



The Difference Card

Healthcare Flexible Spending Account
Borough of Beachwood
FSA eff 6/1/2025 – 12/31/2025

Healthcare Flexible Spending Account



What is an FSA?

- A type of savings account offered by your employers
- You can side aside pre-tax dollars for qualified expenses
 - Reduces the amount you pay in taxes
 - You make an Annual Election at Open Enrollment only, unless you experience a qualifying medical event. If you are a new hire, speak to your HR to see if you can elect this benefit.
 - The annual election is divided equally by the number of pay periods.
 - The annual election is available on the first day of the plan start date.



Use it or lose it.

- Funds remaining after the claim submission deadline will be forfeited.
- Your plan includes a Carryover* provision where a portion of the funds are available after the Plan Year.
- *Carryover applies to Health Care FSA only

The Difference Card MasterCard

Used for eligible Healthcare FSA expenses!



Each member enrolled in the medical plan is automatically enrolled in The Difference Card and will receive a card:

- Employee (and spouse) will receive a Difference Card MasterCard in their own name.
- The card is mailed to member and spouses' home
- Dependents are linked to their parents' cards
- If you have dependents 18+ you can call our Customer Care team to request a card for them.
- The same card can be used if you have a medical HRA card with the Difference Card.

What can I purchase with my FSA?

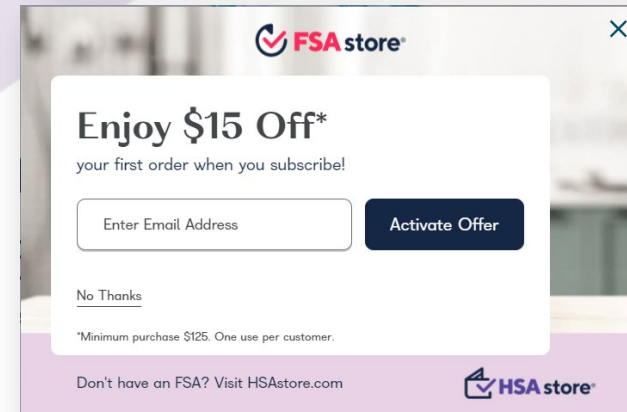
Healthcare FSA

✓ You can swipe your card for:

- Prescriptions
- Dental expenses and braces
- Vision exams, eyeglasses, contact lenses, & corrective surgery
- Emergency medical kits
- Chiropractic care
- Flu shots
- Over-the-counter medication, feminine hygiene products, sunscreen, first aid kits, etc.



✓ OR You can also submit for a reimbursement.



Healthcare FSA Benefits



Full access to FSA Election is available for use on your plan's effective date!

BENEFIT PLAN YEAR 6/1/2025 – 12/31/2025

Healthcare FSA Maximum Contribution

\$3,300

FSA Plan Year

6/1/2025 – 12/31/2025

FSA Carry Over

\$660

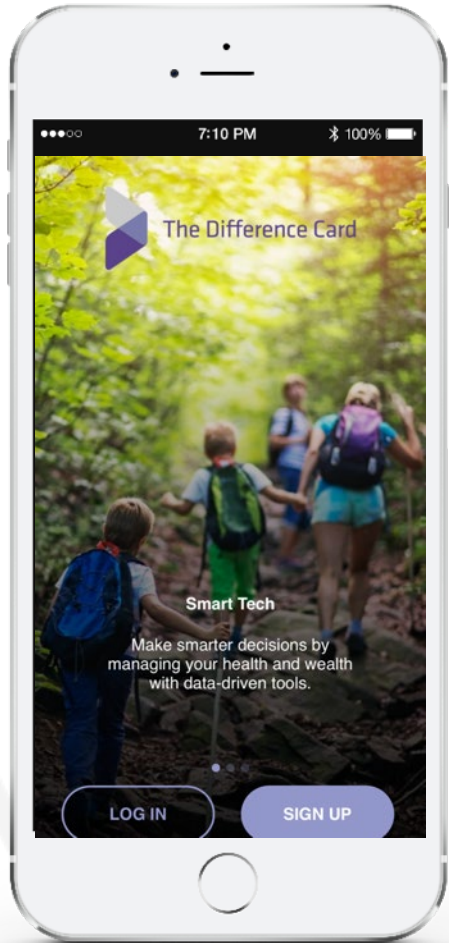
FSA Submission Deadline

3/31/2026

To find FSA eligible items/expenses: FSASTore.com

Create Your Account

Register your account with The Difference Card



Mobile App

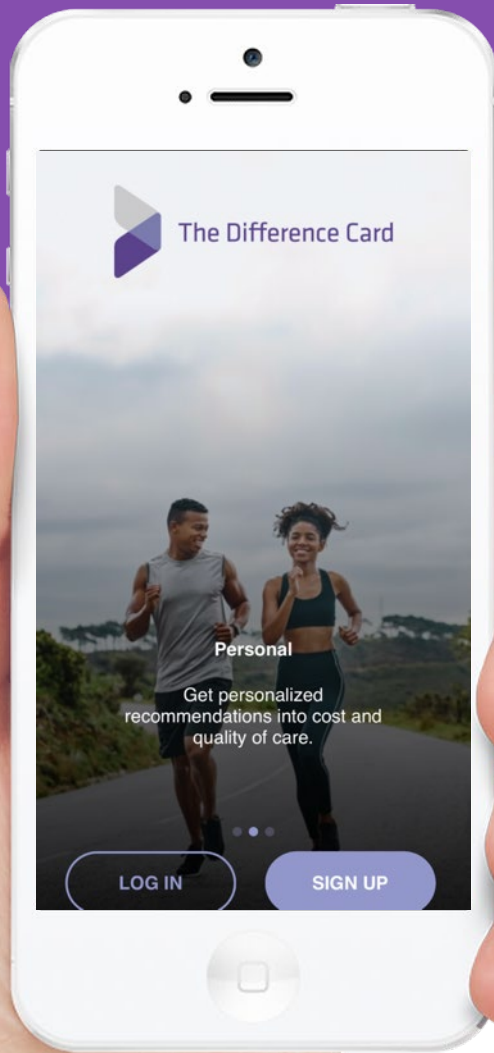
Use The Difference Card Smart Mobile App to register your account and get started.



Online

Or, create your account online at DifferenceCard.com

With The Difference Card Smart Mobile App, you can:



- + Snap a picture to easily submit your claim
- + Find the cheapest place to buy your prescriptions
- + Compare cost and search for providers
- + View your account balance
- + Check the status of your claim in real time
- + Sign up for Direct Deposit

Download the app today!

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



*If you have trouble registering on the App, please call us to provide a phone number and email address so you can easily register.

How to submit your claim

4 easy ways to get your money from The Difference Card



MOBILE APP

Submit a claim with the click of a picture.



ONLINE PORTAL

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



MAIL

Mail your claim to:
P.O. Box 322
Mount Kisco, NY 10549
*Make sure to include a claim form.



FAX

Fax your claim to
602.333.4252.
*Make sure to include a claim form.

Direct Deposit

The fastest way to get your money.

Sign up in the Mobile App or Online to get your reimbursements direct deposited. You will need to validate your bank account to begin receiving deposits from The Difference Card.



Validate your account:

- After you enter your direct deposit information, the system will attempt 3 micro-transactions to verify your bank account
- You will receive an email roughly 24-hours after entering your information that these transactions have posted.
- There should be 2 deposits and 1 withdrawal not totaling more than .99 from M&I bank.
- You have 48 hours to enter these amounts into the benefit portal for validation.

Customer Care Hours:

Monday - Friday

8:00 AM-11:00 PM ET

How to reach us:

 888.343.2110

 Log into your account to chat with a representative by signing into your member portal at www.differencecard.com



The Difference Card

Contact us!



Reasons you may want to give us a call or chat with a live rep via your online member portal:

- You lose your card and need a new one
 - ✓ Need a card for your dependent 18 years or older
 - ✓ Trouble swiping your card at point of service
- Trouble creating your account online or on your mobile app
- Not sure how to sign up for Direct Deposit
- Claims questions/issues

A family of four is gathered in a bright, modern kitchen. A man and a woman are smiling at each other, while two young children, a boy and a girl, are holding and eating oranges. On the wooden table in front of them is a mesh basket filled with various fruits and vegetables, including lemons, limes, and green peppers. The background shows a clean kitchen with white cabinets and a window letting in natural light. The entire image is overlaid with a semi-transparent white filter, and several solid purple and blue squares are placed around the edges, creating a decorative border.

Thank you for joining us today!

Any questions?