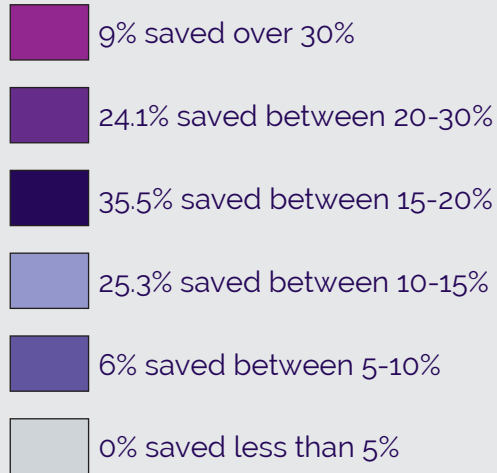
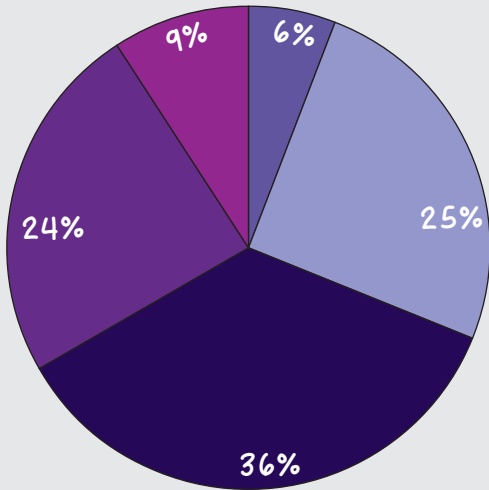




The Difference Card

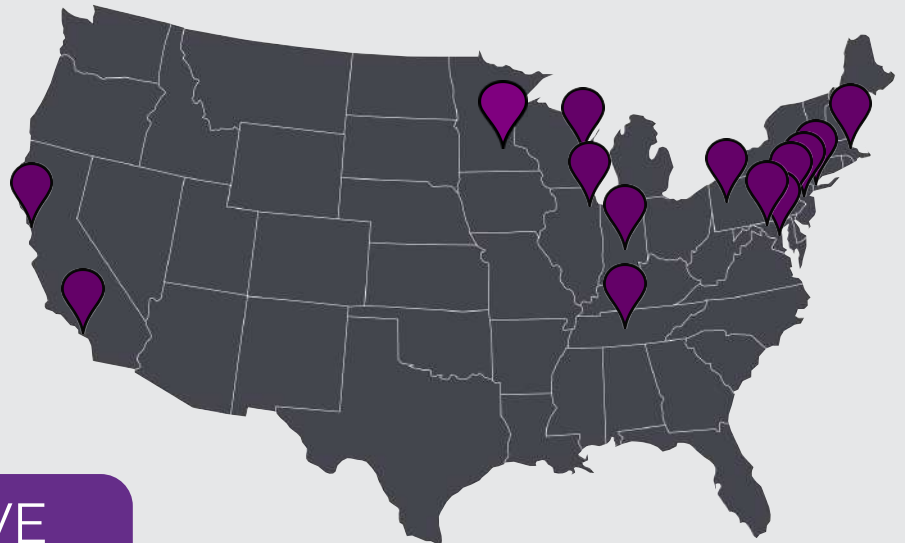
Since 2001, The Difference Card has provided clients with average net savings of OVER 18%.



WE'VE NEVER HAD A CLIENT SAVE LESS THAN 5%



WITH LOCATIONS ACROSS THE U.S., THE DIFFERENCE CARD PROVIDES A NATIONAL PRESENCE COMBINED WITH LOCAL EXPERTISE AND SERVICE.



INDUSTRIES WE SERVE

JUST TO NAME A FEW...



FINANCE



EDUCATION



MANUFACTURING



NON-PROFIT



PUBLIC SECTOR

DIFFERENCE CARD FEATURES



The Difference Card works with any insurance provider.



The Difference Card is a one-card solution combining FSAs, DCAs & Commuter Accounts.



Our fully-integrated wellness program, Wellintune, provides members with incentivized wellness tools- free of charge!



The Difference Card utilizes our proprietary card processing and medical reimbursement system.



Our clients have access to hundreds of HIPAA-compliant reports to analyze usage and program success.



A dedicated Account Manager will be available to you from implementation to enrollment, and beyond.

A Customized Funding Solution



\$30 - PCP
\$50 - Specialist
\$100 - ER

CURRENT COPAYS

\$50 - PCP
\$70 - Specialist
\$300 - ER

REVISED COPAYS

The Difference Card is the bridge to reducing your healthcare costs while maintaining health benefits.

FINANCIAL PROTECTION

The Difference Guarantee provides the flexibility to customize employee benefits and limit claim exposure. The Difference Guarantee is insured by an A-rated division of Assurant.

SEE THE DIFFERENCE

A.M. Best Rated A (Excellent)

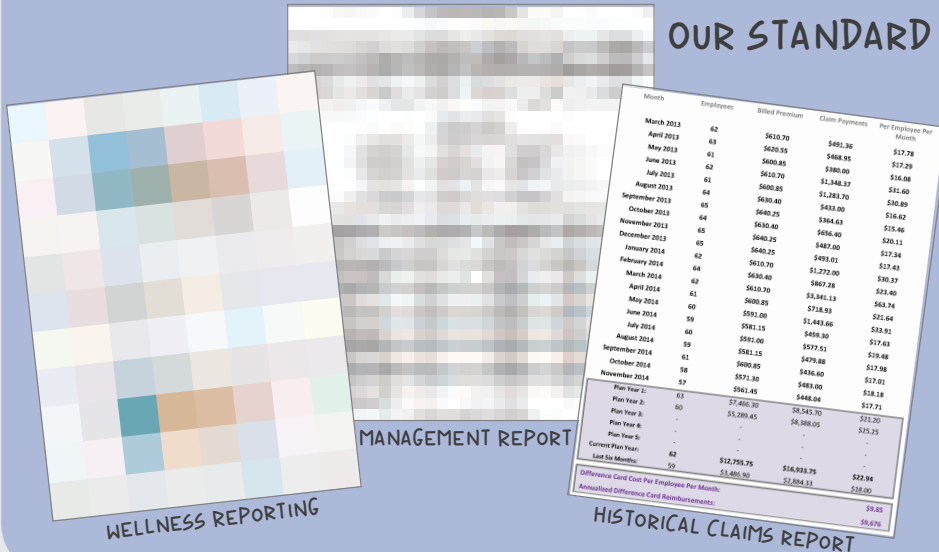


**The Difference
GUARANTEE**

COMPREHENSIVE REPORTING

OUR STANDARD REPORTING PACKAGE INCLUDES:

- Daily Settlement Email
- Employer Disbursement Report
- Check Register/Reimbursement Report
- Enrollee Account Balance Report
- Quarterly Flexible Spending Statements
- Monthly Billing Invoice
- Management Report
- Historical Claims Reports
- Wellness Reporting



MEMBER EXPERIENCE

ONE-TOUCH ACCESS TO
YOUR ACCOUNT WITH DC
MOBILE!



- ▶ Hands-on, in-person enrollment meetings.
- ▶ Single sign-on to our Benefits and Wellness Portal.
- ▶ Videos and educational materials available online.
- ▶ Call, email, or live chat with Customer Care.
- ▶ Reimbursements are processed quickly- usually in 24-48 hours with direct deposit.
- ▶ Our mobile app makes it easy to access your account and submit claims.



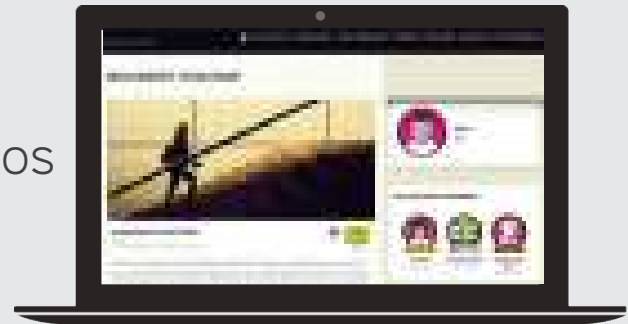


Wellintune Wellness is a high-tech wellness system, that when coupled with The Difference Card, is a powerful tool.

WELLNESS TOOLS:

-  Detailed Wellness Tracking Tools
-  Wearable Device Integration
-  Live Webinars & Online Health Videos
-  Monthly Wellness Challenges
-  Easy-to-Complete Health Assessment

ALL MEMBERS GET ACCESS TO OUR STATE-OF-THE-ART WELLNESS PORTAL!



SAMPLE WELLNESS CAMPAIGN

PHA + 50 POINTS = BETTER BENEFITS

Personal Health Assessment (PHA)	Required
Physical Exam	30 Points Once per year
Physical Activity	40 Points
Onsite Health Seminar	20 Points
Onsite Health Screening	10 Points
Online Health Class	20 Points
Live Wellness Webinar	20 Points

INCENTIVIZE PARTICIPATION BY LOADING BENEFITS ONTO THE DIFFERENCE CARD.




WITH WELLNESS
\$30
COPAY


WITHOUT WELLNESS
\$50
COPAY

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