

## Fringe Benefit Group Government Marketing Monthly Update

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### Industry Updates

#### HEALTH CARE REFORM UPDATE

With the passage of the PPACA, construction industry employers with more than 50 employees will be required to offer health care coverage to their employees, which can be paid for with fringe dollars via a prevailing wage benefit plan. Encourage prospects to prepare for this change now, rather than waiting until just before the new provisions take effect.

#### WHITE HOUSE TASK FORCE REPORTEDLY CRAFTING “HIGH ROAD CONTRACTING POLICY”

A recent editorial in the Wall Street Journal is just one source reporting that the White House Middle Class Task Force, chaired by Vice President Joe Biden, is working on a “Responsible Federal Contracting Policy” which is being described as “the Davis-Bacon Act on steroids.”

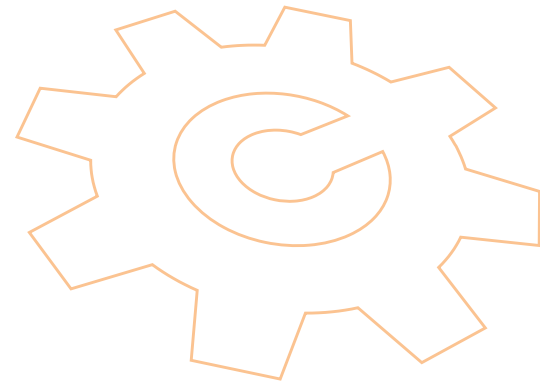
The policy will reportedly “oblige government procurement agencies to give contracts to ‘responsible contractors’ who pay workers well and offer higher health, pension, sick leave and other benefits.”

This movement is yet another reason contractors who are serious about pursuing ARRA-funded projects and/or working in this space long term should use the fringe to provide benefits for their hourly workers. The push to give preference to contractors who provide benefits such as health insurance and retirement plans is unlikely to subside anytime soon.

The Associated Builders and Contractors issued a [press release](#) regarding this outlining its position on this impending policy. An early report regarding work on the Responsible Federal Contracting Policy can be found [here](#).

#### REED CONSTRUCTION DATA: OVERALL CONSTRUCTION STARTS DOWN IN FEBRUARY PUBLIC PROJECTS UP DRAMATICALLY

[Reed Construction Data recently released a report](#) stating that construction starts decreased 15.5% in February as compared to January 2010. However, construction starts are up 6% compared to February 2009.



The most dramatic increases as compared to 2009 are in:

- Government Offices – 84.4%
- Military – 285.1%
- Police, Courthouse, Prison – 109.1%
- Airports – 198.4%
- Water and Sewage – 99.7%

## HIRING INCENTIVES TO RESTORE EMPLOYMENT ACT INCLUDES \$20 BILLION FOR ROAD MAINTENANCE AND TRANSIT CONSTRUCTION

Legislation signed into law by President Obama March 18th includes billions in funding for road maintenance and transit construction. While the focus of the bill is on tax credits for businesses which hire workers who have been unemployed for certain periods of time, it also includes significant appropriations for public works projects.

## MANDATORY DOL CHANGES NOW REQUIRE FORM 5500S TO BE FILED ELECTRONICALLY

All Form 5500s for plan years 2009 and later must be filed with the US Department of Labor electronically using EFAST2 (ERISA Filing Acceptance System 2). **Paper returns will no longer be accepted.**

### WHAT YOU NEED TO KNOW

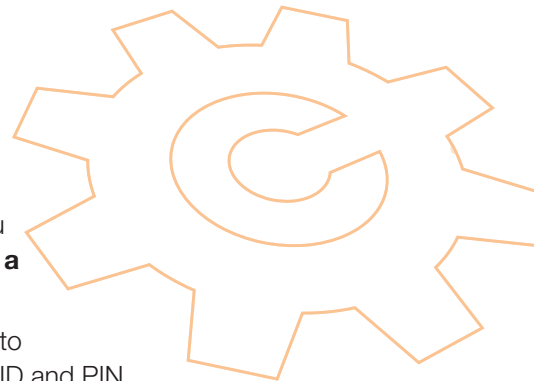
- Plan Benefit Services will still prepare client Form 5500s.
- Clients who do not have internet access and a valid email address must arrange for these immediately.
- Plan Benefit Services must have a valid email address for the individual responsible for signing the Form 5500. Clients should send the e-mail address to [Contractors@contractorsplan.com](mailto:Contractors@contractorsplan.com)
- The individual responsible for signing the Form 5500 must obtain “filing signer” credentials through the [DOL website](#). Clients should do this immediately to avoid delays when the filing deadline approaches.

## STEP-BY-STEP INSTRUCTIONS FOR YOUR CLIENTS:

### REGISTERING FOR “FILING SIGNER” CREDENTIALS

1. Go to [www.efast.dol.gov](http://www.efast.dol.gov). On the left-hand side of the page, under “Main”, click “Register.”
2. Read the Privacy Statement on the next page. At the bottom of the page, check the “I have read this agreement” box, and click the “Accept Agreement” button.
3. Enter the required information (Name, Address, Phone Number, and Email Address) on the next page. **It is critical that your email address is correct, since you will receive a confirmation email at that address.**
4. Check the “Filing Signer” box at the bottom of the page and click the “Next” button.
5. On the next page, you’ll be asked to choose a challenge question. Choose either your place or date of birth, provide the answer, and click the “Next” button.
6. Confirm that the information which appears on the “Register – Summary” page is correct and click the “Submit” button. You should get a page which says “Registration Success”, notifying you that you have successfully registered your information.





## RECEIVING YOUR “FILING SIGNER” CREDENTIALS

1. The Department of Labor will send an email to the email address you provided when you registered. **If you do not see this email within a few minutes, check your junk mail/spam folder.**
2. This email from the Department of Labor will include a link you need to click to receive your filing signer credentials, which consist of a User ID and PIN code. The email also includes a statement that as part of the application, you agree not to share your credentials with anyone, including commercial service providers.
3. Click the link in the email and you will be taken to the “Register – Challenge Question Verification” page. Answer the challenge question and click “Next.”
4. Read the “Register – PIN Agreement” page. Check the “I have read this agreement” box and click the “Accept Agreement” button.
5. The next page is the “Register – Signature Agreement” page. By checking the “I have read this agreement” box, you indicate that you understand your electronic signature has the same legal force as a handwritten signature. Click the “Accept Agreement” button at the bottom of this page.
6. The next page is the “Register – Finalize” page. On this page the DOL provides your User ID and PIN code. **Print this page or write down your User ID and PIN code and keep it in a safe place. You must have this information every time you are asked to sign a Form 5500 filing.** Click the “Next” button.
7. On the “Register Password” page you will select a 10 to 16 character password which allows you to access your User ID and PIN code. Once you have entered your password, click “Save.” **Write down this password and keep it in a safe place. You will need your User ID and password to log in to the US Department of Labor website.**
8. The last page, “Register – Confirmation” informs you that you have completed the registration process.

This information was recently sent to all Fringe Benefit Group clients. They will receive additional correspondence from Plan Benefit Services in the next few weeks which will outline the filing process.

If your clients have questions, have them contact us at (866) 457-8812, or check the FAQs provided by the US Department of Labor [here](#).

## DR. JEFF COONS OF MANNING & NAPIER FEATURED ON BLOOMBERG TV

Dr. Jeff Coons, Co-director of research for Manning & Napier Advisers, was interviewed recently on Bloomberg Television regarding “The Impact of the Recovery on the Market”. You can view the interview [here](#). Dr. Coons is a regularly featured speaker at Fringe Benefit Group’s annual sales meetings in Austin.

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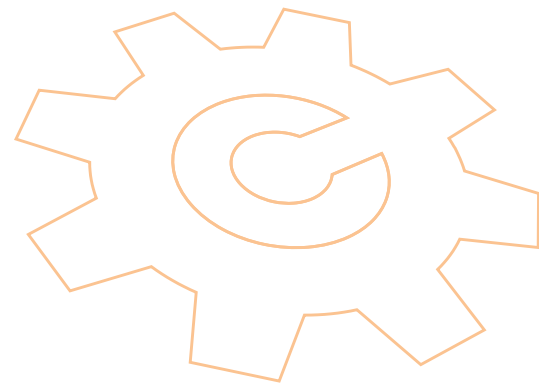
## What’s New at Fringe Benefit Group

### *Announcing a Support Team Focused on Our Most Important Clients – You!*

We’re making changes to serve you better!

#### DEDICATED BROKER TEAM

As of April 1st, you have a dedicated broker support team to assist you with any questions regarding The Contractors Plan. This is a team focused specifically on our most important clients – you. We’ve realigned our home office team to make it easier for you to get the information you need quickly and efficiently.



Here are a few key points regarding the team:

- Your Regional Vice President (RVP) is still your point person in the field. Consider them your primary resource when you have questions or need assistance with prospecting and servicing.
- We are segmented into three specified groups:
  - Sales & Marketing
  - Retirement Products and Plan Design
  - Major Medical and Ancillary Products

Starting April 8th, call the Broker Line at 1-800-517-5090 when you have questions. You'll be asked which area you need assistance with, and your call will be routed accordingly. You'll have access to our entire team, because your call will "follow" and find the next available person to work with you. If no one is available to answer your call immediately, you'll be asked to leave a voicemail and your call will be returned within one business day.

**2010 is a year of unprecedented opportunity!** Put our years of experience and unparalleled knowledge of benefits for prevailing wage contractors to work for you.

#### CALL US TO GET STARTED WITH:

- Benefit plan design and implementation
- Retirement and Health plan proposals and illustrations
- Plan testing reviews
- Health product information, including network, plans and rates
- Discussing possible amendments to client's plans
- Marketing materials and customization
- Training or seminar coordination
- Channel support and business partner support (ABC, ASA, CICPAC, Foundation Software)
- Disturbances regarding competitor investment performance
- Training on using the broker website
- Schedule demonstrations for prospects and clients on Online Enrollment and technology available from the Contractors Plan

#### GET ANSWERS TO:

- Investment-related questions, such as fund returns and comparisons, and fiduciary questions
- Prevailing wage compliance questions

#### GET INFORMATION ABOUT:

- Selling agreements and contracts
- Commission and payment information

#### BROKER WEBSITE

We've worked hard to make our website a relevant, convenient means for you to find forms, sales tools, and other information you need. You can find just about anything related to the Contractors Plan 24/7 with just a few clicks.





To access the broker website, go to [www.contractorsplan.com](http://www.contractorsplan.com). There are three boxes at the bottom of the page. The one on the right is labeled “Producers.” At the bottom of this box you’ll find a link that says “Click here to log in.” When you click this link, you’ll be taken to the log in page. Enter the username and password you chose when you joined the Fringe Benefit Group team and click the “Log In” button. The next page displays your commission information, and you can access forms, fund sheets, group information and client information.

To go directly to the log in page on our website, you may want to [bookmark this URL](#).

### WE'RE HERE FOR YOU

All of us at Fringe Benefit Group are excited about 2010. The majority of ARRA funds will hit this year, and that means unprecedented opportunity for you and your clients. We’ve reorganized our home office team to provide you consistent, timely support. If you have ideas on how we can do an even better job of working with you, please let us know, we look forward to an exceptional year ahead!

### REMINDER

Your employers should continue to call (866) 457-8812.

## FRINGE BENEFIT GROUP RENEWS 100% OF MAJOR MEDICAL CLIENTS NATIONALLY

All of our major medical clients renewed for 2010 – an almost unheard-of accomplishment! This is proof that our trust works for our clients. Because our product is held in a trust, we’re able to minimize risk and liability concerns, especially for smaller contractors, by enabling them to become part of a much larger pool of contractors. For the past several years, our clients have received increases consistent with or below national averages – in spite of their individual experience.

Our ability to help contractors with cash flow is just one reason we’ve been so successful with client retention. Another huge factor is the exceptional service provided to our clients by the entire team at Fringe. We’re committed to taking care of all of our clients as if they were our only client. This personal attention is just one more reason contractors stay with The Contractors Plan year in and year out.

## FRINGE BENEFIT GROUP EXPENSE-INCURRED LIMITED MEDICAL PLAN NOW AVAILABLE IN CALIFORNIA

The [expense-incurred limited medical insurance](#) offered by Fringe Benefit Group through its Framework Health Plan is now available in California. This product, which was introduced in October, offers employers a coinsurance-based limited medical plan which combines the affordability of a limited medical benefit plan with many traditional features of a medical insurance program, including a wide variety of co-pays, co-insurance and deductible options.

The plan is now available in 31 states and the District of Columbia to groups of 51 participants or more. A complete availability listing is attached.

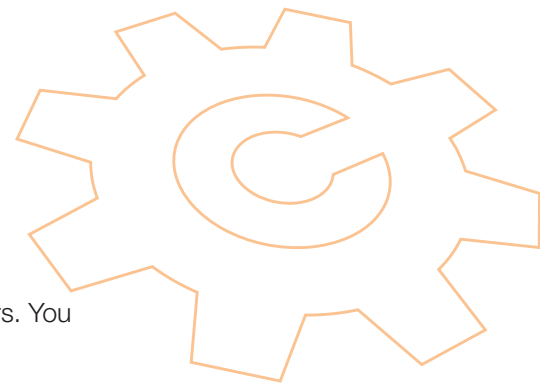
## FRINGE BENEFIT GROUP FEATURED IN AUSTIN BUSINESS JOURNAL

The February 24th issue of the [Austin Business Journal](#) included an article about Fringe Benefit Group, with quotes from both Travis West and Adam Bonsky, as well as remarks from broker Matthew Knippa of the Insurance Network of Texas.



## CONSTRUCTION BUSINESS OWNER RUNS “ARE YOU OVERPAYING YOUR WORKERS?”

Construction Business Owner recently ran an article from Fringe Benefit Group regarding taking proper credit against the fringe for benefits offered by contractors. You can read the article [here](#).



## TRADE SHOW SCHEDULE

### ***Benefits Selling Expo 2010***

*Washington, DC*

*April 19-21|Come visit us at booth #138*

### ***2010 ABC Construction Education Conference***

*New Orleans, LA*

*May 5-7*

### ***ICAA Convention***

*Chicago, Illinois*

*June 11*

*Presenting at 11:00 AM*

### ***CFMA Annual Conference***

*Hawaii*

*June 26-30*

### ***The Construction Industry CPAs/Consultants Association (CICPAC) – Presenting***

*Chicago, Illinois*

*July 14-16*

### ***7th Annual National Veteran Small Business Conference & Expo***

*Las Vegas*

*Website: <http://www.nationalveteransconference.com>*

*July 19-22*

### ***WorkComp Advisory Group***

*1st Annual Educational Emporium-Knowledge & Networking 2010 – Presenting*

*Chicago, Illinois*

*September 15 – 17*

### ***ICAA Convention & Tradeshow – Presenting***

*Las Vegas, Nevada*

*September 23 – 25*

We sincerely thank you for partnering with us and we appreciate your business. If you have ideas or suggestions for how we can help you be more successful, please [let us know](#).

