

## Clarity Benefit Solutions Broker Update

Dear Valued Broker,

As previously communicated, the Department of Labor and Department of Treasury jointly issued final rules allowing certain changes to be made to Group Health Plans, COBRA and FSA/HRA deadlines. These new rulings attempt to give employees more time to submit and pay for expenses.

Our approach at Clarity is to make things as "simply smart" as we can. In an effort to assist your clients with these changes, we have outlined [Five Simple Steps](#) that they can take to review, evaluate, implement and communicate both the mandatory and optional plan changes

We communicated these steps to all our clients today. We also provided them a [COVID-19 Optional Plan Changes Form](#) that they can use to inform us of the Optional plan changes they would like Clarity to initiate on their behalf.

We understand that all these changes may not impact all your clients. It will depend on which plans they currently have with Clarity.

If you would like to review the Steps we are asking clients to take, please click on the link below. And, please feel free to share this link and the form with your clients.

[Review Five Simple Steps](#)

### WHAT WILL CLARITY DO NEXT?

1. Automatically implement the mandatory changes
2. Update your clients' plans based on their optional plan change choices – per [COVID-19 Optional Plan Changes Form](#)
3. Answer their employees' questions
4. Provide an Amendment to the Plan Document (Amendment) and Summary of Material Modification (SMM)
5. Process their employees' claims according to new plan rules

*Once the necessary changes have been made a fee of \$125, for the updated Amendment and SMM, will be included on their invoice.*

All these steps and links are included on our [COVID-19 Updates Page](#).

If you have any questions about this communication please feel free to contact us.

Sincerely,  
Clarity Benefit Solutions

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