

THE DIFFERENCE CARD HEALTH REIMBURSEMENT ACCOUNT

Employees enrolled in the NJ Direct 2035 plan, the Borough has set up a Health Reimbursement Account (HRA) to pay for eligible medical and prescription costs. The HRA is administered by a company called The Difference Card.

How The Plan Works:

- Once you enroll in the NJ Direct 2035 Plan, you will automatically be enrolled in The Difference Card HRA account.
- Employee/Spouses on the plan will receive a HRA Debit Card to pay for all eligible services.
- Any enrolled dependents under the age of 18 are linked to their parents' card. You can request a card to be issued for a dependent age 18 and over by contacting the Difference Card's Customer Care team.
- Members will have \$14,720 (this amount will vary from year to year) in their HRA account to pay for eligible medical and prescription expenses regardless of enrollment status (ex. Single, 2Adults, Parent/Child(ren), Family).
- **The HRA card may only be used for your plan's medical and pharmacy benefits.**

USING THE CARD

For these services, use the HRA debit card to swipe for the full copay amount:

- Primary Care - Swipe for the full \$20 copay.
- Urgent Care - Swipe for the full \$35 copay.
- Specialist Visit - Swipe for the full \$35 copay.
- Emergency Room - Swipe for the full \$300 copay.
- Prescriptions - Swipe for the full Rx copay.

SUBMIT FOR REIMBURSEMENT

For services referenced below, submit a claim with your Explanation of Benefits (EOB) from Horizon or Aetna. The Difference Card can either reimburse you for the allowed amount or the provider directly. Please note, Horizon and/or Aetna (the medical insurance carriers) processes the claim and determines the allowed payment amount for each service.

- In-Network Medical Services where the deductible or coinsurance applies.
- Out of Network Medical Services where the deductible or coinsurance applies.

IF A PROVIDER/FACILITY WANTS PAYMENT UPFRONT BEYOND A COPAY:

PUSHBACK! Explain that although your plan has a deductible, the insurance carrier needs to adjust the claim before you make any payment.

Example #1 - You are in a LabCorp facility for a certain test. LabCorp insists to be paid the full cost of the test in advance.

A) LabCorp is a contracted in-network facility, they KNOW this and KNOW they are required to submit a claim to the medical carrier. If the facility continues to press for payment, see B) below.

B) Call the Difference Card while at the facility, a customer care representative will review the plan benefits, determine the amount to be paid (if any) and will assist with payment to the facility for the correct amount (as applicable).

Example #2 – Your spouse is at a doctor's appointment and a staff member indicates there will be an extra "fee" applied just to swipe the HRA card. The HRA card is NOT a credit card (i.e. Visa, Mastercard) that applies a charge to the doctor's office to run the card and the doctor's office passes that on to patients. The HRA card is a typical bank debit card, like an FSA card or HSA card where swipe fees do not apply.

For further details on The Difference Card HRA, please refer to the attached materials:

- Member Welcome Kit
- HRA Benefit Summary
- Mobile app User Guide
- The Difference Card Portal User Guide

Once your HRA becomes active, members have access to The Difference Card Customer Care Team for any questions or issues when using the HRA Debit Card.

- Call: (888) 343-2110 (Monday - Friday, from 8AM to 11PM (ET))
- Visit Online: <https://www.differencecard.com/>