



PAYROLL – PRE TAX OPTIONS

A Win, Win situation!! The Benefits Connection Program is proud to offer the small employer a Section 125 Plan, or cafeteria plan for their employees. What is section 125? Basically, it allows employees to deduct their benefit premium contributions on a pre-tax basis. Therefore, reducing the employee's taxable income and, at the same time, reducing the employer's FICA taxes.

AFLAC has agreed to set up the IRS documents required for a Section 125 plan free of charge to our members who qualify. In return, your employees are offered the opportunity to purchase products that normally would not be available to them. The premiums for these products as well as any contribution required by you towards their healthcare premiums are deducted from their salary on a pre-tax basis. Both the employer and the employee benefit.

Flexible Spending Accounts are also available. This benefit allows such things as day care expenses, medical travel expenses and dependent care expenses to be deducted pre-tax as well. More ways to save!

AFLAC Products offered include coverages such as:

Cancer Reimbursement

Disability Income

Accident & Sickness

Life Insurance

Hospital Confinement

For more information regarding this Benefits Connection option,
please call Allen Insurance Group at (302) 654-8823.