

CLARITY EMPLOYEE BENEFIT ACCOUNT FUNDING OPTIONS

Before you begin your implementation with Clarity Benefit Solutions, you will need to choose a funding option. Below you will find details on the two options available.

CLARITY FUNDING

Clarity Funding is the simplest and most secure way to fund your Clarity accounts. With this model all card swipes, checks and direct deposit are drawn from the Clarity Account. Clarity provides multiple levels of security including fraud protection. Access to check registers, transaction reports and account balances are available online. At the end of the plan year and following the run-out period a full account reconciliation is available.

MORE DETAILS

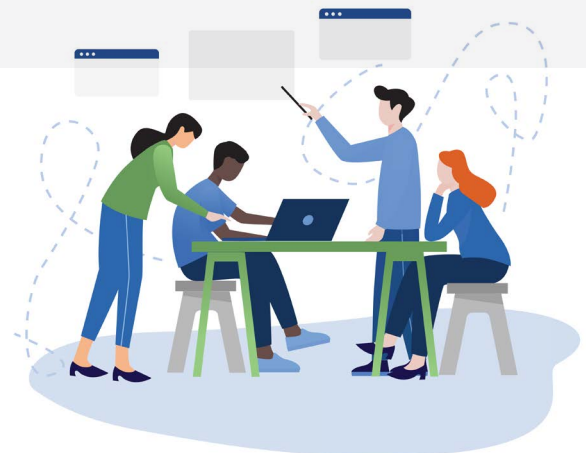
- Prefund is required prior to your go-live date.
 - Annual prefund review required; new year prefund may be required.
 - o HRA plans require 50% of your total exposure (can be paid in five monthly installments).
 - o FSA plans require a one-time payment of 8% of your total exposure.
- For FSA, Commuter and HSA plans we will receive payroll contributions per pay period.
- Prefund replenishment occurs when needed (i.e. low balance).
- Clarity manages bank account statement reconciliation.
- Claim reimbursements will be on Clarity checks issued out of the Clarity bank account.

DOCUMENTS REQUIRED

- Clarity ACH Agreement

HOW TO GET STARTED

1. Sign Clarity ACH Agreement
2. Ensure bank accounts are available and no blocks exist.
3. Clarity debits \$1.00 via ACH as a test.
4. Clarity deducts necessary amount for pre-fund.
5. File is processed and funds are posted to employee plans. (For FSAs and Commuter Benefits, following each payroll processing, client/payroll provider forwards Clarity a contribution file.)



CLARITY EMPLOYEE BENEFIT ACCOUNT FUNDING OPTIONS

CLIENT FUNDING

With this option you grant Clarity limited access to your company's bank account to pay for all plan expenses. The account may be debited daily for employee card transactions, manual claim transactions processed by check and direct deposits. Additionally, the bank account will be debited monthly for administrative fees.

MORE DETAILS

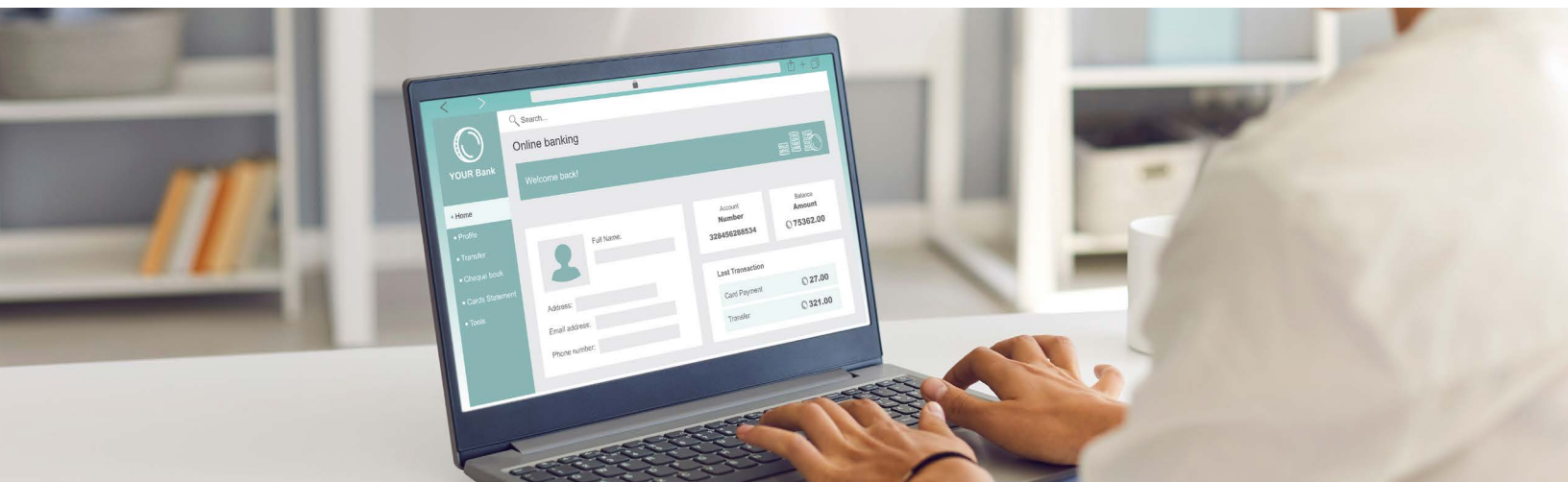
- **NO** prefund requirement.
- All payments (ACH, check, card transactions) are made from your company's bank account.
It is recommended that you establish a separate bank account, prefund it at the beginning of the plan year and monitor utilization daily to ensure balance needed to support plan activity.
- If applicable, HSA contributions are debited per pay period from your company's bank account when contributions post to your employees' accounts.
- You are responsible for your company's bank account statement reconciliation.
- Clarity offers on-demand reporting which provides detailed backup for employee card and manual claim transactions.
- Claim reimbursement checks are issued on stock checks out of the client's bank account that Clarity has on file. These checks will include the employer name as well as a scan of the employer authorized signature that the client has provided on the ACH form.

HOW TO GET STARTED

1. Sign Clarity Funding Agreement, Client Bank Agreement, Client Signature Form.
 2. Ensure bank accounts are available and no blocks exist.
 3. Clarity debits \$1.00 via ACH as a test.
 4. Client prefunds bank account.
 5. Contribution file provided to Clarity following each payroll processing.
 6. Client deposits payroll contributions to their funding account.
- It is important to maintain sufficient balance.

DOCUMENTS REQUIRED

- Client Banking Agreement



Learn more about us at claritybenefitsolutions.com