

Ease your healthcare burden and save you and your employees money

What is a Premium Only Plan?

Section 125 allows employees to select certain benefits normally paid on an after-tax basis and pay for them through payroll deduction. Premium Only Plans enable employees to pay their share of their group health insurance premium with pre-tax dollars! This provides savings to both the employer and the employee!



For employers, FlexSystem offers real advantages

- **Reduced Payroll Costs** — Social Security contributions are reduced for each dollar of employee participation.
- **Control Cost** — An employer can control the company's share of medical costs without limiting employee choices.
- **Address the Needs of a Diverse Workforce** — An employer can offer individually tailored benefits at little or no additional cost to the company.
- **Recruit and Retain Quality Employees** — An employer is viewed in a positive light by current and prospective employees because a benefit package is being provided with the employee's interests in mind.

The FlexSystem Premium Only Plan Includes:

- Client Administrative Manual
- Form 5500 Filing (if applicable)
- Newsletters
- Toll-Free Support
- 30-Day Money Back Guarantee

Administrative Forms and Documents:

- Plan Document
- Summary Plan Description
- Employee Notification Forms
- Employee Handouts

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