



The Difference Card



The Difference Card Benefit Portal

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

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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

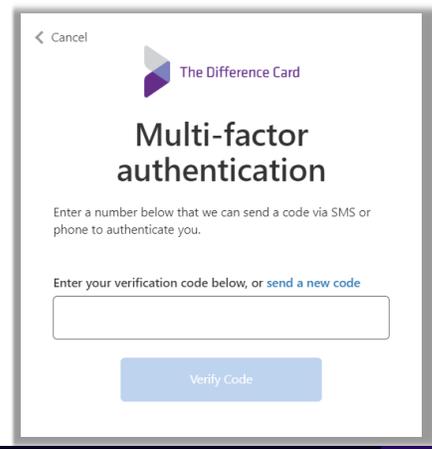
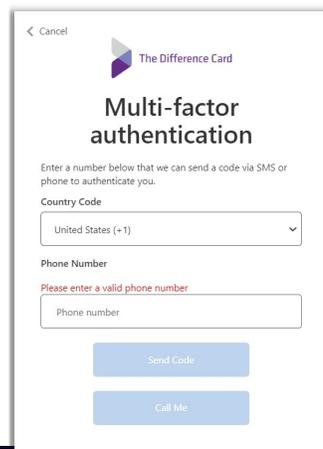
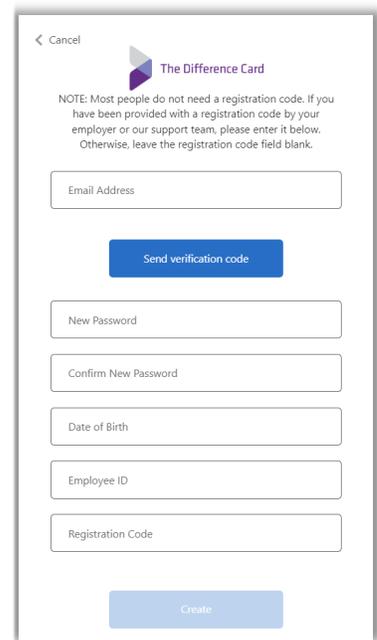
Step 3. Once the email is verified, users need to provide:

- 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.

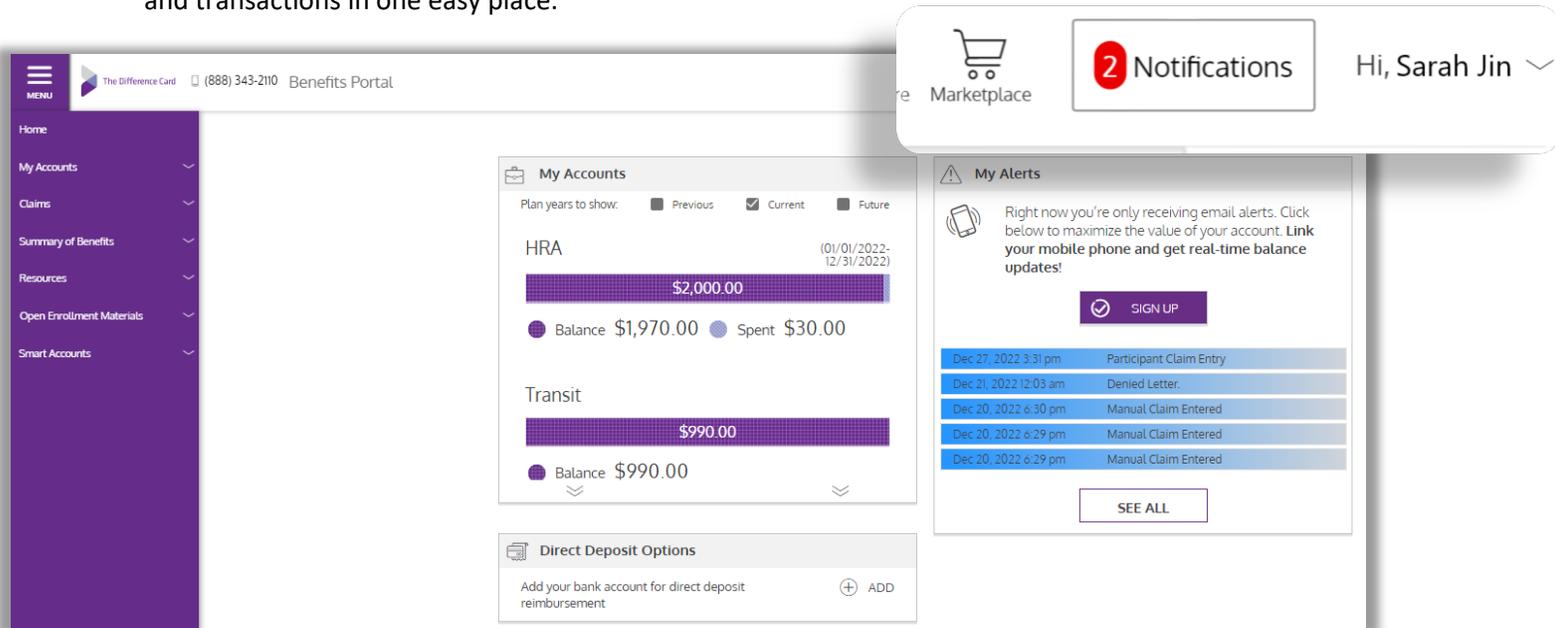
Step 4. Multi-Factor Authentication. Enter a number below that we can send a code via SMS or phone to authenticate you.

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:

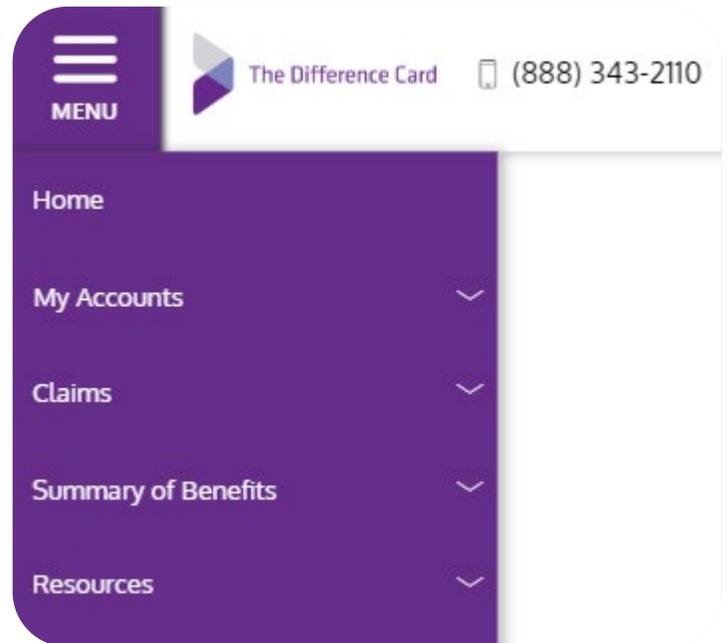
- Profile
- Debit card information
- Communication settings
- Contact us
- Log out

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.

Flexible Spending Account (01/01/2022-12/31/2022)

[VIEW DETAILS](#) [TRANSACTIONS](#) [ADD EXPENSE](#)

Account Balance



Balance	\$2,850.00
Spent	\$0.00

Account Summary

Payroll Deposits YTD	\$0.00
Annual Election	\$2,850.00
- Spent	\$0.00
= Balance	\$2,850.00

Deadlines

Plan Start Date	Jan 1, 2022
Plan End Date	Dec 31, 2022
Last Day for Spending	Mar 16, 2023
Last Day to Submit Claims	Mar 31, 2023

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.

Expense Type

Add New Expense

Let's Get Started

On the next few screens, we will ask you some questions about the expense you would like to submit.

SUBMIT EXPENSE NOW

Select from your available service options:*

* - Required Field

Select Service Type

We have a few more questions as you complete this claim form. Please submit a separate claim for each date of service. Once you have completed the submission, we will review your request. This review typically is completed within 3 business days.

NEXT

Expense Type / Claimant

Add New Expense

Who is this expense for?

Please select the individual who incurred this expense.

* Required Field

Select Claimant

Back **NEXT**

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

Expense Type / Payee / Service Date / Amount / Preview

Add New Expense Preview

Please confirm the following information is correct:

Pay Self

In Network Deductible Expense for:

Service Date: Dec 24, 2022 [\(Edit\)](#)

One Time Payment [\(Edit\)](#)

Note for records:

\$1.00 [\(Edit\)](#)

[+](#)

ADD DOCUMENTATION

[DOCUMENTATION HELP](#)

[Cancel](#)

SUBMIT

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**

Account Activity is a list of all monetary actions taken on your account, this includes: Transactions, Claims, Payments, Reimbursements, Pending Items, and more. [EXPORT TO EXCEL](#)

Year: 2022

+ ADD NEW

Status	Action	Type	Transaction Date	Amount	Provider/Service Date/Account
Approved	\$45.00 - Approved	Deposit	Dec 15, 2022	\$45.00	Transit
Denied	Denied	Manual Claim	Dec 15, 2022	\$11.00	Dec 21, 2022
Denied	Denied	Manual Claim	Dec 14, 2022	\$77.00	Dec 21, 2022
Needs Receipt	Needs Receipt	Member Claim	Dec 9, 2022	\$2.00	Add Receipt
Denied	Denied	Manual Claim	Dec 9, 2022	\$1.25	Dec 16, 2022
Denied	Denied	Manual Claim	Dec 8, 2022	\$23.00	Dec 21, 2022
Denied	Denied	Manual Claim	Dec 1, 2022	\$25.00	Dec 16, 2022
Paid	Paid	Manual Claim	Dec 1, 2022	\$30.00	Dec 14, 2022 HRA

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.

Approved HSA BILLPAY - Paid HSA Bill Pay Aug 3, 2022 **\$500.00** AT1

Transaction Detail		Payment Details	
Transaction Date	Aug 3, 2022	Total	\$500.00
Account	AT1	Payee	1
IRS Reporting Category	Normal Distribution	Next Payment Date	Aug 3, 2022

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.

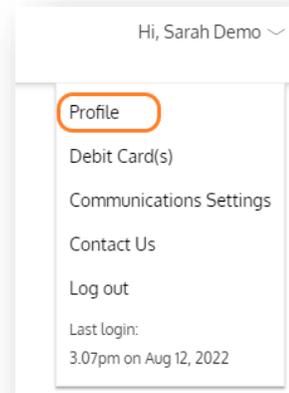


Your user profile

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.

 <p>change picture</p> <p>Sarah Demo</p> <p>Date of Birth **_**_****</p> <p>Marital Status None</p> <p>Gender Female</p>	<p> Phone ***.***.4409</p> <p>Mobile Phone ***.***.5309</p> <p>Email Address edit e*****ald@alegeus.com</p>	<p> Home Address 5780 Winding Hills Canyon Beverly Hills CA, 90210 US</p>	<p>EDIT PROFILE</p> <p>change password</p> <p>delete account credentials</p>
	<p> Employer Lopez Demo</p> <p>Employee Status Active</p>	<p> edit - Eligible for Connected Cash Reimbursement Method Check</p>	



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)

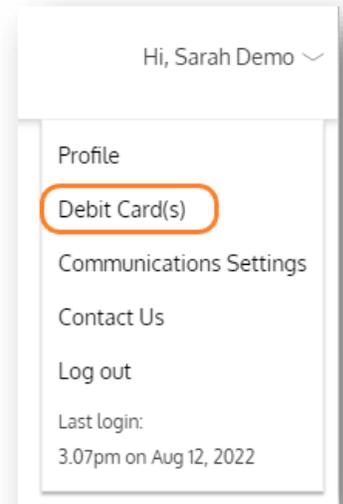
You can view the benefit account debit cards that have been issued to you and your dependents within the Difference Card Benefit Portal.

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.



	**** -1642	New	Lente Dutch	
	**** -0084	New	Eliza Kid	<input checked="" type="checkbox"/> ACTIVATE <input type="checkbox"/> VIEW PIN
Issue Status:	Sent	Activation Date:		
Mailed Date:		Expiration Date:	Mar 31, 2024	REPORT LOST / STOLEN

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.

You have **12** Notifications to view.

The notification center is your place to view information about your benefit accounts activity, review items that need to be taken care of, and see potential opportunities to maximize your overall benefit account experience.

View **All** Messages Opportunities

 acct bal stmt TEST	Dec 1, 2021
 Your Recent Health Financial Account Claim	Nov 17, 2021
 acct bal stmt TEST	Nov 1, 2021



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.

Hi, Sarah Demo 

- Profile
- Debit Card(s)
- Communications Settings**
- Contact Us
- Log out
- Last login:
3:07pm on Aug 12, 2022

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

mobile email both none

This communication is sent when your account balance falls below \$50.00.

Account Balance Statement

mobile email both none

This communication is sent on a Monthly basis.

Card Mailed

mobile email both none

This communication is sent when your card has been mailed.

Enrollee Welcome Email

mobile email both none

This communication is sent when your account is created.

SAVE

Email Address

e***l@email.com

Phone Registration Status

ADD NUMBER