



## A TAX-FREE WAY TO **HELP YOUR CLIENTS'** EMPLOYEES PAY FOR HEALTH INSURANCE

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 your clients and their 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 clients' 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 your clients save on FICA taxes as well.

### TAX SAVINGS

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

## CLIENTS' 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, your clients will have the support of a dedicated specialist who can answer questions and guide them through choices and implementation options. With an average of 5-10 years of experience and a world-class NPS rating of 83, you can be confident that your clients are working with someone who will help them make the best decision for their company.



## FLEXIBLE + FULL SERVICE

With Clarity by your clients' side, they have a true partner that can adapt to their business--and do it with a smile. When your clients work with us, they get a full-service benefits administration and technology provider, which means they'll lay a solid foundation for today and prepare for education, compliance and cost challenges they 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 clients' 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](http://claritybenefitsolutions.com)