

Core Documents Announces Cost-Effective Section 125 Health FSA Plan Documents for U.S. Employers

Core Documents is committed to helping employers and employees save on healthcare costs through affordable, compliant Section 125 Health FSA plan documents,

BRADENTON, FL, UNITED STATES, August 12, 2025 /EINPresswire.com/ -- As healthcare costs continue to rise, U.S. employers are increasingly turning to [Section 125 Health Flexible Spending Accounts \(FSAs\)](#) to help employees save on medical expenses while reducing payroll taxes for both parties.

A critical component of establishing a compliant [Section 125 Health FSA](#) is the plan document, and costs for these documents can vary significantly across payroll companies, third-party administrators (TPAs), and plan document providers. [Core Documents](#), a trusted leader in affordable benefit plan solutions, stands out as the most cost-effective option, offering comprehensive Section 125 Health FSA plan documents for just \$149, with no annual fees.

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Our \$149 one-time fee makes it easy for businesses of all sizes to offer tax-advantaged benefits without the burden of high setup or ongoing administration costs.”

Gene C. Ennis - Core Documents



Core Documents Offers Employers the Most Affordable Solution for the Health FSA

Average Costs of Section 125 Health FSA Plan Documents

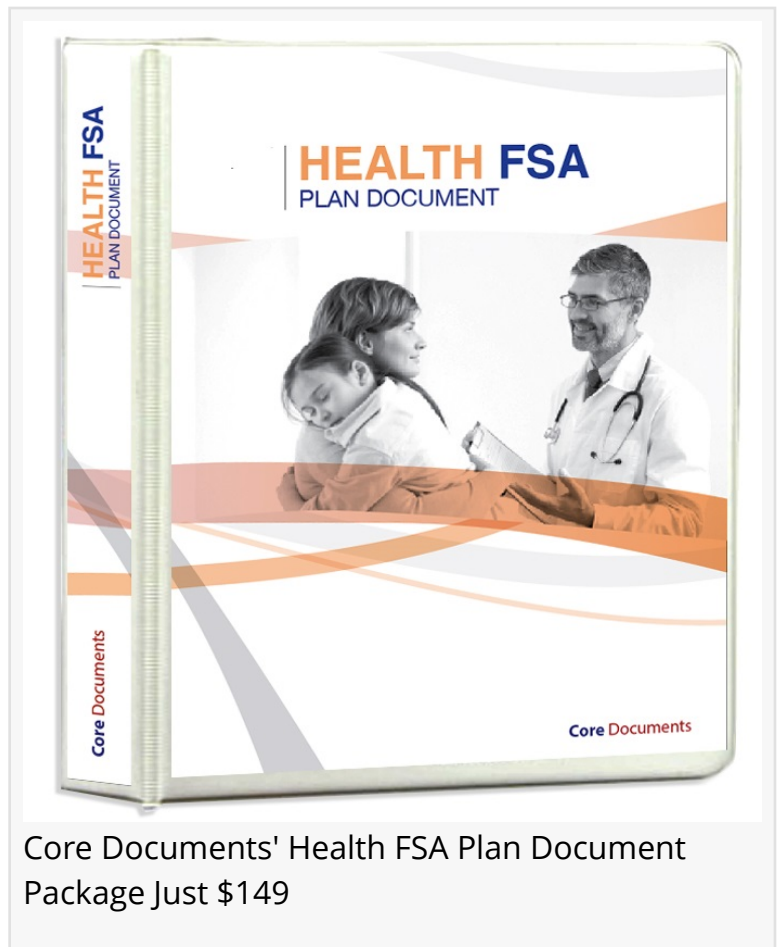
The cost of Section 125 Health FSA plan documents and their administration varies depending on the provider. According to industry data, employers can expect to pay anywhere from \$150 to \$1,500 for the initial setup of an FSA plan document through TPAs or payroll companies.

Ongoing administration fees typically range from \$2 to \$10 per employee per month (PEPM), with annual base fees often starting at \$300 to \$750. Some providers also charge additional fees for manual claim processing or compliance services, which can further increase costs. For small

businesses, these expenses can add up quickly, making it essential to find a cost-efficient solution that ensures IRS and DOL compliance without breaking the budget.

Core Documents: The Affordable, Reliable Choice

Core Documents, accessible at www.coredocuments.com/corefsa.php, offers a standout solution with its Section 125 Health FSA plan document package priced at a one-time fee of \$149. Unlike many TPAs and payroll companies, Core Documents eliminates recurring annual fees, making it an exceptionally cost-effective choice for employers. For an additional \$50, employers can opt for the Deluxe Binder edition, which includes a printed plan document in a 3-ring binder alongside the PDF version, shipped via USPS Priority Mail.



Core Documents' Health FSA Plan Document Package Just \$149

The Core Documents Health FSA package includes everything needed to establish a compliant plan, such as:

- A customized Section 125 Health FSA Plan Document
- Corporate Resolution to Adopt the Plan
- Administrative Handbook
- Summary Plan Description (SPD)
- Health FSA Election Form

This comprehensive package ensures employers meet IRS requirements, allowing employees to contribute up to \$3,300 in 2025 (per IRS guidelines) in pre-tax dollars for eligible medical, dental, and vision expenses not covered by insurance. Both employers and employees benefit from significant tax savings, with employees saving up to 40% on federal income taxes and employers reducing payroll taxes by approximately 7.65% on contributions.

Why Core Documents Stands Out

For over 27 years, Core Documents has been a trusted provider of cost-effective, tax-saving benefit plan documents. Unlike free or low-cost “fill-in-the-blank” templates, which may not comply with IRS regulations, Core Documents delivers fully customized, legally compliant plan documents tailored to each employer’s needs. Their fast service—most orders are delivered via

email the same day when placed by 3 PM—ensures businesses can quickly implement their Health FSA plans. Additionally, Core Documents offers free plan design consulting and does not require annual renewals unless plan changes or legal updates necessitate amendments, further reducing costs.

“Core Documents is committed to helping employers and employees save on healthcare costs through affordable, compliant Section 125 Health FSA plan documents,” said Gene C. Ennis at Core Documents. “Our \$149 one-time fee makes it easy for businesses of all sizes to offer tax-advantaged benefits without the burden of high setup or ongoing administration costs.”

A Smart Investment for Employers

By choosing Core Documents, employers can quickly recoup the modest \$149 setup cost through payroll tax savings. For example, with just one employee contributing the maximum \$3,300 to a Health FSA, an employer can save approximately \$252 in payroll taxes annually, while employees enjoy significant income tax savings. For businesses with multiple employees, the savings multiply, making the Core Documents Health FSA package a smart investment.

Contact Core Documents Today

Employers looking to establish a Section 125 Health FSA can order their plan document package directly at www.coredocuments.com/corefsa.php or contact Core Documents at 1-888-755-3373 for personalized assistance. With no annual fees, fast service, and a proven track record, Core Documents is the go-to provider for cost-effective, compliant Health FSA plan documents.

About Core Documents

Since 1997, Core Documents has been the nation’s leading provider of affordable, tax-saving benefit plan documents, serving thousands of employers and insurance agents with Section 125 Cafeteria Plans, Health FSAs, HSAs, and more. Their commitment to cost-effective solutions and exceptional service makes them the preferred choice for businesses seeking to maximize tax savings while ensuring compliance.

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