



Dear Valued Partner,

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

At Clarity, the health of your clients and their employees 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 are sharing this information with our clients and our participants, but please feel free to share it with your contacts as well. We will continue to assess our plans, and share relevant updates with you, our clients and our participants, as warranted.

Stay Up-to-Date on Clarity's COVID-19 Response

We have set up a [site dedicated to providing you the latest information](#) on how we are responding to this very dynamic situation. To see what we have shared with clients and participants, please visit this site. And, please check back often for any updates.

Temporary Freeze on Claim Substantiations

During this outbreak, we know plan participants might need to use their Clarity Benefits Card for COVID-19 related expenses, as well as for the ordinary medical expenses for which they typically use their health FSA and HRA benefits. Although many expenses that plan participants purchase with the Clarity Benefit Card are auto-substantiated, some are not. To ensure plan participants can continue to use their Clarity Benefits Card throughout this crisis, we have decided to **temporarily suspend debit card receipt substantiation and debit card deactivation**.

Once the crisis has passed, we will reinstitute normal procedures and we may request documentation to substantiate any debit card transactions that were not automatically substantiated.

For more information on this temporary policy and to see how we have communicated this to clients and participants, please review our recent [Temporary Substantiation Policy](#) update on our [COVID-19 Update site](#).

Make Sure Your Clients and Their Employees are Prepared to Use Their Benefits

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

Please consider using the below email communication templates to update your clients on this evolving situation.

The first template will serve to encourage your clients to start using the **Clarity Benefit Administration** tool for online enrollment in the event employees are unable to come to the office to enroll. It also outlines several things employees should consider with regards to the benefits during this time.

- Download and set-up the Clarity Mobile App
- Make sure their Clarity debit card is activated and ready to use
- Use their Clarity debit card to pay for any related medical expenses with their FSA, HSA or HRA
- Increase their HSA participation. And let them know they can do so at any time
- Use the Clarity Mobile App to submit claims electronically
- Save all medial receipts
- Go to their [Clarity online portal](#) and opt-in for direct deposit to ensure timely reimbursement of claims
- Change their transit election if they will be working from home
- Review any HRA plans and ensure their plan design will accommodate any expense they may incur due to the virus

The second email template can be used to communicate temporary changes in Clarity's Claim Substantiation Policy.

Download the Helpful Hints Email Template

Download the Claims Substantiation Email Template

Our People and Remote Work

47% of Clarity's employees already work from home. As part of our business continuity plan we have decided to increase our remote workforce to 70%. We plan to have this shift completed by Friday March, 20th.

Service and Operations

Because customer service is at the core of what we do at Clarity, we are committed to keeping our service levels and wait times for our customers at a minimum. During this outbreak we anticipate higher than usual call volume. To ensure plan participants can get quick responses to their questions, we are cross training our service teams and, if needed, we activate them as call center agents. This may mean their response time to you may be delayed. I assure you we are working to minimize this delay as much as possible.

Our cloud-based, self-service tools are designed with a high-degree of redundancy. This approach ensures that these tools will remain available to our customers and our employees during times of unexpected events.

At Clarity, your success is our success. We have plans, processes and teams in place to ensure our service works as seamlessly as possible, so you can focus on your critical business goals. Thank you for being a valued Clarity Broker. We will continue to update you as this situation evolves.

Sincerely,
Bill Catuzzi
Founder and CEO

Clarity BENEFIT SOLUTIONS

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