

A TAX-FREE WAY TO HELP EMPLOYEES PAY FOR HEALTH INSURANCE PREMIUMS

A Premium Only Plan (POP), or Section 125 Plan, allows benefit premium payments to be paid on a pre-tax basis. POP plan documents help employers and employees save hundreds of dollars in taxes every year.

Clarity offers two kinds of POP administration: Basic and Advanced. Advanced administration includes full nondiscrimination testing, which we provide on an annual basis. While Basic does not provide nondiscrimination testing, both POP administration paths are straightforward and affordable.



HOW IT WORKS

Your employees make contributions to their group health, dental and term life insurance before taxes are calculated, enabling them to save FICA and federal income tax on their insurance deductions with every paycheck, while you save on FICA taxes as well.

TAX SAVINGS

With Clarity POP, both you and your employees keep more money. While employees save about 30% on their insurance premiums, you realize FICA tax savings of 7.65%. That's a savings of between \$500 and \$2,500 per employee on average.

EMPLOYEES
SAVE ABOUT 30%
ON INSURANCE

WHAT'S COVERED IN A POP PLAN?

- ✓ Health
- ✓ Dental
- ✓ Vision
- ✓ Disability
- ✓ Employee Group Term Life (up to \$50,000)
- ✓ Cancer
- ✓ Hospital Indemnity
- ✓ Accident



SUPPORT THAT MAKES IT EASY



A DEDICATED SPECIALIST

From day one, you have the support of a dedicated specialist who can answer questions and guide you through choices and implementation options. With an average of 5-10 years of experience and a world-class NPS rating, you can be confident that you're working with someone who will help you make the best decision for your company.



FLEXIBLE + FULL SERVICE

With Clarity by your side, you have a true partner that can adapt to your business--and do it with a smile. When you work with us, you get a full-service benefits administration and technology provider, which means you'll lay a solid foundation for today and prepare for education, compliance and cost challenges you may face tomorrow.



A SIMPLY SMARTER APPROACH TO EMPLOYEE BENEFITS

Today, the benefits landscape is more confusing than ever, but it's also never been so essential. At Clarity, we believe life is a journey; one that should be lived well. So, we'll stop at nothing to bring clarity, and ensure your employees are ready for life. With state-of-the-art technology and world-class customer service, we'll handle the day-to-day so you can focus on what matters: building your business.



**VOTED A TOP 10
CLOUD SOLUTION
PROVIDER IN 2020**

Learn more about us at claritybenefitsolutions.com