

A SIMPLY SMARTER APPROACH TO COBRA COMPLIANCE.

Simplify COBRA Compliance with Clarity Benefit Solutions. Our web-based platform streamlines the complex, confusing, and tedious administration of COBRA, reducing costly penalties and liabilities for your clients. We provide a hassle-free COBRA experience by tracking COBRA triggering events and handling notifications, billing, payments, and reporting. Our solution transforms the inherently complex and time-consuming HR function into a seamless experience. With enhanced capabilities and self-service tools, employers can streamline COBRA communications, reporting, enrollment, billing, and payments while providing employees with a simplified and meaningful post-employment health benefits journey. Plus, stay compliant with ERISA regulations that now allow personal liability for COBRA violations.



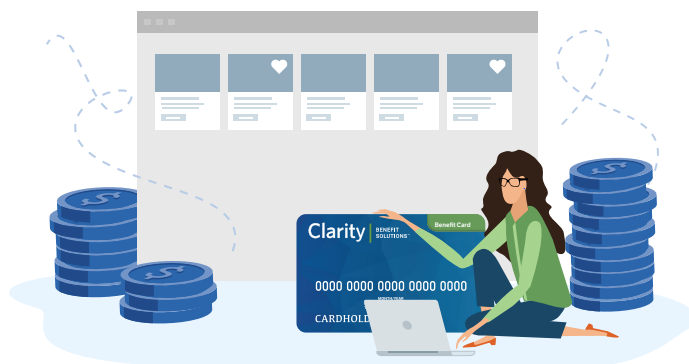
WE HAVE YOUR CLIENT'S COBRA COMPLIANCE COVERED:

- Ongoing COBRA administration
- Sending qualifying event notifications via first-class mail with proof-of-mailing
- Processing COBRA elections once completed by client or qualified beneficiary
- Validating all COBRA elections
- Billing and collecting premiums monthly
- Process for handling undeliverable mail
- Providing collections for returned checks
- Sending termination and conversion letters
- Processing participant life status events
- Ongoing validation of your clients' employee eligibility
- Validating and processing disability extensions



CLARITY COBRA WITH DIRECT BILL

Clarity takes the guesswork out of complex compliance procedures and manages all the paperwork and payments, so your clients don't have to. Our direct billing services make it simple for your clients to keep administering benefits for any employees who aren't currently on their payroll. These services are billed directly to the recipient and are a great way for your clients to offer non-healthcare benefits, such as dependent care flexible spending accounts, disability benefits, and life insurance.



HOW CLARITY COBRA MAKES YOUR CLIENTS' LIVES EASIER



FLEXIBLE EMPLOYER STRUCTURE & BENEFIT ELIGIBILITY DESIGN

Whether an employer's organizational structure is simple or extremely complex, our COBRA platform can easily accommodate their system specifications, including unique requirements associated with various employee populations and plan designs they maintain.



FULLY AUTOMATED SELF-SERVICE TOOLS

Our simple and intuitive platform includes an automated wizard that allows employers to easily create qualifying events, enables them to be self-sufficient and perform basic functions that historically have required administrator assistance, and provides full transparency into and a real-time view of participant data.



END-TO-END AUTOMATION

Every step in the participant lifecycle is automated. Once an employer enters a participant's information, the system automatically moves them through every step in the process – from communications through payment processing – without requiring additional touchpoints.



FLEXIBLE REPORTING & DATA EXPORTING

Access to real-time data and the ability to create custom reports ensures employers have ongoing access to the metrics that are most important to their organization; Microsoft Excel export capabilities allow them to easily visualize, manipulate and evaluate program data.



USER CONTROLS

Employers can restrict access rights based on role, business function, or other parameters established by their organization.



FLEXIBLE PREMIUM DISBURSEMENT SCHEDULES

Employers can select their preferred payment schedule: weekly, bi-weekly, or monthly.



ENHANCED PARTICIPANT EXPERIENCE

Participants have quick and easy access to everything they need to know about their COBRA account, all from within the online portal. From how much they owe to when their next payment is due to whether their last payment was received, participants are able to view key information about their account with a single click, resulting in fewer calls and support needs.



VARIOUS PAYMENT OPTIONS

Participants can select their preferred payment method – online credit, debit, or ACH as well as the option to mail a check.

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 clients and their 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 and your clients can focus on what matters: building your business.



VOTED ONE
OF THE BEST
PLACES TO
WORK IN 2023
BY NJBIZ

Learn more about us at claritybenefitsolutions.com

Clarity
BENEFIT SOLUTIONS™