

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-p-ocket 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 hiretheir spouse.

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

Yes; however the deductions are limited as outlined below.

- 100% of health in surance premiums are tax deductible for the self-employed. The self-employed can take this deduction whether they itemize or not.
- However, that 10096 health insurance deduction only affects in come tax. The 15,396 Self-Employment tax is still paid on in surance 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-podest medical expenses paid through the HRA, including FICA/payroll taxes.

\$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 tixes on health insurance, flex plans, and other health care benefits.

Walles

At Core Documents, dients play 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 undear or more information is needed, our staff will contact you to ensure you receive a detailed, personalized Plan Document package.

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