



Dear Plan Participant,

During this COVID-19 outbreak we know it is important for you to be able to continue to use your Clarity Benefits Card for your every-day medical expenses as well as any COVID-19 related expenses. Although many of these expenses are auto-substantiated, some are not. To ensure you can continue to use your Clarity Benefits Card throughout this crisis, we have decided to **temporarily suspend debit card receipt substantiation and debit card deactivation**.

This does not mean you should stop saving your medical receipts. It means that during this outbreak we will not be requesting documentation needed to substantiate debit card transactions. And, we will not deactivate debit cards for lack of substantiation.

To remain compliant with IRS Regulations, you are required to:

1. **Obtain and maintain sufficient documentation (e.g., EOB's, invoices and receipts) establishing the fact that each expense paid with the debit card qualifies as an eligible medical expense,**
2. **Be prepared to submit such documentation at a later date.**

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

If you fail to submit documentation requested at the later date, in accordance with IRS guidelines, your debit card may be deactivated and you may be required to repay any ineligible expense the improper debit card payment.

If you would like to read more about the [Clarity Temporary Claim Substantiation Policy](#), we have posted the full policy on our [COVID-19 Update page](#). Please check here often for any updates to our response to this crisis.

Thank you for being a valued Clarity participant. We will continue to assess our plans, and share relevant updates, as warranted.

Sincerely,
Bill Catuzzi
Founder and CEO



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