If you search for Procedure Cost, the app will return the average cost for the procedure in your area as well as an estimated cost for each provider
3. If you search for a Prescription Cost, the Pharmacies nearby that could fill your prescription along with the associated price will be displayed; you can also search specifically for Pharmacies



After you select one of the types of care, you will be prompted to enter additional information dependent on the type of care selected.

Funding Calculator

Another Difference Card Smart Mobile feature is a *Funding Calculator* that considers chronic condition costs in order to help estimate the future value of your health savings account, if applicable. Based upon the conditions you list for yourself and your dependents as well as your HSA contributions, the *Funding Calculator* projects your healthcare costs versus your projected HSA balance.



Family Members + ADD

This graph represents you and your family members conditions. Click a family member to view and update their conditions.
(uncheck dependents to see different saving paths)

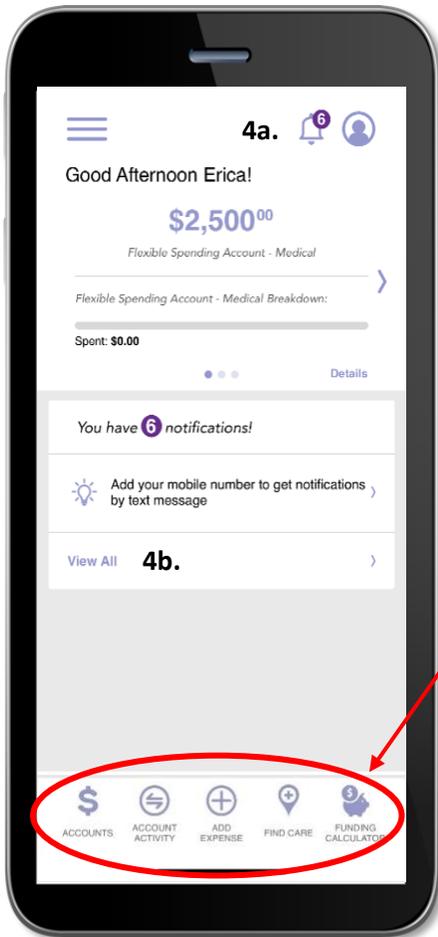
- BRIAN COLBURN
 - Conditions: Hyperlipidemia (high cholesterol), Rheumatoid Arthritis
 - EDIT
- WIFE
- CHILD 1
- CHILD 2
- CHILD 3
- CHILD 4

How to Contribute
Contact your HR representative at your company today to adjust your payroll contributions for pre-tax savings, or use the app to contribute today using your bank account.

Helpful Hint: When you contribute to and pay for medical expenses with your HSA, it's pre-tax. The more you contribute, the more you save in taxes each year.

Home Screen and Menu

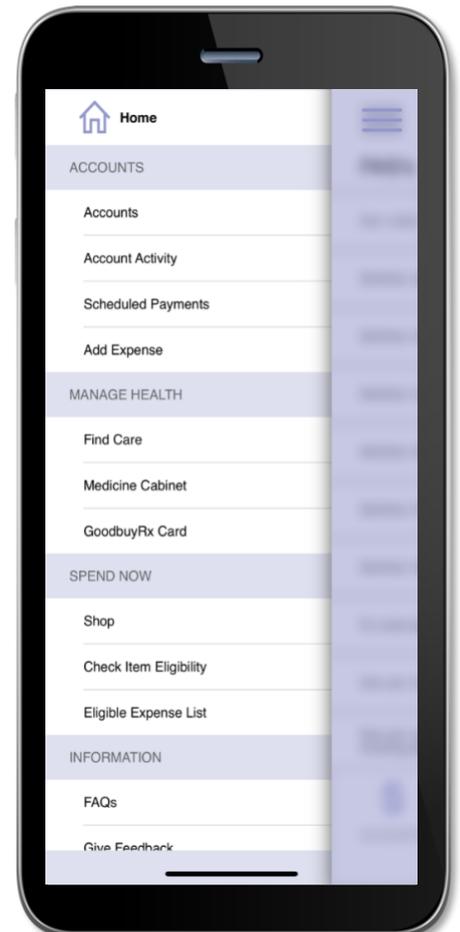
Once you are logged in, you will see the home screen:



1. The Home screen provides an account snapshot with balance breakdown
2. The account carousel allows you to scroll to other accounts you have, if applicable (i.e., scroll from an HSA, to an LPFSA)
3. You can click the “Details” text to go directly to your account page
4. You can navigate to your *Notification Center* by clicking the icon at the top [4a] or by clicking “View All” [4b]

Menu buttons at the bottom of the screen allow you to reach the most commonly used pages with a single tap.

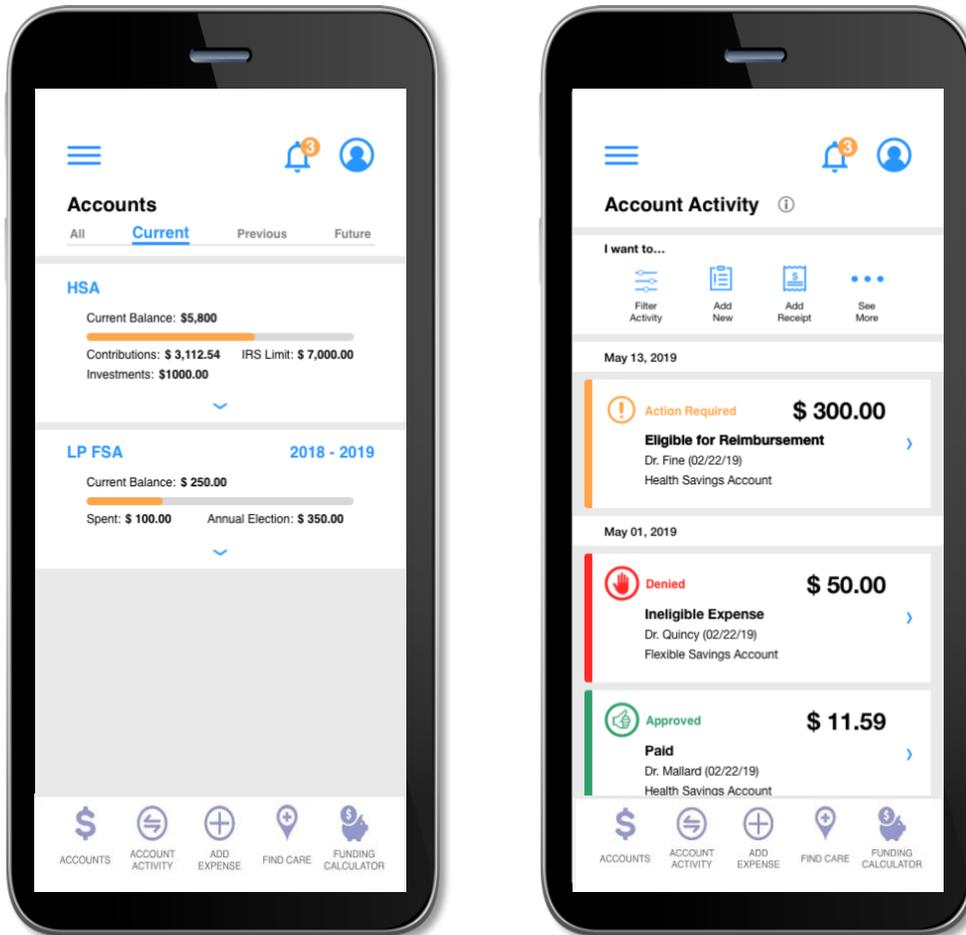
All the menu items found at the bottom of the home screen, plus many other helpful links, can be accessed at any time by tapping the menu symbol found in the upper left corner of every screen in the application.



Accounts and Account Activity

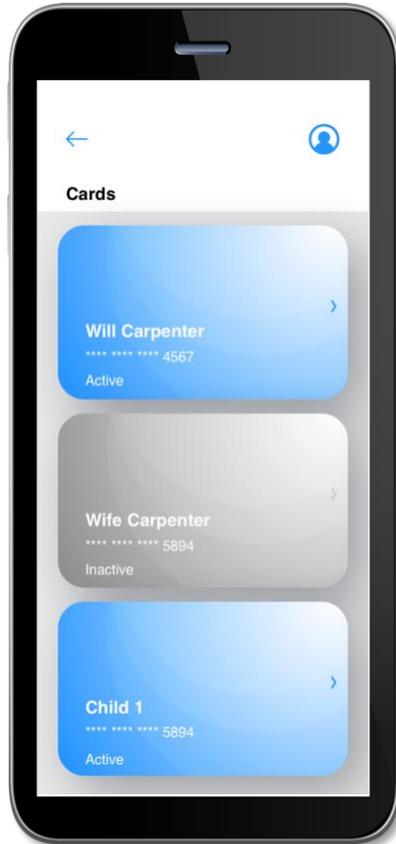
The *Accounts* screen displays a listing of all your benefit account(s) and their balances. This list can be filtered by plan year (current, future, previous, or all) by clicking the related link.

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.



Cards

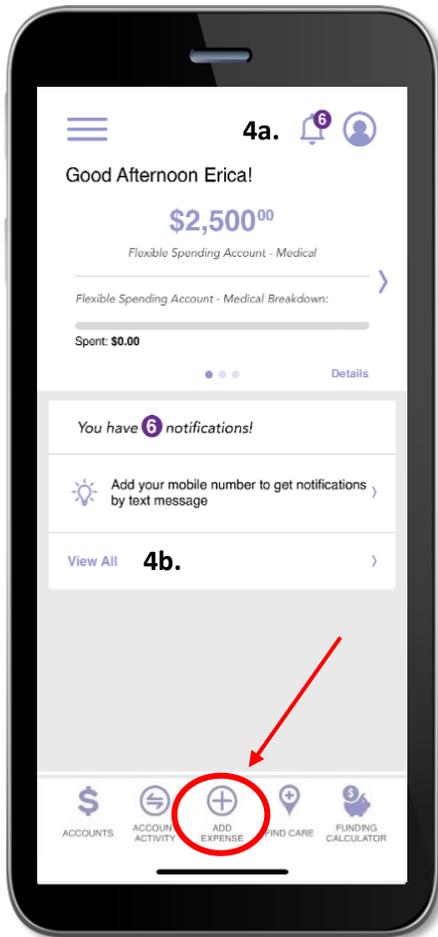
The *Cards* screen allows you to view all details related to your benefit debit card(s). Additionally, you can use this section of the app to mark a card lost/stolen or request a new card.



The *Cards* screen displays the cardholder, last four digits of the card number, the card status, and whether the card is associated with a dependent. Tap any individual card on the screen to access the card details.

- **Mark as lost/stolen**
If your card has been lost or stolen, notify your plan administrator by tapping the *Lost/Stolen* button from the *Cards* details screen. You can choose whether you would like to have a new card issued. If your card is marked as lost/stolen, the card status changes accordingly on the *Cards* main screen.
- **Activate card**
If you have a new card, you may opt to activate your card later or during your current session.

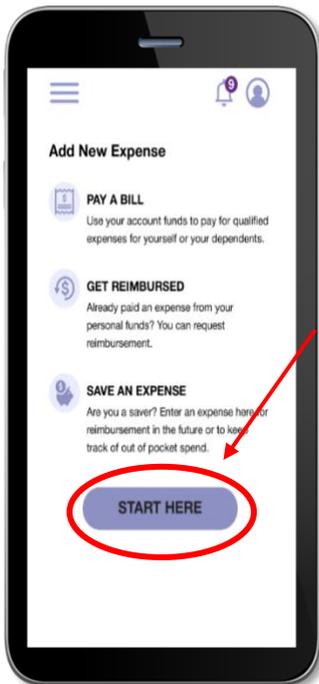
Submitting A Claim



The **Add Expense** screen allows you to enter new claims. If you have a receipt* to substantiate your claim, you can take a photo of it with your device and attach it to a pending claim from this section of the app.

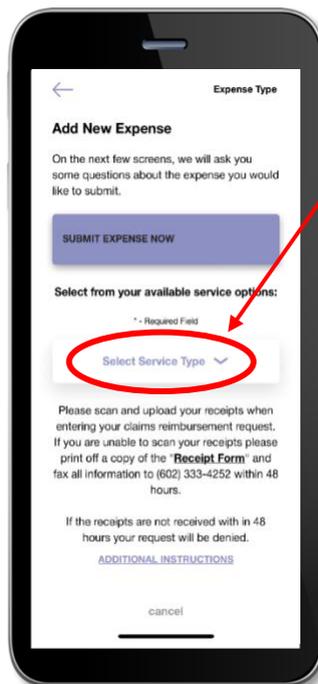
*Receipt: valid receipt will be considered an Explanation of Benefits (EOB) from your insurance company and when **applicable** itemized statement or detailed receipt from provider/pharmacy for copays

Step 1



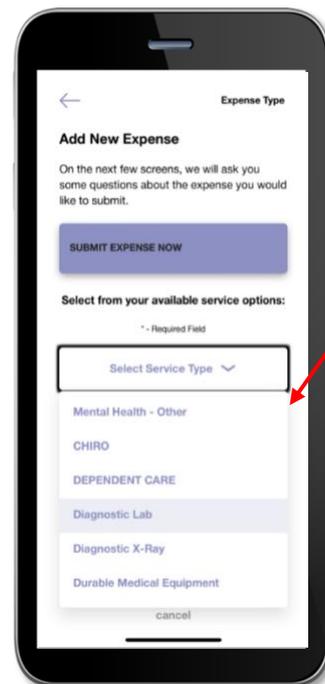
Tap **Start Here** to begin submitting a claim

Step 2



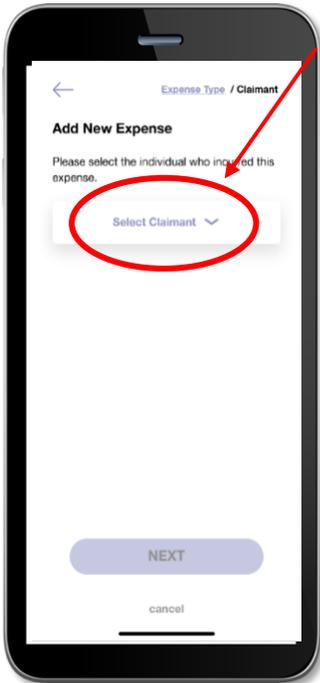
Tap **Select Service Type** and a drop menu will appear

Step 3



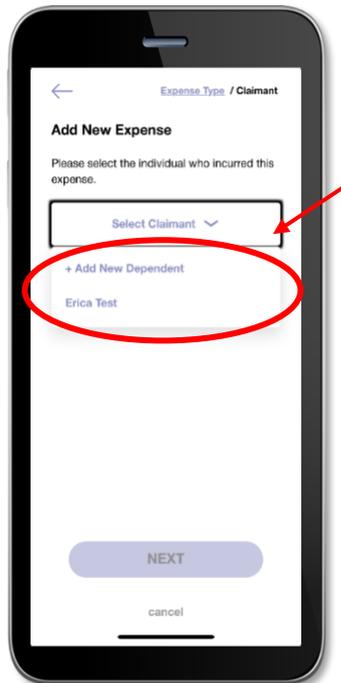
Stroll through list and select the best fit category for the type of service you are submitting and click **NEXT**

Step 4



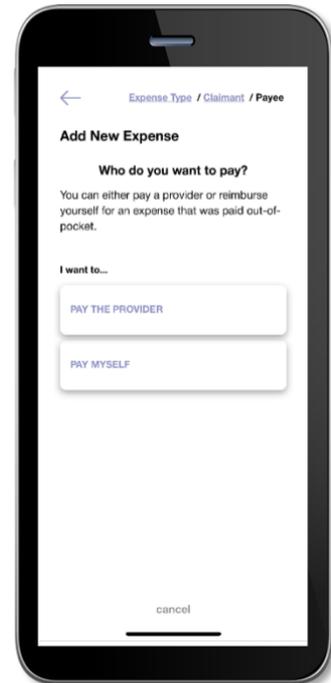
Tap **Select Claimant** to select the individual you are submitting the claim for

Step 5



Drop menu will appear with the list of family members on the account. Select and then tap **NEXT**

Step 6



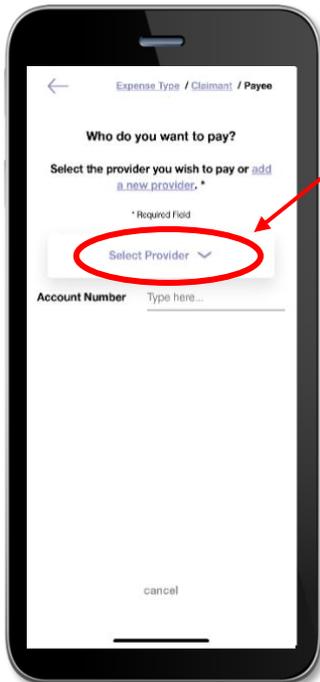
Tap **Pay The Provider** to send payment to provider directly if applicable

OR

Tap **Pay Myself** to send payment directly to you if applicable

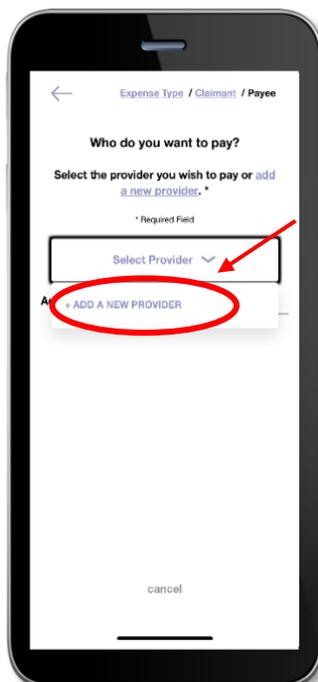
*Skip to page 27 if you choose 'Pay Myself'

Provider Pay Step 1



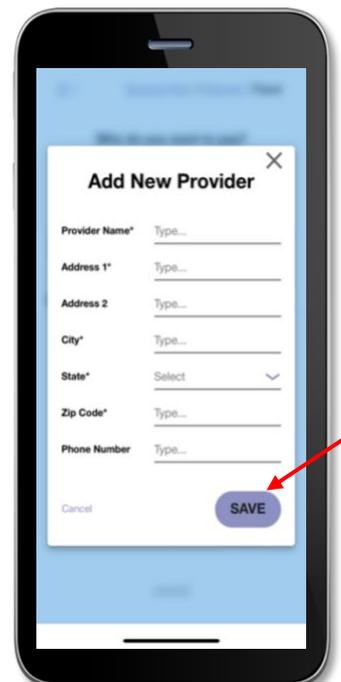
Tap **Select Provider**

Provider Pay Step 2



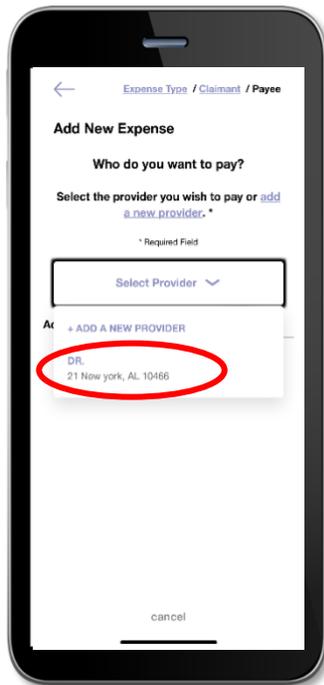
Tap **Add A New Provider** to input either provider or facility billing information

Provider Pay Step 3



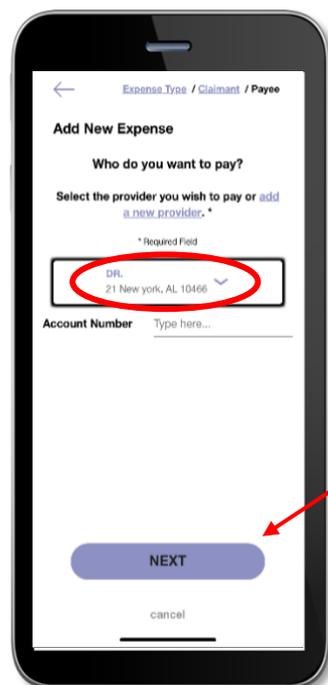
Fill out all the required provider information that has (*) next to it and click **SAVE**

Provider Pay Step 4



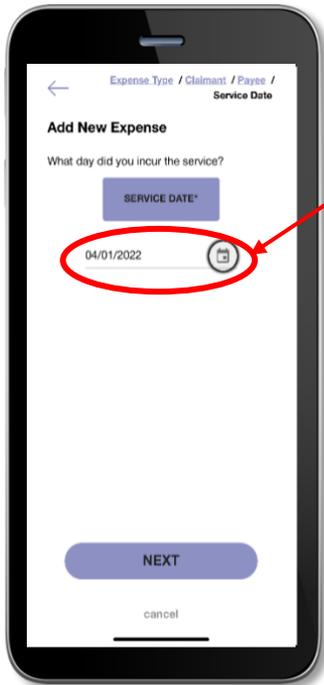
Tap **Select Provider** and the provider you added who appear on the drop menu and select

Provider Pay Step 5



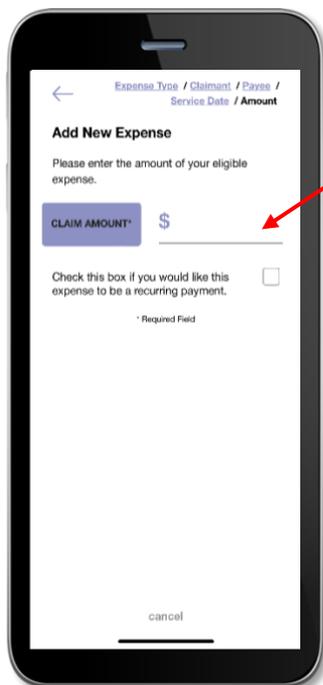
Select the provider you wish to be paid directly and tap **'NEXT'**

Step 7



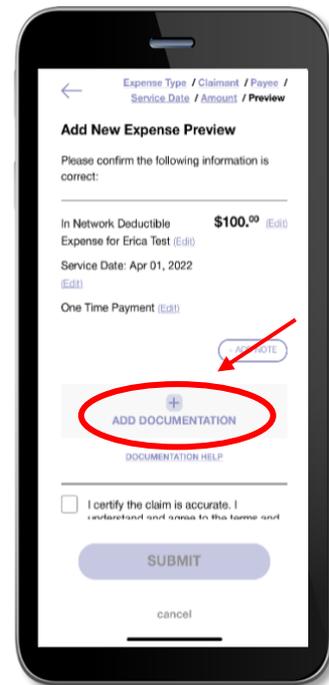
Tap **Calendar icon**, Select the date you had the service

Step 8



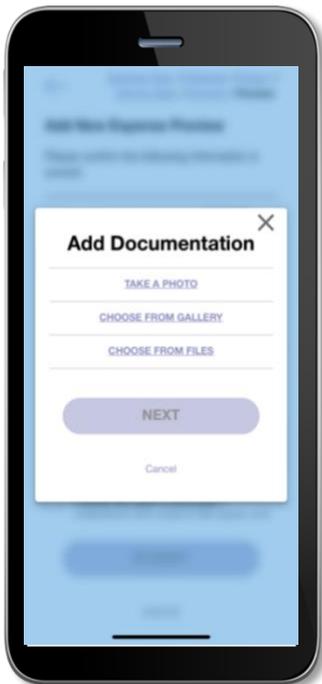
Enter the balance due amount

Step 9



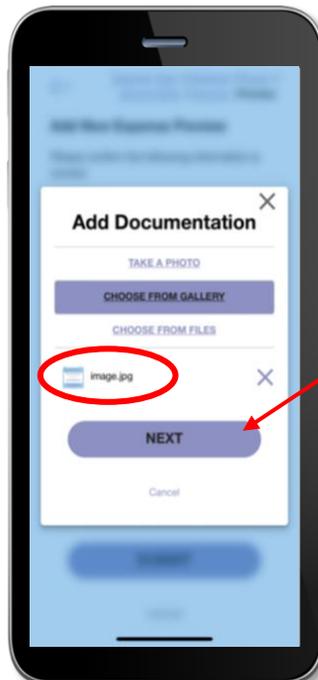
Tap **Add Documentation** to add your copay receipt, EOB or if applicable itemized statement

Step 10



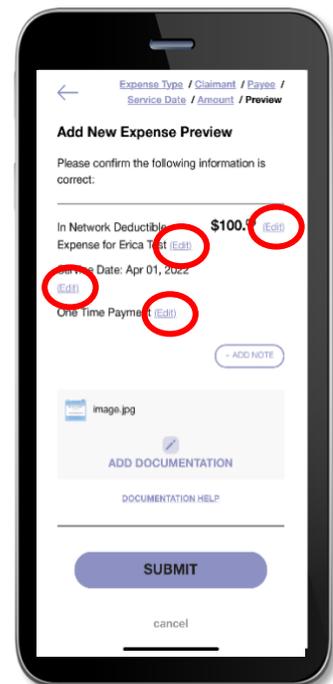
Select from the options

Step 11



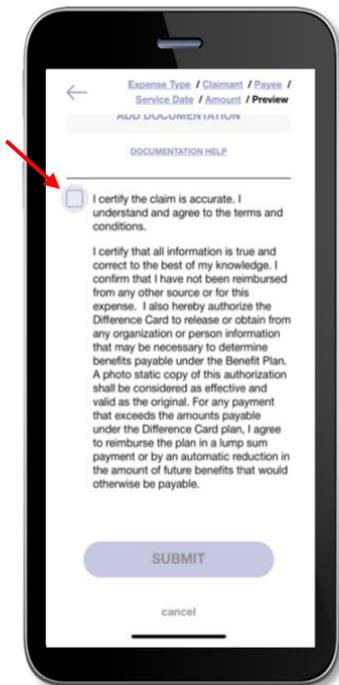
Once documentation is added, you should see image file and tap 'NEXT'

Step 12



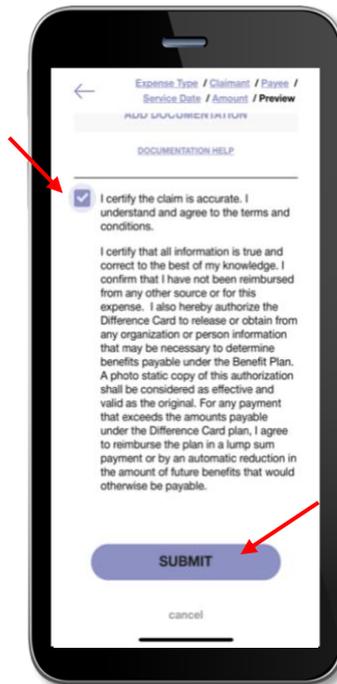
Confirm all information you provided is accurate. If you need to change anything, you can click **Edit**

Step 13



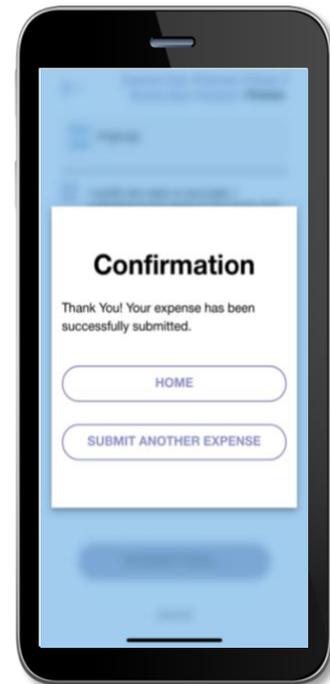
Before submitting you will need to stroll below and check the box

Step 14



Once the box has been checked, tap 'Submit'

Step 15



A confirmation message will appear regarding your claim. You may either go to your home screen or add another claim.

Let's Start Using The Mobile App Today!

SUBMIT A CLAIM

Want a faster, easier way to submit claims? Click Add Expense in the app to upload a photo to file a claim for reimbursement at any time.

CHECK YOUR BALANCES

Check your account balances on-to-go by clicking Accounts. View your Difference Card, HSA, FSA, DCA & Dental balances all from your phone.

Find Care

Find the best in network providers in your area

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