



## HEALTHCARE FSA WITH ROLLOVER

Clarity Healthcare Flexible Spending Account (FSA) lets you set aside up to \$3,050 in tax-free funds for health-related expenses not covered by your insurance plan, saving you about 30% on average. Plus, you can roll over a portion of your unused funds into next year.

### YOUR HEALTHCARE FSA COVERS THINGS LIKE:

- ✓ Copays, deductibles and coinsurance
- ✓ Doctor and hospital visits
- ✓ Lab work and x-rays
- ✓ Prescription drugs and prescribed over-the-counter medications
- ✓ Dental and orthodontics
- ✓ Vision care, glasses and contacts
- ✓ Physical therapy and chiropractic care

### HOW IT WORKS:

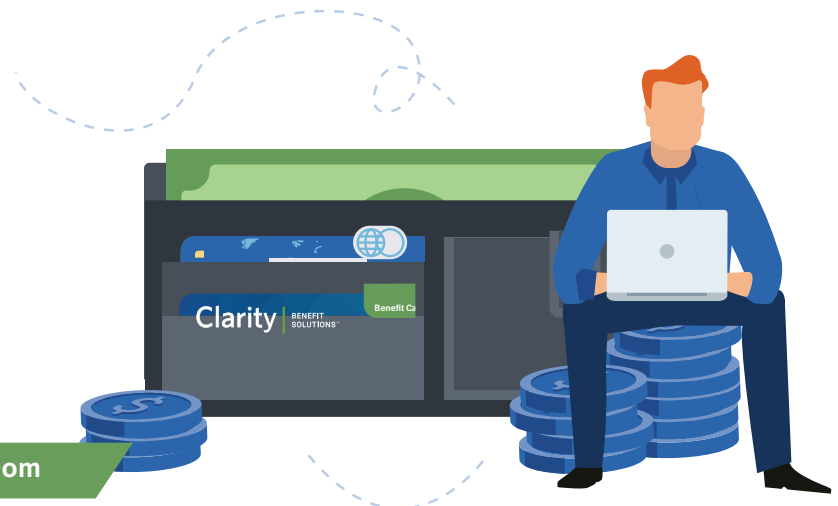
1. You decide how much to set aside for the year, up to your plan's maximum
2. That amount is evenly divided by pay period and deducted from your paycheck before taxes - saving you about 30% on average
3. Your account is funded with the full amount at the start of the plan year, so you can pay for eligible expenses right away
4. Submit receipts and request reimbursement hassle free with the Clarity mobile app or online portal - or simply swipe your Clarity Benefits Card at the point of sale
5. At the end of the year, you can roll over a certain amount of unused funds to the next year. Please visit [www.claritybenefitsolutions.com](http://www.claritybenefitsolutions.com) for more information.

*See the full list of eligible expenses in the Clarity Employee Portal, and refer to your employer's plan for details about maximum contributions.*



### RELAX WITH ROLLOVER

Don't feel rushed to "use it or lose it" with your contributions Clarity's Healthcare FSAs let you roll over your unused funds for future expenses.



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

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



## DEPENDENT CARE FSA

Your Dependent Care Account (DCA) lets you set aside up to \$5,000 in tax-free funds to cover care-related expenses for your children and dependents.

### YOUR **DEPENDENT CARE FSA** COVERS THINGS LIKE:

- ✓ Before and after school care for children 12 and younger
- ✓ Custodial care for dependent adults
- ✓ Licensed day care centers
- ✓ A nanny/au pair
- ✓ Late pick-up fees
- ✓ Summer or holiday day camps

### HOW IT WORKS:

1. Choose how much to contribute, up to your plan's maximum contribution
2. That amount is evenly divided by pay period and deducted from your paycheck before taxes - **saving you about 30% on average**
3. As your account fills up, you can begin to use your funds on eligible expenses. Unlike a healthcare FSA, you must contribute funds before you can use them.
4. Submit receipts and request reimbursement hassle free with Clarity's online portal -- or simply swipe your Clarity Benefits Card at the point of sale
5. Any unused funds not claimed by the end of the **75-day grace period** will be forfeited



## CLARITY MAKES **GETTING THE MOST OUT OF YOUR FSA** SIMPLY SMARTER



### CLARITY BENEFIT CARD

Pay providers for qualifying healthcare expenses by swiping the Clarity Benefit card at the point of sale. The card can be used at any qualified service provider that accepts MasterCard.



### ONLINE PORTAL AND MOBILE APP

See your account information, submit claims and support documentation or sign up for e-claims reimbursement. You can also use the Clarity mobile app to have access on any mobile device.



### CLARITY BENEFITCONNECT (HEALTHCARE FSA ONLY)

Enroll to track deductible spend, substantiate card transactions or automatically reimburse eligible expenses.

## 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.



**VOTED ONE OF THE 30 FASTEST GROWING TECH COMPANIES IN 2020**

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

**Clarity**  
BENEFIT SOLUTIONS™