

COMMUTING EXPENSES ADD UP WE HELP KEEP THE COSTS DOWN

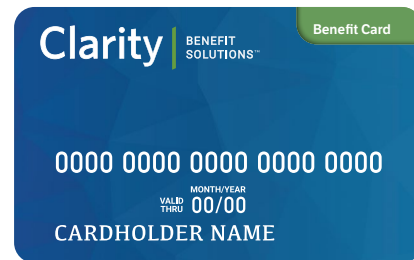
Clarity SmartRide provides an easy-to-use way for you to save money on your commute to work, reducing your mass transit, private parking or popular rideshare platform expenses by up to 30%.

The program lets you set up a tax-free transit and parking account funded through an automatic payroll deduction. Funds are easily accessed with the swipe of the Clarity Benefit Card, offering a simple way to make your daily commute a little more manageable.



A SMARTER WAY TO RIDE

Clarity SmartRide can help you save up to 30% with the swipe of their Clarity Benefit Card.



Save up to **30%**
on your commuting expenses!



Learn more about us at claritybenefitsolutions.com

Tip: For translation to your preferred language, Google translate offers a free service that instantly translates to 100+ languages.

CLARITY SMARTRIDE MAKES IT EASY TO CONTROL COMMUTING COSTS

EVERYONE SAVES

You save up to 7.65% on payroll taxes for every dollar contributed.

MANY WAYS TO BENEFIT

Clarity SmartRide gives you money-saving options in hundreds of cities, allowing them to reduce their outlay for public transportation, parking, and even popular rideshare platforms.

AS SIMPLE AS A SWIPE

The Clarity Benefit Card is programmed to work anywhere you pay for mass transit, parking or rideshare programs -- simply swipe and save. Plus, you can use one card for all of your Clarity accounts.

BUILT FOR THE ROAD

Our online platform lets you enroll, check your balance, report a missing card and sign up for alerts from your mobile devices.



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 you 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: your health.

FOR MORE INFORMATION, PLEASE CALL 888-423-6359

Learn more about us at claritybenefitsolutions.com

CLARITY SMARTRIDE: FAQS



Clarity
BENEFIT SOLUTIONS™

QUESTION

What is Clarity SmartRide?

Why should I participate?

What is a qualified mass transit expense?

What qualifies as vanpooling?

What is a qualified parking expense?

Can I use Clarity SmartRide for commuting expenses like tolls and gas?

ANSWER

Clarity SmartRide is an employer-sponsored benefit program that allows you to set aside pre-tax (and in some cases if your employer allows, post-tax) funds in separate accounts to pay for qualified expenses associated with your commute to work. This includes expenses for mass transit, private parking and even popular rideshare platforms like UberPool and Lyft Line.

Contributions to Clarity SmartRide are deducted from your paycheck on a pre-tax basis, reducing your taxable income. You can save an average of 30% on your eligible transit and parking expenses.

Qualified expenses include transit passes, tokens, fare cards, vouchers, or similar items entitling you to ride a mass transit vehicle to or from work. The mass transit vehicle may be publicly or privately operated and includes bus, rail, or ferry. You also have the flexibility to start, stop or change their elections monthly and unused funds carry over from month-to-month.

Vanpooling is not to be confused with carpooling. Vanpooling requires a commuter highway vehicle with a seating capacity of at least 7 adults, including the driver. At least 80 percent of the vehicle mileage must be for transporting employees between their homes and work with employees occupying at least one-half of the vehicle's seats (not including the driver's seat).

Get reimbursed for parking expenses incurred at or near your work location or a location from which you continue your commute to work by carpool, vanpool, or mass transit. Out-of-pocket parking fees for parking meters, garages and lots qualify as well. Parking at or near your home is not an eligible expense.

No. Benefits may not be used for tolls, gas, mileage or other personal commuting expenses.

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CLARITY SMARTRIDE: FAQS



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BENEFIT SOLUTIONS™

QUESTION

Can I use Clarity SmartRide to pay for business or personal travel expenses?

Whose commuter expenses are covered?

Is there a limit to how much I can contribute or spend each month?

How does it work?

Can I change my election?

What happens if I don't use all of my funds at the end of the plan year?

Do I need to keep my receipts?

ANSWER

No. You can only use Clarity SmartRide funds to pay for your regular commute between your home and office on mass transit, vanpools and rideshare programs.

Qualified expenses include those incurred for your transportation between your residence and worksite. Expenses for your spouse or dependents are not eligible.

Yes. Monthly limits are set by the IRS. Any monthly expenses above these limits cannot be exempt from taxes and cannot be applied to future months.

You authorize your employer to deduct a pre-tax amount for parking and/or vanpooling/transit from each paycheck, up to the IRS limits stated above. You then pay for the qualified transportation with your Clarity Benefit Card.

Yes. You can make adjustments to your contribution, join, or terminate plan participation at any time.

The money left in your account may be carried over into the next plan year if you continue to participate in the plan.

Yes. A valid receipt should have the merchant name, date, amount of expense, and a description of the purchase for a transportation pass or parking. If you are not given a receipt, a signed claim form will be acceptable showing the amount of the expense that you incurred for that time period.

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