



Premium Only Plan (POP)

Simple set up.

Seamless implementation.

Superior service.

Further makes POPs easy for you and your clients

Your clients will enjoy saving on payroll taxes with Further's Premium Only Plan (POP), which allows employers to pay for certain group insurance premiums with pretax dollars. Employees win as well, because a POP allows them to pay for part of their insurance premiums with pretax dollars.

Outstanding support for you and your clients

Further will work closely with employers to ensure complete satisfaction, including seamless implementation, accurate ongoing administration, and dependable compliance. Your clients and their employees receive exceptional support to ensure they're getting the most out of their POPs. Our high-touch service model provides training and a whole team of account executives and customer service representatives.

Easy to use, great savings

Further's POP is easy to implement for employers and easy to use for employees. It can be offered with any group health or dental plan, and helps both employers and employees offset the rising costs of benefit premiums with tax savings:



Enhanced benefits package –

The POP program is a tremendous opportunity for employers to increase the value of their benefits package, enabling them to attract the best and the brightest.



Employer savings – Employers can decrease their health insurance contributions with little to no effect on employee costs:

- If employees don't contribute to the cost of their health insurance, employers can provide a contribution strategy with minimal impact to employees' salaries.
- If employees do contribute to the cost of their health insurance, employers can increase how much employees contribute without negatively affecting take-home pay.



Employee savings – Employees can potentially save up to 40 percent on federal income taxes alone. Under a POP plan, an employee's take-home pay is increased, effectively reducing the cost of insurance.

Fees and pricing

Premium Only Plan (POP)

Stand-alone product not combined with any others

\$150/year



Our customer service tops the industry

- 96 percent customer satisfaction rating year after year
- Average employment tenure of seven years
- Reduced customer service calls

The Further difference

Since 1989, Further has served as a trusted industry innovator with a deep understanding of health plan benefit design and administration. You get:

- Best-in-class customer service and account management
- Flexibility to offer accounts that meet changing health care spending needs
- State-of-the-art reporting and marketing capabilities

Learn more. Talk to a health care spending administration expert.

Your Further sales representative can provide more information.



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