

States Mandate POP Plans



J.P., Nebraska

"I have used 105 Concepts and have generated over \$30,000 in new revenue to our firm."

J.S., Kansas

"The website is fast and easy. We have contacted 105 Concepts many times, and each time they have been very responsive and helpful."

J.P., Iowa

"105 Concepts has created a unique system that should be used by every agent in the group health market."



There is something new on the horizon and 105 Concepts is once again on the leading edge and wants you to be aware and stay ahead of their competition. Here's what is happening in the employee benefit marketplace:

As states try to expand the number of workers with health insurance, they are requiring businesses to implement "cafeteria" plans, which let employees get more bang for their buck by paying for health coverage with pretax dollars.

Cafeteria plans are administrative arrangements under which workers can have a portion of their pay set aside before taxes to pay for qualified benefits, like health insurance, or to contribute to a flexible spending account (FSA) or health savings account (HSA).

A cafeteria plan requirement was just one part of Massachusetts' ambitious *Health Care Reform* package. In the past several months, three other states have taken a cafeteria plan requirement and enacted it separately. Fifteen new states are considering this mandate and it's predicted by the year 2013 all fifty states will have

- Create benefit plan documents on the fly using the latest in web technology.
- Give your clients access to the Plan Administration Center to manage medical expenses and download documents.
- All of you and your client's information is protected by 128 byte encryption.
- Find out what many accountants and financial professionals are so excited about.

enacted legislation addressing this issue. The Massachusetts Health Connector, the agency set up to implement the state's health insurance reforms, estimates that on the average, Massachusetts workers who buy health insurance with pretax dollars save about 41%.

Now you may be saying, "How or why does this affect me?"

#1. Although there are costs involved in setting up administrative frame work for a cafeteria plan, companies will see offsetting savings because employees' use of pretax dollars to pay for health coverage reduces their total taxable income, which in turn reduces companies' payroll taxes. 105 Concepts will take care of setting up the administrative frame work and you work with your clients on the tax planning.

Bob Jennings



"I recommend this product to all tax and accounting professionals in the United States."

States Mandate POP Plans



#2. 105 Concepts has created a new feature to their Plan Administration Center. It's a totally web-based Premium Only Plan (POP) which allows your clients to not only pre-tax their health insurance premiums but also provides you and your clients with instant documentation. Your clients will be coming to you for answers so it's important for you to give them the resources they need to get their full benefits.

The most critical thing to remember is that cafeteria plans have been around for a long time but this is the first time that states are "mandating" POP plans. We encourage you to take advantage of this wonderful offer and create an additional profit center for your own practice. This is a choice opportunity for you become acquainted with this service and be on the forefront of a competitive advantage.

While over 45 million Americans lacked health insurance last year, the rate of uninsured continues to increase. Due to its broad scope and complexity, the lack of health insurance in America does not have a quick fix. However, addressing the problem of the uninsured has brought Premium Only Plans to the forefront to increase coverage and access for many Americans.

States Mandating POPs

Connecticut
Massachusetts
Missouri

SERVICES AVAILABLE

Unlimited Benefit Consulting
On Demand Documentation
Constantly Updated
Employer Level Access
HSA Ready
HRA Carry Over

States Proposing Mandating

Oklahoma
Minnesota
Indiana
Illinois
California



866-752-6105

100 Premium Only Plans

100 (\$250)=\$25,000 Fee You Charge to Your Customers

1 (\$249)=\$ 249 Fee you pay 105 Concepts

\$24,751 New Revenue Created to Your Firm

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