



### **Total Benefits Solution**

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Fringe Benefit Group - ABC Strategic Partner

### Agenda



- 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



- 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

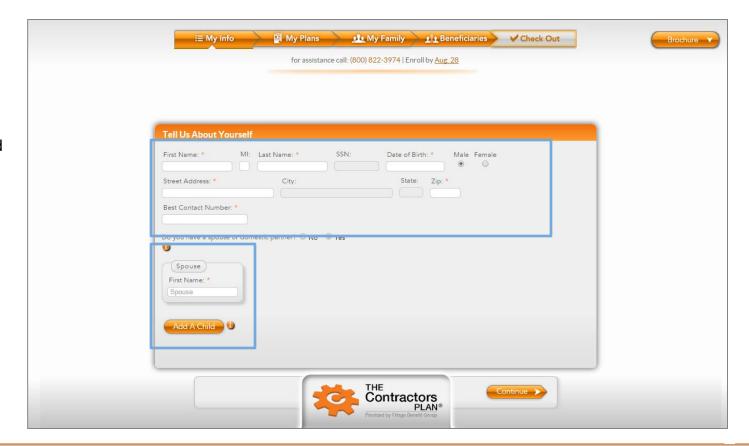


# Participant Profile Page



#### **User Profiles -**

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





### 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 (Realtime) Allocations to Medical, Ancillary and Retirement





### **Ancillary Benefits**

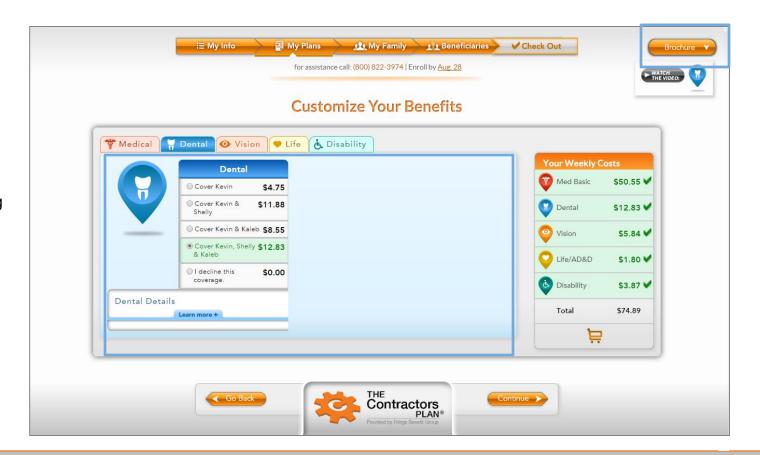


Ancillary
Benefits –

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



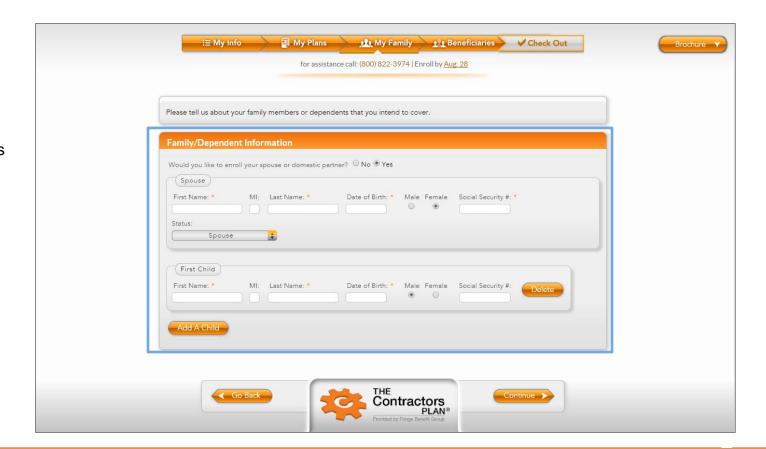


# Dependent Profile Page



#### Dependent -

Prepopulated dependent information from enrollment choices simplifies data entry



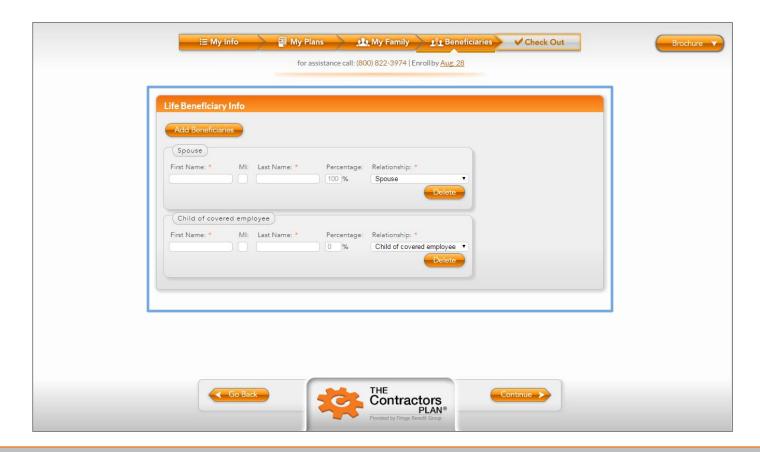


# **Enter Beneficiary Information**



#### Beneficiaries -

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



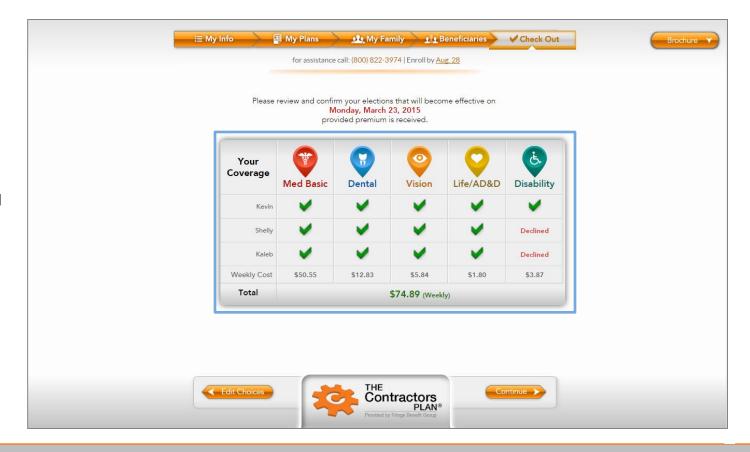


## Benefit Summary Page



#### **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



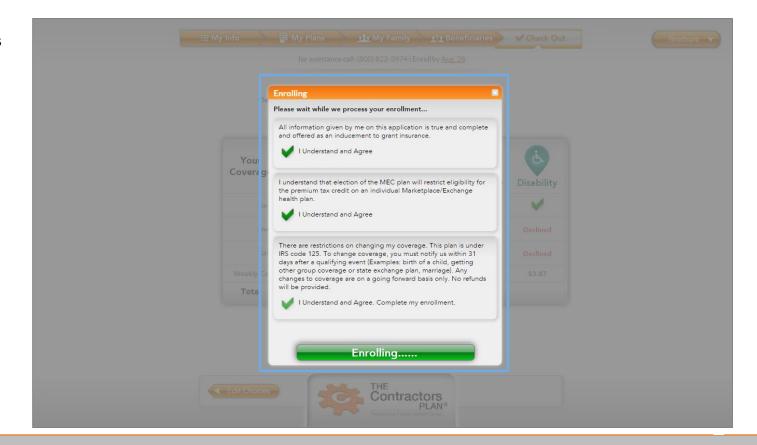


### **Disclosure Statements**



#### **Plan Disclosures**

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

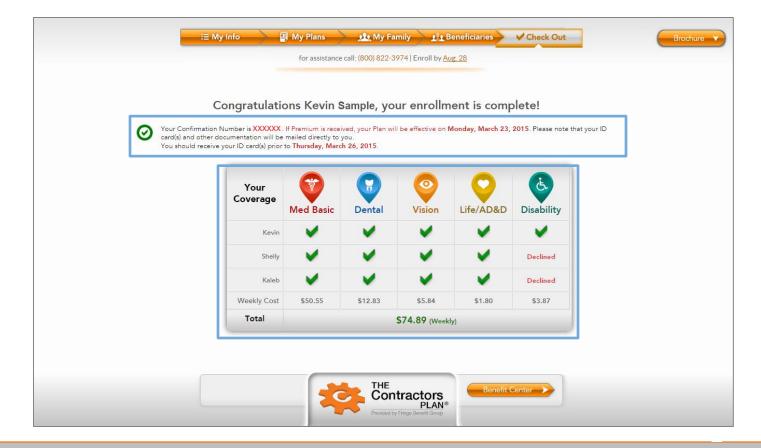




## **Confirmation Page**



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

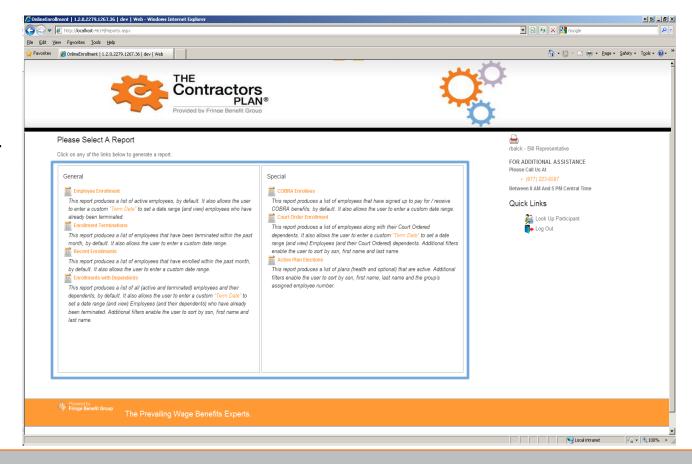




### Robust Reporting Center



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



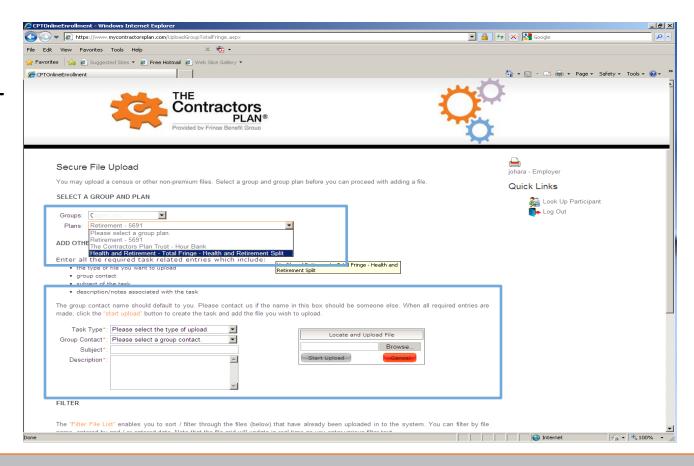


## Simple Secure File Upload



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

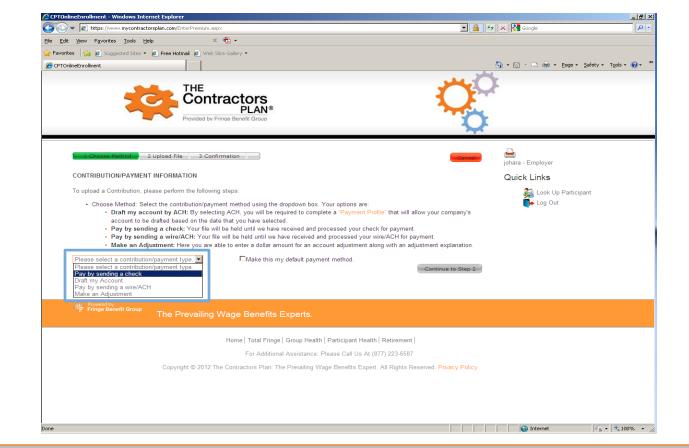




## Multiple Payment Process Options



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





### **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



- 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
- 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, <u>karend@fbg.com</u>
- Nat Peniston, <u>npeniston@fbg.com</u>
- Brian Robertson, <u>brobertson@fbg.com</u>



### Questions & Feedback





