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Fringe Benefit Group Adds Ameritas Group Dental & Vision Benefits to The Contractors Plan

Austin – April 2, 2012 – Fringe Benefit Group, a leader in the design, implementation and administration of prevailing wage benefits plans for government contractors, today announced the addition of Ameritas Group dental and vision benefits to The Contractors Plan, which provides retirement, medical and specialty benefits to over 100,000 participants in the U.S. The Ameritas products complement Fringe Benefit Group's specialty benefits offering, which also includes life, critical illness and disability benefits.

Contractors working on government jobs are able to reduce payroll costs, submit more competitive bids and stay compliant with Davis-Bacon (DBA), Service Contract Act (SCA) and other prevailing wage laws by allocating fringe dollars to a bona fide benefit plan instead of disbursing the funds as cash wages. By offering benefits such as the Ameritas dental and vision plans, employers can significantly reduce payroll taxes such as Social Security, Medicare (FICA), State and Federal Unemployment Taxes (SUTA and FUTA). In most states, reducing after-tax payroll also reduces Workers' Compensation insurance premiums.

"We're excited to provide our clients and their employees with benefits that are nationally recognized, generate immediate savings and are administered flawlessly," said Brian Robertson, executive vice president of Fringe Benefit Group. "The addition of Ameritas dental and vision benefits to our product portfolio enhances our ability to provide employers with single-source administration for managing all employee benefits. Our clients can focus on running their business, not benefits administration or compliance."

Ameritas is one of the leading providers of group dental and vision benefit programs in the U.S. The Contractors Plan offering may include Ameritas Dental Rewards®, a valuable feature that allows qualifying plan members to carryover part of their unused annual maximum. With Ameritas vision coverage, members are able to access one of the largest networks of vision providers through the VSP Focus® network. Members with the Ameritas plan will receive a WellVision ExamSM for a \$10 copay as well as a \$120.00 allowance for prescription glasses or contacts.

Recognizing that specialty benefits are valued by employees but can be perceived as an administrative challenge by business owners and HR professionals, Fringe Benefit Group provides an easy and seamless way for employers to provide more value to their employees while maximizing payroll savings. MyContractorsPlan.com improves benefits enrollment and administration by providing employers and employees with online access to their health, specialty benefits and retirement accounts via a customized online benefits enrollment and management platform. Employers simply choose the benefits they want to provide to their employees from the platform of benefit options and Fringe Benefit Group takes care of all the details, including combining the cost of all plans into one hourly rate, paying the carriers, and administering the programs.

About Fringe Benefit Group

Austin, Texas-based Fringe Benefit Group and its affiliate companies have helped employers design and administer fringe benefit programs since 1983. Through its nationwide network of independent brokers and agents, Fringe Benefit Group has established itself as the leader in government contractor health and welfare and retirement plans. Drawing on its expertise in the prevailing wage segment, the company has also emerged as a leader in group benefit plans designed specifically for hourly and part-time workers (limited medical benefit programs). For more information, log on to www.fringebenefitgroup.com or www.thecontractorsplan.com.

About Ameritas Group

Ameritas Group, a division of Ameritas Life Insurance Corp., a UNIFI company, has served customers since 1959 and today provides dental, vision and hearing care products and services for more than 73,000 employer groups, insuring or administering benefits for more than 4.8 million people nationwide. Its customer service claims contact center earned BenchmarkPortal's prestigious Center of Excellence certification for 2011, the fifth consecutive year. In 2011, Ameritas Group was named fourth in BenchmarkPortal's Top 100 contest. In New York, products are offered through Ameritas Life Insurance Corp. of New York, a UNIFI company.

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