



Providing Employee Benefits and Administration for over 50,000 Small Businesses, Associations and Chambers of Commerce

Available to Members of the Massachusetts Music Teachers Association

**Save 33%* on your health insurance premiums
By using a Section 125 Plan**

*33% is based on an average federal tax rate of 20%

When you install a Section 125 plan you can save about 33% on your health premium and best of all you don't have to change your health insurance plan.

We are pleased to announce a new suite of Section 125 plans for you and your employees.

Section 125 plans:

- Reduce taxes
- Save money
- Lower insurance costs
- Boosts take home pay.

Section 125 Premium Only Plans (POP)

POP plans reduce employee taxes as well as employer matching FICA taxes for group insurance (typically health and dental) premiums. By pre-taxing their share of premium costs, employees save up to 33% depending on their tax bracket (20% federal, 5.3% state and 7.65 FICA). As an employer, you save on the matching Social Security and Medicare (FICA) and Federal unemployment taxes for an approximate savings of 7.65%.

Flexible Spending Accounts (FSA)

The FSA principle is the same as the POP yet, an FSA allows you to expand the range of pre-tax deductions to include dependent care, dental, vision care, as well as out-of-pocket medical expenses such as deductibles and co-payments.

Dependent Care Plan - A dependent care plan allows you to pay day-care expenses with pre-tax dollars. For employees with growing families or senior care responsibilities, a dependent care plan is a great way to reduce the financial burden on your employees.

Medical Expense Reimbursement - This plan allows employees to pay for out-of-pocket medical expenses not covered by insurance like: deductibles, co-payments, prescriptions, dental expenses, vision care, glasses, contacts, medically necessary over-the-counter drugs, etc. This plan puts more money in the employee's pocket and reduces your payroll taxes.

Commuter Expense Reimbursement - A Commuter Expense Reimbursement plan allows employees to pre-tax mass-transit and parking fees. If your employees' commuting and parking costs are high, this can be a great employee benefit.

If you would like to learn more about section 125 plans:

Visit: www.HSAmembership.com

Or Call on of our knowledgeable Reps: (877) 777- 4414

www.hsamembership.com

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