

03

CONTENTS

CLARITY FLEX SPENDING ACCOUNTS

FLEX SPENDING ACCOUNTS

CLARITY REGISTRATION

DEPENDENT CARE RECURRING FORM

CLARITY QUICK CLAIM

Flexible Spending Accounts (FSAs)

You must actively re-enroll in the FSAs each year. You are not automatically re-enrolled.

This year, we have opted for a shorter timeframe so that we can align the FSA with the effective dates of our other benefits in 2020. For this year only, the plan will be shortened to 10 months. It will run from 8/1/2020 to 5/31/2021.

USLI offers three types of accounts: a Health Care FSA, a Dependent Care FSA and a Commuter FSA. These accounts allow you to set aside pre-tax dollars to pay for eligible out-of-pocket health care, dependent care or commuter expenses.

How Flexible Spending Accounts Work

1. Each year during Open Enrollment, you decide how much to set aside for health care expenses, dependent care expenses and/or commuter expenses.
2. Your contributions are deducted from your paycheck on a pre-tax basis in 21 equal installments throughout 8/1–5/31 plan.
3. The Health Care FSA includes a debit card that you can use at the point of sale. You can also file a claim manually online or via the Clarity Benefits mobile app.
4. For Dependent Care FSA expenses, you will need to pay up front and then submit a claim to be reimbursed from your account. This can be set up for automatic reimbursement direct to an account of your choosing.

\$500 HEALTH CARE FSA CARRYOVER

If you have money left in your Health Care FSA at the end of the plan year, you may carry over up to \$500 for use in the next plan year.

The money you carry over doesn't count against the \$2,750 annual contribution maximum.

This carryover does not apply to the Dependent Care FSA.

Please note that these accounts are separate – you may participate in one, all, or none. You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa.

Use It or Lose It Rule: Be sure to calculate your FSA expenses carefully. You cannot increase or decrease your elected funds without a qualifying life event. Funds in excess of \$500 will be lost after the designated runout period of 105 days. During the runout period, you can continue to submit receipts online or via the app to be reimbursed for claims that were incurred between 8/1/2020 and 5/31/2021.

Plan	Annual Maximum Contribution	Examples of Covered Expenses
Health Care FSA	\$2,750	Copays, vision costs, dental costs, prescription medications, etc.
Dependent Care FSA	\$5,000	Day care, nursery school, Pre-K 3, Pre-K 4, summer camps, etc.
Transportation FSA	\$270 per month	Monthly public transportation trans-pass, biking.

Flex spending enrollment starts on June 15

FSA STORE

www.fsastore.com

The FSASore.com is a great resource for you and your family members. On this site, you can view a complete list of eligible items that are qualified health expenses.

Check out the FSA Calculator to better determine what your needs are for the upcoming plan year: www.fsastore.com/services/FSACalculator.aspx

Eligible items: www.fsastore.com/FSA-Eligibility-List.aspx

NEW OVER-THE-COUNTER (OTC) ITEMS FOR 2020!

Over-the-counter (OTC) medications and feminine care products are now FSA-eligible for 2020.

OTC medicines like Tylenol®, Zyrtec®, and more will now be available for purchase with an FSA without a prescription. Menstrual care products, such as tampons and pads are now considered qualified health expenses with your FSA.

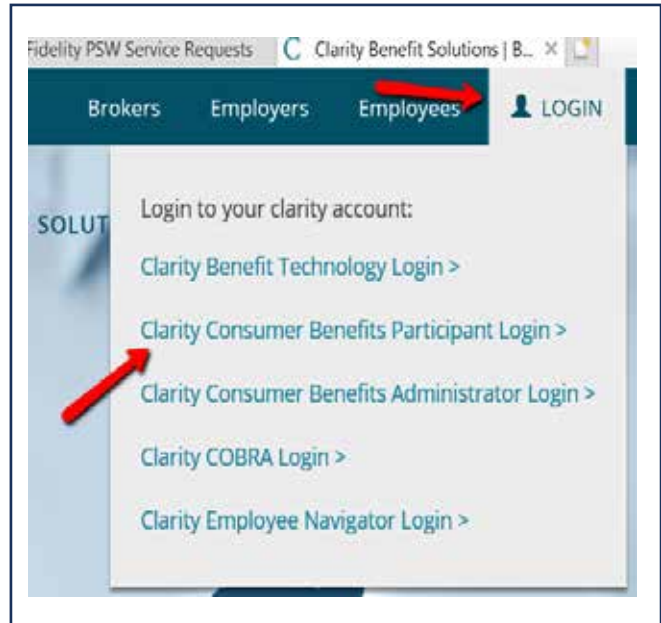
Clarity Registration

Once you have been enrolled in the plan, you will want to log in or register online to verify your information and your balance. If you have been previously enrolled in this plan, you will not need to register again.

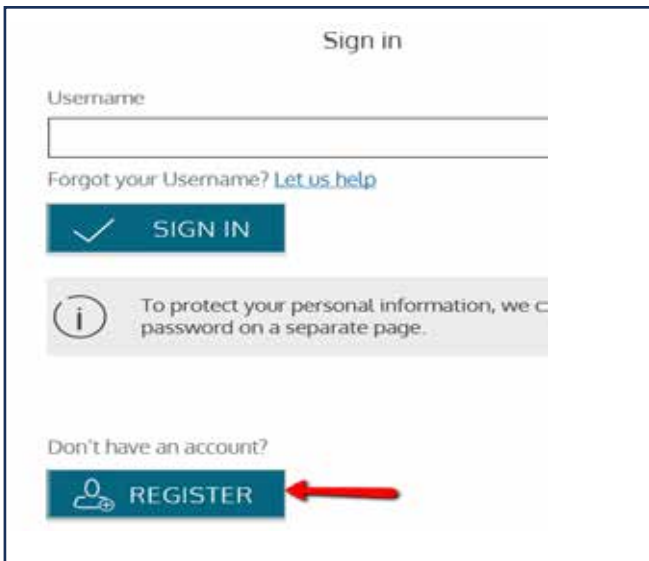
FOR FIRST-TIME REGISTRANTS:

Go to www.claritybenefitsolutions.com and follow the steps:

Step 1: Select LOGIN at the top right of your screen and then choose "Clarity Consumer Benefits Participant Login."



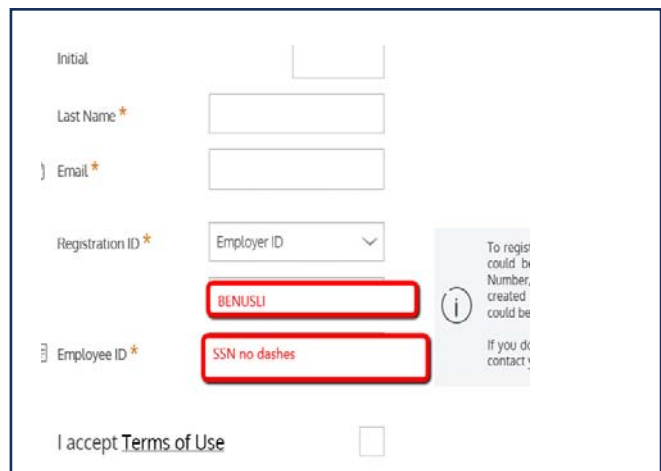
Step 2: Select REGISTER under Sign in



Step 3: Enter your credentials:

Registration ID: Employer ID is BENUSLI

Use your SSN# for the Employee ID



ACCESS YOUR ACCOUNTS WHEREVER YOU ARE

Clarity makes it simple to manage your accounts with our easy-to-use online portal and mobile app. You can view your balance and transaction history, submit a claim, see important messages, and sign up for Quick Claim to reduce the need to send in receipts.

Clarity Online Portal

To register on the Clarity portal:

1. Go to **www.claritybenefitsolutions.com**
2. Select **Login** in the top right corner of the homepage.
3. Choose **Clarity Consumer Benefits Participant Login** from the drop-down menu and click **Register**.
4. Follow the prompts to create your unique user ID.
 - Employee ID: The unique number assigned by your employer (if you don't have one, use your Social Security number)
 - Registration ID: The 16-digit number on your Clarity Convenience Card
5. Once you've registered, log in at any time to view and manage your account.

To submit a claim online:

1. **Log in** to your Clarity online account.
2. Select the **Cards & Claims** tab.
3. Choose **Submit an eClaim**.
4. Provide your claims information.
5. Upload your documentation.
6. Check the certification box and submit your claim.

To sign up for Quick Claim and reduce the need to submit documentation:

1. **Log in** to your Clarity online account.
2. Click the **Quick Claim** widget from the homepage.
3. Follow the prompts to allow Clarity to link directly to your insurance carriers.