

Employee Benefits Guide

* These benefits are only provided to home health aides who are servicing cases that are reimbursed by Medicaid.

Every employee has already received, or will receive, a card in the mail that looks like a credit card. This card is an Employee Benefit Card and can be used as a credit card to purchase transit tickets (MetroCard), pay your cellphone bill, pay deductibles and copayments, cover dental or vision services expenses.

Each month, All Heart Homecare analyzes the hours worked for each employee and pre-deposits money electronically onto the Employee Benefit Card. Please use your zip code when requested.

Transit and Cellphone Benefit

One of the most valued benefits is covering your travel and cell phone expenses. Every employee at All Heart will earn funds based on the hours worked per month. For example:

Hours worked per month								
	20	40	60	80	100	120	140	160
Transit/Cell/Parking	\$28.60	\$57.20	\$85.80	\$114.40	\$143.00	\$171.60	\$200.20	\$228.80

Please note: the information above is for informational purposes only, to find out the exact amount please call the office

Parking Expenses: Any expenses incurred to park your vehicle for a work purpose.

Transit Pass: As discussed above, you can use the transit credit card to purchase MTA MetroCard. You can also use the card to purchase tickets on the LIRR, Metro-North or any mass transit facility such as UberPOOL and Lyft Shared.

Cell Phone expenses: You can use your cell phone credit to pay for your cell phone expenses at the carrier of your choice.

Flexible Spending Account (FSA)

A Flexible Spending Account (also known as a flexible spending arrangement) is a special account that you use to pay for certain out-of-pocket health care costs. You don't pay taxes on this money. Every employee at All Heart will earn funds based

Hours worked per month								
Hours Worked/Month	20	40	60	80	100	120	140	160
FSA	\$5.00	\$10.00	\$15.00	\$20.00	\$25.00	\$30.00	\$35.00	\$40.00

on the hours worked per month. For example:

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You can use funds in your FSA to pay for certain medical and dental expenses for you, your spouse if you're married, and your dependents.

- You can spend FSA funds to pay **deductibles and copayments**, but not for insurance premiums.
- You can spend FSA funds on **prescription medications**, as well as over-the-counter medicines with a doctor's prescription. Reimbursements for insulin are allowed without a prescription.
- FSAs may also be used to cover costs of **medical equipment** like crutches, supplies like bandages, and diagnostic devices like blood sugar test kits.

Limited Scope HRA (Health Reimbursement Account):

The limited scope HRA is an account which enables employees to make purchase or cover costs associated exclusively with **Dental or Vision services and products**. New glasses, teeth cleanings, co-pay or deductible associated with getting a cavity filled, costs for eye-exams, are all examples of costs that can be paid through the limited scope HRA benefit account.

Every employee at All Heart will earn funds based on the hours worked per month. For example:

Hours worked per month								
Hours Worked/Month	20	40	60	80	100	120	140	160
Limited Scope HRA	\$21.60	\$43.20	\$64.80	\$86.40	\$108.00	\$129.60	\$151.20	\$172.80

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- This plan can be used to **reimburse out of pocket dental and vision expenses only (no medical)**
- Does not have to be connected to a group or high deductible medical plan.
- These are employer contributions for limited use.
- Does not cover any procedures that are cosmetic in nature.

Managing Your Account Online

Clarity Benefit Solutions offers an up-to-the-minute website to help you manage your account. You are able to review your balances and transactions, as well as, submit manual claims for Cell Phone reimbursement. You must use your Clarity Convenience Card for Mass Transit expenses. Please read the following for tips on creating an account online:

Registering Online or using the App

- To register, please visit our website: www.claritybenefitsolutions.com or download our app "Clarity Benefits Mobile".
- Using the "Login" icon on the home screen (top right), select "Clarity Consumer Benefits Participant Login"
- Click "Register" (top right) and follow the prompts to create your unique user ID (if desired user name is not available, please try a different name).
- Enter your First Name, Last Name, and Employee ID (**Employee ID is your Social Security Number, no dashes or spaces**).
- For the Registration ID, select Employee ID and enter in all capital letters: **BENAHHCA**
- You must complete the setup prior to leaving the site which includes creating security questions and verifying your email address.
- You have the option to register the computer you are using.
- Click "Continue Setup"- Almost done!
- Enter your Password twice at the bottom to ensure security.

Clarity BENEFIT SOLUTIONS

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