

Section 125 POP

A Section 125 Premium Only Plan (POP) is a simple, effective tool that lets employees contribute to benefits like health insurance using pre-tax dollars. For employees, that means more money in their pocket. For employers, it means reduced payroll taxes.

Through HealthPass, OCA's Section 125 POP makes it easy to take advantage of these savings. Employees can use pre-tax dollars to cover their share of employer-sponsored benefits, increasing their take-home pay, while employers benefit from lower taxable payroll.

Below is an example on how this plan delivers beneficial tax savings:

	POP Plan	No POP Plan
Annual Payroll (10 employees X \$80,000)	\$800,000	\$800,000
Employee POP contribution (10 employees X \$150 x 12 months)	\$18,000	\$0
Net payroll subject to payroll expense	\$782,000	\$800,000
7.65% payroll expense (FICA)	\$59,823	\$61,200
Payroll expense savings	\$1,377	None

Section 125 POP applies to medical, dental, vision & accident plans.

[Click here](#) to sign up for Section 125 POP

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