

LIFE IS COMPLICATED **EMPLOYEE BENEFITS SHOULD BE EASY.**

Today, benefits are more confusing than ever, but they've also never been so essential. You need a partner to help remove the complexities from your benefits and technology administration so you can focus on what matters: your business. With unparalleled customer service and technology, combined with a full suite of benefits solutions, we replace frustration with innovation and deliver state-of-the-art programs and tools tailored to your needs.

WHAT WE OFFER

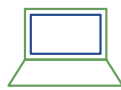
- Clarity **HSA**
 - Clarity **FSA + LPFSA**
 - Clarity **DCA**
 - Clarity **HRA**
 - Clarity **SmartRide**
 - Clarity **Wage Parity**
 - Clarity **COBRA**
 - Clarity **Direct Bill**
- #### Compliance Tools
- Clarity **ERISA**
 - Clarity **POP**

WHAT MAKES US DIFFERENT?



Proactive Partnership

- Quarterly Business Reviews
- Strategic Third-Party Partnerships
- Engagement Campaigns to increase participation
- Ongoing Education



Technology that Simply Works

- Online Portal to easily access benefits all in one place
- Cloud based Admin Platform
- Real-Time Reporting and Utilization Reports
- Intuitive Mobile app



Dedicated Service

- Dedicated customer service representative
- Service in 230+ languages
- Experienced staff
- Phone, text, chat or email
- 24/7 account access

A SIMPLY SMARTER APPROACH

Our simply smarter approach combines ingenuity and technology - creating thoughtful new ways for consumers to get the most from their benefits. **New ways to save time and money. New ways to provide peace of mind. New ways to be ready for life.**

How to be ready for life.

We know benefits can be confusing, so our Ready for Life solutions are designed to replace frustration with innovation, delivering state-of-the-art programs and tools that are tailored to your needs, easy-to-use, and supported by a dedicated service team. Our one-of-a-kind solutions bridge the gap and provide additional value so you can start new conversations with your clients and show your inclination for innovation.

We also understand that the benefits and insurance industry is often plagued by me-too products and communication that is dense and difficult to understand. So, our approach is simple, and our goal is to provide you clarity with employee benefits that are easy to implement, easy to manage and easy to use.



BENEFITCONNECT TECHNOLOGY THAT SIMPLY WORKS

Clarity BenefitConnect provides a seamless and paper free experience for your clients using our FSA and HRA programs by streamlining EOB retrieval and processing using automated technology.

Clarity BenefitConnect automates the employee claim filing and card substantiation experience by linking insurance carriers directly to Clarity. Integration now makes it possible for your client's employees to share their insurance claims history with designated third parties. This significantly reduces or even eliminates the need for consumers to file claim and card substantiation paperwork. The Clarity BenefitConnect connection takes only a few minutes to set up and is available for both HRAs and FSAs.

OUR **READY FOR LIFE** **EMPLOYEE BENEFIT** SOLUTIONS INCLUDE:

Clarity Health Savings Account (HSA)

With more investment options and ready for life funding acceleration, our HSA helps employees cover healthcare expenses today and save for the future.

Your Clients are more than covered they are confident with Clarity's flexible HSAs. Anyone with a high-deductible health plan can use this triple tax-advantaged plan to set aside and invest pre-tax dollars. The funds are employee owned, so they can be taken from job to job, roll over annually and can be accessed from Clarity's mobile app.

Clarity Flexible and Limited Purpose Spending Accounts (FSA and LPFSA)

We automate the entire FSA employee claim filing and card substantiation experience through BenefitConnect, which eliminates frustration and ensures employees are always able to use their FSA funds.

You can help employees save up to 40% on medical, dental and vision expenses without the hassle by utilizing Clarity's Benefit Card for point-of-sale transactions as well as access to consumerism tools through our Industry leading mobile app.



Clarity Dependent Care (DCA)

A Clarity Dependent Care Flexible Spending Account (DCA) is a great way to help employees take care of those who depend on them. It allows employees to use pre-tax dollars to pay for out-of-pocket child and adult dependent care expenses.

The Clarity benefit card gives them easy access to all of their Clarity accounts by swiping at the point-of-sale

Clarity Health Reimbursement Arrangement (HRA)

Our customized plan designs and automated claim substantiation allow for reduced administrative costs and decreased financial burden on employees.

Control cost while keeping your clients' employees covered and giving their families a better way to save, manage and spend employer-provided healthcare funds.

Clarity SmartRide

This Debit card-based program is available nationwide which allows employees to use pre-tax contributions to cover public transportation, parking and even popular rideshare platforms like UberPool and Lyft Line.

Commuting expenses add up. You can help keep the cost down with flexible options, a clarity benefit card, and seamless integration to your clients benefit administration and payroll systems.

Clarity Wage Parity

We make it easy to comply with living wages and wage parity pay regulations for home health agencies and their employees. Our comprehensive benefits package is designed specifically to stretch wage parity dollars

Reduce the payroll burden that comes with providing additional cash wages with Universal accounts that have access to employers' deposit funds, the Clarity debit card and mobile app access to funds, claims, and more.

Clarity COBRA

We streamline COBRA compliance with automated notifications, employee billing and 24/7 access while providing best practices to help mitigate risk, contain health care expenses and relieve the administrative workload. Experience a simply smarter solution to complex, confusing, and tedious COBRA compliance.

Clarity Direct Bill

Direct billing allows individuals such as retirees, employees on extended leave, etc., to pay for ongoing group health benefits using a third-party administrator like Clarity to manage accounts and accept premium payments on behalf of the employer. These services are billed directly to the recipient and are a great way to offer non-health care benefits, such as dependent care flexible spending accounts, disability benefits, and life insurance.

Compliance Tools

Clarity ERISA

The Employee Retirement Income Security Act (ERISA) protects retirement savings from mismanagement and abuse, and ensures the best interests of plan participants. Clarity's support and technology can help you avoid costly penalties by doing the heavy lifting for your clients.

A cloud-based platform ensures ongoing compliance and real-time access for 24/7 compliance and automated documentation while a dedicated Client Relationship Manager offers expert support and minimizes risk.

Clarity POP

We make Premium Only Plan administration straightforward with two kinds of POP administration to choose from and a dedicated support specialist to guide your clients through benefit choices and implementation. With a Clarity Premium Only Plan (POP), or Section 125 Plan, employers and their employees keep more of their hard earned money.

NPS 3x higher than
the competition

THE PROOF?

As a testament to our professional excellence, Clarity received a 55 Net Promoter Score (NPS) for Employee Benefits in 2020. Our NPS not only classifies us as a world-class service provider but is also 3x higher than the industry average.

We've also earned Best Place to Work two years in a row, and we were named Top 10 Cloud Solution Provider and Top 30 Fastest-Growing Tech Companies of 2020. In addition, our very own VP of Technology Initiatives, Linda Spitale, was named the 2020 DigiTech Innovator of the Year and we earned the HIPAA Seal of Compliance™ by the Compliancy Group. Most recently, Clarity Benefit Solutions was named Business of the Year in 2020 by NJBiz.

Learn more about us at
[Claritybenefitsolutions.com](https://www.claritybenefitsolutions.com)

 Let's talk **1-888-423-6359**