



LET US BRING YOU CLARITY

Your 2022 Benefits Guide

HSA, FSA, Dependent Care &
Commuter Administration



Benefit Solutions That Meet All Your Needs.

Your Clarity HSA



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.

Benefit Solutions That Meet All Your Needs.

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**.

Benefit Solutions That Meet All Your Needs.

Your Clarity DCA



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.

Benefit Solutions That Meet All Your Needs.

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.



Benefit Solutions That Meet All Your Needs.



WHAT MAKES OUR EMPLOYEE BENEFIT SOLUTIONS DIFFERENT?



Clarity Benefit Debit Card

EASY REIMBURSEMENT

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

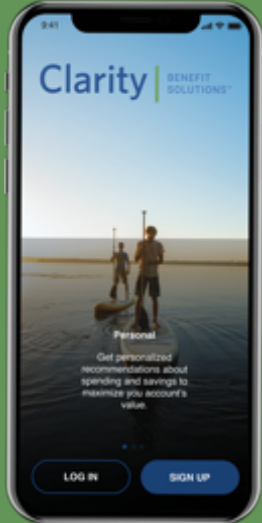
CLARITY BENEFIT CARD

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

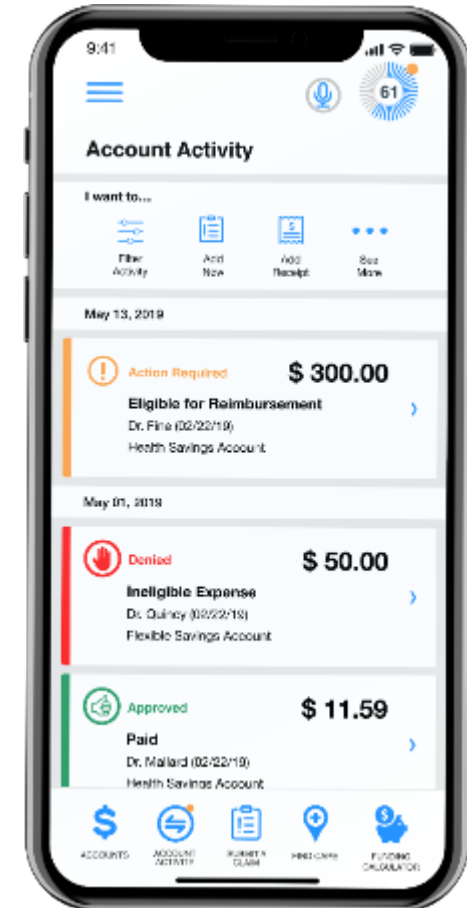
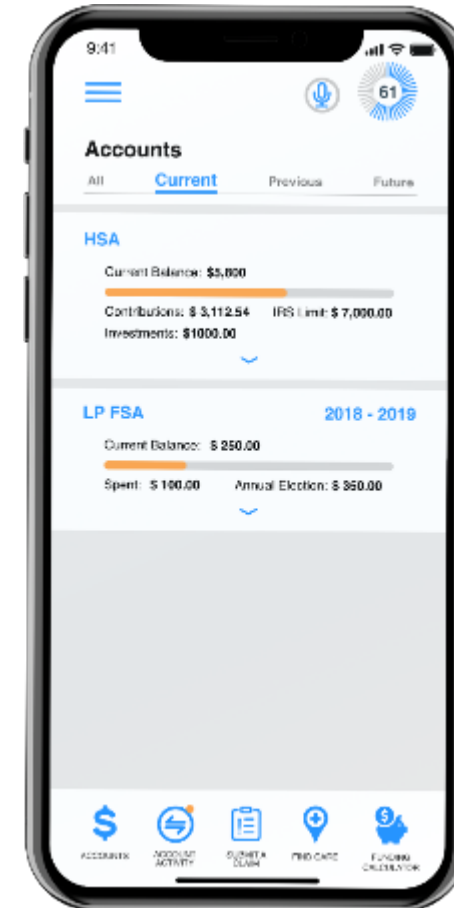
View and manage debit cards and PIN numbers

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

The screenshot shows the Clarity BenefitConnect website landing page. At the top, there is a search bar with a 'GO' button, a user greeting 'Welcome, Name', and an 'Alerts' notification bell. The navigation menu includes 'HOME', 'LEARN', 'MANAGE', and 'ADMIN'. The main heading reads 'Welcome To Clarity BenefitConnect – An Easier Way To Benefit'. Below this, a section titled 'CONNECT YOUR PLANS WITH CLARITY BENEFITCONNECT' explains that the service automates claim filing and substantiation. A sub-section 'GET THE MOST FROM YOUR BENEFITS, WITHOUT THE HASSLE.' states that users can avoid logging into multiple carriers and submitting paperwork. Three icons represent the benefits: 'SIMPLE' (hand pointing to a screen), 'SECURE' (cloud with a lock), and 'SMART' (brain). A 'CLAIMS HAVE NEVER BEEN EASIER' section features a photo of a woman and a bulleted list of benefits: no need to save or send receipts, saving time on phone calls, tracking deductibles and claim status, automatic reimbursement, and no worry about card expiration. A 'Learn More!' link is provided. At the bottom, a 'CLARITY CLAIMS' icon is shown above the question 'Are you aware of all the ways BenefitConnect benefits you?'. Four boxes list services: 'DEBIT CARD PURCHASES', 'HRA PLANS', 'HSA PLANS', and 'MEDICAL EXPENSE FORECASTING'. A 'GET STARTED NOW' button is at the bottom center, and a chat icon is in the bottom right corner.

Search... GO Welcome, Name Alerts

Clarity | BENEFIT SOLUTIONS™ HOME LEARN MANAGE ADMIN

Home / BenefitConnect **Welcome To Clarity BenefitConnect – An Easier Way To Benefit**

CONNECT YOUR PLANS WITH CLARITY BENEFITCONNECT

With **Clarity BenefitConnect** we can automate both the claim filing and substantiation process so you can focus on your health, not submitting claims, receipts, and Explanation of Benefits (EOBs).

GET THE MOST FROM YOUR BENEFITS, WITHOUT THE HASSLE.

No more logging into multiple insurance carriers and wasting time submitting claims and paperwork. Just pay with your Clarity Benefit Card and benefit—it's that simple. It's safe, easy, and quick to get started.

SIMPLE **SECURE** **SMART**

CLAIMS HAVE NEVER BEEN EASIER

- No need to save or send in receipts
- Save hours of time on the phone with carriers for claims and EOBs
- Track your deductibles and claims status in one place
- Get reimbursed automatically for eligible claims
- Never worry about your Clarity Benefit Card getting turned off again

Learn More! Watch This Quick Video or Download our Flyer

CLARITY CLAIMS

Are you aware of all the ways BenefitConnect benefits you?

DEBIT CARD PURCHASES **HRA PLANS** **HSA PLANS** **MEDICAL EXPENSE FORECASTING**

GET STARTED NOW

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.



CLAIM DETAILS DOCUMENTATION CONFIRM SUBMISSION

Claim Form Instructions

Instructions Text

* - Required Field

Service Start Date *

Service End Date

Claimant

Service Type *

Claim Amount *

Whom shall we pay?*

Pay Provider Pay Me

Provider Name

Account Number

How Many Payments?

Recurring Payment One Time Payment

Comments

CANCEL NEXT

At Clarity, we offer service that *really* supports.

Contact us - We're here to help!



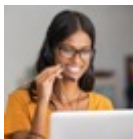
Visit us on the Web!

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](tel:888-423-6359)

Monday – Friday
9am – 7pm EST

