



## 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

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

- 1 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.
- 3 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.
- 4 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.
- 5 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](mailto: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.



HSA



FSA



HRA



Commuter



COBRA



Wellbeing