



The Difference Card

Welcome to The Difference Card

**The Difference Card program
allows you to access employer-
sponsored funds for medical
expenses.**

The Difference Card Mastercard



- The Difference Card Mastercard is funded by your employer and not associated with your personal line of credit.
- You and your spouse, if enrolled in the plan, will have a Difference Card Mastercard.
- If your dependents are enrolled in the plan, they are able to use your Mastercard for their expenses.
- You can request a card be issued for a dependent 18 and over.
- Your Difference Card is valid for three years.
- Your Difference Card will be mailed to you in a plain, white envelope.

How Do I Use My Difference Card for Copays?



STEP 1:

To ensure you will be billed correctly, present your insurance card at your medical provider or pharmacy.



STEP 2:

The provider will tell you what costs you owe for that visit.



STEP 3:

Use your Difference Card Mastercard as payment to your provider onsite.



STEP 4:

If there is a balance remaining, please use a different form of payment.

What do I do if I need to submit a Manual Claim for Major Medical?



STEP 1:

To ensure you will be billed correctly, present your insurance card at your medical provider.



STEP 2:

After your service, the provider bills insurance where your EOB will be generated.



STEP 3:

Submit Explanation of Benefits (EOB) to The Difference Card where your claim(s) will be processed within 2-3 business days.

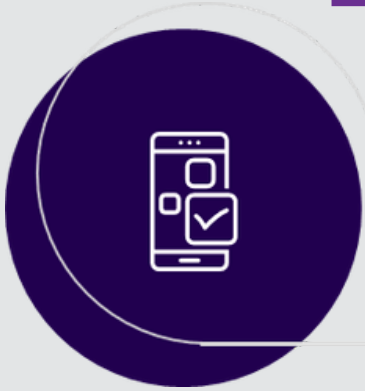


STEP 4:

If a reimbursement is due, the funds you receive should be used to assist in paying for that service(s).

Forget Your Difference Card?

Submit your EOB or receipt for Reimbursement



MOBILE APP

Submit a claim by snapping a picture and uploading it in the mobile app.



ONLINE PORTAL

Visit differencecard.com to login to your account and submit a claim.



*MAIL

The Difference Card
P.O Box 322
Mt. Kisco, NY 10549



*FAX

Fax your claim to
602-333-4252

***Download
Claim Form**



Register Your Account

Mobile App and Website



**Search for “DC Smart Mobile”
in your device’s app store**



**Visit DifferenceCard.com
and click Member Login**

In your account, you can:

- **Easily submit a claim**
- **Compare cost and search for providers**
- **View account balances**
- **Check the status of a claim in real time**
- **Sign up for direct deposit**

Don't Forget To Sign Up For Direct Deposit!



Sign up and complete the validation process in the Mobile App or Online to get your employer funding faster!

Any Questions?



Call us at 888.343.2110



Visit DifferenceCard.com to chat with a representative during our business hours.

Monday - Friday | 8:00am - 11:00pm EST