

WHAT ACTIONS DO I NEED TO TAKE?



Activate your account.

Scan the QR code above to go to claritybenefitsolutions.com/wage-parity.

On this page you will see instructions for registering your account, obtaining your PIN and more! ²



Read the enclosed cardholder agreement and sign the back of your card to indicate you accept the terms.

WHAT CAN THIS CARD DO FOR YOU?

You have received this card because your employer elected for you to receive additional pay in the form of Wage Parity benefits through Clarity Benefit Solutions. These funds are not reported as income, which means the money on your card is **NOT TAXED** - at all! So you get more money to spend on the things you need most and it doesn't affect your qualification for Medicaid, food stamps or other government programs.

² This brochure available in multiple languages at claritybenefitsolutions.com/wage-parity

NEED HELP?

With offices on the east coast and in the southwest, we provide nationwide, multi-lingual service the way you prefer – AI-powered chat available 24/7 and live chat or phone service available during business hours.

Chat with us anytime at claritybenefitsolutions.com or on our secure portal.

To access your account just login.

You can also Call Participant Services at 888-423-6359.

Clarity | BENEFIT SOLUTIONS™

The information provided in this brochure is intended for use as a guideline and should not be construed to indicate the benefits covered by your employee benefits plan. The eligibility for reimbursement of any expense is determined in accordance with your plan documents, which govern in all instances. Please consult the plan documents for further information.

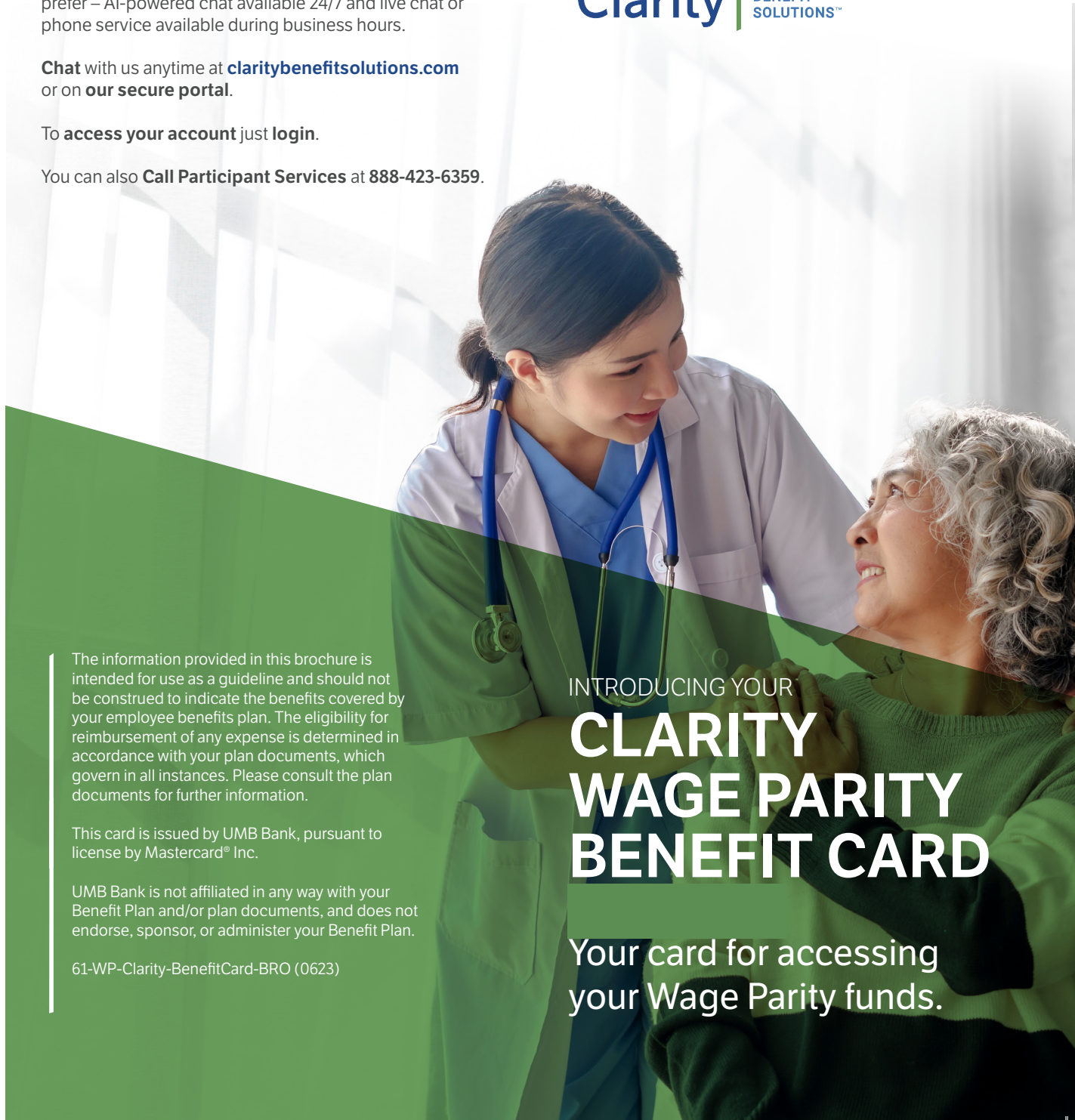
This card is issued by UMB Bank, pursuant to license by Mastercard® Inc.

UMB Bank is not affiliated in any way with your Benefit Plan and/or plan documents, and does not endorse, sponsor, or administer your Benefit Plan.

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INTRODUCING YOUR
**CLARITY
WAGE PARITY
BENEFIT CARD**

Your card for accessing
your Wage Parity funds.



WHAT CAN I BUY WITH MY CARD?

Your new Clarity Benefit Card gives you an easy way to access and enjoy your Wage Parity pre-tax dollars. Depending on the plans offered by your employer, you can use this card for the following:

Transit*: pay for bus, ferry, train, subway tickets and passes, multi-person rideshare (Uber and Lyft).

Parking*: pay for parking at or near your place of work or at the location from which you take mass transit to get to work.

Cell Phone Plan*: pay your cell phone bill.

Dependent Care: pay for eligible adult and childcare for children under the age of 13 – daycare, babysitters, au pairs, etc.

Medical: use for hospital expenses, lab fees, prescription drugs, co-pays and deductibles, use at FSASTore.com

Dental and Vision: pay for dental cleanings, checkups, prescription glasses, eye exams, contact lenses, etc.

**Monthly limit may apply and is subject to change*



HELPFUL TIPS

Just swipe it like you do any other credit or debit card!

1. Use your benefits card to pay for eligible items only.
2. To learn more about your plan and how to use the your **Benefit Card** go to claritybenefitsolutions.com/wage-parity.
3. Funds can only be added by your employer. You cannot use this card at an ATM, or to obtain “cash back” when making an eligible purchase
4. Add your **Clarity Benefit Card** to your mobile wallet so you can pay for covered expenses using your phone.

Sign up for Text Alerts!

Click on the QR code onto learn how to sign up for text alerts and be notified of deposits, balance alerts, transactions, and more!



Tax-advantaged benefit accounts are governed by the IRS and your plan documents. If you're ever in doubt about the eligibility of a product or service, check your plan documents or contact Clarity Benefit Solutions.

¹ For a listing of the products and services that are eligible in your plan, please refer to your plan documents.

FREQUENTLY ASKED QUESTIONS

How do I know what plans are included in my Wage Parity Benefit?

You can ask your employer or human resources contact. You can also speak with a Clarity Participant Services Representative (see back of brochure).

How do I check my account balance?

Once registered, you can check your account balance through the **Clarity Benefit Solutions portal or mobile app**. You can also call Participant Services and follow the voice prompts to get your account balance.

What if my card is lost/stolen?

You can log in to the **Clarity Benefit Solutions portal or mobile app** to report your card lost/stolen and order a new card.

Clarity Benefit Solutions Portal:

1. Select **Report Card Lost/Stolen**.
2. Select **Yes** to issue a new card.

If you have not yet registered in our portal, [click here](#) to create an account, log in, click on **Report Card Lost/Stolen** and follow steps from #2 above.

Clarity Benefit Solutions Mobile App:

1. Click on the **Profile** icon (top right).
2. Select **Cards** and click on the card you need to replace.
3. Select **Lost/Stolen**
4. Select **Yes** to issue a new card.
5. Select **Proceed**.

Why is my card getting declined?

Please check your wage parity benefit plan to ensure that you are using your card for eligible items, and you have a balance that covers your purchase. It is also possible that you have reached the monthly limit for that benefit plan. You can also try to process the transaction as “credit” so that you may sign the receipt instead.

How do I get reimbursed for a qualified expense?*

Log in to your account on the **Clarity portal or mobile app** and choose **File a Claim**.

** Note that Transit benefits are not eligible for reimbursement.



The **Clarity Benefit Card** can only be used with specific merchants and only for eligible items or services, as determined by your employer's Wage Parity benefit plan.