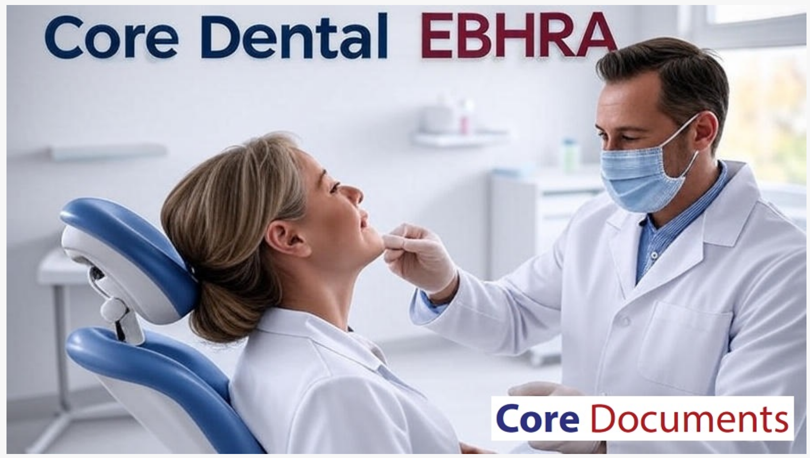
Core Documents Introduces Excepted Benefit HRA (EBHRA) for Superior Dental Benefits, Empowering Employers and Employees



The Core Dental EBHRA from Core Documents Just $199

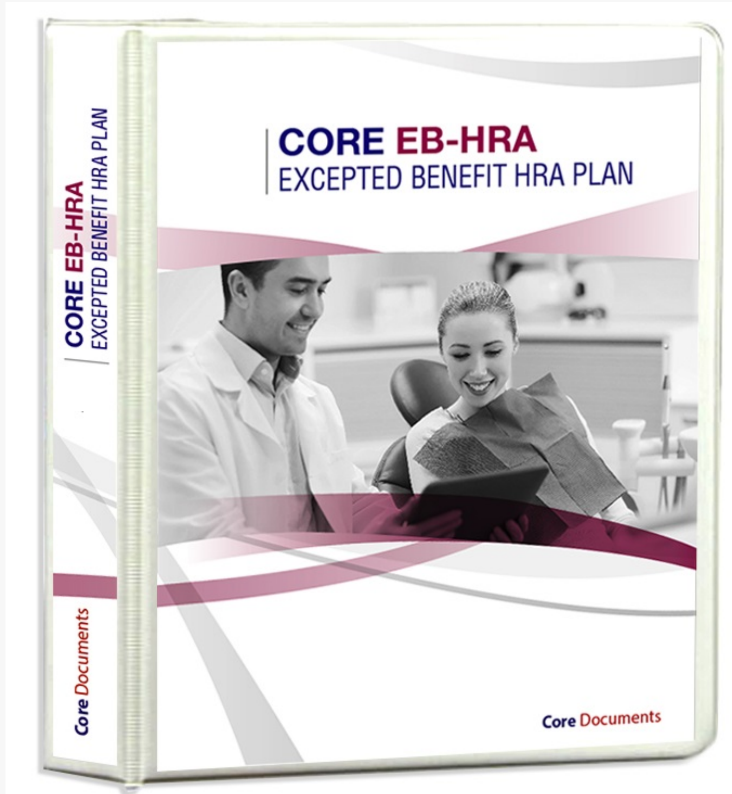
BRADENTON, FL, UNITED STATES, August 6, 2025 /EINPresswire.com/ -- Core Documents, Inc., the nation's leading provider of cost-effective, tax-saving benefit plan documents, is proud to announce how employers can leverage the Excepted Benefit Health Reimbursement Arrangement (EBHRA) to deliver a comprehensive dental benefit package that surpasses traditional dental insurance policies in flexibility, affordability, and value. Based in Bradenton, FL, Core Documents is revolutionizing employee benefits by offering innovative solutions that prioritize both employer savings and employee satisfaction nationwide.

> Core Documents is committed to helping employers across the country offer innovative benefits that save money and improve employee well-being,"
>
> *Gene C. Ennis - Core Documents*

A Smarter Alternative to Traditional Dental Insurance

The EBHRA, introduced in 2020, allows employers to fund tax-free reimbursements for eligible dental and vision expenses, offering a powerful alternative to costly dental insurance plans. Unlike traditional dental policies, which often come with high premiums, restrictive networks, and limited coverage, an EBHRA provides employers the flexibility to design a dental benefit tailored to their workforce's needs. Employees can use EBHRA funds to cover a wide range of dental expenses, including premiums for individual dental plans, copays, deductibles, and even out-of-pocket costs for procedures like cleanings, fillings, and orthodontics.

"EBHRAs give employers the ability to craft a dental benefit that's both cost-effective and employee-centric," said Gene Ennis, President at Core Documents, Inc. "By moving away from one-size-fits-all dental insurance, businesses can save on premiums while empowering employees to choose the dental care that best suits their needs."



Core Documents' $199 Dental EBHRA Plan Document Package

Benefits for Employers and Employees

For employers, the EBHRA offers significant advantages:
- Cost Control: Employers set a defined contribution limit, avoiding the unpredictable premium increases of traditional dental insurance. Contributions to an EBHRA are tax-deductible, further reducing costs.
- Flexibility: Employers can customize eligible expenses, ensuring the benefit aligns with their budget and workforce priorities.
- Employee Retention: Offering a robust dental benefit enhances employee satisfaction, making it a valuable tool for attracting and retaining top talent. According to a 2024 survey, 81% of employees consider benefits a key factor in job acceptance.
- Simplified Administration: Core Documents provides IRS- and DOL-compliant EBHRA plan documents for just $199, streamlining setup and ongoing management.

For employees, the EBHRA delivers unmatched choice and savings:
- Freedom of Choice: Employees can select any dentist, including out-of-network providers, without sacrificing coverage. This is particularly valuable for those who prefer their current dentist or seek specialized care.
- Tax-Free Reimbursements: Employees receive tax-free funds to cover dental premiums and out-of-pocket expenses, maximizing their healthcare dollars.
- Rollover Options: Employers can design the EBHRA to allow unused funds to roll over year-to-year, providing added security for future dental needs without counting toward the next year's contribution limit.

Annual Contribution Limits for EBHRAs

The EBHRA is subject to annual contribution limits set by the IRS, adjusted periodically for inflation. For 2025, the maximum contribution limit is $2,150 per employee, with expectations of a modest increase for 2026 based on inflation trends. These limits ensure the EBHRA remains a targeted benefit for excepted benefits like dental and vision care, distinct from comprehensive health plans. Employers have the flexibility to set contributions below this cap, tailoring the benefit to their budget while still offering significant value to employees.

Maximizing Savings with Dental Network Discounts

To amplify the value of an EBHRA, Core Documents encourages employers to pair it with dental network discounts. Many dental providers, such as those in the Renaissance Dental network with over 300,000 providers nationwide, offer negotiated rates for in-network services. By combining EBHRA reimbursements with these discounts, employees can access high-quality dental care at significantly reduced costs. For example, routine cleanings and checkups, which typically cost around $160 out-of-pocket, can be fully covered by an EBHRA when paired with in-network providers offering discounted rates or no copays for preventive services.

Employers can further enhance savings by integrating their EBHRA with dental discount plans, which are not insurance but provide reduced rates at participating dentists. In Florida, various dental discount plans are available, offering an affordable complement to EBHRA funds.

Negotiating Special Rates with Local Dentists

Core Documents also encourages employers to negotiate directly with local dentists in their area and beyond to secure special rates and exclusive perks, such as free cleanings or discounted services. Here’s how employers can take advantage:
- Leverage Group Buying Power: By representing a group of employees, employers can negotiate preferred rates with local dental practices, similar to how insurance carriers secure network discounts.
- Offer Free Cleanings: Many dentists are open to providing free or low-cost preventive services like cleanings to attract new patients. Employers can work with local providers to include such incentives as part of their EBHRA plan.
- Custom Agreements: Dentists may agree to special pricing for procedures like fillings, crowns, or orthodontics for employees of a specific company, especially if the employer guarantees a steady flow of patients.

Why Choose Core Documents?

Since 1997, Core Documents has been the trusted source for thousands of employers nationwide, delivering cost-effective, compliant benefit plan solutions. The Core EBHRA Plan Document package, priced at just $199, equips employers with everything needed to establish a tax-advantaged dental benefit that outperforms traditional insurance. With a team of IRS Section 125 Plan experts in flexible compensation, Core Documents provides unparalleled support from its Bradenton headquarters.

“Core Documents is committed to helping employers across the country offer innovative benefits that save money and improve employee well-being," said Gene C. Ennis, President at Core Documents. "Our EBHRA solutions make it easy to deliver a dental benefit that's better than insurance, with the flexibility and savings that today's workforce demands."

About Core Documents, Inc.

Core Documents, Inc., based in Bradenton, FL, is the nation's leading provider of IRS- and DOL-compliant benefit plan documents for Section 125 Cafeteria Plans and Health Reimbursement Arrangements. Since 1997, Core Documents has supported thousands of employers and agents with innovative, tax-saving solutions, including plan design consulting, document updates, ERISA Wrap SPDs, and administration services.

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