



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

RC Schank



Hra Plan Document Template:

This book delves into Hra Plan Document Template. Hra Plan Document Template is an essential topic that needs to be grasped by everyone, from students and scholars to the general public. The 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, this book 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, this book 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, the author 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, this book 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, the author will draw a conclusion about Hra Plan Document Template. This chapter will summarize the key points that have been discussed throughout the book.

This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Hra Plan Document Template.

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Table of Contents Hra Plan Document Template

1. Understanding the eBook Hra Plan Document Template
 - The Rise of Digital Reading Hra Plan Document Template
 - Advantages of eBooks Over Traditional Books
2. Identifying Hra Plan Document Template
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Hra Plan Document Template
 - User-Friendly Interface
4. Exploring eBook Recommendations from Hra Plan Document Template
 - Personalized Recommendations
 - Hra Plan Document Template User Reviews and Ratings
 - Hra Plan Document Template and Bestseller Lists
5. Accessing Hra Plan Document Template Free and Paid eBooks
 - Hra Plan Document Template Public Domain eBooks
 - Hra Plan Document Template eBook Subscription Services
 - Hra Plan Document Template Budget-Friendly Options
6. Navigating Hra Plan Document Template eBook Formats
 - ePub, PDF, MOBI, and More
 - Hra Plan Document Template Compatibility with Devices
 - Hra Plan Document Template Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Hra Plan Document Template
 - Highlighting and Note-Taking Hra Plan Document Template
 - Interactive Elements Hra Plan Document Template
8. Staying Engaged with Hra Plan Document Template

- Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Hra Plan Document Template
9. Balancing eBooks and Physical Books Hra Plan Document Template
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Hra Plan Document Template
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Hra Plan Document Template
 - Setting Reading Goals Hra Plan Document Template
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Hra Plan Document Template
 - Fact-Checking eBook Content of Hra Plan Document Template
 - Distinguishing Credible Sources
 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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