



# Clarity Benefit Solutions Exchange

A Flexible Private Exchange Supporting ACA Compliance

The Clarity Benefit Solutions Exchange provides brokers with an enrollment and administration platform that aids employers in ACA compliance. This web-based solution allows you to offer any medical coverage next to pre-selected ancillary, voluntary, and TPA products.

## Customized Benefits Offerings

The Clarity Benefit Solutions Exchange gives employers the freedom to use their existing health plans or choose new carriers, with no limitations. Employers can also choose from various contribution options as well as select from a marketplace of ancillary, voluntary, and TPA products to enhance their benefit program.

### TECHNOLOGY TO EMPOWER ADMINISTRATORS AND EMPLOYEES

Clarity Benefit Solutions uses a powerful underlying technology platform created by bswift, an industry leader in benefits administration since 1996. Harnessing the power of bswift, the Clarity Benefit Solutions Exchange is designed to support ACA compliance and assist with online enrollment for employees through comprehensive decision support tools.



## What You Need To Know

- Emerson Reid preferred pricing
- ACA Management Suite available
- Supports all medical plans
- Rapid Setup (3-4 weeks)
- Attract new business and retain clients
- Increase commissions with cross-selling
- Easy integration with client processes and systems
- Automation for a paperless benefits process

For more information, visit [www.emersonreid.com/claritybenefitsolutions](http://www.emersonreid.com/claritybenefitsolutions)

# ACA Management Suite

## The innovative technology employers need for ACA compliance

A suite of management solutions to help employers navigate the new world of health care and benefits and comply with the complex regulations of the Affordable Care Act (ACA). In today's rapidly changing environment, Clarity Benefit Solutions' tools can be quickly and easily configured to meet the specific business needs of your clients.

### FEATURES INCLUDE:

#### Risk Management

- 9.5% Affordability reports
- Automated 30-hour rule calculations
- Service hours modeling for variable-hour and seasonal employees
- Administrator alerts for eligibility status changes
- Integrated status change and enrollment experience
- Online access to all documents for employees and administrators
- Configurable plan rules and auditing tools to ensure compliance with: waiting period restrictions, auto-enrollment, waive coverage reporting

#### Employee Notification

- Health insurance marketplace notice
- Summary of Benefits & Coverage (SBC)
- Section 6055 statement of minimum essential coverage
- Section 6056 statement of affordable coverage
- Online portal for variable-hour and seasonal employees
- Springboard marketplace specials

#### Employer Reporting Support

- Employer-sponsored health coverage (W-2 box 12)
- Section 6055 IRS return / individual mandate reporting (Form 1095-B)
- Section 6056 IRS return / employer mandate reporting (Form 1095-C)
- PCORI Fee
- Transitional reinsurance fee