



POP Premium Only Plan

A BenefitHelp Solutions premium only plan can make benefits more affordable for employers and employees. We have designed our POP to make it easy for you to provide a Premium Only Plan for your employees.

With the POP you will provide your employees with the advantage of using pre-tax dollars to pay for their portion of qualified group insurance premiums, while saving your company on payroll taxes. With a POP you will have the benefit of quick and easy to use non-discrimination test unlike most Premium Only Plans. This provides for immediate adjustments in the event your Plan fails.

Fees

Set Up Fee: \$150.00

Renewal Fee: \$75.00

BenefitHelp Solutions will provide the following services and documents:

- Model Plan Document and model Summary Plan Description
- Template for enrollment form
- Template and formula for self Nondiscrimination testing, you perform the testing
- Regulatory updates (as they occur) that affect the way the plan is administered.
- Access to technical assistance to the Plan for nondiscrimination testing, plan documents and other administration issues.

A packet will be sent once we receive payment of the set-up fee. BenefitHelp Solutions will not provide services until payment is received.

Action for Employer	Minimum Timeline
1. Inform BHS by providing the following information: <ul style="list-style-type: none"> • Pay Set-up fee • Fill out group application 	
2. Enrollment Election	Any time prior to start of new plan year
3. Nondiscrimination Self Test	We recommend this be done immediately following enrollment elections and prior to the first payroll cycle of the new Plan year

We look forward to hearing from you and hope that the premium only plan will make it easy for you. Please contact BHS Sales and Account Services at 888-387-5440 if you have any questions.