

# AvMed Business Extras

## Premium Only Plans

Want to reduce the cost of a comprehensive benefits package and attract the kind of employees that keep your company strong? Ceridian's Premium Only Plan solution for small business makes it possible.

A Premium Only Plan (POP) is an easy, convenient way to increase employee take-home pay and reduce company payroll taxes. Through a partnership with Ceridian, AvMed Health Plans can provide employers with a POP plan that allows them to offer their employees group insurance on a pre-tax basis, saving their employees up to 30 percent in out-of-pocket costs.

### Three reasons to choose POP services:

1. Enhance employee benefit package
2. Easy administration
3. Inexpensive way to yield cost savings

### FEATURED BENEFITS

#### Easy to Implement

Employers owe no payroll taxes on contributions, so instituting a Premium Only Plan directly impacts the bottom line. Provide employees with a concrete way to increase their spendable income.

#### Easy to Afford

Ceridian's Premium Only Plan is the best of both worlds because the more employees who participate, the more employers save in FICA and FUTA taxes. Everybody wins.

#### The AvMed Health Plans and Ceridian Partnership Program

AvMed Health Plans joined with Ceridian to offer payroll and select human resources solutions to businesses of all sizes. This program expands the suite of services we offer clients.

Ceridian is a leading multinational company that provides payroll and human resources solutions to more than 125,000 companies, serving over 22 million employees worldwide.

Ceridian's mission is to provide employers with the most comprehensive HR solutions, helping our customers maximize the value of their people and focus on their business objectives.



### To Learn More

To learn more about Premium Only Plans and AvMed's other business support services, please contact your AvMed representative, call **1-800-51-AVMED** or visit us at [www.avmed.org](http://www.avmed.org).

