



The Difference Card

WELCOME TO YOUR DIFFERENCE CARD BENEFITS!

The Difference Card is a benefit funded by your employer that helps you save money on your medical costs.



Hi I'm Danny! I'm here to help you understand how to use your Difference Card benefits with your health insurance.

GETTING STARTED

MOBILE APP

Using your smart phone's camera, scan this to download mobile app.

With The Difference Card Smart Mobile App, you can:

- Snap a picture to easily submit your claim (when requested or if the card is not used)
- View your account balance
- Check claim status
- Sign up for Direct Deposit



LEARN MORE

Visit us online at DifferenceCard.com.

Questions? Our Customer Care Team is available Monday - Friday, from 8AM to 11PM ET.

Call us at (888) 343-2110

SUMMARY OF BENEFITS

College Health Enterprises

Kaiser

3/1/2024

to

2/28/2025

Swipe card for benefit listed under the "Difference Card Pays" column.

You may be asked to submit EOB for card swipes over \$1,000.

TYPE OF VISIT	YOU PAY	DIFFERENCE CARD PAYS	KAISER BENEFIT
PHYSICIAN SERVICES			
Primary Care Office Visit Copay	\$0	Deductible then \$50	Deductible then \$50
Specialist Office Visit Copay	\$0	Deductible then \$50	Deductible then \$50
Preventive Care / Screening / Immunization	No Charge		
Urgent Care	\$0	Deductible then \$50	Deductible then \$50
PHARMACY			
Prescription Deductible Application	Integrated with Medical Deductible		
Prescription Individual Deductible			
Prescription Family Deductible			
Retail Prescriptions	\$0	100%	\$15/40% to \$100/40% to \$250
Mail Order Prescriptions	\$0	100%	\$30/40% to \$200/40% to \$1,000
DIAGNOSTIC PROCEDURES			
Diagnostic Test- Lab Bloodwork	\$0	Deductible and Coinsurance	Deductible and Coinsurance
Diagnostic Test X-Ray	\$0	Deductible and Coinsurance	Deductible and Coinsurance
Complex Imaging (CT/Pet Scans, MRIs)	\$0	Deductible and Coinsurance	Deductible and Coinsurance
HOSPITAL SERVICES			
Emergency Room Care	\$0	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Surgery	\$0	Deductible and Coinsurance	Deductible and Coinsurance
Inpatient Hospital	\$0	Deductible and Coinsurance	Deductible and Coinsurance
IN NETWORK DEDUCTIBLE & COINSURANCE			
Qualified High Deductible Health Plan	No		
Deductible Accumulation Period	Calendar year		
Family Deductible Accumulation Type	Family Total Accumulation		
In-Network Individual Deductible	\$0	\$5,500	\$5,500
In-Network Family Deductible	\$0	\$11,000	\$11,000
In-Network Individual Coinsurance Limit	\$0	\$2,000	40% to \$2,000
In-Network Family Coinsurance Limit	\$0	\$4,000	40% to \$4,000
OUT OF NETWORK DEDUCTIBLE & COINSURANCE			
Out-of-Network Individual Deductible	No Out of Benefit		
Out-of-Network Family Deductible			
Out-of-Network Individual Coinsurance Limit			
Out-of-Network Family Coinsurance Limit			

In-Network Family Multiplier 2

Out-of-Network Family Multiplier 0

Mail Order Multiplier 2

All claims must be submitted within 3 months of the end of the deductible accumulation period.
 Terminated members must submit claims within 3 months of the termination date.
 All Out-of-Network Services are subject to the Deductible.
 Information on this document based on carrier SBC.

Please have your provider swipe the Difference Card for the following amounts:

- Medical Swipe - 100%
- Pharmacy Swipe - 100%

Call 888.343.2110 with any questions.

Download the Mobile App to View and Submit Claims



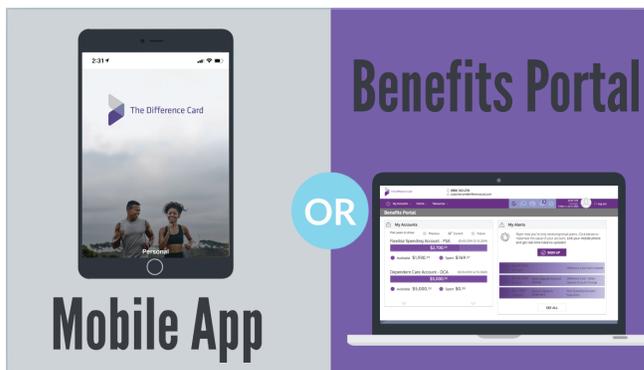
HOW TO PAY YOUR MEDICAL BILLS



1. Danny will visit his provider's office or pick up a prescription.



2. He will present his Insurance Card to Kaiser and swipe the Difference Card for his out-of-pocket expense. For pharmacy, he will swipe 100% of the prescription cost.

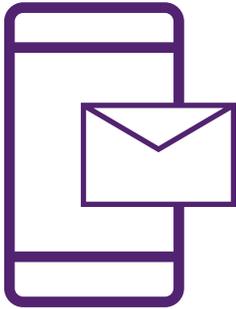


3. If Danny receives a request for the insurance statement*, he then logs into his Difference Card account on-line or through the mobile app to upload the documents.

*An Insurance Statement, sometimes called an Explanation of Benefits (EOB), describes what costs your Insurance Provider will cover for medical care.

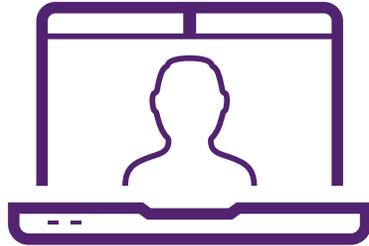
WAYS TO SUBMIT YOUR CLAIM

(when requested or if the card is not used)



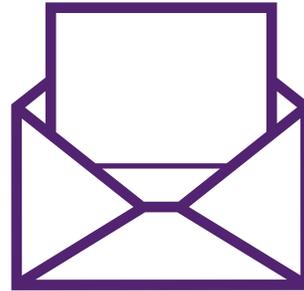
MOBILE

Download the Difference Card Smart Mobile App to submit your claim with a picture.



ONLINE

Login to your account at DifferenceCard.com to submit your claim online.



MAIL

Fill out a Reimbursement Form and submit your documents via mail.



FAX

Fill out a Reimbursement Form and submit your documents via fax.



DIRECT DEPOSIT

The fastest way to get your money.

Money will come back to you via direct deposit if you select that as your Reimbursement Preference.

TOOLS ON THE GO

Scan this code with your camera app to get helpful resources at your fingertips.



SCAN ME