



Core 105 brings big tax savings for just \$199 one-time fee

One way the self-employed business person can reduce the high cost of health insurance and out-of-pocket medical expenses is to establish a Section 105 Health-Care Reimbursement Arrangement (HRA) One-Person Plan.

HRAs are Medical Expense Reimbursement Plans that allow you to save substantial tax dollars on insurance premiums and out-of-pocket medical expenses not covered by insurance.

Section 105 HRA One-Person Plans are designed specifically for small business owners who are considered self-employed, or the only eligible employee of a Corporation, or who can legitimately hire their spouse.

Aren't These Expenses Already Deductible by the Self-Employed?

Yes; however the deduction are limited as outlined below.

- 100% of health insurance premiums are tax deductible for the self-employed. The self-employed can take this deduction whether they itemize or not.
- However, that 100% health insurance deduction only affects income tax. The 15.3% Self-Employment tax is still paid on insurance premiums.
- When an employer has a Section 105 HRA for one spouse/employee (or for themselves, as an employee), virtually all taxes are eliminated on premiums and out-of-pocket medical expenses paid through the HRA, including FICA/payroll taxes.

AVERAGE SAVINGS

\$5,000+ annually with an

HRA for ONE EMPLOYEE OR SPOUSE

The Core Documents Difference

Experience

Core Documents, Inc., has been the leader in affordable Plan Document packages since 1997. That's 20+ years of helping employers and employees avoid paying taxes on health insurance, flex plans, and other health care benefits.

Value

At Core Documents, clients pay once for a Plan Document and they own it. Most of our competitors "rent" their Plan Documents on a yearly basis, requiring an annual update fee.

Truth is, a Plan Document only needs to be updated and renewed when there are sufficient changes in your plan or in tax laws relating to health care to make sense.

Core Documents sends an annual reminder to employers to review their plan for possible changes. We also send alerts when the law changes. And, when there is a need for an update, Core Documents offers the first one at a discount.

Customization

Some companies offering so-called compliant Plan Documents are really just selling boiler-plate templates. The employer enters information, checks the right boxes, and that's your Plan Document.

One Plan Document cannot fit all employer situations equally well. That's why Core Documents will never sell a template. Our order form gathers all the necessary information about your company and your plan. If anything is unclear or more information is needed, our staff will contact you to ensure you receive a detailed, personalized Plan Document package.

Hra Plan Document Template

Didier Musso



Hra Plan Document Template:

This book delves into Hra Plan Document Template. Hra Plan Document Template is a vital topic that needs to be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Hra Plan Document Template, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to Hra Plan Document Template
 - Chapter 2: Essential Elements of Hra Plan Document Template
 - Chapter 3: Hra Plan Document Template in Everyday Life
 - Chapter 4: Hra Plan Document Template in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, the author will provide an overview of Hra Plan Document Template. The first chapter will explore what Hra Plan Document Template is, why Hra Plan Document Template is vital, and how to effectively learn about Hra Plan Document Template.
 3. In chapter 2, the author will delve into the foundational concepts of Hra Plan Document Template. The second chapter will elucidate the essential principles that need to be understood to grasp Hra Plan Document Template in its entirety.
 4. In chapter 3, this book will examine the practical applications of Hra Plan Document Template in daily life. This chapter will showcase real-world examples of how Hra Plan Document Template can be effectively utilized in everyday scenarios.
 5. In chapter 4, the author will scrutinize the relevance of Hra Plan Document Template in specific contexts. This chapter will explore how Hra Plan Document Template is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, this book will draw a conclusion about Hra Plan Document Template. The final chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Hra Plan Document Template.

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