



Membership Pays: CRA's Top 10 Money-Saving Benefits for Restaurants

**Webinar
Tuesday, October 14, 2025
10 a.m.**



corerestaurant.org





About the CRA

Founded in 1933, the Colorado Restaurant Association (CRA) is the champion for our State's restaurant and hospitality industry. We are trusted leaders for our community, protecting, serving, and promoting success from entry level to ownership.

info@corestaurant.org

303-830-2972

Let us help you, your business, and your team! Reach out with any questions, concerns, or regulatory issues you face and we will get you the help you need to move forward.



Overview of What We'll Cover



Tax Credits



Natural Gas



Business Resources



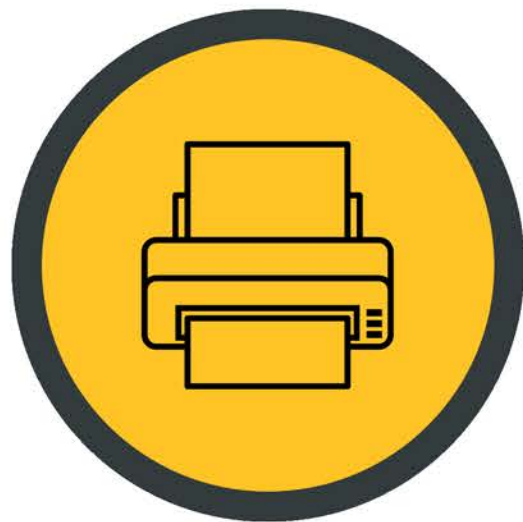
Marketing



Legal Resources



Employee Resources



Office Depot



ServSafe



Music Licensing



Compliance Center

#1: TAX CREDITS

- FICA Tip Credit
- Utilities Sales Tax Credit
- Apprenticeship Tax Credit
- CPA Advice



FICA TIP CREDIT



What's the benefit?

The FICA Tip Credit is designed exclusively for food and beverage establishments, allowing you to claim a credit, and possibly a refund, for the Social Security and Medicare taxes you've paid on employee tips.



Real-world savings example

A restaurant with \$1,000,000 in annual sales that has never taken FICA, on average, will receive **a \$40,000 credit, and possibly a refund** (refunds depend on the entity type).



How much time does it take?

From the time you file, the credit happens almost immediately. If a refund is being given, approximately six months (at the mercy of the IRS). Adesso has options for getting your money more quickly.



How to access



The CRA works with Adesso, and you can reach out directly to **Maddie DiPasquale** at madelaina@adessocapital.com or contact the CRA at info@corestaurant.org to be connected.

Your accountant may also process the FICA Tip Credit on your behalf!

UTILITIES SALES TAX CREDIT



What's the benefit?

The Utilities Sales Tax Credit allows you to deduct from your taxable sales a portion of your utility costs (electricity, gas, propane, etc.) for the manufacturing and processing of food.



Real-world savings example

An independent restaurant in Colorado with \$1,000,000 in annual sales paying \$7,000 yearly for gas and electric will be able to **reduce taxable sales by almost \$4,000**.



How much time does it take? When do I apply for this credit?

- Less than 30 minutes
- In your first sales tax return of the year, you apply the tax credit for the previous year.



How to access

Email us at info@corestaurant.org and we will send you the instructions and the form. You can submit yourself (and generally go back three years!) or have your accountant complete for you.

APPRENTICESHIP TAX CREDIT



What's the benefit?

Restaurants can earn **up to \$12,600 in refundable state tax credits per apprentice each year** while developing a pipeline of trained culinary and hospitality talent



Real-world savings example

A local bistro that hires two line-cook apprentices for a full year could receive **as much as \$25,000 in state tax credits**, directly lowering its tax bill while growing skilled talent.



How much time does it take?

Registering an apprentice and employing them for at least six months in the tax year qualifies the business for the credit, with a full year earning the maximum.



How to access

We will guide you through the apprenticeship setup through the Colorado Restaurant Foundation and provide the details you'll need to claim the credit, all while you complete the required state paperwork to receive the official tax-credit certificate.

Contact **Stacy Griest, Programs Director for the Colorado Restaurant Foundation** at **sgriest@corestaurant.org**

CPA ADVICE



What's the benefit?

Have a question about the Utilities Sales Tax Credit or other accounting questions? As a member, you get **15 minutes of FREE accounting-related advice every month.**



Real-world savings example

The savings comes from the fact that you aren't paying your current CPA an hourly rate (if you have one). If you don't currently have a CPA, this provides you limited time with a CPA to answer questions at **no charge.**



How much time does it take?

Unless it is a holiday or a weekend, once the CRA receives your request to be connected with a CPA, we generally respond within 24 hours (or less). Once you connect with the CPA, you will have 15 minutes or so to get your question answered.



How to access

Email us at info@corestaurant.org, let us know what your question is, and we will connect you with Alex Alvarez at Swick & Associates, our CPA partner!

#2: NATURAL GAS



TIGER NATURAL GAS



What's the benefit?

CRA members can **save 10-25% on their natural gas prices** by switching to Tiger Natural Gas! Tiger Natural Gas has the best-priced gas sourced from Weld County.

The gas still comes from the same pipeline and meter – no new piping or extra costs to switch!



Real-world savings example

A mid-sized restaurant in downtown Denver **can save over \$2,000** by switching to Tiger.



How much time does it take?

There is a form to complete using your Xcel Energy bill that you send to Tiger. Once they get your analysis back, which takes several weeks, they will let you know what your savings will be and if you go with them, it takes another week or so to get set up.




How to access

Reach out to Tiger Natural Gas and mention that you are a CRA member.

- Email: **Briand.tiger@yahoo.com**
- Phone: **303-665-8561 ext. 10**

#3: BUSINESS RESOURCES

- Employers
- Pinnacol
- SpotOn

The background features a white space on the left and a graphic on the right. The graphic consists of overlapping geometric shapes in shades of green, orange, and yellow. Overlaid on this is a document with the text "Workers Compe" and "Informatio" visible. A green pen is positioned in the bottom right corner of the document area.

Workers Compe
Informatio

JRY:

WORKERS' COMP WITH EMPLOYERS

What's the benefit?

EMPLOYERS® is the CRA's preferred workers' compensation insurance provider. With Employers, you get:



- 8% Premium Credit
- Flexible Payment Options
- Efficient Claims Handling
- 24/7 Injured-Employee Hotline
- Convenient Injured-Employee Payments
- Online Policy-Management Portal
- Fraud-Deterrence Programs
- Industry-Specific Risk Advisory Services

Real-world savings examples



- Denver Multi-Location Restaurant: **saved \$8,079**
- Northern CO Restaurant: **saved \$2,069**
- Breckenridge Restaurant: **saved \$421**

How much time does it take?



It only takes a few minutes for Employers agents to provide a tailored quote.

How to access



Reach out to the CRA via info@corerestaurant.org and we will connect you!
Or you can reach out directly to Kevin Osterman with Employers at kosterman@employers.com.

WORKERS' COMP "SAFETY GROUP" DIVIDEND PLAN WITH PINNACOL

What's the benefit?



A **4% discount on your premium** if safety group training requirements are fulfilled; **improved risk management and loss control**; and **individualized service** from a Pinnacol customer-focused team member. Eligibility for a safety group program **annual dividend**. **Free safety group program training** and materials.



Real-world savings example

Local restaurant participant in Safety Group since 2011 has **saved \$32,702!** (\$21,702 in dividends; \$11,000 in premium savings)



How much time does it take?

Only a few minutes with Pinnacol to determine if you are eligible, plus two classes per year (about 2 hours/year)



How to access

You must use Crest Restaurant Insurance as a provider to access program. **Reach out to the CRA via info@corerestaurant.org and we will connect you!** Or you can reach out directly to Nate Johnson at nate.johnson@pinnacol.com.

SpotOn Technology

What's the benefit?



SpotOn **connects POS, online ordering, reservations, labor, and guest tools** in one easy platform, allowing for smart operations. Digital ordering, AI-powered P&L, and automated marketing help restaurants run leaner and more profitable. SpotOn was rated the #1 Restaurant POS by G2, with unmatched ease of use, support, and operator trust.



How this saves you money

SpotOn resources are based on **saving you time** by implementing processes through technology.

- Early adopters are already **cutting total costs by an average of 4.3%**, a meaningful lift for operators managing razor-thin margins.
- Members can access exclusive best-in-class tools, helping to improve margins now while preparing for growth or scaling. This includes:
 - 3 months free of SpotOn Teamwork, a comprehensive labor management solution that streamlines scheduling, tip distribution and compliance
 - 50% off POS hardware (up to \$4,000)
 - 40% off in-person implementation

How to access



Via corerestaurant.org, go to **Restaurant Resources/SpotOn** or reach out to the CRA via info@corerestaurant.org and we will connect you! Or you can reach out directly to Travis Woodruff at travis.woodruff@spoton.com.

#4: MARKETING RESOURCES



MARKETING CONSULTATION WITH SEE DEEP



What's the benefit?

CRA members have access to a **complimentary marketing strategy session with See Deep Local**. This session helps members learn how to grow online visibility, gain new customers, and generate higher revenue through professional insights and an in-depth audit.



Real-world savings example

The See Deep Local strategy session is **valued at \$2,499... and CRA members get it for FREE!**



How much time does it take?

An initial strategy session only takes 30 minutes.



How to access

Log in to your CRA member portal, go into the CRA Compliance Center, and click on **'CRA Marketing Resource Center with See Deep Local'**

#5: LEGAL RESOURCES

- FREE Legal Advice Every Month
- Employee Handbook Discount



FREE LEGAL ADVICE EVERY MONTH



What's the benefit?

As a member of the CRA, you get a **FREE 15-minute conversation with our Legal Resource Center partners each month.**



Real-world savings example

The savings comes from the fact that you **aren't paying your attorney's hourly rate** (if you have one). If you don't currently have an attorney, this provides you limited time with one to answer questions at no charge. If 15 minutes is not enough time to get the answer, the attorney will quote you a discounted rate, if you choose to engage with them.



How much time does it take?

Unless it is a holiday or a weekend, once the CRA receives your request to be connected with an attorney, we generally respond within 24 hours (or less). Once connected, you will have 15 minutes or so to get your question answered.



How to access

Email info@corestaurant.org with a discription of your question so we can connect you with the right law firm, or call 303-830-2972.

EMPLOYEE HANDBOOK DISCOUNT



What's the benefit?

Fisher Phillips offers CRA members a **flat rate of \$1,000 to create a Colorado Employee Handbook (based on their template, with your customizations)**. This handbook is specific to Colorado requirements, and because it is created by Fisher Phillips, they can offer quicker and more affordable revisions and updates.



Real-world savings example

It costs \$4,000 - \$5,000 for a typical employee handbook review and creation, so you'll save a minimum of \$3,000.



How much time does it take?

A few hours or less



How to access

Email the Colorado Restaurant Association at info@corestaurant.org.

#6: EMPLOYEE RESOURCES

- LifeMart
- TeleDoc
- Kind Therapy + CRF
- Angel Relief Fund
- Mile High Chapter Hardship Fund



LIFEMART



What's the benefit?

LifeMart is a members-only **discount platform offering exclusive savings** from hundreds of trusted national brands and local merchants. It covers everything from travel and entertainment to child care, wellness, groceries, auto services, insurance, and more!



Real-world savings example

Members have taken their families to Disney World with LifeMart's **50% off Kids' 3-Day Pack**, while also saving on hotels, rental cars, and airfare.



How much time does it take?

It takes less than 1 minute to access LifeMart deals; simply login!



How to access

Visit corerestaurant.org/marketplace, scroll down to LifeMart, and login using your CRA member user name and password.

TELEDOC



What's the benefit?

With HealthiestYou by Teledoc, employers can access unlimited virtual visits for their staff for just **\$11 per employee household per month**. Employers can choose to fund the full amount or cost share with their employees.

Services included for \$11 per employee per month (spouse & dependents included):

- General Medical: 24/7 for non-emergency conditions, \$0 visit fee, unlimited visits
- Mental Health: licensed psychiatrists and therapists, \$0 visit fee, unlimited visits
- Dermatology: licensed dermatologists, \$0 visit fee, unlimited visits
- Nutrition: registered dietitians, \$0 visit fee, unlimited visits
- Digital Physical Therapy: \$0 visit fee, unlimited visits
- Expert Medical Services: \$0 visit fee, unlimited visits



Real-world savings example

Employees **save an average of \$75 - \$80 per virtual visit**. Employers save 30% on Teledoc's regular pricing as CRA members!



How much time does it take?

Signing up for Teledoc takes less than 5 minutes!

Restaurants with 25 or less employees will need to manually enter each employee's information in Teledoc's Client Portal. Restaurants with 50 or more employees can upload information through a spreadsheet.



How to access

Visit corerestaurant.org/healthcare-and-insurance-resources/ and scroll down to HealthiestYou by Teledoc

CRF + KIND THERAPY



What's the benefit?

Operators can offer **FREE outpatient mental health therapy for employees** through an affordable monthly subscription. Each employee is eligible for one free therapy session per month, tailored to your staff size. *Funds are only utilized when therapy sessions occur.*



Real-world savings example

Comparable services typically range from \$120–\$200 per session hour. **With Kind Therapy, CRA members save \$35–\$115 per session.**

- If an employer covers 10 sessions through Kind, they'd spend \$850.
- At an average competitor rate of \$150/session, that cost would be \$1,500—a savings of \$650 or 43%.



How much time does it take?

A 15-minute zoom call is all it takes to explore onboarding therapy for your team!



How to access

Visit corerestaurant.org/health-wellness-resources/ to access the restaurant therapy program

ANGEL RELIEF FUND



What's the benefit?

The ARF is a safety net for workers who are employed but are experiencing general hardship. We provide **financial assistance of \$500 or \$1,000 to those in crisis** due to an unexpected illness, injury, or natural disaster.



Eligibility

Unanticipated hardships necessitate prolonged unpaid absences from work and generally fit into one of the following categories:

- Injury caused by an accident (such as a slip, fall, or crash) requiring hospitalization or other acute care
- Illness requiring hospitalization or other acute care
- Death or catastrophic illness or injury of an immediate family member imposing a financial or full-time caregiving burden on the worker
- Disaster, such as flood, fire, or storm damage (to name a few) causing disruption of a worker's job or ability to work
- Acts of violence in which the employee is the victim



How much time does it take?

Applying for an Angel Relief Fund grant takes about 15 minutes, plus additional time to secure an employer letter and documents.



How to access

Visit corerestaurant.org/angel-relief-fund/. Applicants are asked to submit a signed letter on company letterhead from their employer verifying the hardship's impact on an employee's ability to work and that the absence is unpaid.

MILE HIGH CHAPTER HARDSHIP FUND



What's the benefit?

The MHC Hardship Fund is a safety network for workers who are employed but are experiencing general hardship. The CRA Mile High Chapter provides **zero-interest loans of up to \$1,000 to those in crisis.**



Eligibility

Unanticipated hardships fit into one of the following categories:

- Injury caused by an accident, such as a slip, fall, or crash
- Debilitating illness or health issue resulting in inability to work for more than two weeks (for example, a heart attack)
- Death of an immediate family member imposing a financial burden on the worker
- Disaster, such as flood, fire, or storm damage (to name a few) causing disruption of a worker's job or ability to work
- Illness of a spouse (or spouse equivalent) or dependent child imposing a financial burden or causing a disruption of ability to work
- Mental health-care needs that arise from one of the categories above



How much time does it take?

Applying for a loan takes about 15 minutes.



How to access

Send an email to milehighhardship@gmail.com explaining the hardship. They will respond within 72 hours. *Please note that these loans are for current employees in the Colorado restaurant/hospitality industry who work within the Mile High Chapter metro-Denver region.*

#7: OFFICE DEPOT SAVINGS



OFFICE DEPOT/OFFICE MAX DISCOUNTS



What's the benefit?

Save up to 55% off your business essentials and the supplies you need to run your business through our buying program with Office Depot and Office Max. Members can join for free and receive special pricing on office supplies, copy & print orders, and more.



Real-world savings example

Several restaurants have told us the **printing discounts have saved them several hundreds of dollars**, especially when printing menus. Sign up for the program and save up to 55% on copy & print.



How much time does it take?

However long it takes you to send your files to Office Depot/Max or however long it takes you to get your order placed through your portal. Free next-day shipping on orders of \$20 or more... it's fast and easy!



How to access

To sign up for group purchasing discounts, email us at **info@corerestaurant.org** and we will send you the following link: <https://www.excelerateamerica.com/vendors/odp/colorado-restaurant-association/office-supplies-discount-options>

#8: SERVSAFE DISCOUNTS



SERVSAFE DISCOUNTS: FOOD PROTECTION MANAGER, ALCOHOL TRAINING

What's the benefit?



A Certified Food Protection Manager is required to be present during all operational hours for all restaurants outside of Denver County; at least one is required on staff per operation within Denver County.

We offer in-person, full-day (CFPM) and 1/2-day (alcohol) classes, and certification exams along with study materials in one low-cost package.

We also offer Alcohol trainings to establishments with liquor licenses to help train staff on best practices for serving alcohol. *The State of Colorado only recognizes **in-person Alcohol trainings** through a certified instructor, which is what you get with ServSafe! (Online TIPS alcohol certification is no longer accepted in Colorado.)*

Real-world savings example



Members receive a **\$60 savings on in-person classes for Food Protection Manager** and **\$15 savings for in-person Alcohol classes.**

How much time does it take?



It takes just a few minutes to sign up for any of our classes! The classes take up to 8 hours for Food Protection Manager and 4 hours for Alcohol training.

How to access



Go to corestaurant.org/servsafe/ to see class schedule and sign up.

#9: MUSIC LICENSING

- BMI
- ASCAP



BMI DISCOUNT



What's the benefit?

- 5% off your music licensing fees every year for being a CRA member
- 5% for members who license and pay via phone or online
- 10% for timely payment if paid in full within 30 days



Real-world savings example

Up to 20% off your music licensing fees!

Local, independent brewery: saved \$69 in year one, \$112 in year two...



How much time does it take?

Less than 5 minutes



How to access

Input your CRA member number in the discount section of your licensing agreement with BMI.

- To find your CRA member number, login to the Member Portal and look to the right of your name for "ProfileID: #####". That's your number!

ASCAP DISCOUNTS



What's the benefit?

- 10% off your music licensing fees for one year with ASCAP



Real-world savings example

Local, independent brewery: \$60



How much time does it take?

Less than 5 minutes



How to access

Input your CRA member number in the discount section of your licensing agreement with BMI.

- To find your CRA member number, login to the Member Portal and look to the right of your name for "ProfileID: #####". That's your number!

#10: CRA COMPLIANCE CENTER



CRA COMPLIANCE CENTER BENEFIT



What's the benefit?

Exclusive access to the CRA's **comprehensive operational compliance center**, with all new accessibility and functionality coming in 2026. If you have a question about wage-and-hour compliance, ADA compliance, liquor compliance, immigration resources, legal issues, or anything else, the CRA Compliance Center is there for you.



Real-world savings example

- **\$20 - \$120 for laminated labor posters**.... FREE for CRA members!
- The Department of Justice has the authority to fine establishments **up to \$75,000 for initial ADA violations and up to \$150,000 for subsequent violations**. Use the Compliance Center to make sure your business is compliant *before* you get hit with a lawsuit!
- Wage & Hour lawsuits have cost restaurant groups **tens of millions of dollars!**



How much time does it take?

Accessing the CRA Compliance Center takes less than a minute...



How to access

- The member portal login page can be accessed at corerestaurant.org in the top navigation menu and in the dropdown menu for Membership.
- Once you're logged in, click on "CRA Compliance Center" to open up the full menu.
- If you have any questions or cannot find what you need, reach out at info@corerestaurant.org.

EXTRA MONEY–SAVING BENEFITS



What are the benefits?

- FREE National Restaurant Association **Trade Show tickets**
- Colorado Restaurant & Bar Show **exhibitor discounts and FREE tickets** for CRA members
- RESTAURANTOWNER.COM (20% off)
- Events:
 - **Chapter** events
 - **Chef Alliance** meetings
 - **Women in Hospitality** meetings
 - Board **Committees** (especially the Legislative Committee)
- **Promo code FOCRFB** for 10% off CRA/F events, including the Denver Food + Wine Festival
- The Buyer's Guide at **corestaurant.org**
- **Spanish-language resources** for you and your teams
- **THE FRIENDLIEST STAFF IN COLORADO!**



*Thanks for being a CRA member
and for all that you do for our
communities!*



corestaurant.org
info@corestaurant.org



**Thank
You**