

Better Benefits At A Better Price For New Jersey Public Entities.



The Difference Card

THE DIFFERENCE
CARD HAS SAVED
PUBLIC ENTITIES AN
AVERAGE OF OVER
20% ANNUALLY

Benefit Solutions Made Simple.

- ▶ Lower Payroll Deductions
- ▶ Maintain Direct \$10 Level Benefits
- ▶ MasterCard Technology to Pay your Providers
- ▶ Integrated FSA Mastercard Available

**ENROLL NOW IN THE \$20/\$35 + DIFFERENCE
CARD HRA PLAN OPTION TO REDUCE YOUR
HEALTH INSURANCE COSTS BY -24%!**



THE DIFFERENCE CARD

AND SAVINGS FOR NEW JERSEY PUBLIC ENTITIES

IN JANUARY OF 2023, THE NEW JERSEY STATE HEALTH BENEFIT PREMIUMS INCREASED BY OVER 21%.

Premiums for 1/1/2024 are expected to rise another 7%

THE DIFFERENCE CARD STRATEGY



SAVES NEW JERSEY PUBLIC ENTITIES AN AVERAGE OF 24% ANNUALLY OFF THEIR HEALTH INSURANCE COST



Most public entities Opt for the Direct \$10, Direct \$15 or Direct \$20/\$30 plan options, which have premiums that exceed the national average.



The Difference Card strategy utilizes the more cost-effective NJ Direct \$20/\$35 plan, reducing the fixed monthly health insurance premium paid.



Compared to the Direct \$10 plan there is a -24% savings in fixed premium.

ENROLL NOW IN THE \$20/\$35 + DIFFERENCE CARD HRA PLAN OPTION TO REDUCE YOUR HEALTH INSURANCE COSTS BY -24%!

WANT TO LEARN MORE?

JOIN US AT BOOTH 1911 AT THE 2023 NJLM ANNUAL CONFERENCE OR AT OUR LEARNING SESSION

LEARNING SESSION:
HRA STRATEGY TO
REDUCE YOUR STATE
HEALTH BENEFIT
PLAN COST BY 18%



ATLANTIC CITY
CONVENTION CENTER
ROOM 309



WEDNESDAY,
NOVEMBER 15TH, 2023
12:00 - 12:50PM ET

REQUEST A SAVINGS ANALYSIS AT WWW.DIFFERENCECARD.COM/CONTACT-US/