



Partnership



COVINGTON BUSINESS COUNCIL MEMBERS

A Smarter Way to Handle Employee Health Insurance

Northern Kentucky business owners are rethinking traditional group health insurance.

What Local Businesses Are Looking For

- More predictable healthcare costs
- Better recruiting and retention tools
- Employee plan flexibility
- Reduced administrative burden
- Alternatives to annual double-digit renewals
- A long-term healthcare strategy that actually scales

Built for Growth-Focused Businesses

The Covington Business Council is built around business growth, relationships, and helping companies thrive in Northern Kentucky. That same mindset is why more employers are exploring modern healthcare strategies like ICHRA + EXIT.

Instead of forcing every employee into one expensive group plan, this approach gives employers more control while allowing employees to choose plans that fit their doctors, families, and budgets.

How the ICHRA + EXIT Strategy Works

- Employees choose their own individual healthcare plans
- Employers define and control their monthly contribution
- Contributions can be structured tax-advantageously
- Employees often gain access to stronger provider networks
- The business gains flexibility and budget stability
- Works well for companies with hourly, salaried, or mixed workforces

This May Be a Fit If Your Company Is...

- Frustrated with annual rate increases
- Growing or adding employees
- Trying to improve employee benefits
- Looking for alternatives to traditional group insurance
- Interested in controlling long-term healthcare spending

Complimentary Healthcare Cost Analysis

- Review your current health insurance structure
- Compare traditional group plans vs. ICHRA
- Identify possible savings opportunities
- Evaluate employee impact and plan options
- Determine whether the strategy makes sense for your business

No obligation. Just a practical business conversation.

Schedule a 45-Minute Business Owner Call

<https://calendly.com/d/cs79-nn4-snn/hardins-grove-benefits-enrollment-meeting>

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"The healthcare market changed. Most business owners just haven't been shown the new options yet."