



POP Plan

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

POP Plan

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. The best part is these plans allow employees to take-home more pay each month.

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. Employers can write their own plan document, but it's best to consult an expert to avoid common challenges like:

- Incorrect information or blank fields that result in being out of compliance
- Complex regulations to navigate
- Outdated plan documents
- Knowing your company needs a plan document

Product features

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

- Effortless administration
- Technical assistance
- Management of documents, forms, & record keeping
- Customer service online, by email, or by toll-free call

Who should get a POP plan?

- Any employer who offers health care benefits and would like to offer pre-tax payment of qualified benefits.
- Any employer that is required by state law to provide a POP plan.

40%

Employees save an estimated 40% on income and payroll taxes.

10%

Employers save an estimated 10% by eliminating payroll taxes.

Navia POP solutions

Effortless Administration

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

Compliance oversight

Navia manages compliance oversight to ensure all documents, disclosures, plan summaries, and provisions are properly handled.