

# Questions to Ask Your Employer Clients

*Use this list of questions when talking to your employer clients to determine their need for Section 125.*

1. Do your employee's pay any portion of their health insurance premiums? (vision, dental, group term life, etc.)
  - If they do, FlexSystem can help lessen the cost of that health insurance premium and give your client's employees a pay raise without taking any additional money out of the employer's pockets.

**Notes:** \_\_\_\_\_  
\_\_\_\_\_

2. If your employees do not currently pay a portion of their health insurance premiums, are you interested in having the employees pay a portion in the future? (talk about cost shifting - 20% of premium paid by employee will scarcely be felt by employee when taken on a pre-tax basis)
  - An excellent way to illustrate the benefit of Section 125 to your employer client's bottom line. This is a 20 percent savings to the employer on the cost of premiums.

**Notes:** \_\_\_\_\_  
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3. Do any of your employees take their children to daycare so the employees can work? Are any employees paying for adult dependent care so the employees can work?
  - The dependent care election with a full Section 125 Plan can save both the employer and employee a substantial amount of tax money. Clients with several employees who incurred dependent care expenses are excellent candidates for Section 125.

**Notes:** \_\_\_\_\_  
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4. Are you, the employer, interested in this benefit for yourself or for your employees? Or both?
  - FlexSystem can, and will, benefit both employer and employee!

**Notes:** \_\_\_\_\_  
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5. Based on what you know about the insurance coverage, do your employees have out-of-pocket medical expenses? Glasses, Contacts, Braces, Chiropractic, Deductibles, Prescriptions, etc.???
  - Once again, by illustrating the amount of contributions an average employee will have, you can document the benefit to your client's bottom line. (The more the employees participate, the higher the savings for the company.)

**Notes:** \_\_\_\_\_  
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6. Do you own more than one business? (controlled group issue)
  - Basically stated, if the employer owns more than one business, the employees are viewed as one group and must be treated equally.

**Notes:** \_\_\_\_\_  
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