



LIFE IS COMPLICATED BENEFIT TECHNOLOGY SHOULD BE EASY

Today, benefits are more confusing than ever, but they've also never been so essential. You need a partner to help remove the complexities from your benefits and technology administration so you can focus on what matters: your business. With unparalleled customer service and technology, combined with a full suite of benefits solutions, we replace frustration with innovation and deliver state-of-the-art programs and tools tailored to your needs.

WHAT WE OFFER

SIMPLY
SMARTER
SOLUTIONS

A SIMPLY SMARTER APPROACH TO BENEFIT TECHNOLOGY

We simplify the entire employee benefits administration lifecycle with a cutting-edge, cloud-based platform that is highly configurable and designed to automate the entire HR, benefits and payroll process.

A SIMPLY SMARTER APPROACH TO EMPLOYEE BENEFITS

Our full suite of programs and tools go above and beyond to help address the new realities in benefits, providing more value to your clients.



Clarity HSA



Clarity FSA



Clarity DCA



Clarity HRA



Clarity
SmartRide



Clarity
Wage Parity



Clarity
COBRA



Clarity
Direct Bill



EMPLOYEE NAVIGATOR®

By partnering with Employee Navigator, we've replaced frustration with innovation. This highly configurable platform simplifies the employee benefits administration life cycle by automating the entire HR, benefits and payroll process. It provides paperless online enrollment that saves time, improves communication, and promotes retention. Benefits enrollment and education are simpler than ever before with our automated communication, decision support tools, and compliance support. Plus, employees enjoy a wider range of plan choices with more cost-effective options while reducing confusion around benefits.

You don't have to spend a lot or create a whole new department to get started. Clarity takes care of everything, including implementation, carrier and payroll integration, and ongoing support.



POWERFUL FEATURES FOR YOUR EMPLOYERS

- Access to enterprise-level software for companies of all sizes
- Industry-leading client retention rate (97%)
- Full suite of ACA compliance tools
- Fast and easy dashboard reporting
- Implementation in just two to three months
- Seamless connectivity through EDI, FTP, and SSO delivery
- Protection ranked among the top eight global cybersecurity programs



EASE OF USE FOR EMPLOYEES

- Streamlined online enrollment
- Cloud-based self-service portal for managing benefits
- Intuitive online portal that is mobile-friendly
- Personalized decision support and best-fit analysis
- Engaging educational resources and tools

COMPLIANCE SUPPORT

Reduce costs and paperwork. Increase compliance.

- Eliminates hours of tedious paperwork
- Integrates data and systems to reduce costs and wasted time
- Offers better, more affordable benefits to employers and their workforce
- Facilitates compliance with the ever-changing demands of ACA



WHY PARTNERS LOVE EMPLOYEE NAVIGATOR®



Affordable, proven technology

Employee Navigator's practical functionality and low cost of entry are attractive to clients—leading to millions of consumers realizing the platform benefits. And with Clarity, you have the added advantage of integrating our consumer benefits and eliminating administrative hassles. Paperwork for COBRA, FSA, HSA, and other programs is totally automated.



Grow your business

When you have an online enrollment platform in your portfolio, you can attract new and larger clients, plus unlock additional revenue from existing clients. With Clarity and Employee Navigator, Brokers have:

- ✓ Increased year-over-year revenue by 21% after adopting a benefits administration platform
- ✓ Seen 18% revenue growth per account manager leveraging online enrollment solutions
- ✓ Exponentially increased voluntary commissions through platform use



Options + flexibility

Clarity is part of the Employee Navigator Marketplace, which enables clients to expand their offerings with voluntary and ancillary benefits. Meanwhile, rely on our experienced implementation staff to get their enrollment system live and linked with their carriers through various forms of secure and automated data transmissions.



Retain clients

Drive loyalty by offering the latest technology. Brokers who deliver a benefits platform through Clarity have a 97 percent client retention rate on average. With Clarity and Employee Navigator, employers have:

- ✓ Saved on insurance premiums—91% noted more accurate reporting on eligibility and coverage choices
- ✓ Reported fewer hours and reduced administrative staff in 89% of cases
- ✓ Increased employee engagement, with 66% attributing increased retention to the platform's benefits



We've partnered with bswift to dramatically streamline the entire benefits administration and payroll processes. bswift provides a flexible, online and paperless solution for enrollment that saves time, improves communication and promotes retention. We leverage the bswift platform to make benefit selection and administration as effortless as possible, with intuitive features for employees, HR managers and administrators. This enterprise-level technology securely links your payroll, HR, carrier, enrollment, and COBRA processes, creating a seamless and simple experience for everyone.

You don't have to spend a lot or create a whole new department to get started. Clarity handles all the behind-the-scenes administrative work, including implementation, carrier and payroll integration, and ongoing support.

POWERFUL FEATURES FOR YOUR EMPLOYERS

- Access to enterprise-level software for companies of all sizes
- Industry-leading client retention rate (97%)
- Full suite of ACA compliance tools
- Fast and easy dashboard reporting
- Implementation in just two to three months
- Seamless connectivity through API, EDI, FTP, and SSO delivery
- Protection ranked among the top eight global cybersecurity programs

EASE OF USE FOR EMPLOYEES

Provide employees with a complete benefits package allowing them to stay healthy, engaged, and informed by enrolling online.

- Streamlined online enrollment
- Cloud-based self-service portal for managing benefits
- Download and use the AI-driven Clarity mobile app
- A customized, guided benefits shopping and education experience
- Engaging educational resources and tools
- Ask Emma - an interactive virtual assistant who guides employees through the benefit selection process. She asks a few simple questions and then suggests the plan that fits them best. Emma provides more than an easy experience—she translates confusing jargon into ideas your people can grasp and educates them with health scenarios, cost comparisons, and more.



COMPLIANCE SUPPORT

Offload the burden and stress of managing ACA Compliance with our automated solutions.

- ACA Reporting and Form Processing
- 5500 Filing Preparation and Form Processing
- Non-discrimination Testing
- Tracking Full-Time Equivalents
- Ensuring Minimum Affordability

Reduce costs and paperwork. Increase compliance.

- Eliminates hours of tedious paperwork
- Integrates data and systems to reduce costs and wasted time
- Offers better, more affordable benefits to employers and their workforce
- Facilitates compliance with the ever-changing demands of ACA

WHY PARTNERS LOVE bswift®



A secure experience, end-to-end:

bswift's constant reinvestment in security and innovation, with an annual budget of \$800 million on data security, guarantees your clients' benefits strategy and member data are protected. Through a combination of technology, compliance and policies, we're able to monitor and safeguard your data 24 hours a day, 7 days a week.



A full-service technology solution:

bswift's cloud-based technology is intuitive and easily configurable to empower employers to have greater control, less risk and more predictable costs. Clients can also monitor employee participation and activity with real-time reporting and analytics tools and can rest assured that employee data will always be in good hands, backed by CVS Health. And with Clarity, you have the added advantage of integrating our consumer benefits and eliminating administrative hassles. Paperwork for COBRA, FSA, HSA, and other programs is totally automated.



Grow your business

When you have an online enrollment platform in your portfolio, you can attract new and larger clients, while unlocking additional revenue from existing clients. Plus, by offering right-fitted benefits that guide employees to a more cost conscious benefits package you can lower both employer and employee premiums, and free up much needed HR time to other non-benefits related areas.



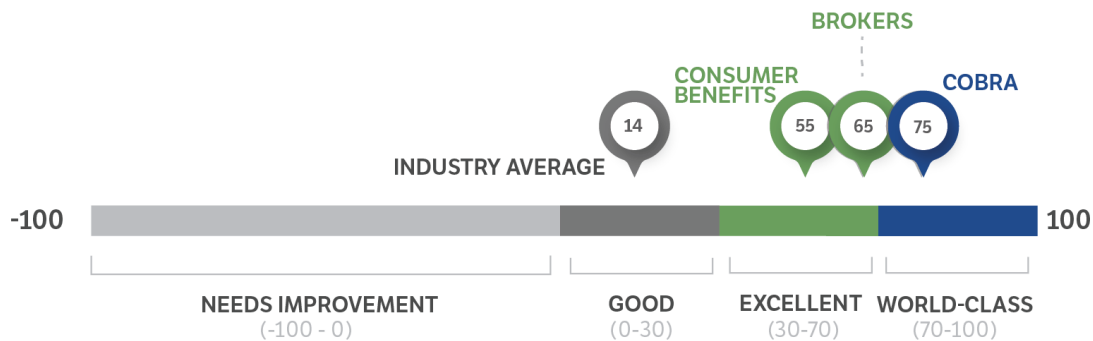
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THE PROOF?

NET PROMOTER SCORE (NPS)

As a testament to our professional excellence, Clarity also received a 55 Net Promoter Score (NPS) for Consumer Benefits in 2020, which measures customers' willingness to recommend our product or service to others. NPS is the gold standard of customer experience metrics and measures the loyalty of customers to a company on a scale of -100 to +100. Our NPS not only classifies us as a world-class service provider but is also 3x higher than the industry average of 14. We also received a 65 NPS with our Brokers and 75 NPS with our COBRA clients, proving we deliver the industry's best customer service.



We've also earned Best Place to Work two years in a row, and we were named Top 10 Cloud Solution Provider and Top 30 Fastest-Growing Tech Companies of 2020. In addition, our very own VP of Technology Initiatives, Linda Spitale, was named the 2020 DigiTech Innovator of the Year and we earned the HIPAA Seal of Compliance™ by the Compliance Group. Most recently, Clarity Benefit Solutions was named Business of the Year in 2020 by NJBiz.



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 your clients and their employees are ready for life. With state-of-the-art technology and world-class customer service, we'll handle the day-to-day so you and your clients can focus on what matters: building your business.



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

Learn more about us at claritybenefitsolutions.com

Clarity
BENEFIT SOLUTIONS™