The Difference Card

The Difference Card Benefit Portal

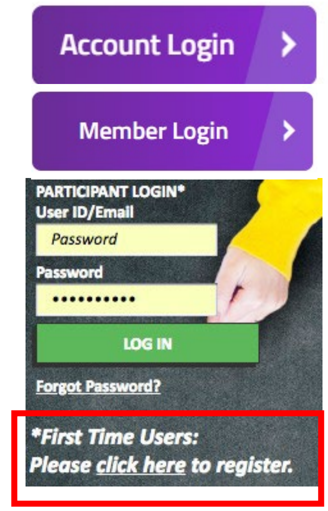
Simplify your healthcare finances with convenient, online access to your tax-advantaged benefit account

Contents

Getting started

Visit www.differencecard.com and click the purple **Account Login** button in the upper right corner of the homepage. Click the purple **Member Login** button to access your Difference Card Benefit Portal.

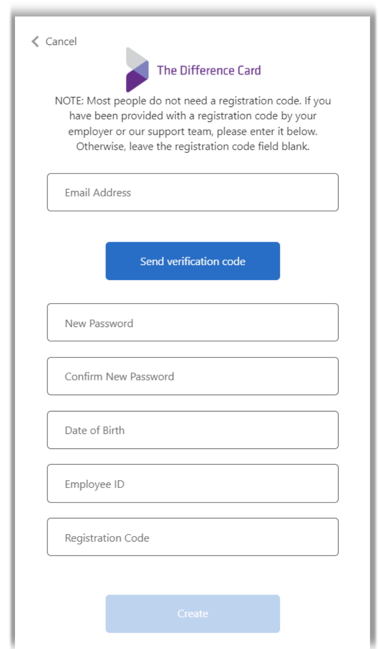
Registration



Step 1. If this is your first time accessing your online account, simply click the First Time Users link to begin the registration process.

Step 2. You must be a valid member of The Difference Card in order to register. Users then need to obtain a verification code for the provided email.

Click on 'Send verification code' and an email will be sent to the provided email with a code

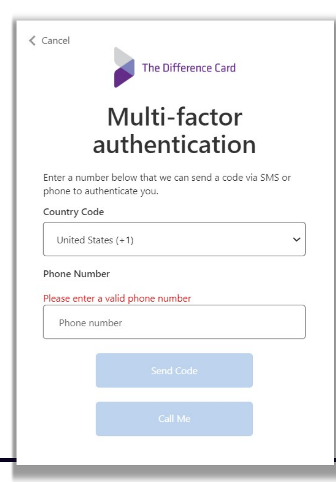


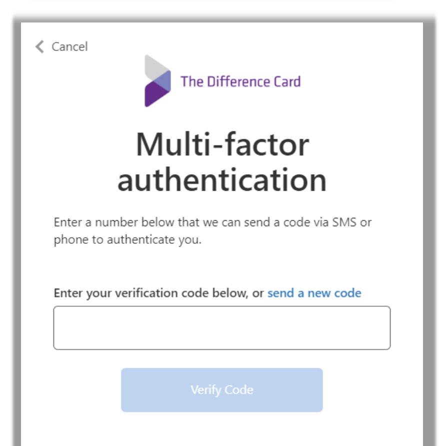
Step 3. Once the email is verified, users need to provide:
-Password
-Date of Birth (xx/xx/xxxx)
-Employee ID (employee's unique id/SSN)

Note: Most people do not need a registration code. If you have been provided with a registration code by your employewr or our support team, please enter it below. Otherwise, leave the registration code field blank.

Step 4. Multi-Factor Authentication. Enter a number below that we can send a code via SMS or phone to authenticate you.

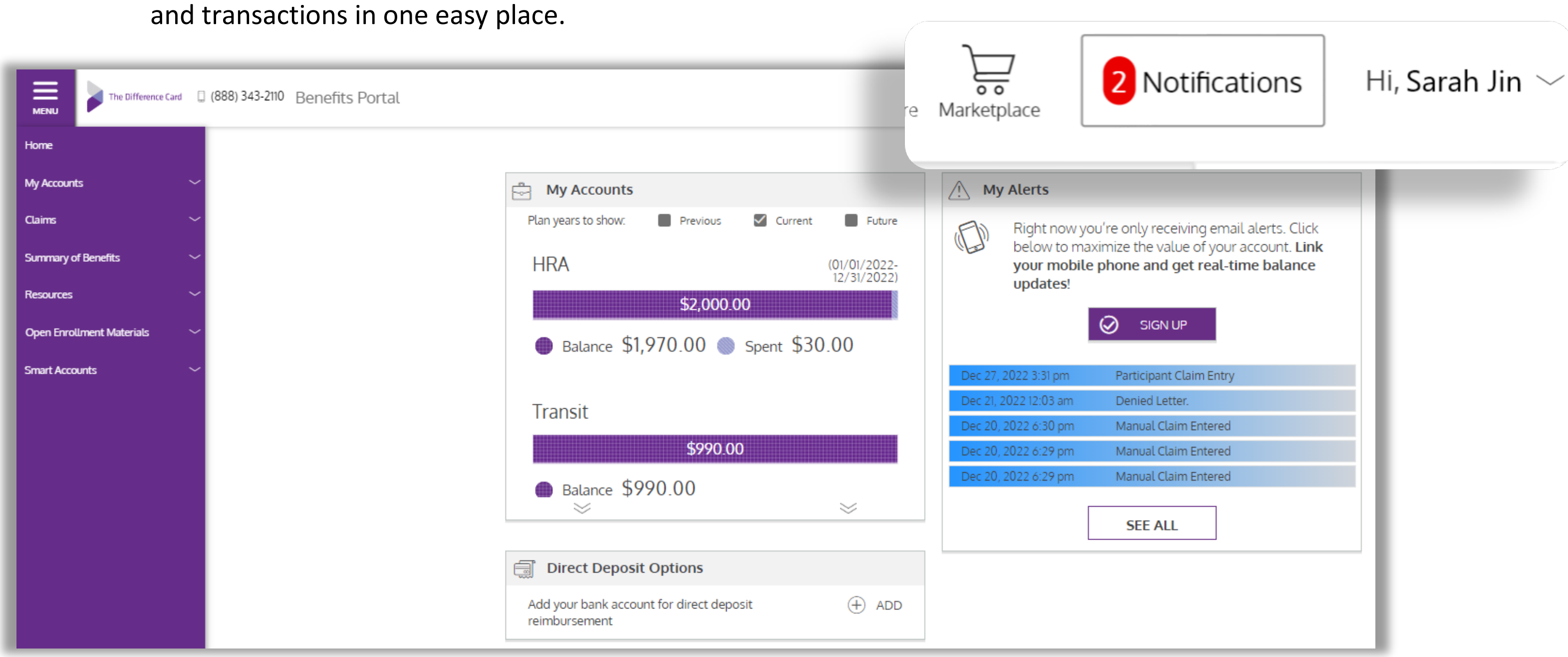
Step 5. Agree to the terms of service then click the Create Account button.





Menus

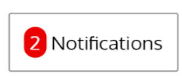
Within The Difference Card Benefit Portal, you can manage your healthcare spending accounts, claims and transactions in one easy place.



Use the icons in the upper right of the screen to shop with your benefit accounts, view notifications, or edit your profile.

Marketplace

Click the **marketplace** icon to access the CDH marketplace where you can use your eligible FSA and HSA accounts for purchases.



Notifications

Click **notifications** to view your news and alerts. The number in red tells you how many unread notifications you have.

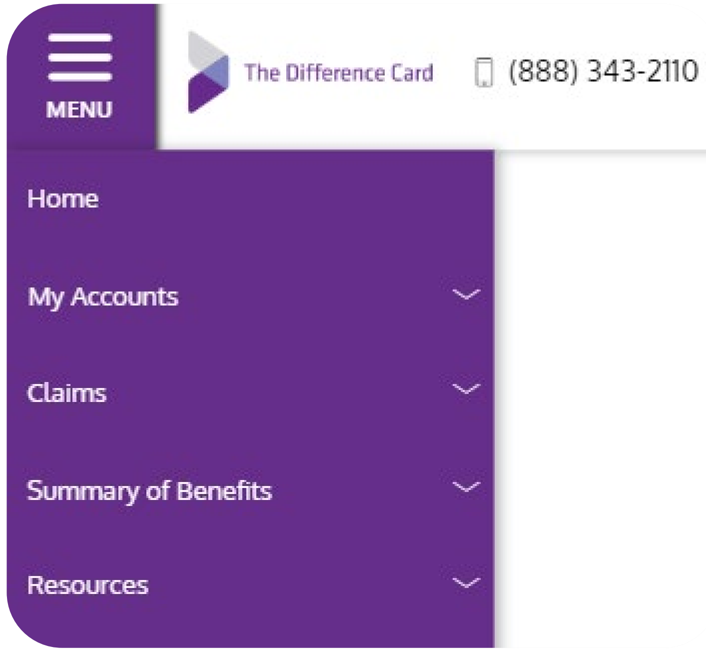
Drop-down menu

Click the **drop-down menu** to access your:

- Profile
- Debit card information
- Communication settings
- Contact us
- Log out

Main menu

Expand the hamburger **menu** on the upper left of your personal dashboard to navigate to your accounts, claims and other resources.



Click  to expand the menu.

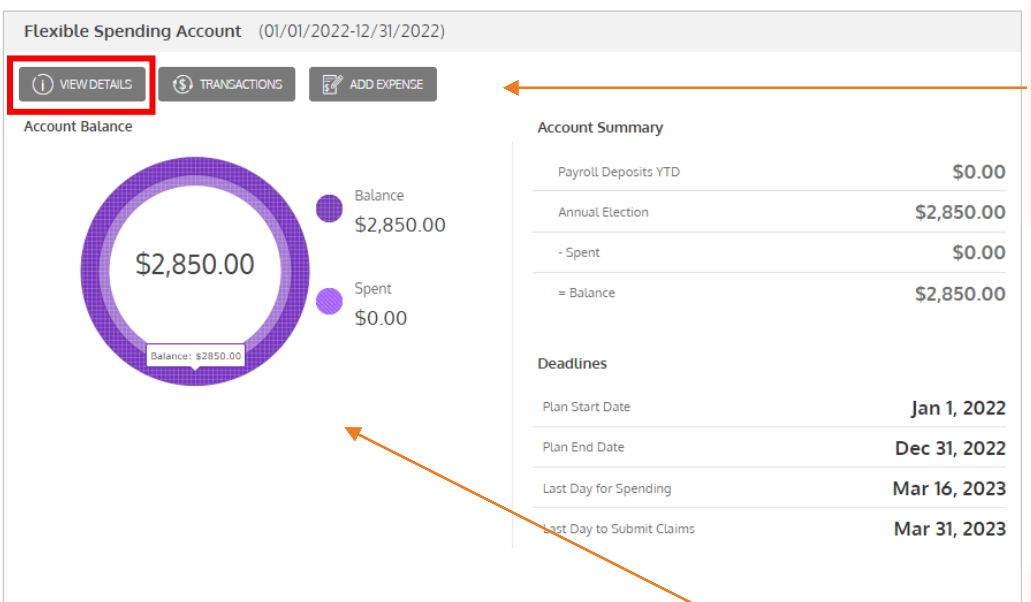
Use the **home** button to return to the main screen of your personal dashboard from any other screen within The Difference Card Benefit Portal.

Checking your account balance(s)

The benefit account summary page provides a quick view of your account balance(s).

Get there by clicking **Menu > My Accounts > Accounts**

Each of your accounts displays in its own box with the account type listed on top. A flexible spending account (FSA) is displayed in the image below.

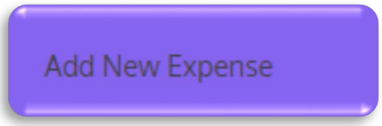


Quick links to additional account details, a list of transactions, claim submission, and other tools!

Your **annual** election balance, split into how much has been spent and how much is still available to spend.

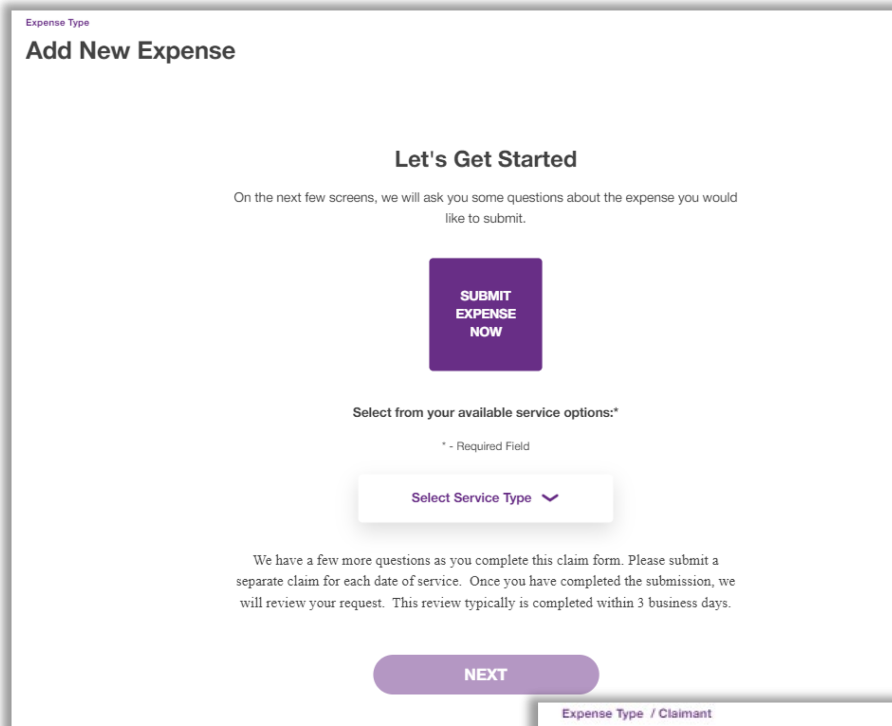
Submitting a claim or expense

The *add expense* wizard will walk you through a series of questions to help you submit your request correctly. You can use this wizard for **reimbursement requests** or to **pay a provider** for an eligible cost.

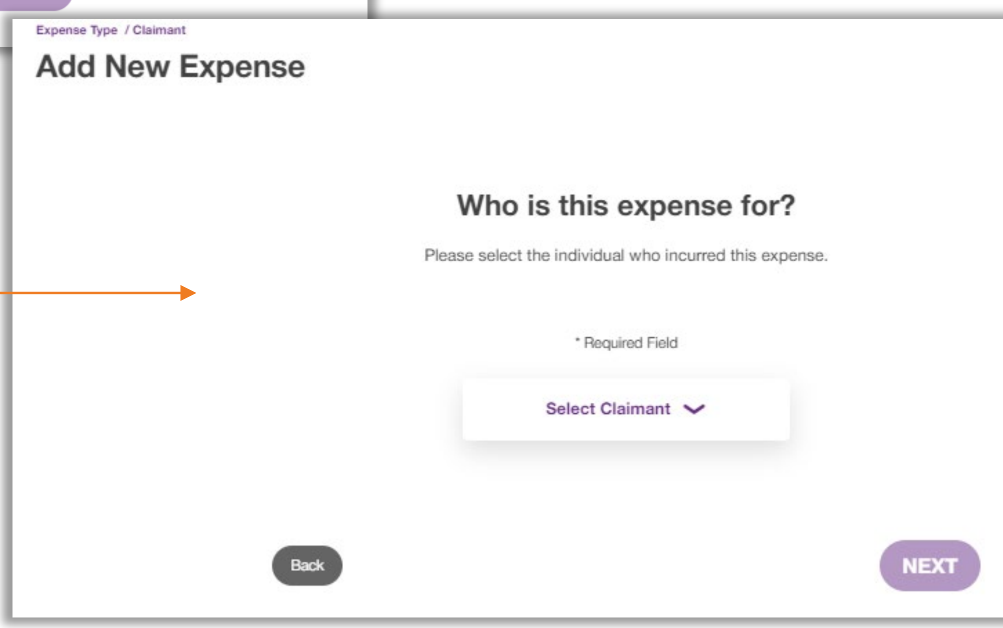


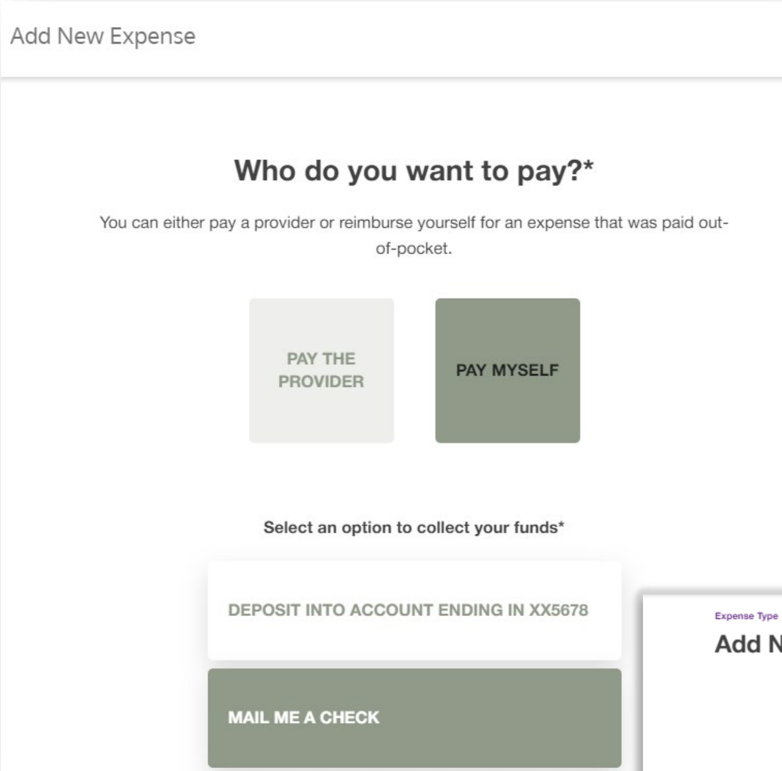
To use the expense wizard, click **Menu** > **Claims** > **Add Expense.**

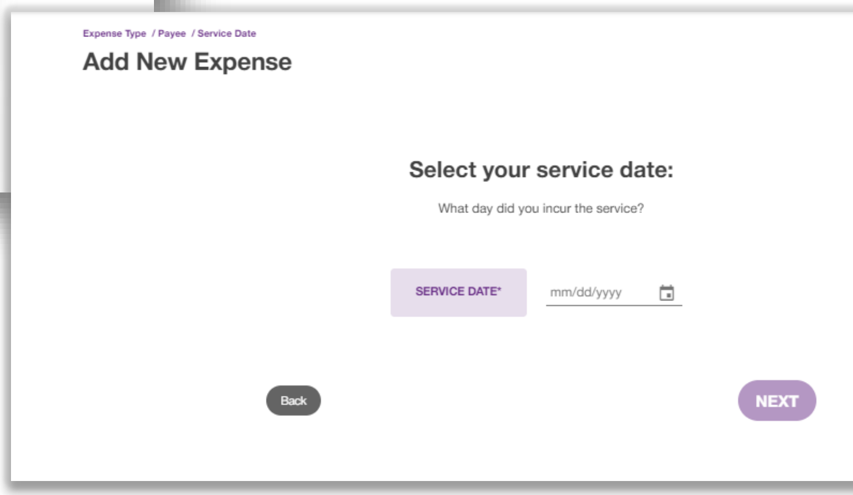
Payments can be made directly to your provider or yourself. When paying yourself, you may choose to receive a check via mail or set up direct deposit to your bank account. Please note, you may only have the option to pay yourself, and not pay the provider.

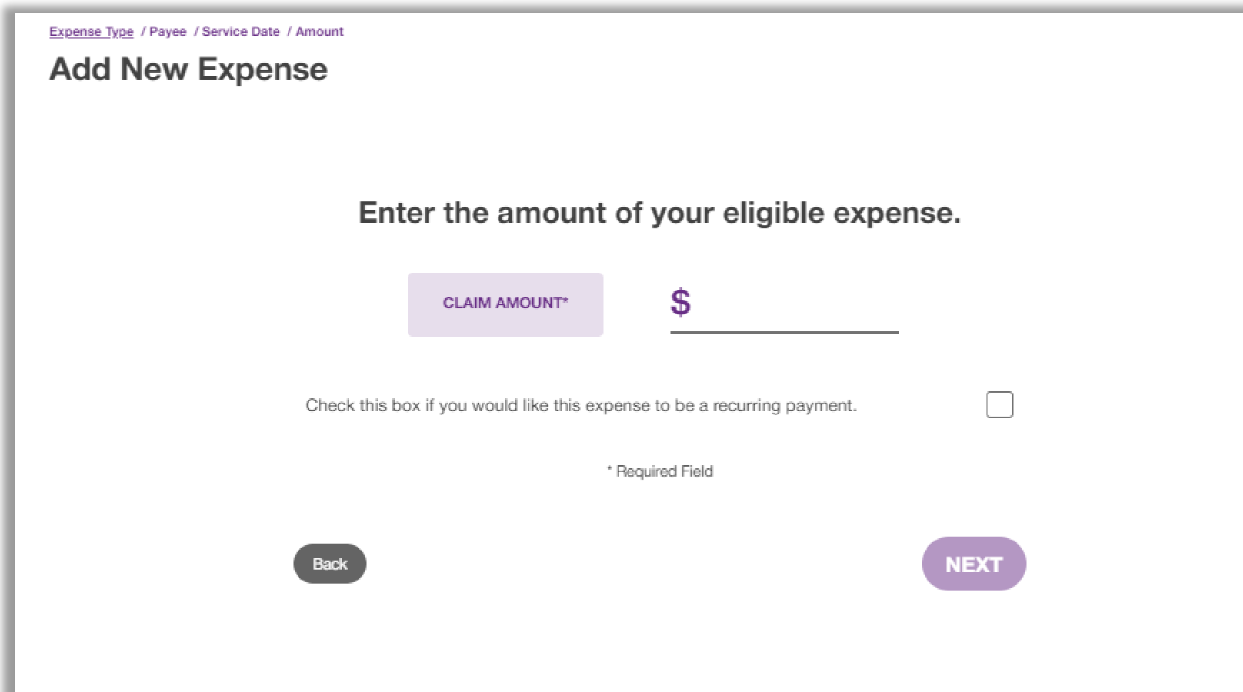


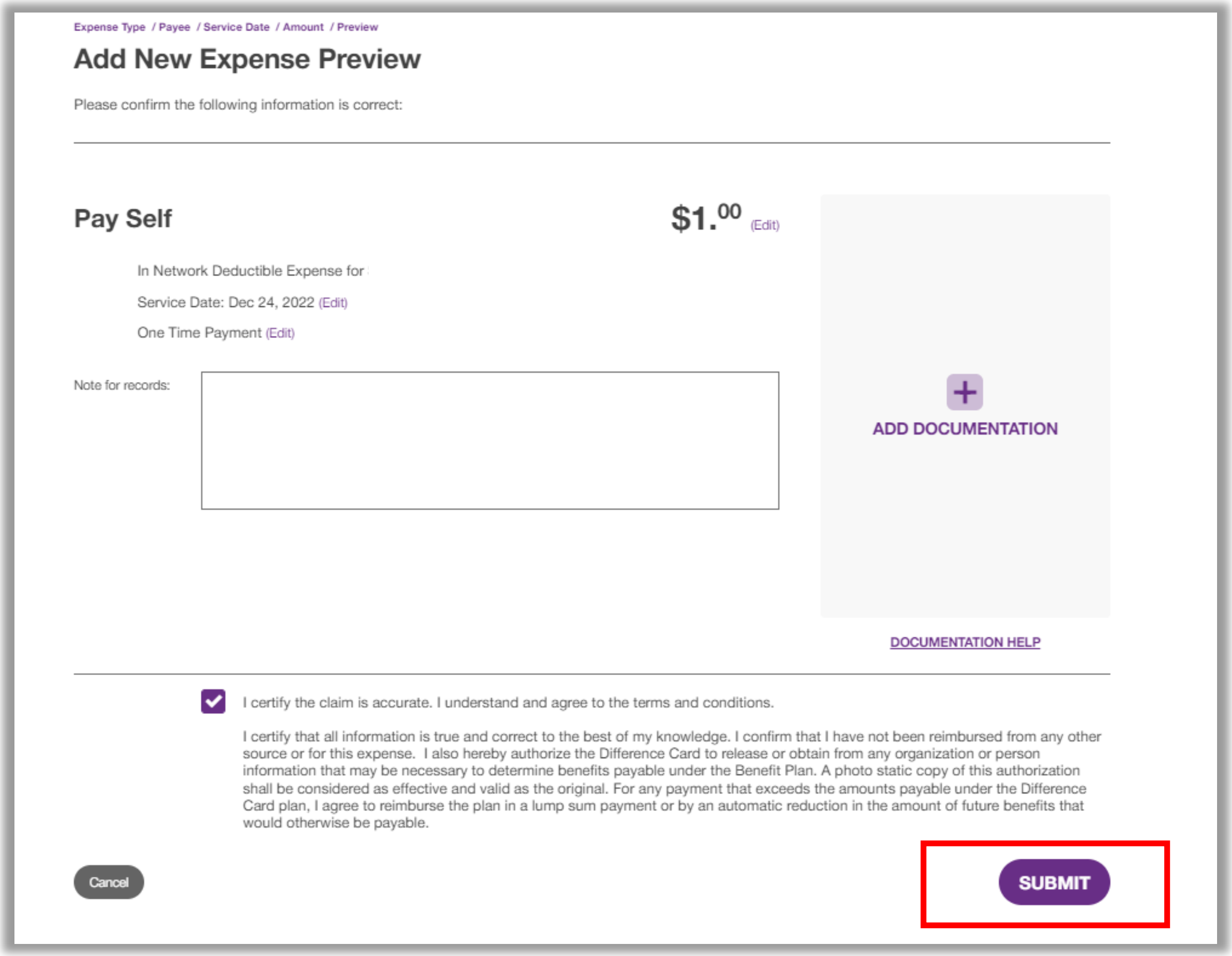
This question will only populate for those members who have dependents




Add New Expense
Who do you want to pay?*
You can either pay a provider or reimburse yourself for an expense that was paid out-of-pocket.
PAY THE PROVIDER
PAY MYSELF
Select an option to collect your funds*
DEPOSIT INTO ACCOUNT ENDING IN XX5678
MAIL ME A CHECK


Expense Type / Payee / Service Date
Add New Expense
Select your service date:
What day did you incur the service?
SERVICE DATE*
mm/dd/yyyy
Back
NEXT


Expense Type / Payee / Service Date / Amount
Add New Expense
Enter the amount of your eligible expense.
CLAIM AMOUNT*
$
Check this box if you would like this expense to be a recurring payment.
* Required Field
Back
NEXT

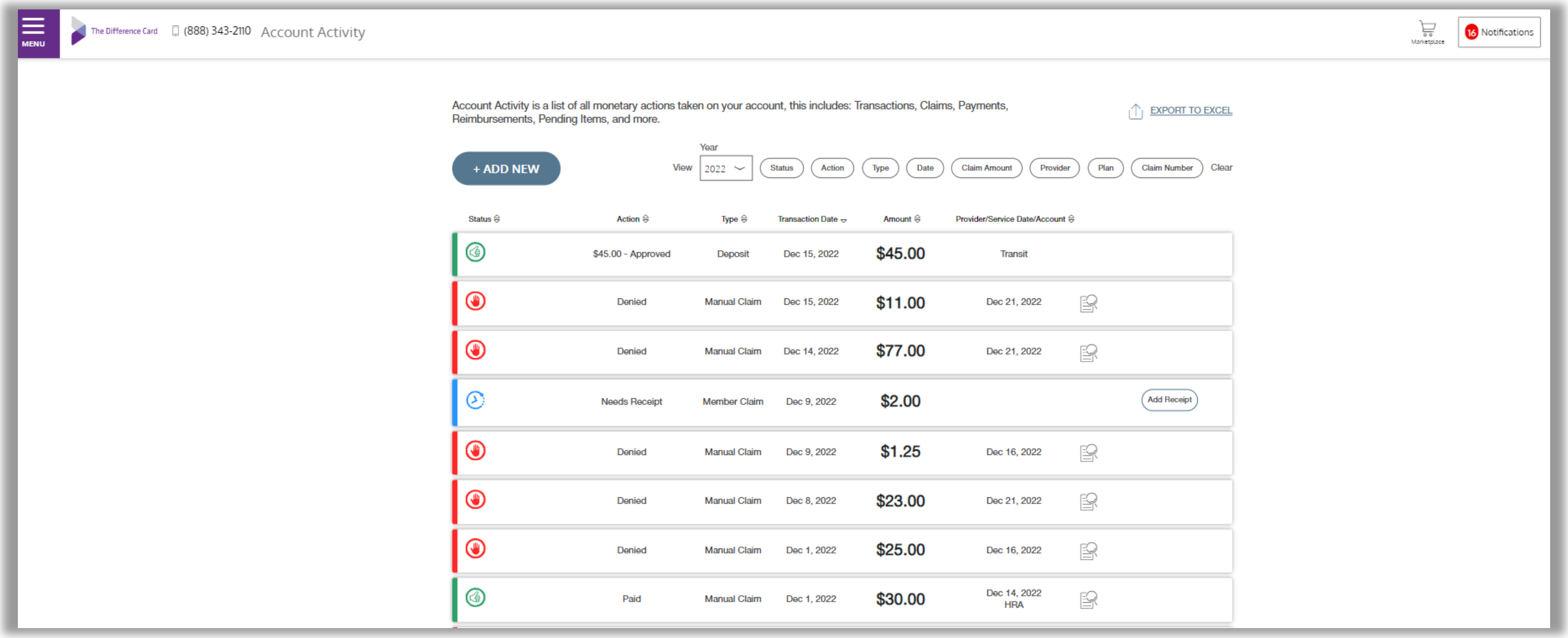


You must provide an itemized receipt or explanation of benefits to the claim which includes provider, dates of services, amounts and the individual services provided.

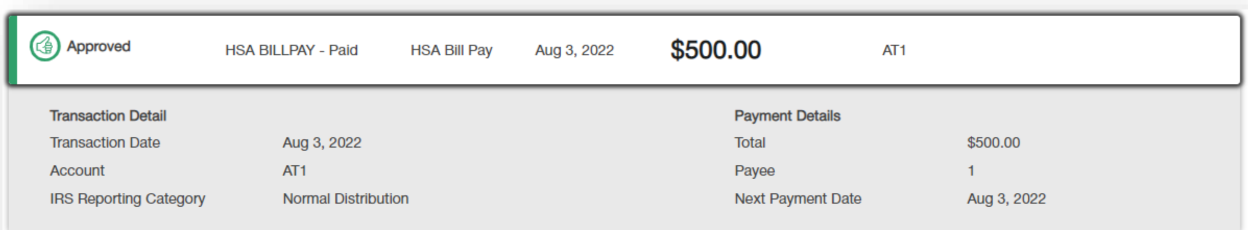
Viewing claims and expenses

View claims and transactions on the *account activity* page. Use the buttons on top to filter transactions by year, plan, status and more!

To view, click **Menu** > **My accounts > Account activity**

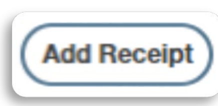


Click on an individual transaction to view its **details** and take action, as needed. Transactions may be marked as Approved, Pending, Action Required, or Denied.



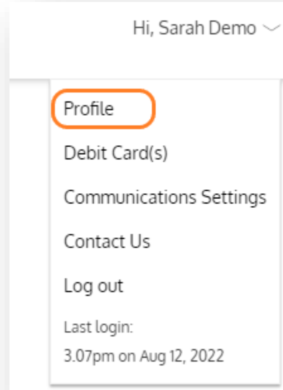
If a receipt is required, the option to attach one will show within the transaction. Adding a receipt may also help resolve pending transactions faster.

Click **add receipt** to attach your document for review.



Your user profile

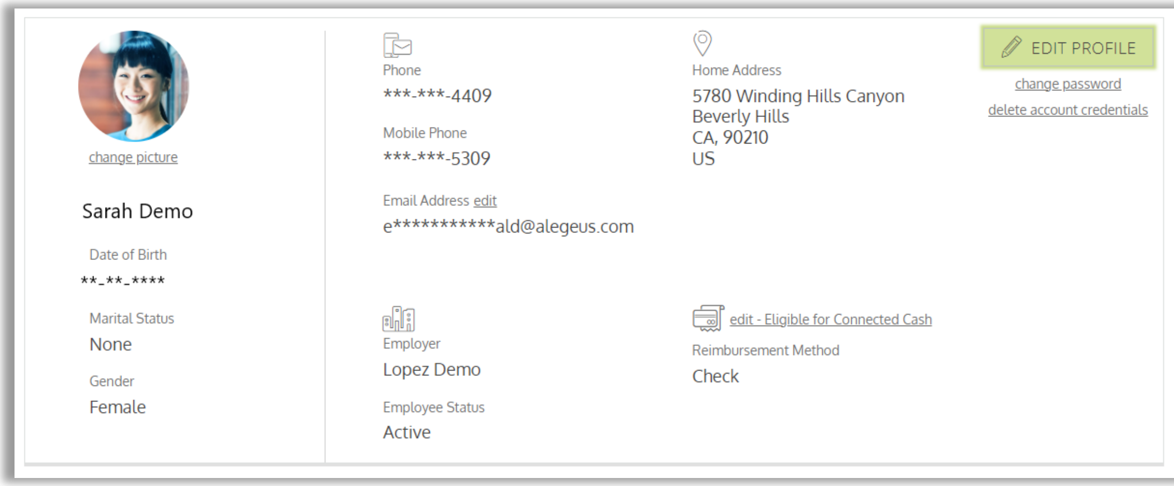
Click the drop-down next to your **username** and select **profile** to view your personal information.



From this page, you can see your:

- Phone number and address
- Reimbursement method
- Dependent information
- And more!

To change your personal information, click **edit profile** from within your profile page.

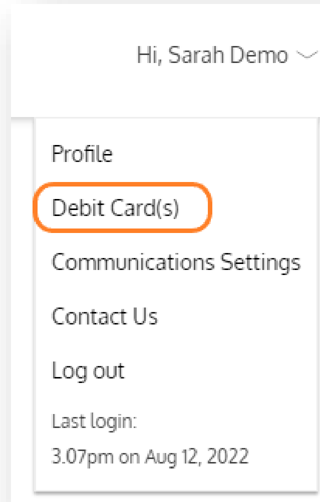


Note: You can update your **mobile phone number** from within your profile, however, you may still need to update your SMS notifications within the **communication settings** page to change your alert preferences.

Debit cards (Difference Card)

You can view the benefit account debit cards that have been issued to you and your dependents within the Difference Card Benefit Portal.

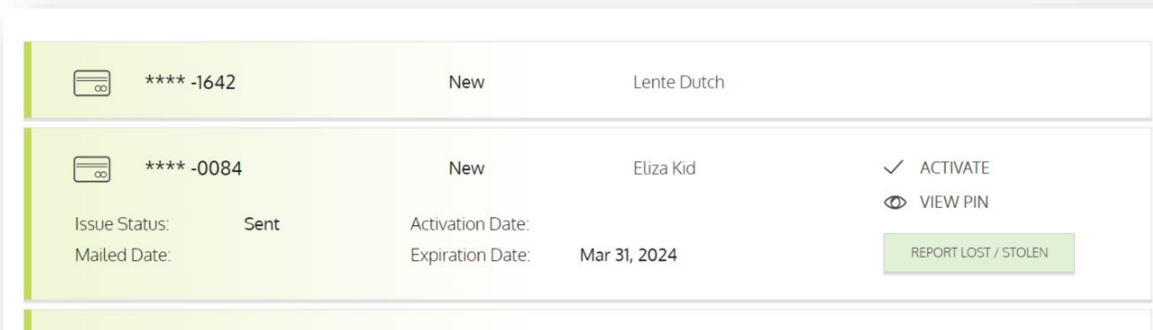
To view your benefit account debit cards, click the drop-down by your **username** and select **debit cards.**



Click on an individual card to view more information. From here you can:

- Activate a new card
- View the card pin
- Report the card lost or stolen

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

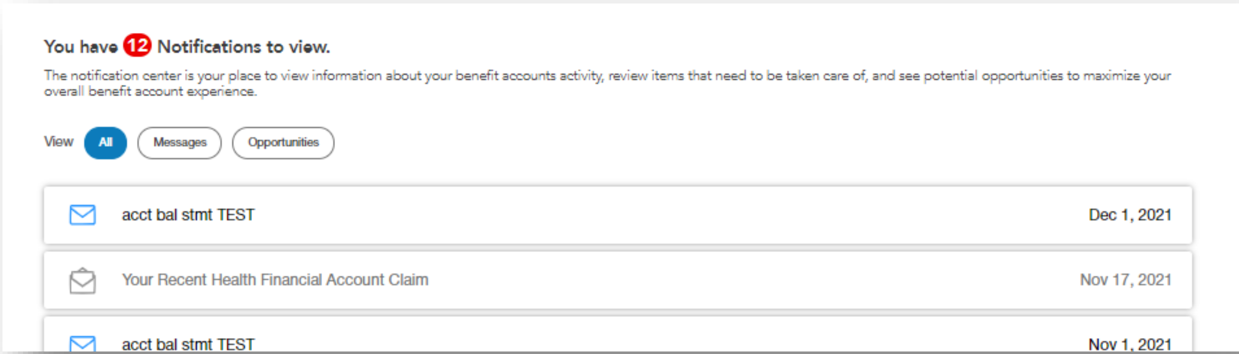


Managing alerts & messages

The notification center is your place to view account messages, items awaiting action, and potential opportunities.

To view, click **notifications** on your **personal dashboard**. The number in red alerts you of unread notifications.

Click on an **individual message** to see the full text.



Messages provide important information about your account(s). Be sure to check your notifications for crucial messages.

Opportunities are tips and tricks that can help you maximize your benefit accounts, such as suggesting to switch to direct deposit reimbursements or electronic-only statement delivery. You may also be presented with opportunities to invest your HSA dollars, or save money on prescription drugs.

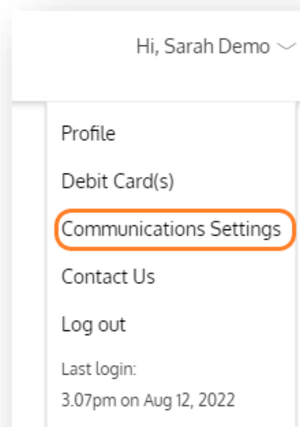
Changing your alert preferences

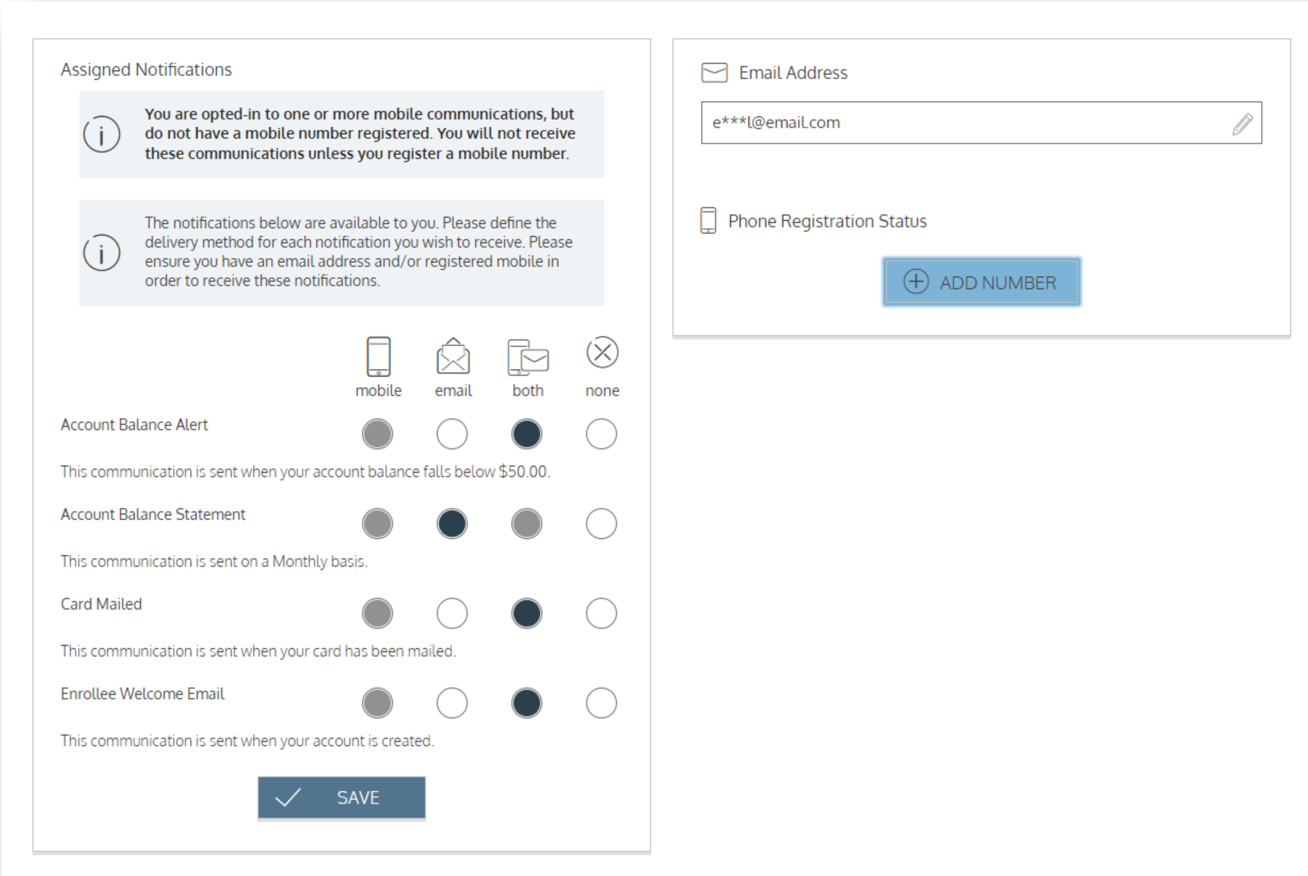
Change your alert preferences from the communication settings page. Click the drop-down next to your **username** and select **communication settings.**

For each alert, choose whether you receive mobile, email, both, or no notifications.

Click **save** when you are done editing your preferences.

You can also update your email address and register your mobile phone for SMS text alerts.




Assigned Notifications
You are opted-in to one or more mobile communications, but do not have a mobile number registered. You will not receive these communications unless you register a mobile number.
The notifications below are available to you. Please define the delivery method for each notification you wish to receive. Please ensure you have an email address and/or registered mobile in order to receive these notifications.
mobile
email
both
none
Account Balance Alert
This communication is sent when your account balance falls below $50.00.
Account Balance Statement
This communication is sent on a Monthly basis.
Card Mailed
This communication is sent when your card has been mailed.
Enrollee Welcome Email
This communication is sent when your account is created.
SAVE
Email Address
e***l@email.com
Phone Registration Status
ADD NUMBER