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HRA: Savings You May Have Missed

**A Health Reimbursement Arrangement (HRA) is a Section 105 Federal Tax program that helps the self-employed use personal health care expenses to save tax dollars. We've been using the program since 2006. Our provider, BASE, sent this information to help you decide if you can save this way, too. If you use BASE, tell them upfront Jerry S. Pearlstein Insurance sent you. They'll give you great service.**

The cost of health care is a common concern for many self-employed individuals, but with the Section 105 BASE® Health Reimbursement Arrangement (HRA), small business owners who qualify can reduce the burden of health care costs by making them 100% deductible as a business expense and save, on average, \$5,900 a year in valuable tax savings.

The Section 105 BASE® HRA is a health benefit that allows small business owners the opportunity to go beyond the standard deduction and deduct up-to 100% of health care expenses, including individual insurance premiums and qualified out-of-pocket health care expenses as a business deduction. The BASE® HRA can be administered to a variety of small businesses that classify as sole proprietor, partnership, C Corporation, or S Corporation. This plan is especially applicable for the small business owner who can legitimately hire their spouse but can be applicable in other situations.

Many small businesses across the country are turning to BASE® for assistance in implementing the Section 105 BASE® HRA, but don't take our word for it, talk with Rebecca Bloomfield from Jerry Pearlstein & Associates, LTD, a BASE® client since 2006, to see what BASE® has done for her and their S Corporation.

To learn more about how much you could be saving with the BASE® HRA or other tax saving benefit options to meet the needs of your business, visit [www.BASEonline.com](http://www.BASEonline.com) to assess the savings options available through BASE®.