



The Difference GUARANTEE

MONTHLY BUDGET SOLUTION

THE DIFFERENCE GUARANTEE

The Difference Guarantee is unlike anything currently in the marketplace:

- Limits the maximum claim liability for a group
- Guarantees savings for an organization
- Evaluated by a team of underwriters to determine max exposure
- Claims that exceed the max are covered by The Difference Guarantee
- Financially secured through A rated insured carriers

MONTHLY BUDGET SOLUTION

The Monthly Budget Solution provides Difference Guarantee customers with a fixed budget approach for their monthly cash flow:

- The pre-set claims amount is paid to The Difference Card monthly, which is ideal for an organization who needs a fixed budget, prefers a set monthly payment amount
- Clients retain 100% of any surplus at the end of the year
- If there is a deficit, clients are protected by The Difference Guarantee

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HOW DOES THE MONTHLY BUDGET SOLUTION WORK?

The client pays the maximum claims per employee per month + a fixed admin fee. The Difference Card retains the admin fee which includes reinsurance.

The Difference Card uses the monthly claims funding amount to pay actual claims as incurred by the client using a Difference Card managed bank account.

The Difference Card takes on the daily fluctuations allowing for no surprise bills. Monthly reporting is provided to the client to keep a pulse on claims.

At the end of the year, if a surplus exists, 100% is returned to the client. If there is a deficit at the end of the year, the client is protected by reinsurance.

Learn more at DifferenceCard.com