

# **POP Plans**

Reduce your payroll taxes and give employees more take-home pay

### **POP Plans**

Premium-only-plan (POP) is a great way to save on taxes. Setting up a Section 125 POP allows employees to pay for insurance premiums with pre-tax dollars and reduces employer payroll taxes. POP plans can be applied to premiums for group insurance products such as health, dental, vision, disability, up to \$50,000 in term life coverage, and other supplemental coverage. POP plans for any employer who has health care benefits and would like to offer pre-tax payments of qualified benefits or any employer that is required by state law to provide a POP plan.

Employers and their employees can save money on income and payroll taxes with a POP plan!

# Common challenges

To establish a Section 125 POP, you need to put the details of your plan in writing and make sure everything in the plan applies uniformly to all participants. Common challenges to POP documents are:

- Taking pre-tax deductions without a POP
- Understanding rules vs regulations
- Outdated plan documents
- Knowing your company needs a plan document

## **Product features**

Navia's clients have access to industry-best features:

- Technical assistance
- Production of documents and forms
- Customer service online, by email, or by toll-free call

# **Navia POP solutions**

#### **Effortless administration**

Navia creates the POP document for all of your accident and health plans. They cover premiums for the following qualified healthcare plans: medical, dental, vision, HSA contributions, disability, group term life insurance, and ancillary benefits.

#### **Compliance oversight**

Navia can help you with compliance requirements and ensure all documents, disclosures, plan summaries, and provisions are available.

### Solutions for any benefit strategy

Navia is a national, consumer-directed benefits provider serving 10,000+ employers across all 50 states. We offer a full suit of health, wealth, life, and compliance benefits.





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