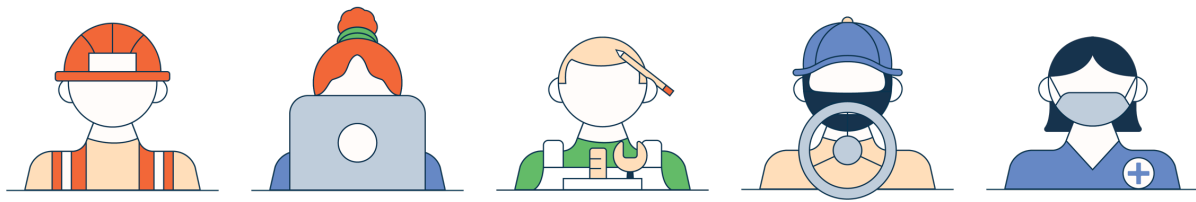




Member Handbook



2025

\ Website: <http://www.icbassociation.org/>

\ Call: 866.425.9935

\ Email: cs@icbassociation.org

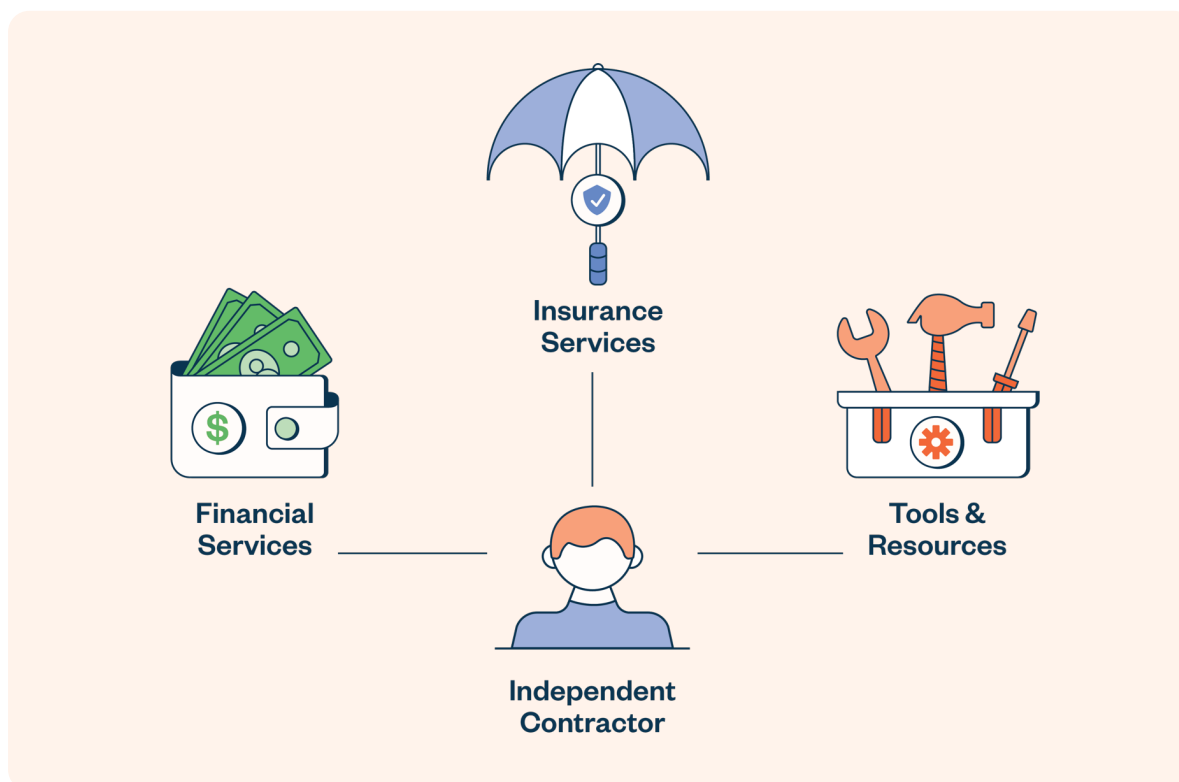
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Welcome to Your ICBA Membership

Welcome to the Independent Contractor Benefits Association (ICBA)! The ICBA is your go-to resource for all things independent contractor. Founded in 2002, the ICBA is a community made up of over 200,000 independent contractors. Through our membership services, we empower independent contractors like you with access to the quality benefits, resources, and tools you need to succeed at work and in life.

As an ICBA member, you'll enjoy exclusive access to affordable Benefits & Resources:



This handbook will serve as your guide as you begin to navigate through the ICBA website and offerings.

Overview of the ICBA Benefits & Resources

Understanding that it is often a challenge to find resources to succeed as an independent contractor, the ICBA has curated a suite of Benefits & Resources designed to help independent contractors succeed at work and at home.

Insurance Services



Health Coverages

From Basic Health to Major Medical Coverage, and everything in between



Aflac Offerings

Life can change in a second. Be ready with Accident, Cancer, & Critical Illness Plans



Liability & Worker's Comp Coverages

Shopping for business insurance can be fast, easy, and affordable

Financial Services



Banking Services

Banking for contractors. 100% Free. 100% Online.



Tax Services

Advice, Audit Assistance, and Tax return preparation



Financial & Credit Counseling

Resources to protect you and help you plan financially



Student Loan Support

Refinance your loans and lower your monthly payments!

Tools & Resources



Contractor Advantage Plan

A network of professionals at your fingertips for all your business and personal needs



Discounts & Savings

We've partnered with the best to offer you quality discounts at no additional cost

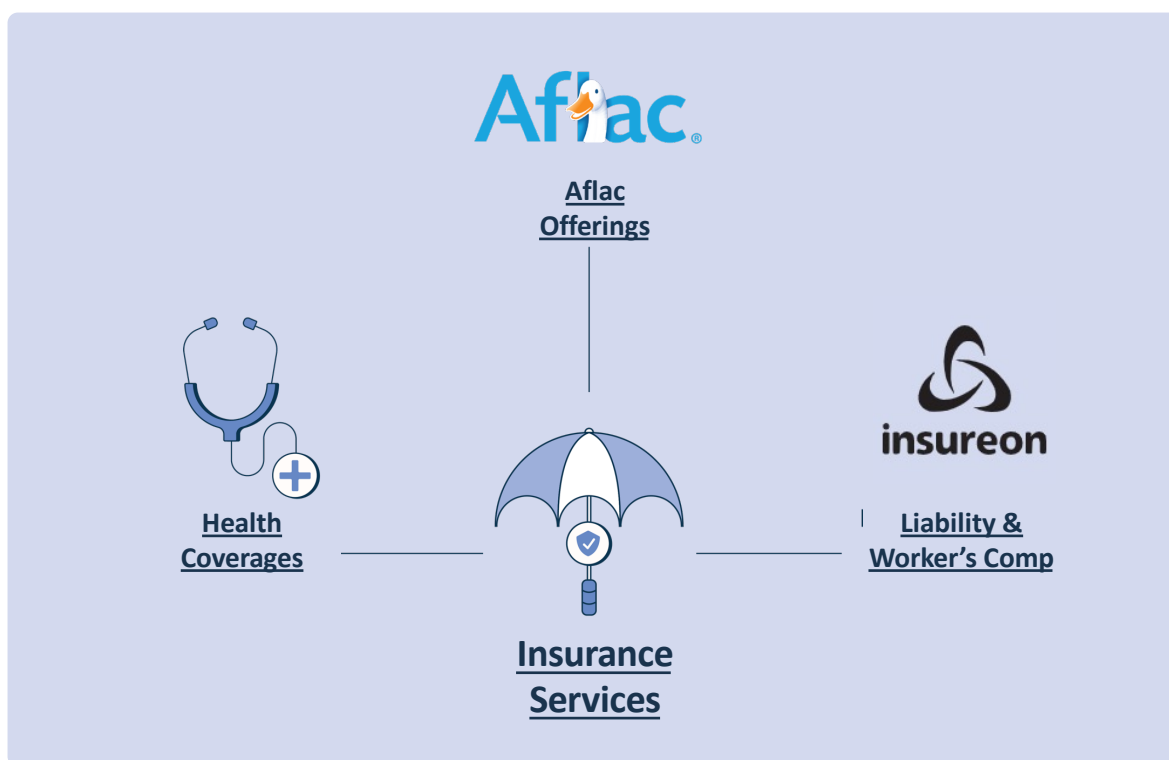


News & Insights

Our Toolbox for Contractors has the latest on contractor news and best practices for home and work

Insurance Services

The ICBA leverages the buying power of its large membership base to negotiate competitive group programs with the largest insurance and benefit providers in the country – resulting in quality, choice, and affordability that you cannot find on your own.








Not sure where to start with insurance? Here are a few tips:

1. **Take Stock of Your Individual and Family Needs.** Are you and your family on-the-go so often that it's hard to visit a doctor's office? Did you visit the doctor more than expected over the last year? Do you need coverage but don't want to pay the high monthly premiums associated with a major medical plan? Review our [Health Insurance 101 Guide](#) to see what coverage options make sense for your unique situation.
2. **Consider Supplemental Coverages.** Are there any concerns about your family medical history? Do you have kids who play sports and are prone to accidents? If so, you might want to consider [affordable supplemental coverages from Aflac](#), designed to help in the event of accident, cancer, or critical illness.
3. **Shop for Liability & Worker's Comp Insurances.** Does your gig require small business insurance? The ICBA has partnered with Insureon, the #1 marketplace for online delivery of small business insurance. Their online application allows you to [easily compare quotes from multiple carriers](#) and immediately receive a COI so you can get to work fast!

Health Coverages

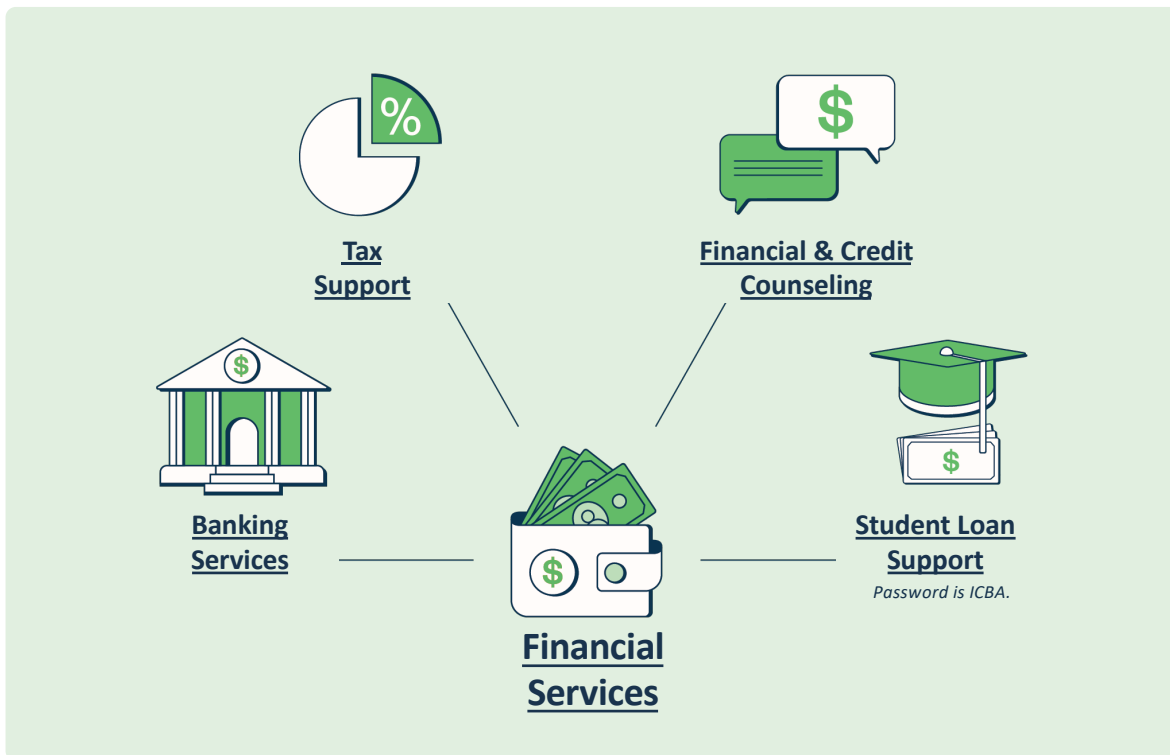
When it comes to health coverages our goal is to offer quality solutions for every budget. We want members to feel confident that they have the right solution for their family solution and budget. Here's an example of our spectrum of coverages or you can view our [health coverages on our website](#)

	Coverage Type	Description	Price
	<u>WellCard</u>	Savings Health Discount Program – In-Network – includes medical, dental, vision, imaging, prescription services, and telemedicine.	*FREE*
	<u>Aflac</u>	Supplemental coverages that help pay for pricy out-of-pocket medical expenses.	3 Plan Options Starting At: \$25* – Accident \$20* – Cancer \$19* – Critical Illness \$24* – Dental
	<u>Basic Health</u>	Affordable plans to cover common medical expense such as doctor visits, hospital stays, lab tests, and prescriptions.	3 Plan Options \$94 – Choice \$149 – Enhanced \$196 – Max
	<u>Short-Term Medical</u>	Short-term plans are designed to provide health coverage and offset medical costs for a defined time-period. Unlike major medical coverage, enrollment is available year-round.	53 Plan Options Examples: \$113* – Companion Life Choice 10000 \$10,000 Deductible \$127* – Companion Life Economy 10000 \$10,000 Deductible \$136* – Companion Life Economy 5000 \$5,000 Deductible
 HealthSherpa	<u>Major Medical</u>	Traditional robust medical plans to cover healthcare costs ranging from routine doctor visits to treatments for serious illness.	45 Plan Options Examples: \$374* – Anthem BlueCross \$6,750 Deductible \$432* – Oscar \$3,000 Deductible \$507* – Oscar \$1,500 Deductible

Based on 40 Yr. Male in Austin, TX (73301) *Net pricing may vary based on age & location. Pricing may be off by \$100.

Financial Services Overview

Properly managing your finances is critical to your success as an independent contractor. Our financial tools are designed to give you the professional support you need to stay balanced.

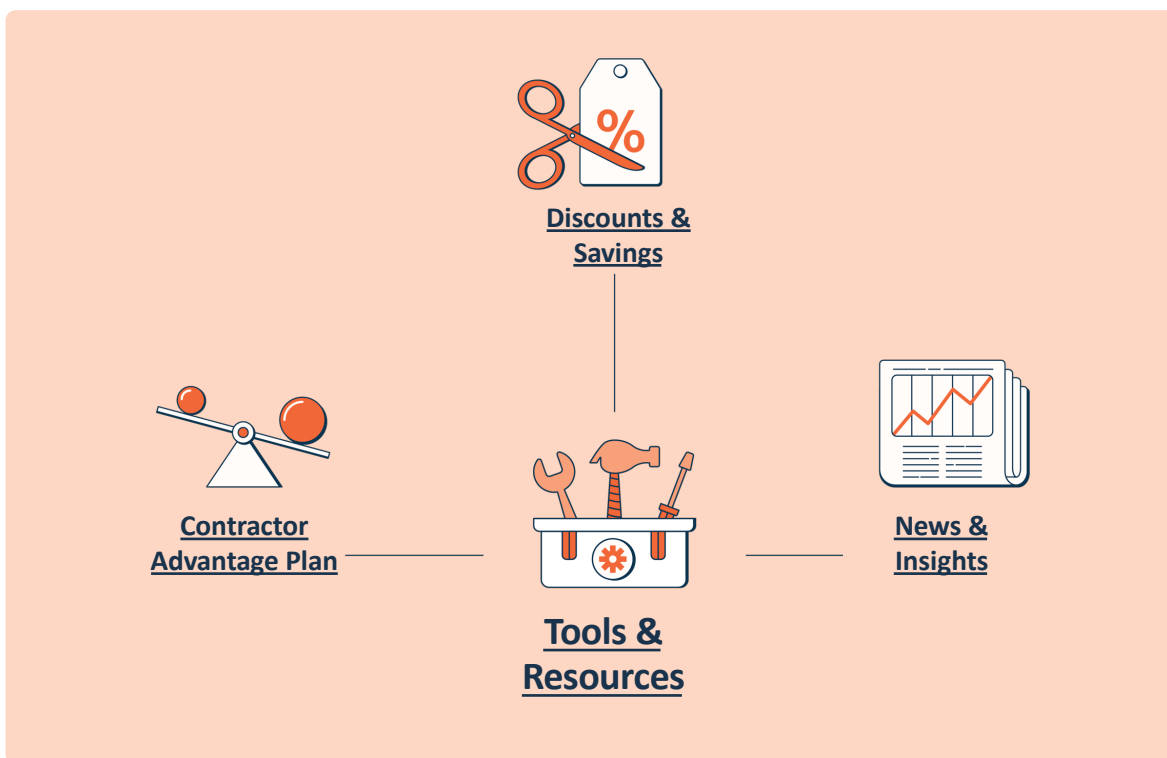


Want to improve your finances but don't know where to start? Here are a few things to consider:

1. **Separate Your Personal & Business Expenses.** This is a must for any contractor. Take advantage of your **free bank account with Lili** to start managing your finances like a pro. Lili has mobile banking, expense management, tax-savings, and business tools at the ready just for contractors like you.
2. **Get Help From a Professional.** Through the **Contractor Advantage Plan**, tax accountants can help you save time and money on your returns or meet with a professional to set financial goals and improve your credit. If student loans are a large financial burden, talk to an advisor with **NSDFC** about lowering your monthly payments. (Password is ICBA).
3. **Checkout Our Toolbox for Contractors.** The Toolbox for Contractors has lots of articles and tips and tricks for improving your finances. **Get the latest here.**

Tools & Resources

The ICBA is always working to bring you the best and most relevant tools so that you're equipped for success at work and in life.



Take advantage of the tools and resources available to you:

1. **Get Access to a Network of Professionals.** Need a professional opinion but don't know who to call? We've got you covered with the **ICBA Contractor Advantage Plan**. Get connected with a network of lawyers, accountants, tax specialists, financial advisors, & remote tech supporters who are available to support you with all your professional needs.
2. **Access Exclusive Discounts & Savings.** Need to purchase office supplies? Looking to book theme park, concert, or sports tickets? Planning a trip and looking for a hotel stay? **See all of the discounts available to you through the ICBA.**
3. **Stay Up to Date on the Latest News for Contractors by visiting our Toolbox for Contractors.** There you'll find the latest news affecting contractors, resources to help improve your workday, money-saving tips, and fun lifestyle content.

Independent Contractor Check List

Working independently requires that you get organized, and the ICBA is here to help. We've developed an easy-to-use Independent Contractor Check List so that you can stay focused on what matters. As you think about running a successful business as a self-employed contractor, be sure to check off these important considerations.



Insurance

When independent contractors neglect to get insurance and get sick or have an accident, it can lead to financial ruin. Utilize these tips as you consider insurance options.

- ☐ **Make sure you're covered for unexpected medical expenses** – Look for free health discount programs and affordable accident plans to protect yourself and your family financially.
- ☐ **Prepare for the future** – Think about your health insurance needs and budget. Start considering your options so that you're ready come open enrollment season.
- ☐ **Pay the lowest premiums possible** – Compare quotes to make sure you're getting the best price for your health, home, and auto coverages.



Finance

Budgeting as an independent contractor must be done, even with varying income levels and multiple revenue sources. If you need to improve your financial planning skills, here are some to-dos to keep in mind:

- ☐ **Separate your personal and business finances** – Make sure you have a separate checking account for business activities.
- ☐ **Track your business expenses** – Keep track of receipts, log mileage, and other business expenses and summarize monthly so you're prepared come tax season.
- ☐ **Prepare a monthly financial report** – Review revenue and expenses to determine your net income.
- ☐ **Forecast your net income** – Take a look at your predicted revenue and expected expenses for the next 90 days. Make sure you have enough work lined up to meet your needs.
- ☐ **Set aside your tax payment** – Estimate your tax liability for your expected net income and set aside or earmark that money, so that you're not in a pinch come tax season.
- ☐ **Reduce or eliminate your debt** – Develop a plan for tackling your credit card debt and research refinancing your student loans. Learn more about eliminating debt [here](#).
- ☐ **Create an emergency fund** – Putting money aside for unplanned expenses will keep you stable when work is scarce.
- ☐ **Plan for the future** – Equip yourself with the tools and resources to be financially successful: start

Independent Contractor Check List, Continued



Tools & Resources

Seek out resources to become or continue to operate as a successful independent contractor. Use this list to help expand your knowledge.

- ☐ **Get educated** – Start reading about independent contractor related news and resources.
- ☐ **Don't overpay** – Find ways to save money, even in slow work periods. Use coupons and promo codes for business and personal expenses. Opt for free software and free trials when applicable. Join discount programs.
- ☐ **Utilize tech resources** – Use apps and tools to help you search for jobs, legal resources, tax support, and more.
- ☐ **Find professional help** – Do you have the names of, or an established relationship with, a trusted banker, accountant, lawyer, and tech gurus? If not, you should — their expertise is invaluable and will save you time and money in the long run.
- ☐ **Protect your identity** – Only visit websites that you can trust. Watch out for spam and suspicious emails. Enroll in identity monitoring. Never give access to your credit card or bank account online.
- ☐ **Always have a plan** – Measure your progress towards your stated goals and keep a record of your successes and failures. Determine changes to your plan of action and course-correct as you go. Always think ahead a few months and take small steps towards accomplishing your goals.