

HEALTHCARE FSA WITH ROLLOVER

A flexible spending account (FSA) lets you set aside tax-free dollars for health-related expenses not covered by your insurance plan - saving you about 30% on average. It lets you roll over some unused funds into the next year.

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. You may be asked to submit itemized records for any reimbursement requests, so you should always keep their receipts
5. At the end of the year, you can rollover some of your unused funds to the next year. Anything above the yearly limit will be forfeited.

See the full list of eligible expenses in the Clarity Employee Portal.

You should refer to your plan for details about maximum contributions or visit claritybenefitsolutions.com.

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

RELAX WITH ROLLOVER

You shouldn't feel rushed to "use it or lose it" with your contributions. Clarity's Healthcare FSAs lets you roll over some of your unused funds for future 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.



DEPENDENT CARE FSA

Your dependent care account (DCA) lets you set aside tax-free funds to cover care-related expenses for your children.

HOW IT WORKS:

1. You choose how much to contribute
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. Make sure you keep the receipts! You'll need to submit an itemized invoice along with all of your reimbursement requests.
5. Any unused funds not claimed by the end of the runout period will be forfeited.

See the full list of eligible expenses in the Clarity Employee Portal.

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



CLARITY MAKES GETTING THE MOST OUT OF YOUR FSA STRESS-FREE AND EASY



CLARITY BENEFIT CARD

You can pay providers for qualifying healthcare and dependent care expenses with the swipe of a card.



ONLINE PORTAL AND MOBILE APP

You can view your balance, submit a claim, see your transactions, check your messages and more, all through an easy-to-use interface. They can also download the Clarity mobile app to access their account on any mobile device!



CLARITY BENEFITCONNECT (HEALTHCARE FSA ONLY)

You can enroll to send healthcare expense documentation directly to insurance carriers, reducing the need to submit it manually so you can focus on what matters - your health.

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.



VERIFIED HIPAA SEAL OF COMPLIANCE™

Learn more about us at claritybenefitsolutions.com

Clarity
BENEFIT SOLUTIONS™