



INTRODUCING THE FASTEST AND EASIEST WAY TO ACCESS YOUR REIMBURSEMENT DOLLARS!

WHAT IS PERSONAL WALLET?

Personal Wallet gives you faster access to your reimbursement dollars by placing the money into a separate account linked to your Clarity Benefit Card. Instead of waiting for a direct deposit (which can take several days) or for a paper check to arrive in the mail, you'll have access to spend your money as soon as your reimbursement is processed!

HOW DOES IT WORK?

Think of Personal Wallet as a separate account that only holds your Employee Benefit plans' reimbursement dollars. Your money is put right back into your hands – simply swipe your Clarity Benefit Card to spend your money however you choose.

There are no spending restrictions – unlike your Employee Benefit plan funds, which are limited to eligible purchases or retailers. Your Clarity Benefit Card will automatically pull from the right account based on whether you're purchasing eligible items or making a general purchase. The card can be used at any qualified service provider that accepts MasterCard. There are two retailers, Walmart and CVS, that don't support the use of Personal Wallet funds. However, you can still use your Clarity Benefit Card to pay for eligible Employee Benefit plan expenses at these locations.

✓ SUBMIT CLAIMS

Select the Personal Wallet reimbursement method when submitting claims for eligible expenses.

✓ UPDATE YOUR PROFILE

You can choose to select Personal Wallet as your preferred, default reimbursement method in your profile setting online through the Clarity portal or Clarity mobile app.

✓ SPEND YOUR DOLLARS

When your claim is processed, your reimbursement funds will be instantly credited to your Personal Wallet account – spend your dollars on what you choose!

HOW DOES THIS BENEFIT ME?

FASTER REIMBURSEMENTS

Since the reimbursement process is not dependent on print/mail or bank processing, you will get access to your funds the instant your reimbursement is processed - typically by the next day!

MORE SECURE

Unlike direct deposit, there is no need to provide sensitive banking information.

INCREASED CONVENIENCE

You can now carry one card for both healthcare and general purchases. With everything linked to a single card, you can track your Personal Wallet balance along with your other benefit account balances online in our Clarity portal or with the Clarity mobile app.

PERSONAL WALLET **FAQS**

WHAT IF I DON'T HAVE THE CLARITY BENEFIT CARD?

If you don't have the Clarity Benefit Card you can still elect to use the Personal Wallet reimbursement feature. The reimbursement claim approval will trigger a Clarity Benefit Card to be issued and mailed directly to your address on file.

CAN THIS BE USED WITH HSAs?

No. This feature is only available for non-HSA Accounts.

HOW CAN I SEE HOW MUCH MONEY I HAVE IN MY PERSONAL WALLET ACCOUNT?

You can manage your account online via desktop or mobile-friendly device. You can check your balance, see when funds were deposited, and even transfer funds out of your Personal Wallet account into a personal account.

CAN I CHOOSE HOW TO RECEIVE MY REIMBURSEMENT FUNDS?

For eligible expenses, the Clarity Benefit Card is configured to use your Employee Benefit plan account dollars first, until that account balance reaches zero, before pulling funds from the Personal Wallet account. For general/non-eligible items, the Clarity Benefit Card will automatically pull funds from the Personal Wallet account.

CAN I USE MY CLARITY BENEFIT CARD AT AN ATM?

No. You cannot use your Clarity Benefit Card to make ATM cash withdrawals.

CAN I TRANSFER MONEY OUT OF MY PERSONAL WALLET ACCOUNT INTO A PERSONAL ACCOUNT?

Yes. You have the ability to move Personal Wallet funds into your personal bank account.

WILL I EVER LOSE ACCESS TO MY PERSONAL WALLET FUNDS?

No. It's your money. Even if your benefit account dollars are temporarily frozen (for example, you didn't respond to letters requesting documentation in a timely manner), you'll still have access to your reimbursement funds.

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.

A program of **NJBIZ**
 **BUSINESS**
OF THE YEAR
VOTED BUSINESS OF THE
YEAR BY NJBIZ IN 2020

Learn more about us at claritybenefitsolutions.com