



AN INVESTMENT IN WELL-BEING

You've made an investment in your employees' physical wellness and financial security by offering a health reimbursement arrangement (HRA). This employer-funded benefit sets aside tax-free dollars that your employees can use to pay for healthcare costs that are not paid for by their insurance plan.

The Clarity HRA is built to be flexible—the dollar amount and payment schedule are customized to the individual plan. Clarity will work closely with you to determine the plan design that works best for your employees such as split copay HRAs. Then throughout the plan year, we provide online tools to monitor the effectiveness of the program.



HRAS TYPICALLY COVER OUT-OF-POCKET EXPENSES, SUCH AS:

- Copayments and deductibles
- Specialty care providers
- Hospital expenses
- Labs and x-rays
- Out-patient procedures
- Prescription drugs
- Physical therapy
- Chiropractic care
- Vision care, glasses, and contacts
- Dental and orthodontics
- Over-the-counter medication with a prescription

Be sure your employees check their summary plan document for specific expenses their HRA covers as well as other important plan rules.





EXTRA HELP FOR HEALTHCARE EXPENSES

Your employees' HRA is funded entirely by you to help lighten the financial load of copays, deductibles, prescriptions, and other medical expenses.



WAYS THEY CAN ACCESS THEIR FUNDS

Depending on the choices you have made, your employees have a few different ways to take advantage of their HRA. Be sure to encourage your employees to check their summary plan documents for their options.



CLARITY BENEFIT CARD

Pay providers for qualifying healthcare expenses with a simple swipe of the Clarity Benefit Card.



ONLINE PORTAL AND MOBILE APP

Your employees will have access to account information, be able to submit claims and supporting documentation, or sign up for e-claims reimbursement in our online portal. They can also download the Clarity mobile app to have access on any mobile device.



CLARITY BENEFITCONNECT

Your employees can enroll to track deductible spend, substantiate card transactions, or automatically reimburse eligible expenses.



SUBMITTING PREVIOUS EXPENSES

At the end of the plan year, your employees will have an additional window of time to submit a claim. They can use the online portal or mobile app to submit expenses incurred throughout the year, but they should not try to use their Clarity Benefit Card, as it will only work for expenses from the current plan year.

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

