



Superior Wealth Co.

"Experience the Power"

THE ICHRA SOLUTION

WORKBOOK

**"How Smart Employers Cut Premium Waste, Stay
Compliant, and Save up to 70%."**



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TABLE OF CONTENTS

- 04** INTRODUCTION
- 06** WHAT IS AN ICHRA?
- 08** GROUP PLAN VS. ICHRA (CLEAR COMPARISON)
- 10** EMPLOYER BENEFITS
- 13** ICHRA STRUCTURE & EMPLOYEE CLASSES
- 15** SETTING YOUR ALLOWANCE BUDGET
- 17** SAVINGS CALCULATOR WORKSHEET
- 21** IMPLEMENTATION CHECKLIST
- 23** CASE STUDY EXAMPLE
- 25** THE ICHRA SOLUTION



INTRODUCTION



Health insurance is one of the largest expenses in your business — and one of the least predictable.

Premiums rise every year, participation requirements are rigid, and traditional group plans force every employee into a “one-size-fits-all” model that rarely fits anyone well. ICHRAs (Individual Coverage Health Reimbursement Arrangements) change everything.

This workbook gives employers a professional, strategic, and simple way to understand how an ICHRA works, how it reduces costs, and how to calculate exactly what your business could save.

You’ll walk away with:

- A clear comparison of group plans vs. ICHRA
- Tax advantages and compliance clarity
- Employee benefit insights
- A full savings worksheet
- A step-by-step implementation checklist
- A call-to-action to analyze your real numbers with Superior Wealth Co.

SECTION

01

WHAT IS AN ICHRA?

WHAT IS AN ICHRA?

An Individual Coverage Health Reimbursement Arrangement (ICHRA) is a flexible, modern alternative to traditional group health insurance.

Employers set a tax-free monthly allowance. Employees choose their own individual ACA-compliant plan, and the employer reimburses premiums up to the allowance amount.

Key Facts:

- No minimum contribution requirements
- No employer size limits
- No participation requirements
- Fully ACA-compliant
- Works for small, midsize, and large businesses

SECTION

2

GROUP PLAN VS. ICHRA
(CLEAR COMPARISON)

GROUP PLAN VS. ICHRA (CLEAR COMPARISON)

Traditional Group Plans

- Premiums rise annually
- One rate for all employees (even low-risk ones)
- Complex compliance rules
- Time-consuming renewals
- Limited plan choices
- Must meet participation rates

ICHRAs

- Employer sets the exact monthly budget
- Employees pick their own plan
- 100% tax-deductible reimbursements
- No participation requirements
- Predictable annual costs
- Works across employee classes (full-time, part-time, seasonal, etc.)

BOTTOM LINE:

Group plans force unpredictability.

ICHRAs give employers cost control, simplicity, and employee satisfaction.

SECTION

3

EMPLOYER BENEFITS

EMPLOYER BENEFITS

1. Massive Cost Savings: 30%–70%

Stop paying for bloated premiums and high renewal quotes.

2. Predictable Budgeting

You decide the allowance.

No more unexpected rate spikes.

3. Tax Advantages

- Reimbursements are 100% tax-deductible
- No payroll tax (FICA/FUTA)
- Lowers overall taxable compensation structure

4. Reduced Liability & Risk

- Fewer compliance burdens
- No large-group risk pooling
- No renewal negotiations

5. Saves Time

- No plan shopping
- No open enrollment chaos
- No dealing with claims questions
- No carrier disputes

EMPLOYEE BENEFITS

1. Employees choose the plan THEY want
Better networks, lower deductibles, or more personalized coverage.
2. Coverage follows them everywhere
Plans stay with the employee — even if they leave the business.
3. Transparent options
Employees shop through ACA marketplaces with clear pricing.
4. No more one-size-fits-all restrictions
Families, complex medical needs, and differing budgets get flexibility.

SECTION

4

ICHRA STRUCTURE &
EMPLOYEE CLASSES

ICHRA STRUCTURE & EMPLOYEE CLASSES

Employers can create allowance levels based on:

- Full-time
- Part-time
- Seasonal
- Salary vs. hourly
- Geographic location
- Remote vs. onsite
- Temporary/short-term
- Union vs. non-union
- And more

This allows businesses to reward, structure, and budget strategically.

SECTION

5

SETTING YOUR
ALLOWANCE BUDGET



SETTING YOUR ALLOWANCE BUDGET

Your allowance can be:

- A flat rate for everyone
- Tiered by employee class
- Tied to age & family size (ACA-compliant)
- You control the numbers.



SECTION

6

SAVINGS CALCULATOR
WORKSHEET

SAVINGS CALCULATOR WORKSHEET

Expense Category	Monthly	Annual
Total Group Premiums	\$_____	\$_____
Employer Share Percentage	_____%	_____%
Employer Total Premium Cost	\$_____	\$_____
Employee Payroll Deductions	\$_____	\$_____
Admin/HR/Carrier Fees	\$_____	\$_____
TOTAL CURRENT COST	\$_____	\$_____

TOTAL PROJECTED SAVINGS

ANNUAL SAVINGS:

\$_____

PERCENTAGE SAVED:

_____ %

SAVINGS CALCULATOR WORKSHEET

ICHRA-BASED COSTS

Expense Category	Monthly	Annual
ICHRA Allowance Per Employee	\$_____	\$_____
Number of Eligible Employees	_____	_____
Total Allowance Cost	\$_____	\$_____
Admin Platform Fees (if any)	\$_____	\$_____
TOTAL ICHRA COST	\$_____	\$_____

SECTION

7

IMPLEMENTATION
CHECKLIST

IMPLEMENTATION CHECKLIST

Before Launch

- Confirm employee classes
- Define allowance structure
- Select reimbursement platform
- Draft official employee notice

During Launch

- Assist employees with choosing ACA plans (this is hands off)
- Verify proof of coverage
- Begin reimbursements

After Launch

- Audit reimbursements quarterly
- Reevaluate allowance annually
- Maintain ACA compliance documentation

SECTION

8

CASE STUDY EXAMPLE

CASE STUDY EXAMPLE

A 62-employee logistics company was paying \$812,400 annually for a group plan.

After switching to an ICHRA:

- New annual cost: \$468,000
- Annual savings: \$344,400 (42%)
- Zero participation issues
- Employees gained access to better personal health plans

SECTION

9

SCHEDULE YOUR ICHRA
SAVINGS CONSULTATION



SCHEDULE YOUR ICHRA SAVINGS CONSULTATION

YOU'VE RUN THE NUMBERS. NOW LET'S
CONFIRM THEM WITH A PROFESSIONAL
ANALYSIS.

What You Receive:

- Full cost breakdown
- Employee class strategy
- Market plan comparison
- Custom ICHRA proposal
- Projected savings report

[SCHEDULE YOUR
CONSULTATION HERE](#)

Your Next Step:

- ✓ Book your consultation
- ✓ Upload your current plan cost
- ✓ Receive your personalized ICHRA strategy

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Stop overpaying for outdated group health plans

Upgrade your benefits. Protect your business.

This is the new standard.