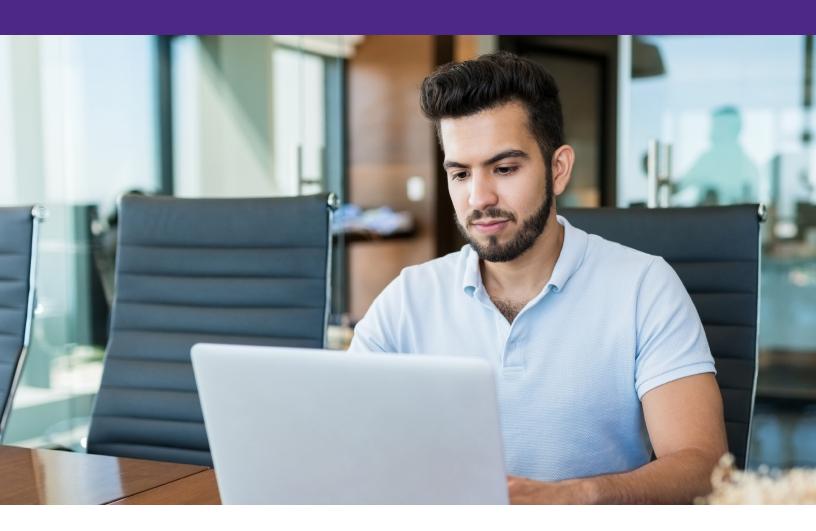
### Health**Equity**®



### **Premium Only Plan**

### **GIVE YOUR CLIENTS THE SERVICE THEY EXPECT**

### The power of POP

Your clients look to you for guidance. Make sure you're giving them the insight they need.

Per IRC Section 125, organizations are required to add a Premium Only Plan (POP) in order to take pre-tax payroll deductions for insurance premiums and HSA contributions. A POP applies to all group-sponsored plans, including PPOs, HDHPs, vision, dental and even group-term life insurance.

### Make yourself POP

Talk to your clients about a POP. You'll see how adding this to your lineup can help you stand out in a crowded market.

# Give clients a way for employees to save on:

- PPO premiums
- HDHP premiums
- HSA contributions
- More

HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life changing decisions.

## 5 REASONS LEADING ADVISORS AND BROKERS OFFER A PREMIUM ONLY PLAN

Show off your expertise

Section 125 IRC regulations are complex. Our online platform gives you direct access to group plan documents, making it easy to stay on top of client accounts.

2 Build loyalty and trust

Your competitors probably don't talk much about a POP. Help your clients now—and they'll remember it in the future.

Have a reason to stay connected

POPs involve annual commitment periods, ensuring there's always an occasion to reach out. Plus, you can target prospects with POP-specific messaging.

Create real value for your clients

Your clients can use a POP to offset healthcare costs or increase employee take-home pay. Either way, you should take credit for the bonus.

Add an HSA to drive accelerated savings

HSAs bring a powerful triple-tax advantage that'll help your clients save even more on FICA obligations.

Ready to act?

866.477.1934 | EaseSales@HealthEquity.com

<sup>1.</sup> Based on average federal, state and payroll taxes.

<sup>2</sup> HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

#### **Employees**

can save

30%

on insurance premiums (deducted pre-tax)<sup>1</sup>

#### **Employers**

can save

\$80

(FICA match) for every \$1,000 their employees deduct<sup>1</sup>

3X HSA TRIPLE-TAX ADVANTAGE<sup>2</sup>

Pre-tax contributions
Tax-free earnings

Tax-free distributions (for qualified medical expenses)

### ONE PARTNER. TOTAL SOLUTION.

Only HealthEquity delivers the integrated solutions you need to simplify benefits and truly impact people's lives.











