

Dispensary Benefits

Smarter, compliant health benefits for cannabis businesses

How it Works

Cannabis dispensaries face unique challenges when it comes to offering healthcare benefits. **Health Savings Accounts (HSAs)** and **Individual Coverage Health Reimbursement Arrangements (ICHRAs)** are two tax-advantaged, compliant solutions that offer a smarter, more flexible way to support employers without the complexity of traditional group plans.

HSA Benefits for Employers

- **Cannabis-Compatible Banking:** Use non-custodial HSAs so employees can deposit funds into any account that accepts cannabis wages.
- **No Sponsorship Risk:** HSAs aren't insurance. They're a savings tool. Employers avoid the legal risks of sponsoring a group health plan.
- **Payroll Tax Savings:** Employer contributions to HSAs are tax-deductible and reduce payroll taxes.
- **Simple Setup, Minimal Admin:** No health plan to manage. Just set up payroll deductions or employer contributions. Ameriflex handles the rest.

HSA Benefits for Employees

- **Tax-Free Medical Savings:** Employees can save pre-tax dollars to pay for qualified expenses, lowering their out-of-pocket costs.
- **Banking Flexibility:** Employees use any cannabis-friendly bank or fintech. No custodial account required.
- **Funds Roll Over & Grow:** HSA balances roll over year to year and can be invested for long-term savings.
- **Portable & Owned by the Employee:** The account belongs to the employee and goes with them if they leave the company.

ICHRA Benefits for Employers

- **Fully ACA-Compliant:** ICHRAs allow employers to offer health benefits without sponsoring a group plan.
- **Budget-Friendly & Predictable:** Set a defined monthly reimbursement amount. No premium surprises or renewals.
- **Works with All Employee Types:** Employers can use different reimbursement rules for full-time, part-time, seasonal, or remote employees.
- **Minimal Admin & No COBRA:** Employers don't deal with carrier renewals or COBRA. Ameriflex handles the compliance and processing.
- **Tax Advantages:** Reimbursements are tax-free for both employers and your employees when used correctly.

ICHRA Benefits for Employees

- **Freedom to Choose a Plan:** Employees pick the individual health insurance policy that best fits their needs and network preferences.
- **Tax-Free Reimbursement:** Qualified premiums and medical expenses are reimbursed tax-free.
- **Stability & Portability:** Employees keep their health plan even if they change jobs or move to another state.
- **Better Access to Care:** Individual plans often offer broader networks and better regional access compared to employer group plans.