

## AT CLARITY, WE TAKE A **SIMPLY SMARTER** APPROACH TO **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 your clients and their employees are ready for life.**

For over 30 years, our goal has been the same — to help brokers, clients, and their employees navigate the challenging world of benefits providing easy and affordable solutions that we use ourselves. After all, we are consumers too. 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 specific needs. With unparalleled customer service and technology, combined with a full suite of benefit solutions, we'll handle the day-to-day so you can focus on what matters: building your business.

### WHY CLARITY



#### Full-suite of benefits to meet your needs

With a full suite of benefits at your fingertips - from benefits administration to consumer benefits and everything in between - you can offer the right solutions for your clients at just the right time.



#### Customer service that really supports

With dedicated customer support in 230+ languages and service across all platforms that is simply unmatched, you can confidently support your clients knowing we've got your back every step of the way.



#### Technology that transforms

With access to a fully customizable portal and easy-to-use admin panel, managing benefits has never been clearer for your clients. And unlike other benefit companies, we always use customer feedback to bring you better service, technology and products.



# YOU GET A **FULL-SUITE OF BENEFITS** THAT MEET YOUR CLIENTS' NEEDS.

## READY FOR LIFE | CONSUMER BENEFITS

With a full suite of products and solutions at your fingertips – from technology that automates the entire benefits administration process, to consumer benefits that protect health and wellness today and prepare for financial stability tomorrow – you can offer the right solutions to your clients and their employees at just the right time.

Whether your clients have 1 employee or 10,000 employees, we offer the white glove service you expect, combined with the large-scale breadth of products that you need all in one place.

- 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?**

✓ **Accelerated Funding**  
The Clarity HSA offers an on-demand, interest-free payroll advance to cover unexpected healthcare costs, so employees aren't just covered—they're confident they can keep expenses under control.

✓ **Flexible HRA Plan Design**  
The Clarity HRA is built to be flexible—the dollar amount and payment schedule are customized to the individual plan. Clarity will work closely with you to determine the plan design that works best for your clients and their employees such as split copay HRAs. Then throughout the plan year, we provide online tools to monitor the effectiveness of the program.

✓ **Flexible Commute Options**  
Clarity SmartRide gives employees money-saving options nationwide, allowing them to reduce their outlay for public transportation, parking, and even popular rideshare platforms like UberPool and Lyft Line. Employees also have the flexibility to start, stop or change their elections on a monthly basis and unused funds carry over from month-to-month. Clarity SmartRide can also integrate with benefits administration and payroll systems to allow participants the flexibility to make changes to their contributions throughout the year.



✓ **Automated COBRA Compliance**  
COBRA requirements are much more complicated than many employers realize. Violations cause costly penalties and liabilities. ERISA regulations also now allow for personal liability to be imposed on the employer for COBRA violations. Our web-based solution integrates with most payroll and benefit administration platforms, automating required notifications and minimizing the risk of penalties.

✓ **Automated Documentation**  
We automate the creation of your wrap plan document and summary plan description (SPD) so you have a single, up-to-date source document for all benefit plans subject to ERISA.

✓ **Clarity Benefit Card**  
The Clarity Benefit Card gives employees easy access to all of their Clarity accounts by swiping the card at the point of sale. The card can be used at any qualified service provider that accepts MasterCard. The Clarity Benefit card is also programmed to work anywhere you pay for mass transit, parking, or rideshare programs. These solutions are available however and whenever you want them with 24/7 web and mobile access.

✓ **Clarity Personal Wallet**  
Clarity Personal Wallet gives employees faster access to their reimbursement dollars by placing the money into a separate account linked directly to their Clarity Benefit Card. Instead of waiting for a direct deposit (which can take several days) or for a paper check to arrive in the mail, they'll have access to spend their money as soon as their reimbursement is processed!

✓ **Industry Leading Mobile App**  
Our app automatically validates prescription drug purchases and copays and allows employees to view their balance and set up providers with automated direct payments, eliminating the need for receipts or paperwork.



## READY FOR LIFE | TECHNOLOGY

Simplify the entire employee benefits administration lifecycle with a platform that is highly configurable and designed to automate the entire HR, benefits and payroll process. Choose from one of our trusted partners, Employee Navigator and bswift, and offer a wider range of plan choices with more cost-effective options, all while reducing confusion around



### Clarity + **Employee Navigator**

Our solution combines seamless integration to payroll companies, third-party vendors and insurance carriers with expert customer support. With this platform, clients can:

- Manage complex eligibility rules
- Perform costing calculations
- Access straightforward tools and dashboards
- Seamlessly connect through EDI, FTP protocols
- And, more!

### Clarity + **bswift**

Our solution provides a flexible, online and paperless enrollment that saves time, improves communication and promotes retention. Connect seamlessly with insurance carriers, payroll companies, and other third-party vendors. With this platform, clients receive:

- Robust data analytics and dashboard customization capabilities
- Reduction in benefits related questions via engagement and education
- A guided benefits "shopping experience" that will create a tailored benefits portfolio for each employee
- Ultimate integration and scalability
- Multiple levels of ACA Support including variable hours tracking
- And, more!



**READY FOR LIFE | WELLNESS**

**Clarity SimplyWell - Rewards**

The workplace and our industry have certainly seen its fair share of challenges recently. Employees are looking for more flexibility, more work-life balance and overall, more understanding and empathy towards their needs.

As our world returns to normal, companies are now faced with the challenge of implementing inclusive return-to-work policies that fit all their employees' needs and ensure the safety and satisfaction of their workforce while still meeting their business goals.

So how do employers build a return-to-work plan that will benefit everyone? The answer lies in their approach. Clarity SimplyWell Rewards helps employers accelerate the safe reopening of their offices by providing an incentive in the form of a monetary reward rather than a mandate.



**CONNECT**

Getting started is easy. Your clients simply provide Clarity with a list of employees and determine the award amount they want to offer – we do the rest.



**VERIFY**

Employees submit digital proof (upload a photo of a CDC vaccine card, vaccination records, or signed doctor's note) and each submission is verified.



**REWARD**

Your clients' employees receive a Clarity Benefit Card loaded with their reward.



**TWO REWARD OPTIONS:**

Employees will receive a Clarity Benefit Card with the reward amount pre-loaded. If the employee is a current Clarity participant, the amount will be loaded to their existing Clarity Benefit Card.

✓ **First Option**

Clarity will put the reward amount into a 139 covid relief account. These funds can be used anywhere that accepts Mastercard (except Walmart and CVS) for expenses like delivery costs for groceries or food, temporary housing, OTC medicines, tutoring expenses, home office equipment, etc.

✓ **Second Option:**

Clarity will put the reward amount into a lifestyle account that can be used anywhere that accepts Mastercard (except Walmart and CVS).



**YOU GET CUSTOMER SERVICE THAT REALLY SUPPORTS.**

**We believe that relationships matter!**

We consider our brokers and clients our partners. Most product enhancement ideas come directly from our users. We work together to deliver solutions that simplify benefits, deliver savings and increase consumer satisfaction.

Our clients and broker partners know they can rely on our team of friendly and knowledgeable industry experts that are cross-trained in different departments, so you have one person to call, every time. That's why we continue to have a 97 percent client retention rate and received a 55 Net Promoter Score (NPS) in 2020, which measures customers' willingness to recommend our product or service to others. Our NPS not only classifies us as a world-class service provider but is also 3 times higher than the industry average of 14.

Net Promoter Score

**3X** **55**  
HIGHER THAN  
INDUSTRY AVERAGE



**97%**

Client Retention Rate





## YOU GET **TECHNOLOGY** THAT TRANSFORMS.

We believe in collaborating with best-in-class partners and connecting with hundreds of third-party vendors, including payroll companies, insurance carriers and HRIS platforms. We have created critical connections to reduce redundancy and seamlessly link via EDI, API, and FTP protocols.

And, with ongoing improvements based on customer feedback, you can have confidence knowing that you're bringing the best solutions to your clients and their employees.



## CLARITY BENEFITCONNECT

In fact, as a commitment to ongoing improvement, we offer Clarity BenefitConnect to automate the employee claim filing and card substantiation experience by linking insurance carriers directly to Clarity. This significantly reduces or even eliminates the need for employees to file claim and card substantiation paperwork - and makes it easier for them to manage their healthcare expenses. The Clarity BenefitConnect connection takes only a few minutes to set up and is available for both HRAs and FSAs.



### What makes us **different?**

We can help you thrive with solutions that increase your income and protect your business.



#### Clarity Portal

The road to simply smarter benefits starts with a simply smarter way to access all your information in one place. The Clarity Benefit Solutions Portal provides Single-Sign-On (SSO) access to keep all your Clarity activities connected and consolidated in one place. Through one point of access, you'll be able manage implementation and renewal for clients, view and determine commission and access invoices and other important documents. And, your clients will be able to review Clarity communications, access educational materials, manage contribution levels, review claims activities, update employee data and much more.



#### Clarity Mobile Pay

Mobile payments are quickly becoming more prevalent as consumer demand for contactless transactions continues to grow. Clarity Benefit Solutions Mobile Pay allows you to meet this growing demand by enabling your clients' employees to pay for eligible benefit account expenses, both in-store and online, using their digital wallet app on their mobile device.



#### Cloud-based

Our employee benefits solutions are available however and whenever they're needed with 24/7 web and mobile access.



#### Ready For Life Technology

Benefits enrollment and education has never been easier than with our automated communication, decision support tools and compliance support. Plus, employees enjoy a wider range of plan choices with more cost-effective options, all while reducing confusion around benefits.



#### Data Integration

Our in-house data integration team reduces redundancy and keeps all of the employee benefit software systems up to date by seamlessly integrating with your other vendors.



#### Automated Compliance

Our employee benefits solutions have built-in logic and processes to help keep you in compliance day in and day out. In addition, we provide support, training, and access to data to help keep your clients updated on the latest benefit compliance laws and implications for their business.



#### Real-Time Reporting

Stay informed with our library of reports, an easy-to-use Report Writer, customized dashboards, ACA and consolidated billing reporting. Reports can be programmed to run automatically, and customized alerts can be sent to the device of your choice.

# WE MAKE IT SIMPLE TO BEGIN

From day one, you have the support of dedicated specialists who can answer your questions and guide you through your benefit choices and implementation options so your clients can make the best decision for their company.

Throughout every stage of our partnership and for every solution we offer, we deliver Clarity to your benefit program.



We've also earned Best Places 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.

We are proud to have over 30 years of industry leadership in benefit administration, world class service and award-winning technology.

Learn more at [Claritybenefitsolutions.com](https://claritybenefitsolutions.com) | Let's talk 1-888-423-6359