



## HEALTHCARE FSA WITH ROLLOVER

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

### HOW IT WORKS:

1. Your employees decide how much to set aside for the year, up to their plan's maximum
2. That amount is evenly divided by pay period and deducted from your employees' paycheck before taxes - saving them about 30% on average
3. Your employees' accounts are funded with the full amount at the start of the plan year, so they can pay for eligible expenses right away
4. Employees may be asked to submit itemized records for any reimbursement requests, so they should always keep their receipts
5. At the end of the year, your employees can roll over some of their 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. Your employees should refer to their plan for details about maximum contributions.*

### RELAX WITH ROLLOVER

Your employees shouldn't feel rushed to "use it or lose it" with their contributions. Clarity's Healthcare FSAs lets them roll over their unused funds for future expenses.

### YOUR EMPLOYEE'S 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



# DEPENDENT CARE FSA

Your employees' dependent care account (DCA) lets them set aside tax-free funds to cover care-related expenses for their children.

## HOW IT WORKS:

1. Your employees choose how much to contribute
2. That amount is evenly divided by pay period and deducted from the employee's paycheck before taxes - saving them about 30% on average
3. As your employee's account fills up, they can begin to use their funds on eligible expenses. Unlike a healthcare FSA, your employees must contribute funds before they can use them.
4. Ensure your employees keep their receipts! They'll need to submit an itemized invoice along with all of their 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 EMPLOYEE'S 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

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



### ONLINE PORTAL AND MOBILE APP

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



### CLARITY BENEFITCONNECT (HEALTHCARE FSA ONLY)

Your employees can enroll to send healthcare expense documentation directly to insurance carriers, reducing the need to submit it manually so your employees can focus on what matters - their 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 your 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 can focus on what matters: building your business.



**VERIFIED HIPAA SEAL  
OF COMPLIANCE™**

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