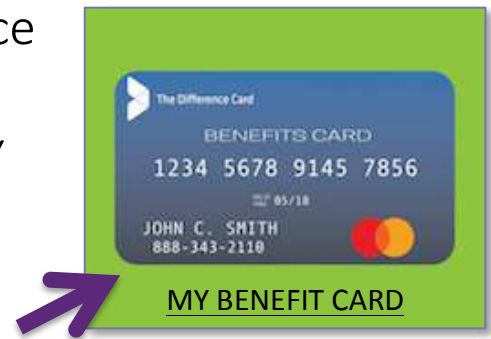


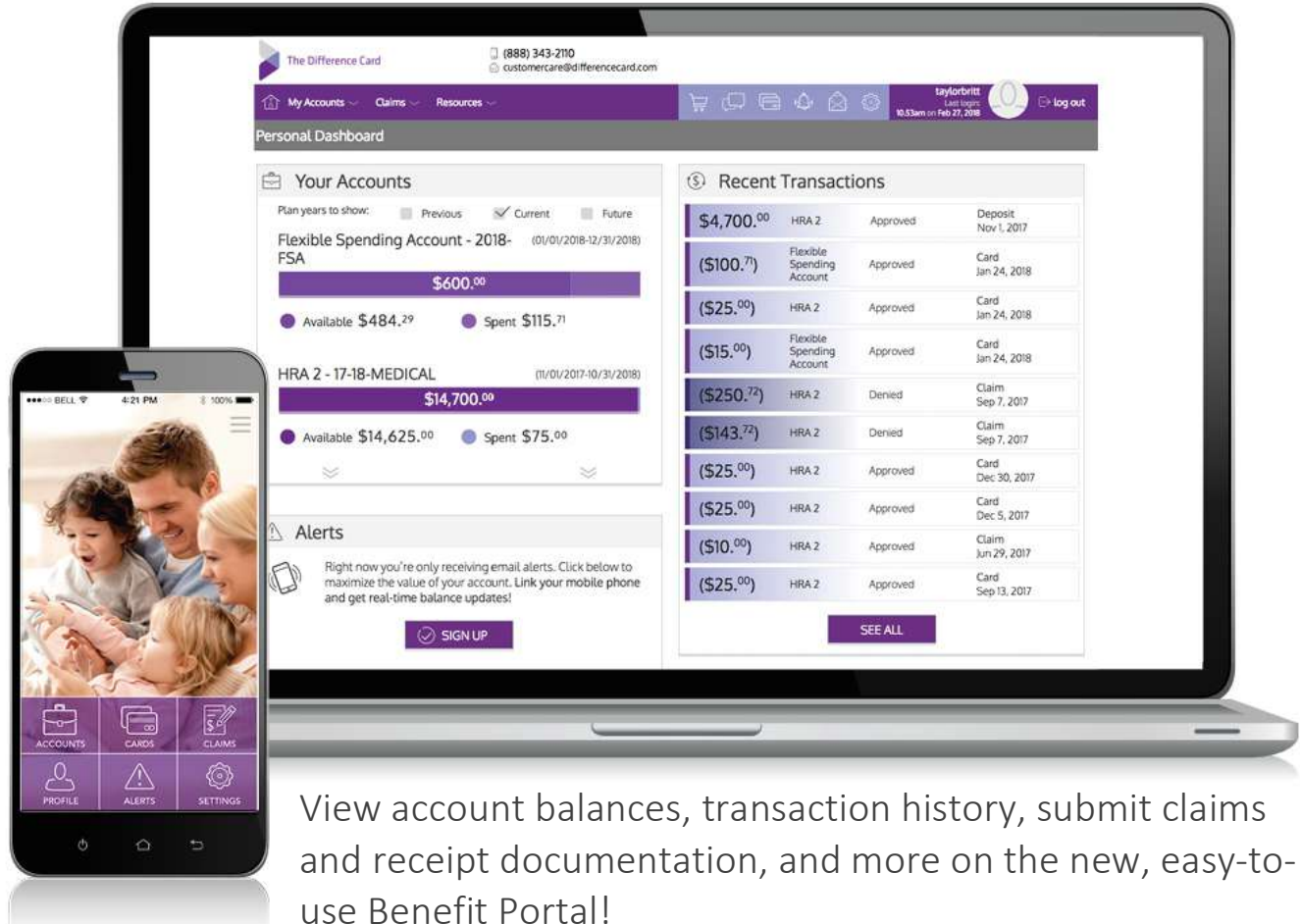


New and Improved Benefit Portal!

Now, when you log into your Difference Card account at www.differencecard.com and click MY BENEFIT CARD, you will be directed to the new benefit portal!



YOUR PERSONAL DASHBOARD PROVIDES A SNAPSHOT OF ALL YOUR BENEFIT INFORMATION IN ONE PLACE!



View account balances, transaction history, submit claims and receipt documentation, and more on the new, easy-to-use Benefit Portal!