

Section 125 Premium Only Plan (POP)



Employee
Benefits
Program
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A Premium Only Plan (POP) is the building block of a Section 125 Plan. It allows for certain employee paid group insurance premiums to be paid with pre-tax dollars. The qualified group insurance premiums, if offered by an employer, are:

- Health
- Dental
- Vision
- Disability (If disability premiums are paid pre-tax, benefits received are subject to taxation. Therefore, it is typically preferential to apply taxes to the premiums.)
- Employee Group Term Life (up to \$50,000)
- Cancer
- Hospital Indemnity
- Accident

