



AN INVESTMENT IN WELL-BEING

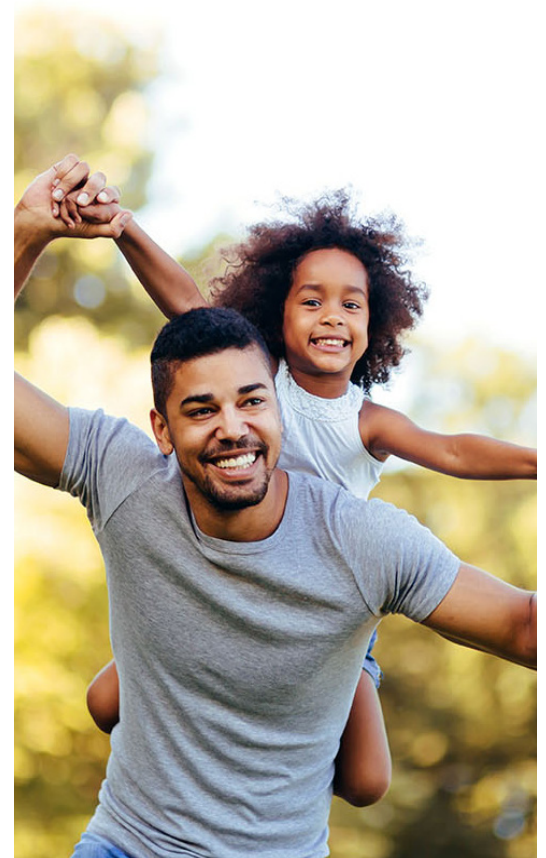
Clarity Benefit Solutions' SimplyWell Lifestyle Spending Account gives you the flexibility to create personalized benefit programs for employees. A convenient Benefit Card makes it easy for them to spend on what matters most.

SimplyWell is a creative way to build a supportive culture and to attract, engage, and retain top talent. With a wide range of spending categories, from home office goods to fitness to education, or even pet care, you can offer a benefit that is tailored to your unique workforce and business needs.

HOW IS **SIMPLYWELL** DIFFERENT FROM OTHER HEALTH BENEFIT ACCOUNTS?

Unlike a health savings account (HSA) or flexible spending account (FSA), lifestyle spending accounts do not offer any tax advantages. Funds are exclusively employer-funded, and are considered taxable income for your employees.

With HSAs and FSAs, there are restrictions on the use of funds, but these are typically set by the IRS. With lifestyle spending accounts, you create the program spending parameters within the approved spending categories.





FUNDING FLEXIBILITY

You can offer funds up-front, pro-rated, or on a desired frequency, and can set limits for specific types of purchases. Should employees' needs change, you can



EASY TO MANAGE

Lifestyle spending accounts decrease the administrative burden placed on your HR team to manually administer perk programs.



PRESERVATION OF UNUSED FUNDS

Unlike cash or some gift cards, you only pay for what employees use. Any account funds not spent will be returned to you at the end of the plan year.



FUND UTILIZATION REPORTING

Gain insight into how and where employees are spending.

GET STARTED TODAY!

Contact us today to learn how SimplyWell can help you provide a more attractive and unique benefits package. You will need to identify your program budget, determine how much to contribute per employee, review the available spending categories and decide which ones to offer, and communicate the benefit to your employees.

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.



**VERIFIED HIPAA SEAL
OF COMPLIANCE™**

Learn more about us at claritybenefitsolutions.com