



## A TAX-FREE WAY TO HELP 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 you 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

You make contributions to your group health, dental and term life insurance before taxes are calculated, enabling you to save FICA and federal income tax on your insurance deductions with every paycheck!

### TAX SAVINGS

With Clarity POP, both employees and employers keep more money. Participants save about 30% on their insurance premiums.

**SAVE ABOUT 30%  
ON INSURANCE  
PREMIUMS!**

### WHAT'S COVERED IN A POP PLAN?

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



**Tip:** For translation to your preferred language, Google translate offers a free service that instantly translates to 100+ languages.

# SUPPORT THAT MAKES IT EASY



## A DEDICATED SPECIALIST

From day one, you will have the support of a dedicated specialist who can answer questions and guide you through your options. With an average of 5-10 years of experience and a world-class NPS rating of 83, you can be confident that you're speaking with someone who will help you make the best decision for your needs.



## 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 you 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: your health.



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

Learn more about us at [claritybenefitsolutions.com](https://claritybenefitsolutions.com)