

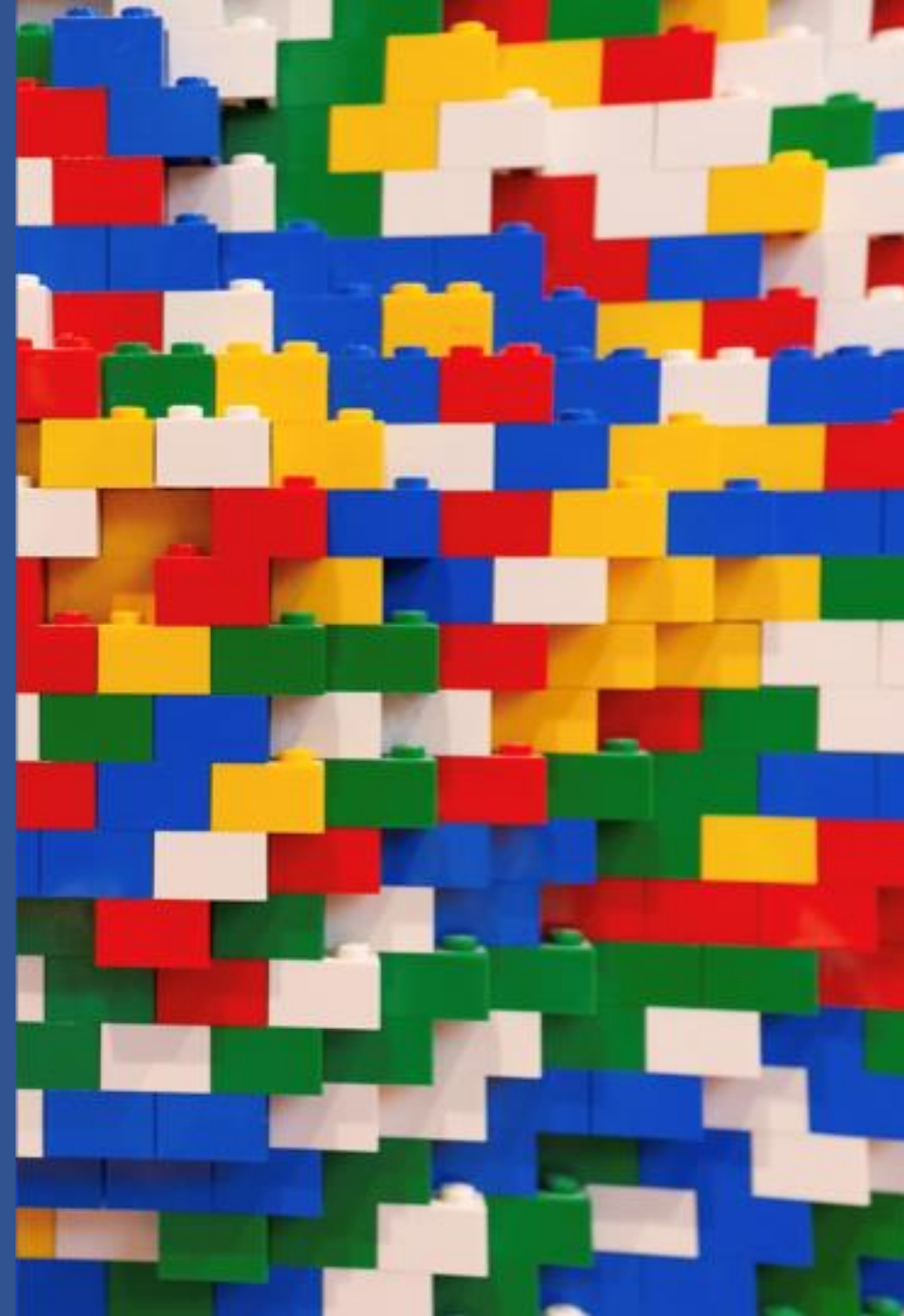


Tuesday, September 9

Overcoming Challenges & Meeting Our Goals

Eddie Larned

EST: 10:00 - 10:45 am | IST: 7:30 - 8:15 pm



Our Clarity Journey

Since our inception in 1992, our goal has been to use technology to simplify the administration of benefits, reduce costs, and empower consumers. Over the years, we have expanded our services to include various pre-tax consumer benefits, online enrollment, HRIS and mobile technology.



OVER 30 YEARS OF INDUSTRY LEADERSHIP



BEST PLACES TO WORK



HIPAA SEAL OF COMPLIANCE™



SOC 2® TYPE 1 & 2



SILICON REVIEW'S 30 FASTEST GROWING TECH COMPANIES



TOP 10 CLOUD SOLUTION PROVIDERS



TOP EMPLOYEE BENEFITS SERVICES COMPANY



TOP 20 MOST INNOVATIVE BUSINESS LEADER



Our Journey

TIMELINE

We weren't always known as Clarity Benefit Solutions. In fact, we started out as BeneFlex in 1992, a company solely focused on the administration of Flexible Spend Plans. We eventually added additional benefit plans, COBRA and benefit administration option.

2016

- Rebranded to Clarity Benefit Solutions
- Added bswift and Employee Navigator

2017

- Launched [Clarity BenefitConnect](#) providing, providing a seamless and paper free experience for employees using our FSA and HRA programs.

2018

- Launched built-in payroll advance for HSAs, a one-of-a-kind solution that protects employees from unexpected healthcare costs.
- Migrated data and account management to Salesforce. Began official mentoring program for all new hires.

2019

- Hired VP of Sales and VP of Marketing
- Expanded the sales department to cover the east coast and southwest regions

2020

- Awarded Best Places to Work distinction.
- Launched the Clarity portal customized to clients, brokers and participants
- Added new online implementation and renewal tools.
- Obtained HIPAA certification.
- Purchased block of USI bswift accounts including first association - CalCPA



TIMELINE

2021

- Received SOC 1 distinction.
- Launched our online implementation and renewal tools.
- Implemented a Continued Education and Certification program for brokers.
- Expanded services to the West Coast with a new location in Mesa, Arizona. Received SOC 1 distinction.

2022

- Launched live and AI-powered multi-lingual chatbot to provide 24-hour service and faster answers for participants
- Launched new smart HSA features including high-yield interest options, three distinct investment models and built-in predictive analytics tools to guide long-term funding decisions
- Partnered with Paycor, ADP Marketplace, Deltek and Ease
- Launched our first Broker Advisory Board
- Expanded sales nationwide

2023

- Received SOC 2 distinction
- Launched file manager and data lake
- Achieved the largest revenue year to date
- Signed deals with WarnerPacific, BenefitMall, GIS and Guardian
- Launched company intranet, Clarity University and new onboarding and mentoring processes

2024

- Hired a CFO
- Expansion into India!
- Sale of Ben Admin Business
- New Implementation and Renewal Tools
- Renewed focus on KPI's



Growing Pains...
We learned, and
adjusted



Strategic Moves

Sale of Benefits Administration Business

- Streamlined our focus on our core business of pre-tax employee benefits and compliance.
- Sharper execution, better focus.

Purchase of Ennoble (technology company)

- Added innovation and technology depth
- Focus on building Simply Smarter through technology

Focus on Core Business

- Delivering a Simply Smarter experience to benefits
- Technology driven execution with focus on ROI
- Stronger client and member impact
- Creating automation to achieve frictionless service experience
- Differentiate through technology and innovation

India: The Shift

- Scale and efficiency from India team
- One global team, one culture, one Clarity
- Simply Smarter at global scale
- Ability to work and grow around the clock, 24 hours a day
- Enhanced technology capabilities and resources that surpass the competition

Client Service Win's

COBRA Task Force

- Automate new COBRA builds (going from 30+ manual steps to 3)
- Decrease letter size, reduced fulfillment cost (10-12 pages to 3-4)
- Improved Participant payment experience

HRA Plan Redesign and Standardization

- Reduced plan design templated options from 250 to 5
- Faster set up, reduced set up errors, reduced call volumes, better experience

Service POD's and Enhanced Elite Broker Experience

- Creating a VIP experience for our top producing brokers and partners
- Ensuring condensed SLA's and providing a clear path to escalation
- Results in better experience for large clients and brokers, resulting in more business and better client retention

Sales Wins & Hot Start to FY 2025-26

- GIS Benefits DropQuote - exclusive employee benefit option
- Metra: \$100,000 sale in July 2025
- Winning in Texas & BCBS dropping COBRA
- Pipeline: \$2.2M
- \$320,000 in sales with another \$100,000 in contract pending (49% increase compared to this time last year)
- Breaking in with USI Atlanta, USI Houston, HUB TX and NM, Gallagher NYC, and many more



Aggressive Growth Projections

- Upward curve of revenue trajectory
- Broker & enterprise market expansion
- Brand recognition & reputation in the market



“Our Journey Has Just Begun”

- Focused, disciplined, technology driven future
- Simply Smarter isn't just what we do...it's who we are



THANK YOU