



The Difference Card

# Better benefits.

# Better price.

**18%**

The average savings Difference Card clients achieve annually.

## Industries we serve:



Education



Healthcare



Non-Profits



Public Sector



Finance



Legal



Manufacturing

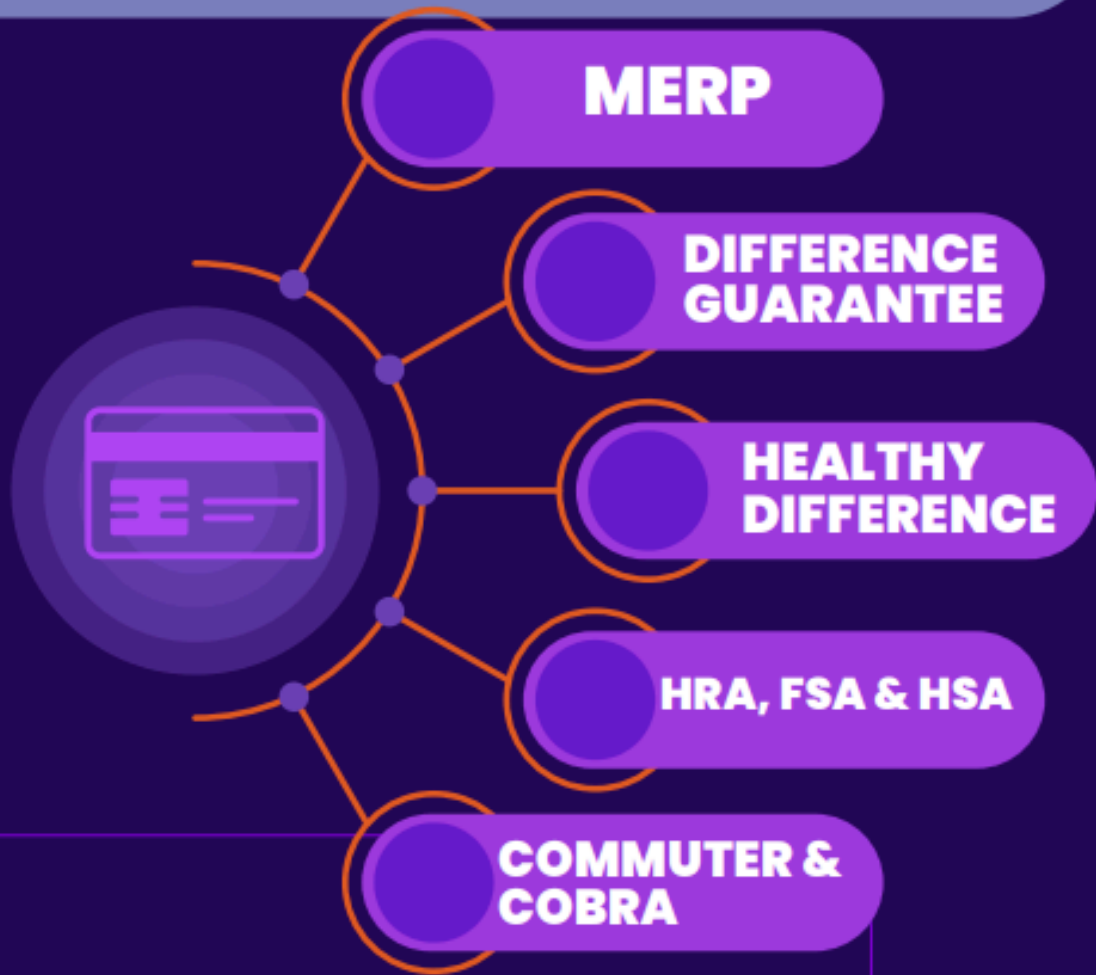


SCAN TO SEE OUR  
INDUSTRY SAVINGS!

We work with all carriers in every state creating unique, cost-effective benefit plans.

# Savings solutions

The  
Difference  
Card is a  
one-stop  
shop.



Current Carrier Plan	
\$25	PCP
\$40	Specialist
\$100	ER
\$1,000	Deductible
\$10/30/50	Rx



NEW Difference Card Plan	
\$20	PCP
\$40	Specialist
\$100	ER
\$1,000	Deductible
\$10/30/50	Rx

Base Plan Design	
\$50	PCP
\$70	Specialist
\$200	ER
\$5,000	Deductible
\$20/60/100	Rx



# Financial Protection

The Difference Card provides an (A) rated carrier-backed guarantee on claims exposure.

## See the difference:

01

The Difference Card Funding Solution can build custom plans with any carrier.

02

The Difference Card processes claims in two business days or less.

03

Member services answers client calls in under 30 seconds.

## Transparent Reporting

- Dedicated portal for both employers & producer access
- Data-driven strategy for renewal planning
- Flexible banking arrangements to meet client's needs
- Access to a suite of HIPAA-Compliant Reports including:



- Banking Reports
- Utilization Reports
- Wellness Reports
- Customer Service Reports

# Healthy Difference Wellness

**Using member incentives to drive lower healthcare costs.**

**Clients can chose the right incentives for their employees.**



**Request a savings analysis**

SCAN ME



## Member First Benefits

- **Mobile App account access**
- **Custom client benefit pages**
- **Guided benefits enrollment tool**
- **Carrier connections and file feeds**
- **Smart card technology**
- **Customized incentives**



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