



AN INVESTMENT IN WELL-BEING

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



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 to check your summary plan document for specific expenses your employer's HRA covers and other important plan rules.

LIFE IS A JOURNEY, ONE THAT SHOULD BE **LIVED WELL**





A LITTLE EXTRA HELP FOR HEALTHCARE EXPENSES

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



WAYS THEY CAN ACCESS THEIR FUNDS

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



CLARITY BENEFIT CARD

Pay providers for qualifying healthcare expenses with a simple swipe of a card. If your card is for prescriptions only, use it at your pharmacy.



ONLINE PORTAL AND MOBILE APP

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



CLARITY BENEFITCONNECT

Enroll to track deductible spend, substantiate card transactions, or automatically reimburse eligible expenses.



SUBMITTING PREVIOUS EXPENSES

At the end of the plan year, you'll have an additional window of time to submit a claim. You can use the online portal or mobile app to submit expenses incurred throughout the year, but please don't try to use your Clarity Convenience 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 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.



VERIFIED HIPAA SEAL OF COMPLIANCE™

Learn more about us at claritybenefitsolutions.com