

HEALTHCARE FSA WITH ROLLOVER

A flexible spending account (FSA) lets your employees set aside tax-free dollars for health-related expenses not covered by their insurance plan, saving them about 30% on average. Plus, your employees can roll over a portion of your unused funds into next year.



YOUR EMPLOYEE'S 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. Your employees decide how much to set aside for the year, up to their plan's maximum
2. That amount is evenly divided by pay period and deducted from their paycheck before taxes -- saving them about 30% on average
3. Their account is funded with the full amount at the start of the plan year, so they can pay for eligible expenses right away
4. Submitting receipts and requesting reimbursement is hassle-free for your employees with the Clarity mobile app or online portal - or they can simply swipe their Clarity Benefit Card at the point of sale
5. At the end of the year, your employees can roll over unused funds to the next year. Please visit claritybenefitsolutions.com for more information.

Your employees can see the full list of eligible expenses in the Clarity Employee Portal, and refer to your offered plan for details about maximum contributions.



RELAX WITH ROLLOVER

Clarity's Healthcare FSAs let your employees roll over their unused funds for future expenses.

DEPENDENT CARE FSA

Dependent Care Account (DCA) lets your employees set aside tax-free funds to cover care-related expenses for their children and dependents.

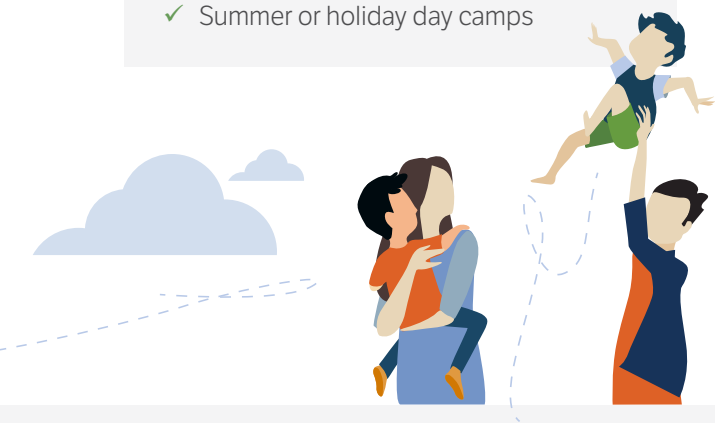


DEPENDENT CARE FSA COVERS THINGS LIKE:

- ✓ 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. Your employees choose how much to contribute, up to their plan's maximum contribution
2. That amount is evenly divided by pay period and deducted from their paycheck before taxes - **saving them about 30% on average**
3. As their account fills up, they can begin to use their funds on eligible expenses. Unlike a healthcare FSA, they must contribute funds before they can use them.
4. Submitting receipts and requesting reimbursement is hassle-free for your employees with the Clarity mobile app or online portal - or they can simply swipe their 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 IT EASY FOR YOUR EMPLOYEES TO GET THE MOST OUT OF THEIR FSA'S



CLARITY BENEFIT CARD

Your employees can pay providers for qualifying healthcare expenses by swiping their Clarity Benefit card at the point of sale. The card can be used at any qualified service provider that accepts MasterCard.



ONLINE PORTAL AND MOBILE APP

Your employees can see their account information, submit claims and support documentation or sign up for e-claims reimbursement. They can also use the Clarity mobile app to have access on any mobile device.

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 your employees 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: building your business.



**VOTED ONE OF THE 30
FASTEST GROWING TECH
COMPANIES IN 2020**

Learn more about us at claritybenefitsolutions.com

Clarity
BENEFIT SOLUTIONS™