



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.

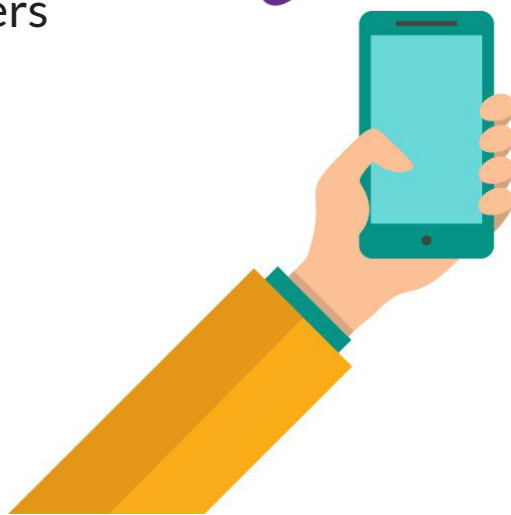
GETTING STARTED

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 5AM to 6PM PT.

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.

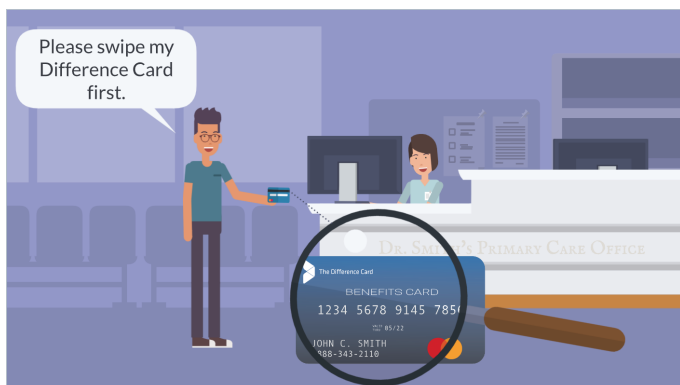
HOW TO SWIPE YOUR DIFFERENCE CARD



1. When visiting his doctor 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

Please have your provider swipe:
Primary Care - \$20
Specialist Copay - \$20
Emergency Room Copay - \$200

BENEFITS CARD

1234 5678 9145 7856

VALID 05/22

JOHN C. SMITH
888-343-2110

Sticker on Card

Amounts listed in sticker are an example

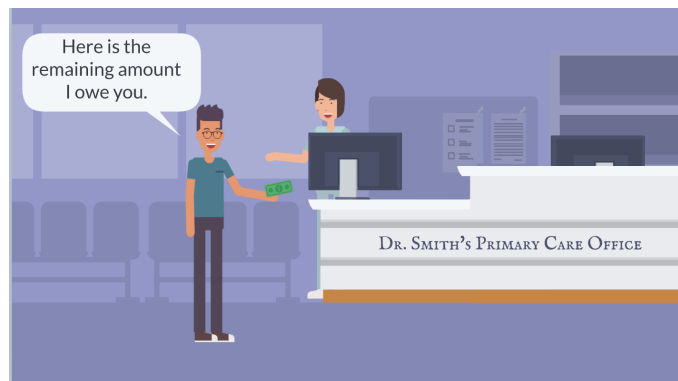
Summary of Benefits

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

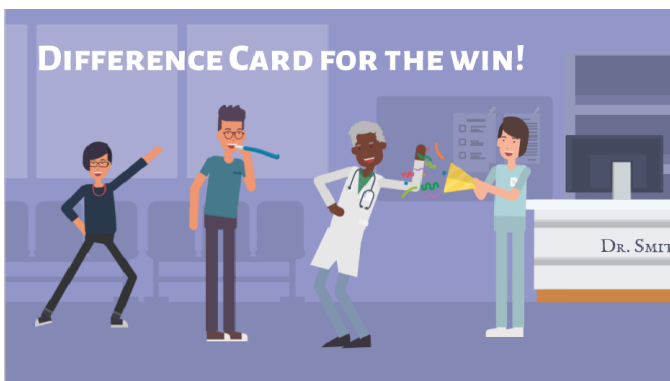
TYPE OF VISIT	YOU PAY	DIFFERENCE CARD PAYS	CARRIER BENEFIT
Primary Care Office Visit Copay	\$0	\$35	\$35
Specialist Office Visit Copay	\$30	\$40	\$70
Urgent Care Copay	\$0	\$35	\$35

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.

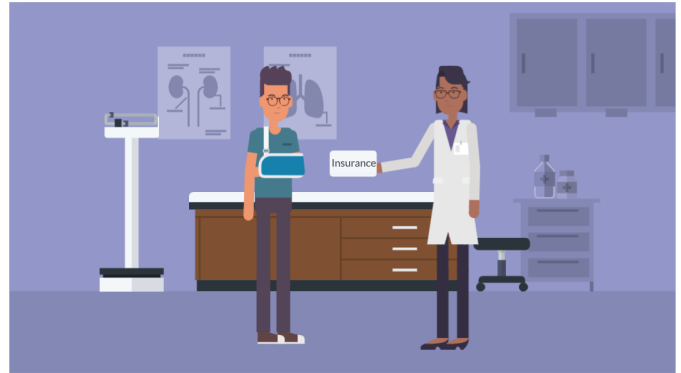


6. The total amount requested is now satisfied using The Difference Card and Danny's personal funds. It's that easy!

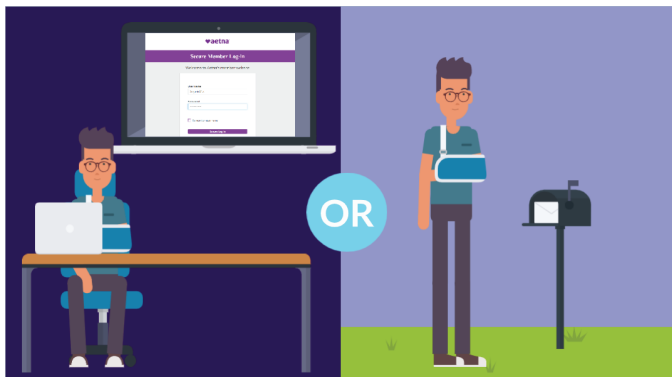
HOW TO GET HELP WITH YOUR MEDICAL BILLS



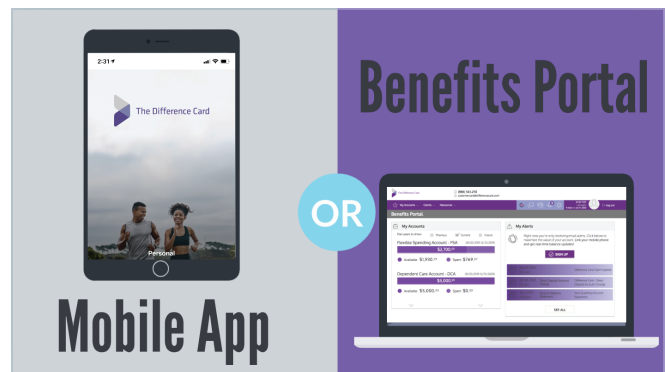
1. When Danny goes to the doctor, he does not pay for some services up front like major medical services.



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



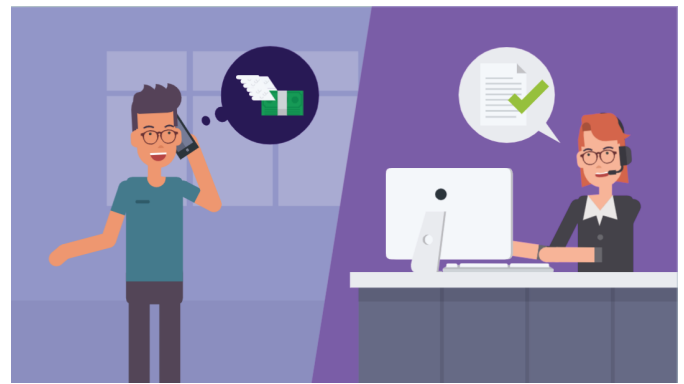
3. Danny will get his insurance statement* either through the Insurance Provider's website or in the mail.



4. Danny then logs into his account online or through the mobile app to upload his insurance statement* to submit his claim.



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.