FOR SMALL BUSINESS

Benefits that work for the *business* and the people.

A clear briefing for owners: budget, hiring, fairness, and paperwork — without carrier jargon as the starting point.

Big idea. A rich plan you cannot fund next year damages trust. A thin plan people cannot afford to use is only a paper promise.

Write the goal in one sentence

Hire better people?

Keep the team you have?

Cover the owner's household?

Hold a steady, simple budget?

Structures owners commonly choose

STRUCTURE	PLAIN ENGLISH
Group plan	Shared plan; company and employees often split the monthly cost
Defined allowance	Company sets a budget; people buy individual coverage under rules
Benefits partner	Access a larger package through a partner; trade some control for ease
No group plan + guidance	Still help people shop without running full group benefits

You do not need to memorize product letters. You need a licensed advisor and a tax professional for your entity type.

Money design is the product

- How much can the company pay per person each month for 12–24 months?
- Employee-only help, or family help too?
- What happens if rates rise next year?
- Can lower-paid staff afford to use the plan — not only hold a card?

Participation & eligibility

- Full-time vs part-time rules
- Waiting periods after hire
- Whether enough people must enroll
- Owner tax treatment (ask your CPA)

Network reality

If people live in different towns, check real home areas and real doctors — not only the office address.

Owner path

Sometimes the best staff plan is not the best personal path for the owner’s family. Solve both deliberately.

Admin is real cost

1. Payroll deductions set correctly
2. New-hire notices and open enrollment calendar
3. A named person (or partner) for “my bill looks wrong”
4. Renewal review every year — normal, not failure

Owner checklist

- [ ] Goal written · budget durable · structure chosen with an advisor
- [ ] Network checked for real employee locations
- [ ] Owner coverage decision clear
- [ ] Admin owner named · tax pro looped in