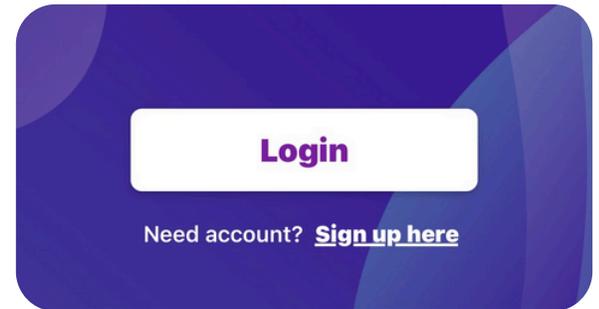


HOW DO I ACCESS PLUM?

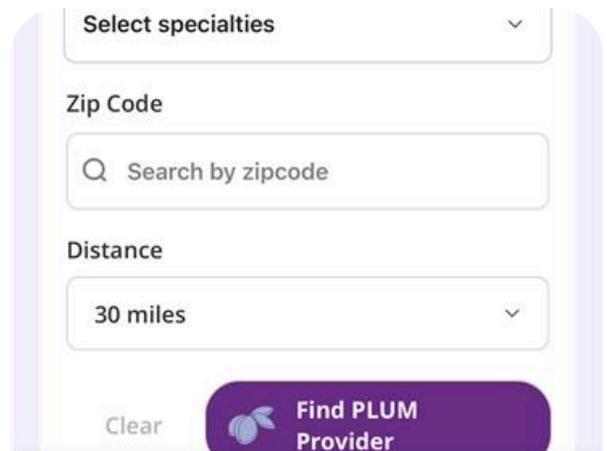
You can access PLUM using **The Difference Card mobile app** or your **Member Portal online**. Simply log in and click PLUM Search.



HOW DO I SEARCH FOR A PROVIDER?

- Log in to your Difference Card account
- Navigate to PLUM Search
- Enter your location
- Service type, click Find PLUM Provider.

Your results will be filtered by location. A purple PLUM icon indicates a high-quality, cost-effective provider.



WHAT INFORMATION CAN I SEE ABOUT A PLUM PROVIDER?

When viewing a provider, you can explore:

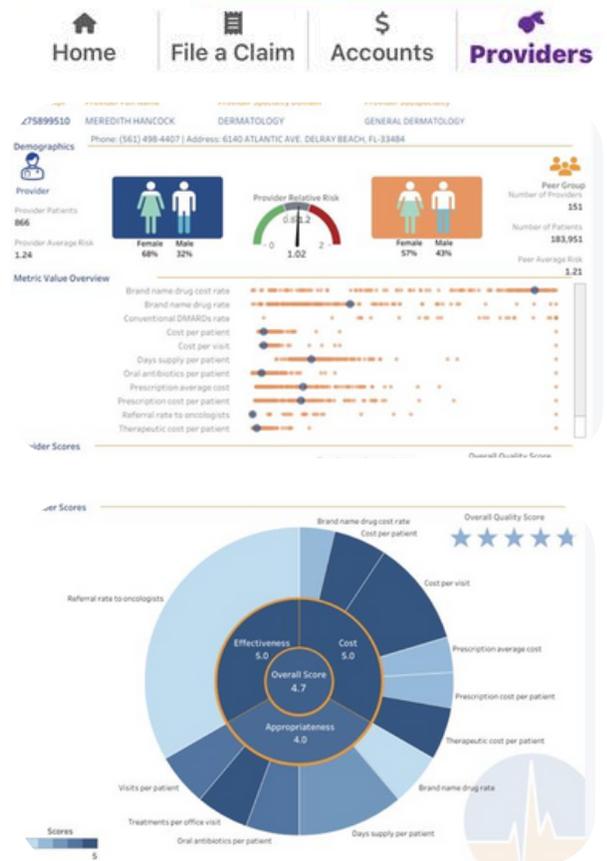
- Their Overall Quality Score
- Appropriateness score
- Cost efficiency score
- Provider Insights, which summarize care outcomes and performance

WHAT DOES THE QUALITY SCORE MEAN?

The score combines:

- Clinical outcomes
- Cost performance relative to peers
- Appropriateness of care delivered

All scores are benchmarked against similar providers in the same sub-specialty.



PLUM



DOES PLUM CONSIDER COST AND QUALITY?

Yes. PLUM evaluates **quality of care delivered**, and **cost of care episodes**. This ensures members receive the best value - not just the lowest price or highest-rated provider.

IS PLUM AVAILABLE TO ALL DIFFERENCE CARD MEMBERS?

Yes. PLUM is exclusive to Difference Card members and available to all members with access to the mobile app or online portal.

WHY ARE SOME PROVIDERS MARKED AS PLUM PROVIDERS?

PLUM Providers are in the top tier for quality outcomes, and cost efficiency. These providers deliver excellent care at the best price.

CAN I USE PLUM TO COMPARE TWO PROVIDERS?

PLUM Providers are in the top tier for quality outcomes, and cost efficiency. These providers deliver excellent care at the best price.

CAN I USE PLUM TO COMPARE TWO PROVIDERS?

Yes. By directing you to high-quality providers who avoid unnecessary treatments, tests, or complications, PLUM can help reduce:

- Out-of-pocket costs
- Future medical expenses

