



## CONTROL COSTS WHILE **KEEPING YOUR EMPLOYEES COVERED**

A Clarity Health Reimbursement Arrangement (HRA) gives your employees and their families a way to save, manage and spend employer-provided healthcare funds. The Clarity HRA is built to be flexible - the dollar amount and payment schedule are customized to the individual plan. And your employees are better able to manage health care expenses and save money by paying for different types of out-of-pocket expenses (deductibles, copays, etc.).

### **MAKE A HIGH DEDUCTIBLE PLAN WORK FOR EVERYONE**

Offering an HRA makes a high deductible health plan as attractive to your employees as it is to your business by helping to lighten the financial load of deductibles, prescriptions and other medical expenses.



### **DESIGNED AROUND YOUR BUSINESS**

Clarity will work closely with you to determine the plan design that works best for your employees such as split copay HRAs. Then throughout the plan year, we provide online tools to monitor the effectiveness of the program.

## **WE MAKE IT EASY FOR YOUR EMPLOYEES TO BENEFIT**

Depending on the options you choose for your HRA plan, we make it convenient for your employees to use and access their HRA.



### **CLARITY BENEFIT CARD**

Employees pay providers for qualifying healthcare expenses with a simple swipe of a card. If their card is for prescriptions only, they can use it at the pharmacy.



### **CLARITY BENEFIT SOLUTIONS PORTAL**

Employees can submit claims, view their account balance and transactions, see alerts and messages and enroll in direct deposit. They can also download the Clarity mobile app to access their account on their mobile device.

## WHAT MAKES A **CLARITY** HRA DIFFERENT?

Our simply smarter approach to service means you and your employees get:

### **DEDICATED SERVICE**

- ✓ Nationwide Service in 230+ Languages
- ✓ Experienced Staff
- ✓ 24/7 Account Access
- ✓ State-of-the-art Quality Monitoring Technology
- ✓ Proven World-class Service Rating

### **TECHNOLOGY THAT SIMPLY WORKS**

- ✓ Cutting-edge Benefit Platform
- ✓ End-User Focus
- ✓ Better Banking Options
- ✓ Self-serve Implementation and Renewal
- ✓ Real-time Reporting
- ✓ Automated Claim Substantiation
- ✓ Simplified Participant Experience
- ✓ Educational Support
- ✓ Mobile Pay and Contactless Card Options
- ✓ Easy Integration



## **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 BUSINESS  
OF THE YEAR BY  
NJBIZ IN 2020**

Learn more about us at [claritybenefitsolutions.com](https://claritybenefitsolutions.com)

**Clarity**  
BENEFIT SOLUTIONS™

# TYPES OF HRA PLANS AVAILABLE

Plan Type	Description	What Is Covered	Carded Plan
<b>Integrated HRA (HRA)</b>	Most common HRA that is integrated with a traditional health insurance plan.	Can be designed to cover deductibles, coinsurance, copays, uninsured medical expenses or specific expenses like pharmacy only.	Yes, for RX only or all eligible expenses.
Example: Pays \$1,500/\$3,000 depending upon coverage level towards employee's medical deductible. Employee pays any expenses thereafter.			
<b>Cost Sharing HRA - employee pays first (HRA)</b>	Designed for the business and employee to share in the cost of benefits.	Can be designed to cover all expenses covered by integrated HRA, but the first portion of the deductible is paid by the employee. Can be paired with an HSA, if initial employee out of pocket responsibility >= IRS minimum deductible.	Yes. Will not work during first phase of deductible.
Example: Employee has a total deductible of \$5,000/\$10,000. Employer sponsors HRA, but decides to cost share. The plan pays \$2,500, after employee pays the first \$2,500/\$5,000.			
<b>Cost Sharing HRA - % based payout (HRA)</b>	Designed for the business and employee to share in the cost of benefits.	Can be designed to cover all of the expenses covered by an Integrated HRA, but includes a portion of the coverage to be paid by the employee to share the cost.	Yes, for Rx only. Claims paid via BenefitConnect or manually.
Example: Employer sponsors HRA plan that pays 70% of deductible up to \$3,000/\$6,000. Employee pays 30% on each claim/card swipe until they reach maximum payout.			
<b>Cost-sharing HRA - Donut plan (HRA)</b>	Designed for the business and employee to share in the cost of benefits.	Can be designed to cover all expenses covered by an Integrated HRA, but a portion of the coverage must be paid by the employee. Employees must substantiate their portion of cost-share has been met prior to card activation.	Yes, for eligible expenses after employee meets cost-share.
Example: Employer sponsors HRA plan that pays part of the deductible up to \$3,000/\$6,000. Employee cost is located in the middle of the payout. Employer pays first \$1,500/\$3,000, employee pays \$1,500/\$3,000, then HRA pays \$1,500/\$3,000.			
<b>Cost Sharing HRA - split co-pay (HRA)</b>	Designed for the business and employee to share in the cost of benefits.	Can be designed to cover all of the expenses covered by an Integrated HRA, but includes a portion of the coverage to be paid by the employee to share the cost.	Yes, only for co-pay cap.
Example: Employer sponsors an HRA plan pays \$20 of every \$30 copay. Card can be swiped for the \$20 copay cap.			

Plan Type	Description	What Is Covered	Carded Plan
<b>Embedded HRA (HRA/DTR)</b>	Pays based on individual meeting certain portion of deductible. Only pays out for that individual. Once two/more family members meet their portion, it pays out for the family.	Deductibles and/or coinsurance (in and out).	No. Claims paid via BenefitConnect or manually.
<b>Example:</b> Employee has total deductible of \$3,000/\$6,000. Employer sponsors HRA, but cost shares. Plan pays total of \$1,500/\$3,000, only after each family member meets \$500. When that happens, HRA pays out for that member only. If family aggregates \$1,000 out-of-pocket, it pays out for entire family.			
<b>Dental Vision HRA (HRADV)</b>	Covers non-cosmetic dental and vision.	Dental and vision only, nothing cosmetic. Includes, but not limited to, dental/eye exams, cleanings, procedures, glasses, contacts, etc. HSA compatible.	Yes, for all eligible expenses.
<b>Executive HRA (MRA)</b>	For shareholders and owners only. Must be reported as taxable income on the W-2s.	Typically no substantiation requirements and covers all 213(d) expenses.	Yes, for all eligible expenses.
<b>Qualified Small Business HRA (QSEHRA)</b>	Employers (<50 full-time employees) can set aside fixed tax-free amount monthly for employees to cover individual health insurance or medical expenses. Cannot offer employer-sponsored group health plan.	The maximum dollar amounts for employer contributions are adjusted each year. Employers must stay within the maximum statutory limits to make sure the plan is qualified. Covers Individual Health Insurance costs (premiums) and related medical expenses (all 213(d)).	Yes, for all eligible expenses.
<b>Individual Coverage HRA (ICHRA)</b>	Employees must have individual health insurance coverage to qualify and cannot be eligible for employer-sponsored plan. No reimbursement limits. Groups >50 employees must offer "affordable" reimbursement amounts.	No limits to coverage amount-at employer's discretion. Covers Individual Health Insurance costs (including premiums) and related medical expenses (all 213(d)).	Yes, for all eligible expenses.
<b>Excepted Benefit HRA (EBHRA)</b>	Available to employees covered by the employer's group health insurance. Employees can participate even if they decline group plan coverage. Benefits up to IRS limit.	Insurance premiums only.	Yes. Based on card being accepted by certain vendors.