

Core Documents Announces Affordable Section 125 Premium Only Plan Document Package for U.S. Employers

BRADENTON, FL, UNITED STATES, August 6, 2025 /EINPresswire.com/ -- Core Documents, a leading provider of IRS-compliant employee benefit plan solutions based in Bradenton, Florida, is excited to offer its comprehensive [Section 125 Premium Only Plan \(POP\) document](#) package for just \$149. This cost-effective solution enables employers across the United States to provide their employees with the ability to pay for qualified medical and supplemental insurance premiums using pre-tax dollars, delivering significant tax savings for both employers and employees.



Core Documents' Section 125 Premium Only Plan Document

The Section 125 POP allows employees to deduct premiums for health, dental, vision, and other qualified insurance plans from their paychecks before federal, state, Social Security, and Medicare taxes are calculated. This reduces employees' taxable income, resulting in savings of 20% to 40% on these premiums, depending on their tax bracket. For example, an employee contributing \$200 monthly to health insurance could save \$50 to \$80 per month in taxes, effectively increasing their take-home pay. Employers also benefit by saving 7.65% on payroll taxes (FICA, FUTA, and in most states, SUTA) for every dollar employees contribute pre-tax, often offsetting the plan's minimal setup cost. This win-win structure enhances employee benefits while reducing employer tax liabilities, making it an attractive tool for businesses of all sizes.

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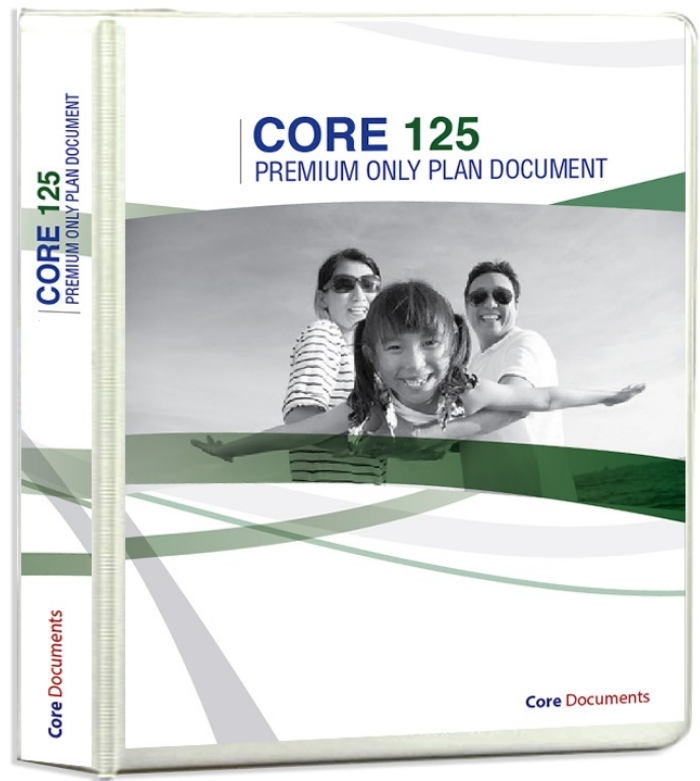
Gene C. Ennis - Core Documents

For employees who opt out of employer-sponsored health insurance—perhaps because they

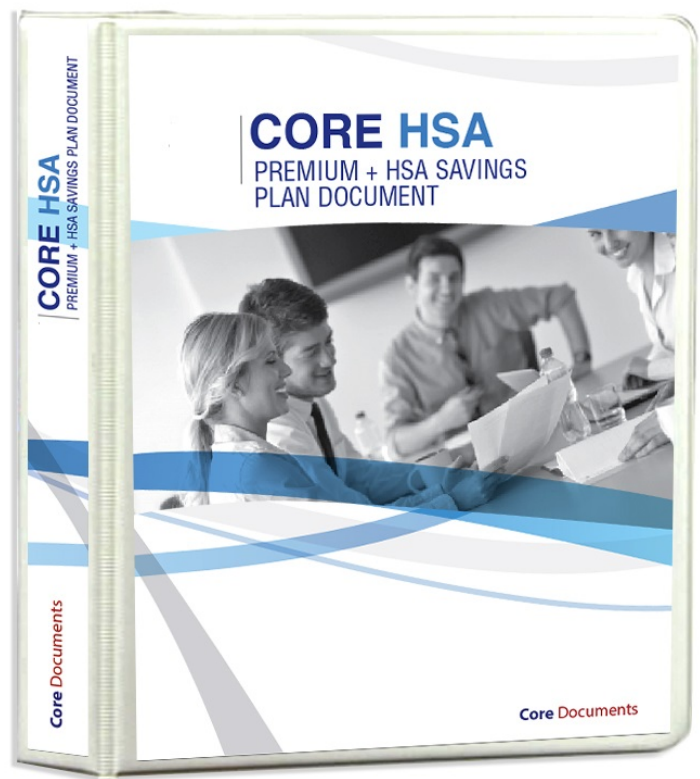
have coverage through a spouse or another plan—Core Documents offers a \$30 [Cash-in-Lieu Benefit module](#). This optional add-on allows employers to provide a taxable cash payment in lieu of health insurance, giving employees flexibility to choose compensation that suits their needs.

Additionally, Core Documents provides a \$30 [Health Savings Account \(HSA\) module](#), enabling employees enrolled in HSA qualified high-deductible health plans (HDHPs) to make tax-free contributions to their HSA bank accounts through the Section 125 plan. When HSA deductions are made pre-tax via the plan, both employees and employers save an additional 7.65% in FICA taxes compared to contributions made outside the plan. This module maximizes tax savings and supports employees in building long-term savings for future medical expenses, as HSA funds roll over year to year and remain with the employee even if they change jobs.

The \$149 Section 125 POP document package includes everything employers need to establish an IRS- and DOL-compliant plan, including the Plan Document, Summary Plan Description, Election Forms, and a Complete Administration Guide, delivered in PDF format via email. For an additional \$50, employers can opt for the Deluxe Binder package, which includes a printed plan document shipped via USPS. With no annual fees and amendments available for just \$129 as needed, Core Documents ensures affordability and compliance.



Core Section 125 Premium Only Plan Document
Just \$149



Core Section 125 POP with HSA Module Just \$179

“Core Documents is committed to helping employers and employees save on taxes while

offering flexible, compliant benefit solutions,” said Gene C. Ennis, President at Core Documents. “Our Section 125 POP package, along with optional cash-in-lieu and HSA modules, empowers businesses to enhance their benefits offerings cost-effectively.”

To learn more or to order, contact Core Documents at 1-888-755-3373, email info@coredocuments.com, or visit www.coredocuments.com. Take advantage of this opportunity to boost employee satisfaction and reduce tax burdens today.

About Core Documents

Located at 501 Village Green Parkway, Suite #11, Bradenton, FL 34209, Core Documents has been a trusted provider of IRS-compliant employee benefit plan documents for over 27 years. Specializing in Section 125 Premium Only Plans, Cafeteria Plans, Health FSA, Dependent Care Assistance Plan FSA, Education Assistance Plan (EAP), Wrap SPD documents, ICHRAs, QSEHRAs, EBHRAs, GCHRAs, and Commuter/Transit FSAs, Core Documents helps employers nationwide maximize tax savings and compliance.

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