

NEW FOR JANUARY 1, 2025

Little Egg Harbor Township will be offering employees a new Horizon Direct Access plan with prescription drug coverage this year. In addition, a Health Reimbursement Account will be made available to offset expenses. See more below.

THE DIFFERENCE CARD HEALTH REIMBURSEMENT ACCOUNT

Employees who decide to enroll in the new Horizon Direct Access 25/50 plan, the Township will set up & fully-fund a Health Reimbursement Account (HRA) up to \$10,000 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 Direct Access 25/50 plan, you will automatically be enrolled in The Difference Card's HRA account.
- Employee/Spouses on the plan will receive a HRA Debit Card (mailed to home addresses on file in a plain white envelope) to pay for all eligible services.
- Members claims to pay for eligible medical and prescription expenses is regardless of enrollment status (ex. Single, 2Adults, Parent/Child(ren), Family).
- ***The HRA card may only be used for your Horizon 25/50 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 \$25 copay. *
- Short-Term Therapy - Swipe for the full office visit copay. *
- Specialist Visit - Swipe for the full \$50 copay. *
- Emergency Room - Swipe for the full \$50 copay & 20% coinsurance.
- Prescriptions - Swipe for the full Rx copay.

** Above examples assume in-network utilization.

SUBMIT FOR REIMBURSEMENT

For services referenced below, submit a claim with your Explanation of Benefits (EOB) from Horizon. The Difference Card can either reimburse you for the allowed amount or the provider directly. Please note, Horizon processes these claims 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.

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/>

Not Sure Yet?

Enrollment is voluntary.

Monthly premiums are lower than the current Direct Access \$10 (by 25%).

Your payroll deductions will be lower.

You will receive an HRA debit card to cover all eligible expenses up to \$10,000 for the plan year.