



HEALTHCARE FSA WITH GRACE PERIOD

A flexible spending account (FSA) better prepares you for life's unexpected moments by letting you set aside tax-free dollars for health-related expenses not covered by your insurance plan. The tax benefit saves you about 30% on average, plus it gives you up to 75 days of extended "grace period" coverage after the plan year ends, depending on your employer's plan.

YOUR **HEALTHCARE FSA** COVERS THINGS LIKE:

- ✓ Copays, deductibles, and coinsurance
- ✓ Doctor and hospital visits
- ✓ Lab work and X-rays
- ✓ Prescription drugs and prescribed over-the-counter medications
- ✓ Dental and orthodontics
- ✓ Vision care, glasses, and contacts
- ✓ Physical therapy and chiropractic care

HOW IT WORKS:

1. You decide how much to set aside for the year, up to your plan's maximum
2. That amount is evenly divided by pay period and deducted from your paycheck before taxes -- saving you about 30% on average
3. Your account is funded with the full amount at the start of the plan year, so you can pay for eligible expenses right away
4. Submit receipts and request reimbursement hassle free with the mobile-friendly app or online portal -- or simply swipe your Clarity Benefit Card at the point of sale
5. You have a grace period that allows you to incur expenses after the plan year ends. Once the grace period ends, you have up to another window of time to submit claims for those expenses. Your exact grace period length and claims window vary by plan and are set by your employer.

See the full list of eligible expenses in the Clarity Employee Portal, on our website, or refer to your employer's plan for details about maximum contributions and grace periods.

MORE TIME TO SPEND

Don't feel rushed to use your contributions with these FSAs that give you extra time to spend your funds at the end of your plan's year.





DEPENDENT CARE FSA

Your dependent care account (DCA) lets you set aside tax-free funds to cover care-related expenses for your children and dependents.

YOUR **DEPENDENT CARE FSA** COVERS THINGS LIKE:

- ✓ Before and after school care for children 12 and younger
- ✓ Custodial care for dependent adults
- ✓ Licensed day care centers
- ✓ A nanny/au pair
- ✓ Late pick-up fees
- ✓ Summer or holiday day camps



HOW IT WORKS:

1. Choose how much to contribute, up to your plan's maximum contribution.
2. That amount is evenly divided by pay period and deducted from your paycheck before taxes -- saving you about 30% on average.
3. As your account fills up, you can begin to use your funds on eligible expenses. Unlike a healthcare FSA, you must contribute funds before you can use them.
4. Submit receipts and request reimbursement hassle free with Clarity's online portal -- or simply swipe your Clarity Benefits Card at the point of sale.
5. Any unused funds not claimed by the end of the runout period will be forfeited.

CLARITY MAKES **GETTING THE MOST** OUT OF YOUR FSA SIMPLY SMARTER



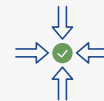
CLARITY BENEFIT CARD

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

See your account information, submit claims and support documentation or sign up for e-claims reimbursement.



CLARITY BENEFITCONNECT (HEALTHCARE FSA ONLY)

Enroll to track deductible spend, substantiate card transactions or automatically reimburse eligible expenses.

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.



**VERIFIED HIPAA SEAL
OF COMPLIANCE™**

Learn more about us at claritybenefitsolutions.com

Clarity
BENEFIT SOLUTIONS™