

ADP

DIFFERENCE CARD

BENEFIT TYPE	WHO ENROLLS	HOW TO ENROLL	BENEFIT AMOUNT	HOW TO USE THIS BENEFIT
Medical Insurance Anthem Bluecross Blueshield				Login to Anthembluecross to access your plan details, view/submit claims, look for a provider How to use your medical benefits guide Plan summary
Dental Insurance Guardian		Starting 4/15 Login to ADP and follow the instructions for open enrollment.	Premiums paid by ideas42	Login to Guardian Dental to access your plan details, view/submit claims, look for a provider How to use your dental benefits guide Plan summary
Vision Insurance VSP				Login to VSP to access your plan details, view/submit claims, look for a provider How to use your vision benefits guide Plan summary
Dental Reimbursement Account		No action required.	ideas42 funds: \$350 - Individual \$1,000- Family	How to use your dental benefits guide Login to Difference Card to view/submit a claim The Difference card will covered Dental services as defined by the IRS
Medical Reimbursement Account	Only full-time team members (75%-100%) can enroll.	Re-enrollment will be automatic based on the insurance plans you enroll in with ADP.	ideas42 funds: \$6,000- Individual \$12,000-Family	How to use your medical benefits guide Login to Difference Card to view/submit a claim The Difference card will covered Medical services as defined by the IRS
Vision Reimbursement Account			ideas42 funds: \$75 - Individual \$225 - Family	How to use your vision benefits guide Login to Difference Card to submit a claim The Difference card will covered Medical services as defined by the IRS
Dependent Care Account (DCA)		Starting 4/15 Fill out this form .	ideas42 funds: \$2,500	Guide Login to Difference Card to view/submit a claim The Difference card will covered Dependent Care services as defined by the IRS
Flexible Spending Account (FSA)		If you have these accounts now, you will need to re-enroll to keep them.	You can choose to contribute	Login to Difference Card to view/submit a claim FSA eligibility list FSA Store
Lifestyle		No Action Required.	ideas42 funds: \$350	Login to the Difference Card to submit a employee well-being claim. Fitness, Mental Wellness, Office Gear, or Phone.
Parking & Transit	Anyone can enroll		You can choose to contribute \$325 per month for both accounts.	Login to Difference Card to view/submit a claim FAQs How to use your card for Ride Sharing Update your transit and/or parking contributions at anytime by completing this form .