LET US BRING YOU CLARITY

Your 2022 Benefits Guide

HSA, FSA, Dependent Care & Commuter Administration
HSA participants have the option to move any balances from their existing HSA benefit to their new HSA benefit with Clarity. If you currently have an HSA with another bank, you can keep that account and have a second account with Clarity’s WealthCare Saver or you can rollover any money you have with Health Equity into your new Clarity HSA. A rollover form will be provided to you.

There will be a 6-week blackout period while the current HSA is liquidated and money transferred to the new Clarity HSA account. It is recommended that you wait to submit the transfer request until after a few payroll contributions have posted to your Clarity HSA.

There are no taxes, penalties or interest to make the move from one custodial bank to another. However, you may be losing money in your investment portfolio and may wish to wait to see if the market rebounds before liquidating.

Invest your account: Once your account balance reaches $1,000, you can choose to invest the rest in a variety of options, ETFs and even Fractional Stocks.
HSA GROWTH – robust investment solutions
Clarity Offers Three Unique Investment Paths

**Managed**

Designed for **novice** investors who prefer to have our advisor tool automatically select and rebalance investments on an ongoing basis in accordance with their age and/or risk profile.

This account type delivers a “do-it-for-me” approach to investing.

**Self-Directed**

Designed for **intermediate** investors who have the desire to self-select from a menu of monitored investment options covering multiple asset classes to diversify their portfolio, and then rebalance their portfolio manually.

This account type provides a balance between do-it-for-me and DIY approaches to investing.

**Brokerage**

Designed for **adept** investors who desire to perform advanced research and trading across hundreds of individual stocks and ETFs.

This account type offers a hands-on, DIY approach to investing.
Your Clarity FSA + LPFSA

The FSA allowed you to contribute up to $2,850 pre-tax dollars this plan year.

The entire FSA election was available to you at the start of the plan year. Any remaining balance will be transferred from Health Equity to Clarity around May 29th. If you have depleted your entire election already, this FSA will not reload until you elect it again next year.

You are still responsible for any payroll contributions to pay for the elected balance for the remainder of this plan year.

**Grace Period** - you have an additional 2 1/2 months after the plan year ends (through 3/15/2023) to continue incurring expenses to spend down any remaining balance. You can submit a manual claim for expenses incurred during the plan year and grace period through 3/31/2023.
Your Dependent Care Account (DCA) allowed you to set aside tax-free funds to cover care-related expenses for your child, older parents, or disabled family members.

You may have elected up to $5,000 per household per year. You will continue to have payroll contributions taken to fulfill your annual election for the rest of this plan year.

Payroll contributions will be sent to Clarity, starting with the 1st payroll in May and that amount will be available for you, along with any transferred balance, after the Blackout period ends around May 29th.

You have an additional 2 1/2 months after the plan year ends (through 3/15/2023) to continue incurring expenses to spend down any remaining balance. You can submit to Clarity any previously unreimbursed expenses after the Blackout period has ended. You have until 3/31/2023 to submit any claims incurred during the 2022 plan year.
Your Clarity SmartRide

Clarity SmartRide lets you set aside pre-tax dollars from your paycheck to cover eligible transit and parking expenses incurred during your commute to work. Any unused contributions remain ready to roll with you into the next year.

Pre-Tax Limits

- $280 for mass transit
- $280 for parking

You can add any amount you’d like as a Post-Tax contribution to cover your monthly needs.

Due to this mid-year transition:

You will need to purchase your Monthly Transit Pass for May out of your own pocket and then submit a manual claim/receipt to Clarity for reimbursement, once a balance is showing under your Clarity Transit Account.

This only applies to May passes. It will all go back to normal in June when you MUST use the Clarity Debit Card to buy your Passes pre-tax.

May 31st 2022 is the deadline to submit that claim/receipt for the May Monthly Pass.
WHAT MAKES OUR EMPLOYEE BENEFIT SOLUTIONS DIFFERENT?

EASY REIMBURSEMENT
With the Clarity Benefit Card, Mobile APP and MOBILE PAY, Clarity makes it easy to access your money.

CLARITY BENEFIT CARD
The Clarity Benefit Card gives employees easy access to all of their Clarity accounts by swiping the card at the point of sale. The card can be used at any qualified service provider that accepts MasterCard. The Clarity Benefit card is also programmed to work anywhere you pay for mass transit, parking, or rideshare programs. These solutions are available however and whenever you want them with 24/7 web and mobile access.

• DEBIT CARD WILL ARRIVE IN EARLY MAY IN A PLAIN ENVELOPE
• YOU MAY NOT USE IT UNTIL A BALANCE APPEARS IN YOUR ACCOUNT(S)
• ONE DEBIT CARD FOR ALL ACCOUNTS
Access Your Benefits Online or on the Clarity Mobile App

1. Search for “Clarity Benefits” in the Google Play or Apple store and download
2. Launch the Clarity App and click Sign Up
3. Follow the prompts

1. Go to www.claritybenefitsolutions.com
2. Click on Login
3. Select Participant and click Next
4. Complete the required fields
5. Sign up for BenefitConnect (Under Additional Resources on Portal Home Page) to get reimbursed automatically

Use the email you provided to your employer for your benefits. Zip code should be that of your home address.
Powerful Self-Service Capabilities – Mobile APP

Gives employees access to the powerful self-service capabilities they depend on

View account balances and transaction history
Submit claims and upload supporting receipt documentation
Find lowest cost providers and RX vendors in-network
Pay bills and request reimbursements
View and manage debit cards and PIN numbers
Receive real-time alerts and important account-related communications
Update profile information
Manage communications and reimbursement settings
Smart phone biometric verification technology
BenefitConnect
Optional Registration for Automated Claims Service
Clarity Mobile Pay

A fast, easy and secure way for your employees to pay for eligible benefit account expenses

• Open their digital wallet
• (Apple Pay, Google Pay, or Samsung Pay)
• Enter their Clarity Benefit Card details
• Accept the Terms & Conditions
• Complete the authentication process, as prompted
• Begin using their digital wallet to pay for eligible expenses
Get Started in 3 Easy Steps – WHAT YOU NEED TO DO

01  CLARITY PORTAL
Register on the Clarity Portal to view and manage your account(s), sign up for direct deposit, check balances, submit claims, report a lost/stolen card, opt into email notifications, find FAQs, and utilize helpful tools and calculators.

02  CLARITY MOBILE APP
Register for the Clarity Mobile App to check your balance, review claims history, submit a claim, and receive text alerts.

03  CLARITY BENEFITCONNECT
Register for Clarity BenefitConnect to connect Clarity with your insurance carrier and receive reimbursements automatically.
Important Dates and Things to Remember

• **APRIL 30TH** – Health Equity will stop managing your HSA, FSA, Dependent Care and Commuter accounts at midnight.

• **MAY 1ST** - Clarity takes over administration for the rest of the 2022 plan year.

• **MAY 16TH** – Health Equity will finish processing any claims that are received before May 1st. Those claims should be reimbursed to you on or about May 16th.

• **April 27th to May 10th** - Your Clarity Debit Card should arrive by mail. You may not use your Clarity Debit Card until balances appear in your account. Once the takeover balances are loaded, you will receive a Welcome Email, be able to create your online/Mobile account(s), see your balances and submit claims.

• **May 1st to May 29th** - There will be approximately a 4 week "blackout" period, during which new transactions MUST BE PAID OUT OF POCKET AND HELD until your balance arrives. During this blackout period, Clarity will load remaining FSA, DCA & COMMUTER balances into your account. No money will be available until the end of the Blackout period.

• **MAY - FSA, DCA & COMMUTER** - If you have funds remaining in any of these accounts these funds will automatically be rolled over into your new Clarity Account(s) to be used for the remainder of this plan year. Payroll contributions to Clarity will begin with the 1st payroll in May, HOWEVER payroll contributions will not post until the Blackout period ends.

• **HSA BALANCES** – Drew University will open a new HSA for you at Clarity and payroll contributions will begin with the 1st payroll in May. You can elect to move your current HSA to Clarity by completing a Transfer of Asset Form, which will be provided. You will receive a Welcome email by April 29th inviting you to register online to view your new HSA account number. You will need that account number to transfer your Health Equity Assets.

• **MAY 1ST - your Health Equity HSA** will convert to a personal HSA account that you may leave with Health Equity at your own monthly expense or transfer the balance to Clarity. It can take 6 weeks for that transfer to be processed by the bank. During that time, you will not have access to that HSA balance. The timing around that transfer is your decision.
Submitting a Claim

Claims can only be submitted once your account balances appear.

The day after you receive the welcome email from Clarity, you can create an online account, where you can submit claims, check claim history and available balance. You can download the Mobile APP, which also allows you to check balances and submit claims.
At Clarity, we offer service that really supports.

Contact us - We’re here to help!

Visit us on the Web!
www.claritybenefitsolutions.com

Ask questions on your Mobile Device!
Locate “Clarity Benefits” in the app store or play store

Or, Call us!
888-423-6359
Monday – Friday
9am – 7pm EST