



Fringe Benefit Group



ABC Strategic Partner: Compliance and Ethics

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Who is Fringe Benefit Group



For more than 30 years, Fringe Benefit Group (FBG) has designed programs including The Contractors Plan and The American Worker that simplify the benefits administration process. For companies with hourly workers, FBG offers a wide range of solutions from the nation's leading health and retirement carriers with a full-service suite of tools and support services that greatly reduce the burden of plan enrollment and administration. FBG is widely known as being experts in compliance and regulatory issues which makes us a great Strategic Partner for ABC.

Compliance and Ethics Expertise



ABC contractors and brokers now have Fringe Benefit Group to turn to for the latest information, updates and regulatory changes on federal, state, and local regulations such as:

- Affordable Care Act (ACA)
- Davis-Bacon Act
- Service Contract Act
- State Prevailing Wage Laws
- Local Wage Ordinances
- ERISA

Support for ABC Chapters



Now as a national strategic partner of ABC, Fringe Benefit Group puts its knowledge and experience in the hands of ABC chapters and members. FBG understands the unique benefits challenges of contractors, and can provide guidance in:

- Retirement and Health Plan Design
- Administration and Accounting Best Practices
- Managing Fiduciary Risk
- Audit Preparation and Responses
- Creating and Accessing Compliance Reports
- Increasing Participation in Apprenticeship Programs
- Providing Benefits for Hourly Workers

Support for ABC Chapters



Fringe Benefit Group can help ABC Chapters with:

- **Webinar & Seminar Presentations** – ready made content that can be presented over the phone or right in your local chapter by a representative from Fringe Benefit Group.
- **Content for Chapter Newsletters** – monthly ready-made content that focuses on significant compliance matters affecting your members
- **Event Sponsorship** – partner with Fringe Benefit Groups local representatives to plan and enhance your events.
- **Association Plans** – design, implementation, and administration of multiple employer retirement and health plans
- **Member Flyer** – chapters can use in your own communications out to ABC members.



Working with Broker Members



Fringe Benefit Group Broker Focus Includes:

- A long tradition of **selling through brokers** for over 30 years.
- Having historically worked with thousands of brokers and currently have **over 600 brokers** on contract from coast to coast.
- Constantly looking to qualify, partner and train **new broker partners**.
- Partnering with brokers to help keep their clients in compliance with complex government regulations, and also implement a **single source solution** for healthcare, retirement and specialty benefits programs from the nation's leading carriers.

Tools and Resources for ABC Members



Fringe Benefit Group has a variety of tools and resources available for ABC members:

- **Payroll Cost Savings Calculator** – demonstrating how much contractors can save on prevailing wage projects.
- **ACA Calculators** – to help contractors understand if they're subject to the employer mandate and who they would need to cover.
- **Online Videos** – that help contractors understand concepts like hour banking, total fringe, the reserve and how to improve profits on government work.
- **Newsroom and Blog** – which include years of content around helping contractors stay in compliance.
- **Additional Resources Coming Soon** – we are working with partners such as UnitedHealthcare, Kaiser Permanente, Transamerica, Nationwide, and BCBS to help bring you new offerings and support in compliance and ethics.



Learn More

You can learn more about Fringe Benefit Group's compliance and ethics resources in our Strategic Partners section of ABC.org:

<http://www.abc.org/en-us/membership/strategicpartners/fringebenefitgroup.aspx>



The screenshot displays the ABC.org website. At the top left is the ABC logo (Associated Builders and Contractors, Inc.). To the right is a search bar and a 'Login' link. Below these are social media icons for Facebook, Twitter, LinkedIn, and YouTube. A navigation menu includes links for ABC, MEMBERSHIP, POLITICS & POLICY, SAFETY, EVENTS, EDUCATION & TRAINING, and NEWS & MEDIA. A breadcrumb trail reads: 'You are here: Membership > Strategic Partners > Fringe Benefit Group'.

On the left side, there is a vertical menu with the following items: Join Now, Grow Your Business (with a dropdown arrow), Peer Groups, Diversity, Member Discounts, Member Awards (with a dropdown arrow), ABC Map, Insurance, Green Building, Find a Contractor, Employer Support of the Guard and Reserve, Construction Jobs, Strategic Partners, Young Professionals, and Membership.

The main content area is titled 'Fringe Benefit Group' with the subtitle 'Fringe Benefit Group: Your Expert Partner in Ethics and Compliance'. The text states: 'For more than 30 years, Fringe Benefit Group (FBG) has designed programs including The Contractors Plan and The American Worker that simplify the benefits administration process and help companies with one of ABC's core values—ethics and compliance. ABC supports its members in complying with government regulations and keeps them up to date on important compliance information. Now as a national strategic partner of ABC, Fringe Benefit Group leverages its resources to help ABC and ABC's more than 70 chapters reinforce this core value.'

Below this, it says: 'For companies with hourly workers, FBG offers a wide range of solutions from the nation's leading health and retirement carriers—including Transamerica, UnitedHealthCare, Nationwide, and MetLife—with a full-service suite of tools and support services that greatly reduce the burden of plan enrollment and administration. FBG and our carrier partners understand the unique benefits challenges that contractors face, and we'll be working together to provide even more resources and options to ABC and its members. We can provide guidance in:'

- Retirement and Health Plan Design
- Benefits Administration and Accounting Best Practices
- Managing Fiduciary Risk
- Audit Preparation and Responses
- Bidding More Effectively on Government Projects

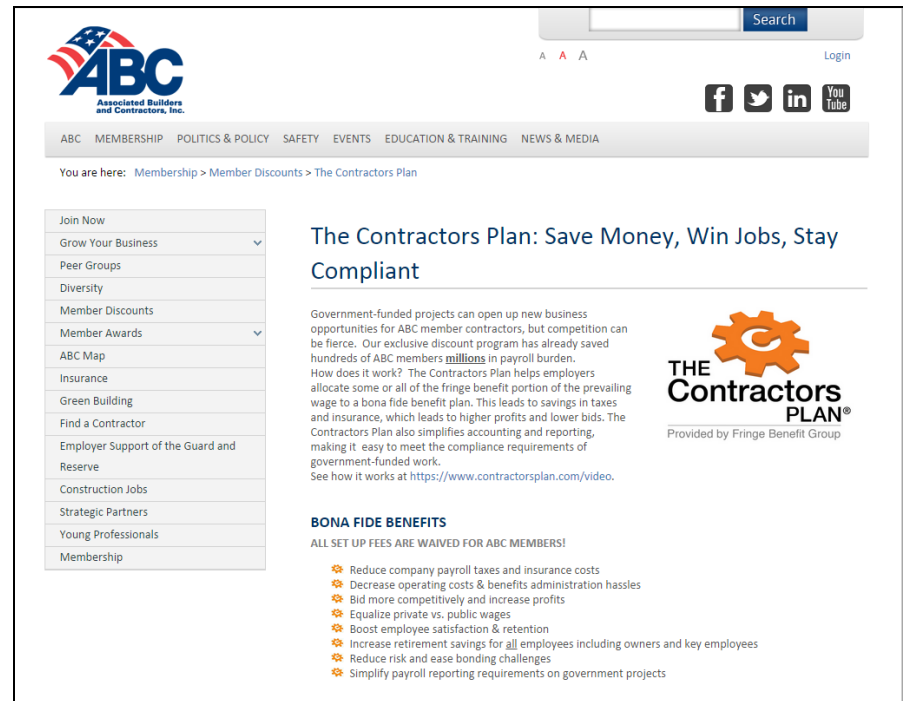
Further down, it states: 'ABC contractors and brokers now have Fringe Benefit Group to turn to for the latest information, updates and regulatory changes on federal, state, and local regulations including:'

- Affordable Care Act (ACA)
- ERISA
- Davis-Bacon Act
- State Prevailing Wage Laws
- Service Contract Act

Learn More

You can learn more about how The Contractors Plan provides full-service support in our Member Discounts section of ABC.org:

<http://www.abc.org/membership/memberdiscounts/thecontractorsplan.aspx>



The screenshot displays the ABC.org website. The header features the ABC logo (Associated Builders and Contractors, Inc.) and a search bar. A navigation menu includes links for ABC, MEMBERSHIP, POLITICS & POLICY, SAFETY, EVENTS, EDUCATION & TRAINING, and NEWS & MEDIA. A breadcrumb trail indicates the current location: Membership > Member Discounts > The Contractors Plan. On the left, a sidebar menu lists various resources, with 'The Contractors Plan' highlighted. The main content area is titled 'The Contractors Plan: Save Money, Win Jobs, Stay Compliant'. It describes a government-funded project benefit program for ABC members, highlighting savings in payroll taxes and insurance costs. A section titled 'BONA FIDE BENEFITS' lists specific advantages such as reduced payroll taxes, decreased operating costs, and increased profits. The page also features the 'THE Contractors PLAN' logo and a note that it is provided by Fringe Benefit Group.

Join Now
Grow Your Business
Peer Groups
Diversity
Member Discounts
Member Awards
ABC Map
Insurance
Green Building
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Strategic Partners
Young Professionals
Membership

The Contractors Plan: Save Money, Win Jobs, Stay Compliant

Government-funded projects can open up new business opportunities for ABC member contractors, but competition can be fierce. Our exclusive discount program has already saved hundreds of ABC members **millions** in payroll burden. How does it work? The Contractors Plan helps employers allocate some or all of the fringe benefit portion of the prevailing wage to a bona fide benefit plan. This leads to savings in taxes and insurance, which leads to higher profits and lower bids. The Contractors Plan also simplifies accounting and reporting, making it easy to meet the compliance requirements of government-funded work. See how it works at <https://www.contractorsplan.com/video>.

THE Contractors PLAN®

Provided by Fringe Benefit Group

BONA FIDE BENEFITS

ALL SET UP FEES ARE WAIVED FOR ABC MEMBERS!

- ✱ Reduce company payroll taxes and insurance costs
- ✱ Decrease operating costs & benefits administration hassles
- ✱ Bid more competitively and increase profits
- ✱ Equalize private vs. public wages
- ✱ Boost employee satisfaction & retention
- ✱ Increase retirement savings for all employees including owners and key employees
- ✱ Reduce risk and ease bonding challenges
- ✱ Simplify payroll reporting requirements on government projects

Learn More

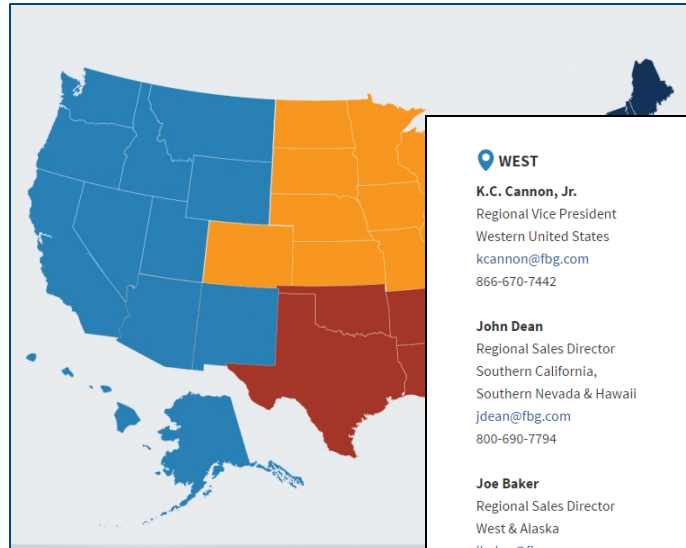
You can also visit us at
www.fbg.com or
www.thecontractorsplan.com,
and make sure to review the
Complete Solution section and
watch their overview videos,
located on their home page.



Contact Us

For more information on FBG's compliance and ethics support, please contact Jim Cunningham at (800) 662-6177, ext. 303, or jcunningham@fbg.com.

Also, you can contact one of our local regional offices here: <https://contractorsplan.com/about-us/contact-us>



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