

HEALTHCARE SAVINGS WITHOUT THE HASSLE

All flexible spending plans are not the same. Clarity HSA gives employers and employees the tax savings they expect -- plus a simple, stress free experience that only we can offer. Our program is simple to use, easy to manage and automated for efficiency.

When it comes to savings, there are two interest options for employees: High-Yield, backed by a group annuity product provided by a highly-rated insurance provider and Traditional funds are backed by an FDIC-insured institution. With High-Yield, employees can maximize the value of their HSA by earning up to 10x higher interest than in the traditional option.



A SIMPLY SMARTER HSA

We connect to your payroll provider and benefits administration platform to automatically update all enrollments, terminations and deposits. Our platform also connects to consumers' insurance carriers, automatically substantiating card swipes and eliminating the need for receipts or EOB statements.



BEST-IN-CLASS SERVICE

Every employee receives dedicated support from a Client Relationship Manager with an average of 5-10 years of benefit experience and a world-class service rating. Employees can always get the help they need, with service available in over 230 languages.



SEAMLESS TECHNOLOGY

Easily connect with insurance carriers, payroll systems and benefit administration platforms, while streamlining access for your employees with online enrollment, our Clarity Benefit card and an intuitive online portal that's mobile-friendly.

EVERYONE SAVES WITH A HEALTH SAVINGS ACCOUNT

Every employee receives dedicated support from a Client Relationship Manager with an average of 5-10 years of benefit experience and a world-class service rating. Employees can always get the help they need, with service available in over 230 languages.



WE MAKE IT EASY FOR YOUR EMPLOYEES TO GET THE MOST OUT OF CLARITY HSA



CLARITY BENEFIT CARD

Pay providers for qualifying healthcare expenses by swiping the Clarity Benefit card at the point of sale. The card can be used at any qualified service provider that accepts MasterCard.

CLARITY BENEFITCONNECT

Clarity BenefitConnect automates the claim substantiation process so employees can focus on their health, not submitting claims, receipts, and Explanation of Benefits. Employees can enroll to track deductible spend, substantiate card transactions or automatically reimburse eligible expenses.

ONLINE PORTAL

See your account information, submit claims and support documentation or sign up for e-claims reimbursement on your computer or any mobile device.

ACCELERATED FUNDING

Built for unpredictability, the Clarity HSA offers an on-demand, interest-free payroll advances to cover unexpected healthcare costs, so employees aren't just covered—they're confident they can keep expenses under control.



A NEXT-GENERATION INVESTMENT EXPERIENCE

Clarity Benefit Solutions delivers a new and modern approach to HSA investing that allows employees to personalize their investment journey to fit their unique needs and experience level. With the WealthCare Saver investment solution, employees can choose from three different investment models – Managed, Self-Directed and a first-of-its-kind Brokerage option – all of which are designed to help them work toward their long-term investing goals. Best of all, it's fully integrated with the Clarity Benefit Solutions HSA solution, which means employees can manage all aspects of their HSA, including their investments, from a single portal.

The balance in your HSA Investment Account is subject to investment risks, including fluctuations in value and the possible loss of the principal amount invested. Investing through the WealthCare Saver investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement(s). For information regarding underlying investment expenses, earnings, and distributions, see the applicable investment prospectus and other publicly available information. WealthCare Saver, a dba of Alegeus Technologies, LLC, is a licensed Non-Bank Custodian of HSA cash accounts. CapFinancial Partners, LLC ("CAPTRUST") is an investment adviser registered under the Investment Advisers Act of 1940. CAPTRUST acts as investment advisor with respect to the investments available in your HSA. In addition, you may choose to have CAPTRUST manage your HSA account on a discretionary basis. DriveWealth, LLC a registered broker dealer and member of FINRA and SIPC. SOC 2 Type 2, GDPR, CCPA compliant. Registered in all 50 U.S. states.

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.



VOTED BUSINESS OF THE YEAR BY NJBIZ IN 2020

Learn more about us at claritybenefitsolutions.com