MERP EXPLAINED

Powered by The Difference Card

Medical Expense Reimbursement Plan

A MERP is an employer-funded benefit that helps pay employees' out-of-pocket medical costs.

HOW IT WORKS:

1. Employer Chooses a High-Deductible Health Plan (HDHP)
2. Employees Use Their Health Plan Benefits
3. MERP (Employer) Pays Out-of-Pocket Medical Costs
4. Everyone Enjoys Savings & Better Benefits

Employer Sets the Budget

Employer defines a fixed budget to help cover employees' out-of-pocket medical costs. Eligible expenses are defined on the underlying medical plan (deductibles, copays, etc.)

Employee Gets Care

Employees go to the doctor, fill prescriptions, and incur out of pocket costs as usual. The MERP sits alongside the medical plan to help offset those expenses

Employer Pays the Out-of-Pocket via MERP

Once an eligible expense occurs, MERP pays out in 2 ways:
1) Mastercard Employee uses a pre-funded card to pay for expenses
2) Reimbursement: Employee submits the claim and is reimbursed by The Difference Card

Better Benefits at a Better Price.

- **Employees pay less out of pocket**
- **Employers control costs and avoid surprises**
- **Exclusive product backed by an A rated division of Assurant**
- **Guaranteed Savings for Employers.**

CELEBRATING 25 YEARS OF SAVINGS
THE DIFFERENCE CARD