



## Value-Added Group Health Insurance

Business owners seeking health insurance look to you for your expertise and advice. Though many owners may want to buy the lowest priced plan, you understand that what they really need is the best value - not the cheapest plan.

We look for ways to provide your customers with the best value by including extra features and helpful services with their plan. One of those differentiating features is our tax-saving, Premium Only Plan (POP) program.

**Employers can save money on taxes for their business and for their employees.**

- A Premium Only Plan allows employees to pay for their portion of insurance premium or make HSA contributions on a pretax basis. **Employees save 25-40% in taxes on their portion of premium,** depending on their tax bracket.
- Employers save 7.65% on every dollar employees contribute through pretax payroll deduction. In 2009, **businesses saved an average of \$1,400** on FICA taxes through our program.\* Plus the business saves on payroll taxes because all employee contributions are deducted from the taxable payroll.

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***Our program is administered by experts at no additional cost to your clients.*** For additional information, refer to our updated POP Sales Sheet (29661) and POP brochure (50514).

***Help your small group clients realize greater tax savings through this valuable program.***

Assurant. On your terms.®

\*2009 average savings provided by our POP administrator, MHM Resources LLC a WageWorks company. The amount was calculated using the number of groups with Assurant Health that were eligible to participate in 2009 and the collective annual premium paid by these groups.

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