

Dear Participant,

As the coronavirus (COVID-19) situation continues to evolve, we at Clarity Benefit Solutions want to assure you that we are closely monitoring developments with the Centers for Disease Control and Prevention and World Health Organization.

Your health is of utmost importance to us. Because of this, we are taking the steps necessary to safeguard our business operations according to our Business Continuity plan. We have outlined relevant information below with regards to our service and operations. We will continue to assess our plans, and share relevant updates, as warranted.

Make Sure You're Prepared to Use Your Benefits

As a technology centric company, we do not foresee any long-term impacts to our service. However, if we were to transition our operations to a remote status, there is chance we could see slight delays in our response times. As a precaution we recommend doing what we are doing – make sure your Clarity benefits tools are set-up to help you closely monitor and take care of your health:

- Download and set-up the Clarity Mobile App
- Make sure your Clarity debit card is activated and ready to use
- Use the Clarity debit card to pay for any related medical expenses with your FSA, HSA or HRA
- Consider increasing your HSA participation
- Use the Clarity app to submit all your claims electronically
- Go to our [online portal](#) and opt-in for direct deposit to ensure timely reimbursement of your claims

Our People and Remote Work

Close to half of Clarity's employees already work from home and the remainder of our workforce has the ability to work from home. Should the situation worsen we are prepared to work exclusively from home and have the business systems and processes in place to keep operating normally.

Service and Operations

Because customer service is at the core of what we do at Clarity, we are committed to keeping our service up and running for our customers across the country. Our customer service center will continue to operate as normal. We have taken steps to ensure we are able to minimize any service interruptions should our staff begin working remotely. Our cloud-based, self-service tools are designed with a high-degree of redundancy. This approach ensures that these tools will remain available to you during times of unexpected events.

At Clarity, our mission is to empower you to manage your health. We have the plans, the processes and the teams in place to ensure our service continues to run seamlessly, so you can focus on your health. Thank you for being a valued Clarity participant. We will continue to update you as this situation evolves.

Sincerely,
Bill Catuzzi

The logo for Clarity Benefit Solutions, featuring the word "Clarity" in a large, white, serif font and "BENEFIT SOLUTIONS" in a smaller, white, sans-serif font to its right, all set against a teal background.

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