

HEALTHCARE SAVINGS WITHOUT THE HASSLE

A flexible spending account (FSA) makes healthcare affordable by better preparing you for health-related costs not covered by insurance. Clarity FSA gives you the tax savings you expect -- plus a simply smarter experience. Our program is simple to use, easy to manage, and automated for efficiency. You can even check what expenses are eligible by logging into your Clarity portal, click "Learn", then click "Eligible Healthcare Expense List" where you can filter to the HSA option.

A SIMPLY SMARTER FSA

We connect to your benefits administration platform to automatically update all enrollments, terminations, and deposits. Our platform also connects to your insurance carriers, automatically substantiating card swipes and eliminating the need for receipts or EOB statements.



CUSTOMER SERVICE THAT REALLY SUPPORTS

Every employee receives dedicated support from a Client Relationship Manager with an average of 5-10 years of benefit experience and a world-class service rating. You can always get the help you need, with service available in over 230 languages.



BENEFIT TECHNOLOGY THAT TRANSFORMS

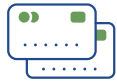
Easily connect with insurance carriers and benefit administration platforms, while streamlining access for your online enrollment, our Clarity Benefit card, and an intuitive online portal that's mobile-friendly.



EVERYONE SAVES WITH A FLEXIBLE SPENDING ACCOUNT (FSA)

An FSA lets you set aside pre-tax dollars to cover routine out-of-pocket healthcare expenses, saving you about 30% on average.

WE MAKE IT EASY FOR YOU TO GET THE MOST OUT OF CLARITY FSA



CLARITY BENEFIT CARD

Pay providers for qualifying healthcare expenses by swiping the Clarity Benefit card at the point of sale. The card can be used at any qualified service provider that accepts MasterCard.



ONLINE PORTAL AND MOBILE APP

Participants will have access to account information, be able to submit claims and supporting documentation, or sign up for e-claims reimbursement in our online portal. You can also download the Clarity mobile app to have access on any mobile device.



CLARITY FSA | FREQUENTLY ASKED QUESTIONS

QUESTION

How do you contribute money to your FSA?

How much can you contribute to your FSA?

Who is eligible under an FSA?

What expenses are eligible for reimbursement?

How do you determine the date your expenses were incurred?

How do you get the funds out of your FSA?

What happens if you don't spend all of your FSA by the end of the plan year?

How soon can you start spending your FSA funds?

Can you change your election amount mid-year?

ANSWER

Your annual election will be divided by the number of pay periods in their plan year. This amount will be deducted from your paycheck before taxes are assessed.

Annual contributions are determined each year by the IRS. Please visit claritybenefitsolutions.com for more information.

An FSA covers eligible expenses for yourself and your dependents, even if they are not covered under your primary health plan.

Health plan co-pays, deductibles, co-insurance, eyeglasses, dental care, medications, and certain medical supplies are covered. The IRS provides specific guidance regarding eligible expenses. (See IRS Publication 502).

Expenses are incurred at the time the medical care was provided, not when you are invoiced or pay the bill.

If you have a Clarity Benefit Card, you can simply swipe it at the register. Otherwise, you can file a claim including the receipt, documenting the type, amount, and date. Once approved, your reimbursement check will be mailed or deposited directly into your bank account.

Be sure to only allocate dollars for predictable medical expenses. Any unused funds at the end of the plan year are typically forfeited, which is known as the "use-it-or-lose-it rule".

With a healthcare FSA, your entire annual election amount is available on the first day of the plan year, even though you have not yet contributed that amount.

Elections can only be altered if you experience a change in status as defined by IRS regulations, such as marriage, divorce, birth, or death in your immediate family.

CLARITY FSA | FREQUENTLY ASKED QUESTIONS

QUESTION

What happens to the FSA if employment is terminated?

What is the deadline for submitting claims?

Can you still deduct healthcare expenses from your tax return?

Are over-the-counter (OTC) medications eligible for reimbursement?

What is a Letter of Medical Necessity?

ANSWER

Participation in their FSA is also terminated. This means that only expenses that were incurred prior to their termination date are eligible for reimbursement.

You can submit claims for reimbursement at any time during the same plan year that you incur the expense. You may also have a grace period at the end of the plan year. Check the summary plan document provided by your employer for additional information. Check the summary plan document provided by your employer for additional information.

Yes, but not the same expenses for which you have already been reimbursed from your FSA.

Yes, OTC medications are FSA-eligible.

The IRS mandates that eligible expenses be primarily for the diagnosis, treatment, or prevention of disease; this also includes treatment of conditions affecting any functional part of the body. For example, vitamins are not typically covered because they are used for general wellness, but a doctor may prescribe a vitamin to treat a medical condition. The vitamin would then become eligible in this instance.

A SIMPLY SMARTER APPROACH TO EMPLOYEE BENEFITS

Today, the benefits landscape is more confusing than ever, but it's also never been so essential. At Clarity, we believe life is a journey; one that should be lived well. So, we'll stop at nothing to bring clarity, and ensure you are ready for life. With state-of-the-art technology and world-class customer service, we'll handle the day-to-day so you can focus on what matters: your health.



**VOTED ONE OF THE 30
FASTEST GROWING TECH
COMPANIES IN 2020**

Learn more about us at claritybenefitsolutions.com