

Premium Only Plan (POP)

Offer employees a pre-tax premium option.



A Premium Only Plan allows participants to contribute to a variety of **group insurance premiums** on a tax-free basis. Participants save money on their premiums and their employer saves 7.65% on every dollar participants pay towards the plan. EBC takes care of ensuring that the plan meets all compliance and regulatory requirements allowing the pre-tax contributions.



Eligible Premiums and Contributions

With a Premium Only Plan, participants and employers can make pre-tax payments and contributions in the following instances:

- Medical
- Dental
- Vision
- Cancer insurance
- Accident and disability insurance
- Group term life (employee only, up to \$50,000)
- Contributions to a health savings account (HSA)*

**State taxes apply in some cases*



Included Compliance Support

- Year-end nondiscrimination testing for cafeteria plans
- Plan Document and Summary Plan Description



Technology Features

Employer administration is available all day, every day with our online account. Through the online account, employers can:

- Access detailed invoices and payment history reports
- View a consolidated invoice for all EBC administered products
- Download administrative forms and documents
- Securely upload documents

In the states of Arizona, California, Florida, Kentucky, Massachusetts, Montana, North Carolina, Nebraska, New York, Ohio, Rhode Island, Tennessee, Virginia, and Washington, Employee Benefits Corporation is registered under the "doing business as" (DBA) name EBC Benefits Administration Corporation. In the state of New Hampshire, Employee Benefits Corporation is registered under the DBA name Employee Benefits Administrators of WI. In the state of Vermont, Employee Benefits Corporation is registered under the DBA name EBC Benefits Administration.