



THE  
Contractors  
PLAN®  
Provided by Fringe Benefit Group



# Total Benefits Solution

Brian Robertson,  
Fringe Benefit Group - ABC Strategic Partner

# Agenda

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- Partnership Overview
- How we're taking it to the "next level"
- Employee benefits solutions built for contractors
- Partnering with ABC Broker Members
- Revenue and resources to support your daily operations
- Your questions & feedback

# Partnership Overview



- First business partner program launched in Sept - 2009
  - One aspect of The Contractors Plan – a prevailing wage specific retirement solution
  - Over 500 contractor members signed up through brokers since launch
  - \$10's of millions in payroll burden savings created for members
- National strategic partnership launched in Dec – 2014
  - Partner for ABC core value of compliance and ethics
  - Resource for chapter staff, contractor and broker members
  - Partner page, webinars, home office and field support, educational emails, newsletter content, etc.

# Taking It to the Next Level

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- Expanding the business partner program to include all aspects of The Contractors Plan total benefits platform
- Broker distribution model for 30+ year history of firm
- Program will now include major medical, specialty (e.g. dental, vision, life, disability, etc.), retirement and HRA plans
- Any / all chosen benefits can be administered via one easy to use platform
- Brokers can offer to any contractor member i.e. not just contractors bidding and performing on prevailing wage projects

# Employee Benefits Built for Contractors



- Hour banking to simplify accounting and smooth out coverage experience for hourly workers
- A one of a kind retirement loan program
- Online benefits administration portal for employers to access and manage & for employees to enroll, access and manage their benefits
- ACA & Prevailing Wage Compliance and Audit Support
- “Total Fringe” administration
- Integration with payroll provider

# Participant Profile Page



## User Profiles –

Can be census driven or created and updated by the participant directly, allowing user information to stay current with employer records

The screenshot displays the 'Participant Profile Page' for 'THE Contractors PLAN®'. At the top, a navigation bar includes links for 'My Info', 'My Plans', 'My Family', 'Beneficiaries', and 'Check Out', along with a 'Brochure' dropdown. Below the navigation bar, a message states: 'for assistance call: (800) 822-3974 | Enroll by Aug. 28'. The main content area is titled 'Tell Us About Yourself' and contains a form with the following fields: 'First Name: \*', 'MI: \*', 'Last Name: \*', 'SSN: \*', 'Date of Birth: \*', 'Male' (radio button), and 'Female' (radio button). Below these are 'Street Address: \*', 'City: \*', 'State: \*', and 'Zip: \*'. There is also a 'Best Contact Number: \*' field. A question 'Do you have a spouse or domestic partner?' is followed by 'No' and 'Yes' radio buttons. Below this, there is a section for 'Spouse' with a 'First Name: \*' field and a 'Spouse' text input field. An 'Add A Child' button with an information icon is also present. At the bottom of the page, there is a logo for 'THE Contractors PLAN®' with the text 'Provided by Fringe Benefit Group' and a 'Continue' button.

# Customizable Health Plans



## Customizable Health Plans –

Product, Level and Tier provide all of the information to make plan choices on one screen

## Plan Cart –

Shows (Real-time) Allocations to Medical, Ancillary and Retirement

My InfoMy PlansMy FamilyBeneficiariesCheck Out

for assistance call: (800) 822-3974 | Enroll by Aug. 28

Customize Your Benefits

MedicalDentalVisionLifeDisability

Med Basic	Med Advantage	Med Basic and Advantage	Decline Medical
<input type="radio"/> Cover Kevin \$19.98	<input type="radio"/> Cover Kevin \$11.16	<input type="radio"/> Cover Kevin \$31.14	<input type="radio"/> I decline \$0.00 this coverage.
<input type="radio"/> Cover Kevin & Shelly \$37.96	<input type="radio"/> Cover Kevin & Shelly \$19.64	<input type="radio"/> Cover Kevin & Shelly \$57.60	
<input type="radio"/> Cover Kevin & Kaleb \$33.17	<input type="radio"/> Cover Kevin & Kaleb \$21.33	<input type="radio"/> Cover Kevin & Kaleb \$54.50	
<input checked="" type="radio"/> Cover Kevin, Shelly & Kaleb \$50.55	<input type="radio"/> Cover Kevin, Shelly & Kaleb \$27.36	<input type="radio"/> Cover Kevin, Shelly & Kaleb \$77.91	

Medical Details  
Learn more+

Your Weekly Costs

Med Basic	\$50.55	✓
Dental	\$12.83	✓
Vision	\$5.84	✓
Life/AD&D	\$1.80	✓
Disability	\$3.87	✓
Total	\$74.89	

Go Back

THE Contractors PLAN®  
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Continue

# Ancillary Benefits



**Ancillary Benefits –**  
Specialty benefit products are displayed on individual screens, enabling an “a la carte” style shopping experience

**Documentation –** Brochure, Waiver and other forms can be downloaded from each page

The screenshot shows a web interface for customizing benefits. At the top, there is a navigation bar with links: My Info, My Plans, My Family, Beneficiaries, and Check Out. Below this, a message states: 'for assistance call: (800) 822-3974 | Enroll by Aug. 28'. On the right side, there is a 'Brochure' button and a 'WATCH THE VIDEO' button. The main heading is 'Customize Your Benefits'. Below this, there are tabs for Medical, Dental, Vision, Life, and Disability. The 'Dental' tab is selected, showing a list of options: 'Cover Kevin' (\$4.75), 'Cover Kevin & Shelly' (\$11.88), 'Cover Kevin & Kaleb' (\$8.55), 'Cover Kevin, Shelly & Kaleb' (\$12.83), and 'I decline this coverage.' (\$0.00). The 'Cover Kevin, Shelly & Kaleb' option is selected. Below the list, there is a 'Dental Details' section with a 'Learn more +' link. On the right side, there is a 'Your Weekly Costs' table:

Your Weekly Costs	
Med Basic	\$50.55 ✓
Dental	\$12.83 ✓
Vision	\$5.84 ✓
Life/AD&D	\$1.80 ✓
Disability	\$3.87 ✓
<b>Total</b>	<b>\$74.89</b>

At the bottom, there are 'Go Back' and 'Continue' buttons, and a logo for 'THE Contractors PLAN' with the text 'Provided by Fringe Benefit Group'.



# Dependent Profile Page



**Dependent –**  
Prepopulated  
dependent  
information from  
enrollment  
choices simplifies  
data entry

My Info My Plans My Family Beneficiaries Check Out

for assistance call: (800) 822-3974 | Enroll by [Aug. 28](#)

Brochure

Please tell us about your family members or dependents that you intend to cover.

**Family/Dependent Information**

Would you like to enroll your spouse or domestic partner? ☐ No ☒ Yes

**Spouse**

First Name: \* MI: Last Name: \* Date of Birth: \* Male Female Social Security #: \*

Status: Spouse

**First Child**

First Name: \* MI: Last Name: \* Date of Birth: \* Male Female Social Security #: \* Delete

Add A Child

Go Back Continue

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# Enter Beneficiary Information



## Beneficiaries –

Based on product choices, the beneficiary box displays / prepopulates with default dependent information

The screenshot shows a web interface for entering beneficiary information. At the top, there is a navigation bar with buttons: 'My Info', 'My Plans', 'My Family', 'Beneficiaries' (highlighted), and 'Check Out'. A 'Brochure' dropdown menu is on the right. Below the navigation bar, a message reads: 'for assistance call: (800) 822-3974 | Enroll by Aug. 28'. The main content area is titled 'Life Beneficiary Info' and contains an 'Add Beneficiaries' button. Below this, there are two sections for adding beneficiaries. The first section is for a 'Spouse' and the second is for a 'Child of covered employee'. Each section has input fields for 'First Name', 'MI', 'Last Name', 'Percentage', and a 'Relationship' dropdown menu. The 'Spouse' section has a 'Delete' button. The 'Child of covered employee' section also has a 'Delete' button. At the bottom of the form, there are 'Go Back' and 'Continue' buttons, and a logo for 'THE Contractors PLAN' with the text 'Provided by Fringe Benefit Group'.

My Info My Plans My Family **Beneficiaries** Check Out Brochure

for assistance call: (800) 822-3974 | Enroll by Aug. 28

**Life Beneficiary Info**

Add Beneficiaries

Spouse

First Name: \* MI: Last Name: \* Percentage: Relationship: \*

100 % Spouse Delete

Child of covered employee

First Name: \* MI: Last Name: \* Percentage: Relationship: \*

0 % Child of covered employee Delete

Go Back THE Contractors PLAN Provided by Fringe Benefit Group Continue

# Benefit Summary Page








## Plan Summary

– Enables participants to see their entire set of selections graphically mapped on one page. Additional information can be obtained (or changed) by clicking the benefit icon


My InfoMy PlansMy FamilyBeneficiariesCheck Out

for assistance call: (800) 822-3974 | Enroll by Aug. 28

Please review and confirm your elections that will become effective on **Monday, March 23, 2015** provided premium is received.

Your Coverage	 Med Basic	 Dental	 Vision	 Life/AD&D	 Disability
Kevin	✓	✓	✓	✓	✓
Shelly	✓	✓	✓	✓	Declined
Kaleb	✓	✓	✓	✓	Declined
Weekly Cost	\$50.55	\$12.83	\$5.84	\$1.80	\$3.87
Total	\$74.89 (Weekly)				

Edit Choices

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Continue

# Disclosure Statements



## Plan Disclosures

– Place important information in front of the participant, requiring action, to proceed to the Confirmation Page

The screenshot displays a web portal interface for 'THE Contractors PLAN'. At the top, a navigation bar includes links for 'My Info', 'My Plans', 'My Family', 'Beneficiaries', and 'Check Out', along with a 'Brochure' dropdown. Below the navigation bar, a message states 'for assistance call: (800) 822-3974 | Enroll by Aug. 28'. A modal window titled 'Enrolling' is centered on the screen, containing three sections of text, each with a green checkmark and the text 'I Understand and Agree':

- Please wait while we process your enrollment...**  
All information given by me on this application is true and complete and offered as an inducement to grant insurance.
- I understand that election of the MEC plan will restrict eligibility for the premium tax credit on an individual Marketplace/Exchange health plan.
- There are restrictions on changing my coverage. This plan is under IRS code 125. To change coverage, you must notify us within 31 days after a qualifying event (Examples: birth of a child, getting other group coverage or state exchange plan, marriage). Any changes to coverage are on a going forward basis only. No refunds will be provided.

At the bottom of the modal is a green button labeled 'Enrolling.....'. The background of the portal shows a sidebar with 'Your Coverage' and a table with columns for 'Weekly Co', 'Total', and 'Disability'. The footer of the portal includes 'Edit Choices', the 'THE Contractors PLAN' logo, and the text 'Provided by Fringe Benefit Group'.

# Confirmation Page



**Confirmation Page** – Lets the participant know that their enrollment is complete along with providing the effective date and date to receive the ID card

[My Info](#) [My Plans](#) [My Family](#) [Beneficiaries](#) [Check Out](#) [Brochure](#)

for assistance call: (800) 822-3974 | Enroll by [Aug. 28](#)

**Congratulations Kevin Sample, your enrollment is complete!**

Your Confirmation Number is **XXXXXX**. If Premium is received, your Plan will be effective on **Monday, March 23, 2015**. Please note that your ID card(s) and other documentation will be mailed directly to you. You should receive your ID card(s) prior to **Thursday, March 26, 2015**.

Your Coverage	<b>Med Basic</b>	<b>Dental</b>	<b>Vision</b>	<b>Life/AD&amp;D</b>	<b>Disability</b>
Kevin	✓	✓	✓	✓	✓
Shelly	✓	✓	✓	✓	Declined
Kaleb	✓	✓	✓	✓	Declined
Weekly Cost	\$50.55	\$12.83	\$5.84	\$1.80	\$3.87
<b>Total</b>	<b>\$74.89 (Weekly)</b>				

**THE Contractors PLAN®**  
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# Robust Reporting Center



**Reports Screen –**  
Provides the most requested reports and enables the employer and producer to download to .csv or .txt format for further analysis



# Simple Secure File Upload



**Secure Upload –**  
Administrators  
can upload files  
directly - safely  
and securely

**Upload Types –**  
Enables the user  
to select from  
multiple file  
upload types  
from a single  
menu

CPTOnlineEnrollment - Windows Internet Explorer  
https://www.mycontractorsplan.com/UploadGroupTotalFringe.aspx

File Edit View Favorites Tools Help

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Secure File Upload

You may upload a census or other non-premium files. Select a group and group plan before you can proceed with adding a file.

SELECT A GROUP AND PLAN

Groups: CPTOnlineEnrollment  
Plans: Retirement - 5691  
Please select a group plan.  
Retirement - 5691  
ADD OTHER  
The Contractors Plan Trust - Hour Bank  
Health and Retirement - Total Fringe - Health and Retirement Split  
Enter all the required task related entries which include:  
• the type of file you want to upload  
• group contact  
• subject of the task  
• description/notes associated with the task

The group contact name should default to you. Please contact us if the name in this box should be someone else. When all required entries are made, click the "start upload" button to create the task and add the file you wish to upload.

Task Type\*: Please select the type of upload.  
Group Contact\*: Please select a group contact.  
Subject\*:  
Description\*:  
Locate and Upload File  
Browse...  
Start Upload Cancel

FILTER

The "Filter File List" enables you to sort / filter through the files (below) that have already been uploaded in to the system. You can filter by file name, entered by, and / or entered date. Note that the file list will update in real time as you enter various filter text.


# Multiple Payment Process Options



**Payment Files –**  
Enables plan administrators to select from multiple payment types using a single menu

CPTOnlineEnrollment - Windows Internet Explorer  
https://www.mycontractorsplan.com/EnterPremium.aspx

File Edit View Favorites Tools Help  
Favorites Suggested Sites Free Hotmail Web Slice Gallery  
CPTOnlineEnrollment

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1. Choose Method 2. Upload File 3. Confirmation Cancel

johara - Employer

**CONTRIBUTION/PAYMENT INFORMATION**

To upload a Contribution, please perform the following steps:

- Choose Method: Select the contribution/payment method using the dropdown box. Your options are:
  - Draft my account by ACH:** By selecting ACH, you will be required to complete a "Payment Profile" that will allow your company's account to be drafted based on the date that you have selected.
  - Pay by sending a check:** Your file will be held until we have received and processed your check for payment.
  - Pay by sending a wire/ACH:** Your file will be held until we have received and processed your wire/ACH for payment.
  - Make an Adjustment:** Here you are able to enter a dollar amount for an account adjustment along with an adjustment explanation.

☐ Make this my default payment method. Continue to Step 2

Please select a contribution/payment type  
Please select a contribution/payment type  
Pay by sending a check  
Draft my Account  
Pay by sending a wire/ACH  
Make an Adjustment

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**The Prevailing Wage Benefits Experts.**

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For Additional Assistance: Please Call Us At (877) 223-6587

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Done Internet 100%



# Employee Benefits Built for Contractors



- Not all contractor members will be a good fit for the program
- Underwriting health insurance can be challenging and provider networks and discounts vary greatly by region
- Not intended to be a low cost insurance option
- Platform saves contractors time, money and compliance – administrative headaches
- The features and services are specifically geared towards the unique challenges presented by having a predominantly hourly workforce

# Partnering with ABC Broker Members

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- Fringe Benefit Group has selling agreements in place with over 600 brokers and agents nationally
- The Contractors Plan has been locally sold and serviced by brokers for over 30 years
- Signing up new brokers and agents everyday
- Comprehensive training and onboarding process for new brokers
- We will team up to build and grow the program to benefit all parties
- We help brokers retain and grow revenue while making them more scalable

# Where to Learn More



- **The Contractors Plan Website:**
  - [www.thecontractorsplan.com](http://www.thecontractorsplan.com)
  - Complete Solution section
  - 9 brief informative videos
  - ACA Section
  - Contact Us – to find nearby field support
- **ABC Website:**
  - <http://www.abc.org/membership/memberdiscounts/thecontractorsplan.aspx>
- **Contact Us at:**
  - Karen deMontigny, [karend@fbg.com](mailto:karend@fbg.com)
  - Nat Peniston, [npeniston@fbg.com](mailto:npeniston@fbg.com)
  - Brian Robertson, [brobertson@fbg.com](mailto:brobertson@fbg.com)

# Questions & Feedback

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