

LIFE IS COMPLICATED BENEFITS TECHNOLOGY 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.

WHY CLARITY

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. With ongoing improvements based on customer feedback, you can have confidence knowing that you're bringing solutions to your clients.

Full suite of benefits that 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.

WHAT WE OFFER

READY FOR LIFE TECHNOLOGY

Clarity Benefit Administration: 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.

READY FOR LIFE CONSUMER BENEFITS

Clarity takes the complexity out of consumer benefit administration and compliance.

- Clarity HSA
- Clarity FSA
- Clarity HRA
- Clarity SmartRide
- Clarity Wage Parity
- Clarity COBRA
- Clarity ERISA
- Clarity POP

SIMPLY SMARTER. BENEFIT ADMINISTRATION

bswift®

We've partnered with bswift to dramatically streamline the entire benefits administration and payroll processes. bswift provides a flexible, online and paperless solution for enrollment that saves time, improves communication and promotes retention. We leverage the bswift platform to make benefit selection and administration as effortless as possible, with intuitive features for employees, HR managers and administrators. This enterprise-level technology securely links your payroll, HR, carrier, enrollment, and COBRA processes, creating a seamless and simple experience for everyone.

You don't have to spend a lot or create a whole new department to get started. Clarity handles all the behind-the-scenes administrative work, including implementation, carrier and payroll integration, and ongoing support.



POWERFUL FEATURES FOR EMPLOYERS

Manage complex eligibility rules, costing calculations, and benefit compliance with straightforward tools and dashboards. Connect seamlessly with insurance carriers, payroll companies, and other third-party vendors.

- Robust data analytics and dashboard customization capabilities
- Increased appreciation for benefits + increased employee satisfaction
- Reduction in benefits related questions via engagement and education
- Increased participation across all voluntary and ancillary lines
- 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
- Attract and retain clients through market-leading benefits administration technology



EASE OF USE FOR EMPLOYEES

Provide employees with a complete benefits package allowing them to stay healthy, engaged, and informed by enrolling online.

- Streamlined online enrollment
- Cloud-based self-service portal for managing benefits
- Download and use the AI-driven Clarity mobile app
- A customized, guided benefits shopping and education experience
- Engaging educational resources and tools
- Ask Emma - an interactive virtual assistant who guides employees through the benefit selection process. She asks a few simple questions and then suggests the plan that fits them best. Emma provides more than an easy experience—she translates confusing jargon into ideas your people can grasp and educates them with health scenarios, cost comparisons, and more.



ask EMMA™



COMPLIANCE SUPPORT

Offload the burden and stress of managing ACA Compliance with our automated solutions.

- ACA Reporting and Form Processing
- 5500 Filing Preparation and Form Processing
- Non-discrimination Testing
- Tracking Full-Time Equivalents
- Ensuring Minimum Affordability
- Seamless integration with Clarity COBRA Administration

Reduce costs and paperwork. Increase compliance.

- Eliminates hours of tedious paperwork
- Integrates data and systems to reduce costs and wasted time
- Offers better, more affordable benefits to employers and their workforce
- Facilitates compliance with the ever-changing demands of ACA

WHY PARTNERS LOVE IT



A secure experience, end-to-end:

bswift's constant reinvestment in security and innovation, with an annual budget of \$800 million on data security, guarantees your clients' benefits strategy and member data are protected. Through a combination of technology, compliance and policies, we're able to monitor and safeguard your data 24 hours a day, 7 days a week.



A full-service technology solution:

bswift's cloud-based technology is intuitive and easily configurable to empower employers to have greater control, less risk and more predictable costs. Clients can also monitor employee participation and activity with real-time reporting and analytics tools and can rest assured that employee data will always be in good hands, backed by CVS Health. And with Clarity, you have the added advantage of integrating our consumer benefits and eliminating administrative hassles. Paperwork for COBRA, FSA, HSA, and other programs is totally automated.



Grow your business

When you have an online enrollment platform in your portfolio, you can attract new and larger clients, while unlocking additional revenue from existing clients. Plus, by offering right-fitted benefits that guide employees to a more cost conscious benefits package you can lower both employer and employee premiums, and free up much needed HR time to other non-benefits related areas.



Retain clients

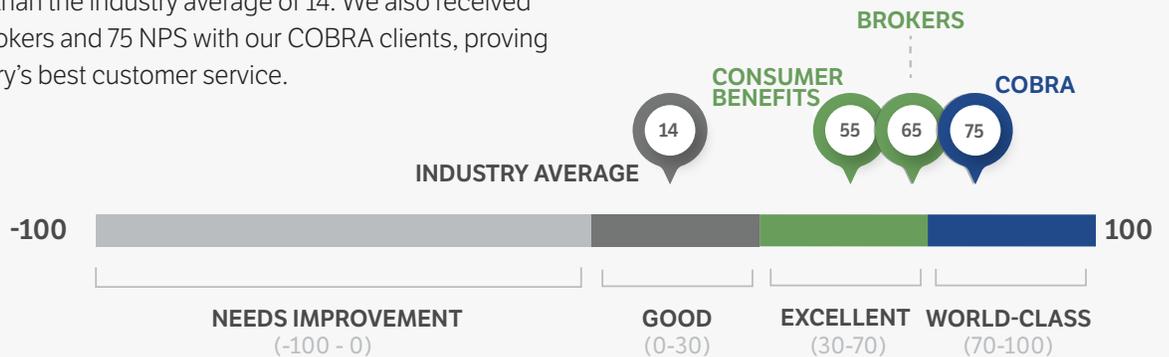
Drive loyalty by offering the latest technology. Brokers who deliver a benefits platform through Clarity have a 97 percent client retention rate on average.

THE PROOF?

NET PROMOTER SCORES (NPS)

As a testament to our professional excellence, Clarity also received a 55 Net Promoter Score (NPS) for Consumer Benefits in 2020, which measures customers' willingness to recommend our product or service to others. NPS is the gold standard of customer experience metrics and measures the loyalty of customers to a company on a scale of -100 to +100. Our NPS not only classifies us as a world-class service provider but is also 3x higher than the industry average of 14. We also received a 65 NPS with our Brokers and 75 NPS with our COBRA clients, proving we deliver the industry's best customer service.

NPS 3x higher than the competition



AWARDS



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.

PUT **bswift**® powered by Clarity
IN YOUR PORTFOLIO TODAY!

Learn more about us at
Claritybenefitsolutions.com

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