Choice.

FOR EMPLOYERS

Reduce health benefit costs 20–30%

Fixed, predictable costs — and a benefit your team actually values.

In 2025 the average family premium for group coverage reached **$26,993** — up 6% in a year and rising faster than wages. There's a smarter, simpler way.

How Choice works

1 **Set a monthly allowance.** You decide a fixed, tax-free budget per employee. Your cost is predictable — no renewal surprises.

2 **Employees choose their plan.** Each person picks the individual plan that fits their family and keeps the doctors they trust.

3 **Care and compliance, handled.** Unlimited Direct Primary Care is built in, and ACA, ERISA, and HIPAA are managed for you.

✓ Compliant ✓ Tax-free ✓ Predictable ✓ DPC included

Choice ICHRA + DPC vs. traditional group

	Choice ICHRA + DPC	Traditional group
Employer cost	**Fixed & predictable**	Variable, rises yearly
Typical cost vs. group	**20–30% lower**	Baseline
Plan options	**Hundreds — they choose**	1–3 employer-picked
Participation required	**None**	Often 70%+
Compliance	**Handled for you**	Your responsibility

$26,993 **average family group premium in 2025 — up 6% ($1,408) in one year (KFF).**

See your savings.

Get a tailored estimate built around your team — no jargon, no pressure.

Request a Quote ›

Choice Benefits Advisors provides ICHRA administration and benefits advisory services. For general informational purposes only — not tax, legal, or insurance advice. Savings figures (e.g., 20–30% lower) are illustrative estimates, not guarantees, and depend on your census, location, and plan selections. Individual Coverage HRA (ICHRA).