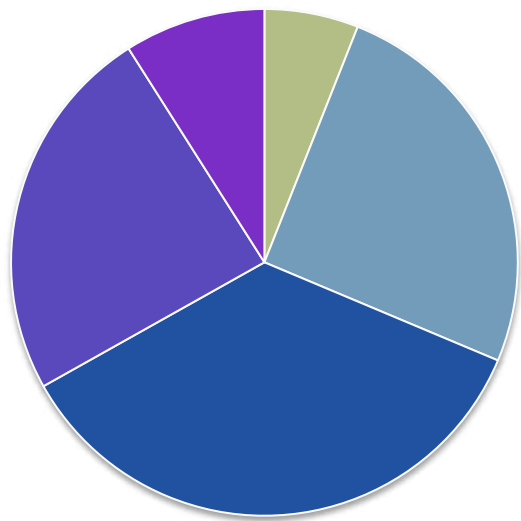


Can you imagine saving over \$2,000 in health insurance costs per employee per year?*

Since 2001, The Difference Card has provided its clients with an average annual net savings of 18.90%.



- 0 saved between 0-5%
- 6% saved between 5-10%
- 25% saved between 10-15%
- 35% saved between 15-10%
- 24% saved between 20-30%
- 9% saved over 30%

*The Difference Card has provided its clients with an average annual net savings of \$2,030.44 per employee, per year with a range of \$200 - \$8,000 per employee, per year.

- ▶ The Difference Card is a cutting-edge, long-term financial solution designed to help you save money on healthcare costs, while simultaneously providing the highest levels of employee benefits.
- ▶ The Difference Card's plan implementation, administration, employee education, and customer service are second to none. Our clients have been so satisfied, we're proud to report a 93.76% client retention rate over the last five years.
- ▶ Fifty percent of the groups that have been with us for three years are paying less in total costs in their third year than they paid prior to implementing The Difference Card.
- ▶ In addition, The Difference Card has a unique, comprehensive wellness platform. Our typical Healthy Difference Incentivized Wellness Program has delivered an unprecedented 70-90% employee participation rate.



The Difference Card



Innovation + Integration

The power of results through participation.

- ▶ Cost reduction solutions for your medical plan
- ▶ Proprietary reimbursement system
- ▶ Unique card security features
- ▶ Detailed, HIPAA-compliant reporting
- ▶ Integrated wellness program
- ▶ Actuarial services
- ▶ Participant portal
- ▶ FSA administration
- ▶ Concierge services.

If you would like to save money on your healthcare costs while providing quality benefits to your employees, speak with a Difference Card Strategic Partner.

Experience the Difference.

www.differencecard.com | 888.343.2110 | sales@differencecard.com