



Emergent Financial Group

Small Business Benefits Budget Planner

This free planner helps small business owners in Georgia estimate and manage their employee benefits budget. Use it to compare traditional group coverage, ICHRA, and level-funded options while planning for 2025. Each section provides guidance on how to allocate funds strategically to attract and retain employees without overspending.

1. Employer Overview

Business Name: _____

Number of Employees: _____

Average Employee Age Range: _____

2. Current Monthly Benefits Budget

Benefit Type	Current Monthly Spend (\$)	Projected 2025 Budget (\$)
Health Insurance (Group / Level-Funded)		
ICHRA / QSEHRA Reimbursements		
Dental / Vision / Life Insurance		
Supplemental / Voluntary Benefits		
Wellness / Stipends / PTO		
Other Employee Benefits		

3. Strategic Notes

Use this space to note plan changes or strategy ideas: - Consider switching to ICHRA for flexibility and defined budgets. - Evaluate level-funded options for predictable costs. - Add voluntary or wellness benefits to enhance morale.

4. Cost-Saving Ideas Checklist

■ Implement ICHRA or QSEHRA for defined contribution flexibility
■ Offer voluntary plans (dental, vision, accident, life)
■ Explore hybrid ICHRA + level-funded model
■ Review employee participation and adjust contribution levels
■ Consider wellness stipends or remote work benefits
■ Schedule a 2025 strategy review with Emergent Financial Group

Next Step: Schedule your free benefits strategy session at <https://calendly.com/justin-emergentfingrp>.