



#### SOLUTION FOCUS

**Benefit:** ICHRA  
**Industry:** Retail  
**Region/State:**  
 New Hampshire  
**Number of employees:** 16

#### SUMMARY OF BENEFITS

- \$7,573.80 in projected annual tax savings
- Robust health benefit has increased employee retention
- Administration takes 5 minutes per month

*"Employees dedicate the majority of their time to working at a company, so in return, we think it's the right thing to take care of them as best we can. PeopleKeep helps us do that."*

**Stephen Goodrow**  
 HR Analyst

## NOBL Beverages uses ICHRA to offer employees customizable health insurance

*Nitro cold brew and craft beverage retailer saves on group health insurance costs while offering a full health benefit that gives employees exactly what they need.*

### The Challenge

In 2019, Jason Pawlik, COO of NOBL Beverages, was finally able to begin offering health benefits to his employees. Working with Stephen Goodrow, HR Analyst, they decided that traditional health was too expensive and an HSA didn't provide enough value. They were determined to find a health benefit that would be attractive to employees and cost-effective for the business.

### The Solution

Jason and Stephen were drawn to PeopleKeep by the amazing reviews. Offering an ICHRA through PeopleKeep allows employees to select their own individual insurance plans and choose to opt in or out based on their current situation. They would also be able to save on health costs by setting a budget-friendly allowance for their employees.

### The Results

With the ICHRA, NOBL is saving \$7,573.80 in yearly taxes. Many employees were able to get their own health insurance for the first time which has helped sustain employee retention. Best of all, Stephen manages the benefit only takes 5 minutes per month which helps with time management and keeps the process simple and stress free.

## The Challenge

By 2019, NOBL Beverages was in a position to begin offering employee benefits. NOBL's COO Jason Pawlik was a driving force behind the decision and worked with HR Analyst Stephen Goodrow to find a health benefit that would provide enough diverse value to employees without breaking the bank for their business.

Stephen first looked into traditional group health insurance. However the expensive cost and participation requirements of group health insurance took that option off the table completely. They then turned to Health Savings Accounts (HSAs) as a potential option. But although HSAs were very useful, they didn't seem like a complete and well-rounded health benefit.

They later found out about the individual coverage health reimbursement arrangement (ICHRA) and considered writing plan documents internally in order to administer the benefit in-house. Through his research, Stephen realized that self-administering wasn't realistic. From the complicated nature of creating and implementing plan documents and the massive amount of time required to do everything, self-administering was out of the question.

*"If we chose to self-administer, administering the company's benefits would be someone's full-time job."*

## The Solution

Though self-administering the benefit wasn't an option, Stephen knew the ICHRA was the right fit for NOBL Beverages. He liked that employees could select their own individual insurance plans and choose to opt in or out based on their current situation. His search then shifted focus towards software administration options for the ICHRA.

*"We were sold on PeopleKeep because of your affordable pricing, great customer service, and modern website. It fits within our budget and the product is clean, robust, and easy to use."*

With an ICHRA, each employee can pick their own plan that works for their specific needs and are reimbursed using the allowance. Leftover allowance could cover out-of-pocket expenses like prescriptions, OTC medications, menstrual products, and copays. When choosing how much allowance to offer, the company made sure to think about their employees' needs. They wanted to choose the best benefit they could afford, while leaving room to expand as they grow. The ICHRA gives them that flexibility. That's when he found PeopleKeep. He was drawn in by the number of good reviews and found the time savings and compliance assurance compelling. At this point, Jason and Stephen decided to pull the trigger.

## The Results

Although NOBL Beverages rolled out a 401(k) plan and the ICHRA health benefit at the same time, their employees were most excited about the ICHRA. Many of their employees had never had their own insurance policies before. Instead, many were covered by their parents' policies or chose to go uninsured. Finally these employees had the freedom to select a policy that would work for their specific needs.

*"When you work with larger companies, you often have to navigate through a million different phone menus to get a simple answer. With PeopleKeep we get an immediate response to resolve any issues."*

When first rolling out the benefit, Stephen was impressed with PeopleKeep's award winning customer service team. Whenever anyone needed assistance or had an issue, the support team was quick to help either via chat or email.

Since switching to an ICHRA, NOBL has saved \$7,573.80 in annual taxes which is a huge financial gain for the company. Also, benefit administration has never been easier. Each month, Stephen logs in to NOBL's account,

approves the reimbursements that are due, and submits them to payroll. It only takes him about 5 minutes per month to do it all from his PeopleKeep dashboard which keeps the process simple and efficient.

Stephen believes that he is more likely to join and stay with a company that offers a robust benefits package. He thinks offering a great health benefit will be crucial for retaining his current employees and bringing in prospective employees as well. For Stephen and the NOBL Beverages management team, that's an added bonus but not the main point.

## About the Company

Founded by Connor Roelke in 2015, NOBL Beverages is known for their nitro cold brew and craft beverages. Their nitro techniques create a unique flavor profile that's best straight from the keg and offered on tap, or in a fresh can. Their cold brew coffee, teas, and kombuchas are offered at over 500 retail locations throughout the Northeast and are available for online purchase nationwide.

In addition to their own line of products, NOBL Beverages also works with other businesses to co-pack products and assist with distribution and sales. This allows them to be a lifeline to many businesses in the US.