fringeassist

PREVAILING WAGE BENEFIT SOLUTIONS FOR LIFE



Prevailing Wage
Benefit Solutions for Life

For you and your organization to prosper in these challenging economic times, it is necessary to artfully balance many potentially competing interests with the skill of a master craftsman

Just as the craftsman needs the right tools and techniques to create the masterpiece, you need the right tools and techniques to create balance in your benefits masterpiece



SMART SOLUTIONS
FOR PREVAILING WAGE CONTRACTORS

The Art of Balance

A great craftsman relies on a sense of balance and perspective to create a brilliant masterpiece. In designing a benefits package, finding the right balance is key to your profitability and peace of mind

As a prevailing wage contractor, you understand the importance of using all available fringe dollars. A well conceived benefits package provides important tax savings, while making you more competitive when bidding new jobs. Equally important, is making certain that the benefits you provide are perceived as meaningful additions to your overall benefit package as you seek to attract and retain top talent and maximize the productivity of your workforce





ON ONE HAND, YOU'RE THE EMPLOYEE ADVOCATE

striving to design a benefit program that is responsive to your employees' needs and one that helps build commitment to your organization.

A visible way to demonstrate your commitment to employees and their families and to build commitment to your organization is through a benefit program that is responsive to employees' needs. However, changes in workforce demographics, attitudes, and expectations coupled with increasing economic pressures make it difficult to offer effective benefit programs. You search for ways to deal with complex employee issues, such as:

- ☑ A workforce that views their employer as the principal provider of personal and family protection.
- ☑ A mobile and transient workforce that often questions the value of benefit programs structured around the unrealistic notion of lifetime employment.
- ☑ Employees who may not fully appreciate and understand the significant value of their benefits package.
- ☑ A labor market that makes it difficult to attract and retain talented people. And the cost of replacement continues to skyrocket.
- ☑ Personal financial issues that follow employees to the workplace causing distraction and impacting their productivity.



AT THE SAME TIME,
YOU'RE THE CORPORATE CITIZEN

who has resource constraints and financial implications to weigh.

It's your role to create a work environment that attracts new talent and retains employees who are committed to your organization -- without negatively impacting the bottom line and thus inhibiting your ability to win more contracts. It's an enormous challenge often overlooked or underestimated by others in the organization. You're caught in a balancing act, trying to serve the needs of employees and the organization.

Meanwhile, traditional group insurance programs may no longer meet the needs of your employees. And when you look for alternatives, you find that many options are too costly, create administrative burdens and are not genuinely appreciated by your workforce. You wonder if balance is possible?



FRINGE ASSIST OFFERS
A UNIQUE ANSWER

With an effective benefit program, you can balance the desire to be an employee advocate while focusing on bottom-line issues that help your organization not only compete, but win more jobs.

Fringe Assist is a boutique marketing organization that is national in scope and operating in all fifty states. Our management team is comprised of nationally acclaimed business leaders with decades of experience in both the prevailing wage market and the benefits industry. We see opportunities where others do not!

We understand the unique challenges you experience every day. As a government contractor the challenges include contract profitability, compliance with varied regulations, competitive bidding, labor cost containment, employee benefit selection and hour bank administration.

Our experience has taught us that first and foremost, permanent life insurance is the cornerstone of most families' financial protection plan and is highly valued by the preponderance of workers across all generations . For true financial well being and peace of mind, most Americans require an adequate amount of life insurance they can rely upon for the duration of their lifetime.

Experience has also taught us that the group term life insurance generally provided by employers is often a short-term and temporary fix to a very real permanent problem. It is extremely risky for employees to rely on the group term policies provided by their employer. Not only are the amounts generally inadequate, but the benefit may last only as long as their employment tenure, for a set period of time, or posses costly conversion options.

Fringe Assist, LLC has formed successful partnerships with the leading life insurance carriers in America and premier administrative services providers to bring a product to the prevailing wage market that has not been offered previously. For the first time, prevailing wage contractors have access to a suite of group permanent life insurance plans developed especially for the prevailing wage contractor.



AVAILABLE TO
PREVAILING WAGE CONTRACTORS

for the 1st time

Permanent, cash-accumulating life insurance provided on a guarantee issue basis that is portable and structured to protect your employees beyond traditional term policies. These plans can help you recruit, attract and retain a committed workforce by providing financial solutions that can help your employees feel confident about their financial wellness.

When your employees feel confident about their financial security, they tend to be less distracted by personal finances and more productive on the job.

With our synergy of prevailing wage knowledge and employee benefit expertise, we will deliver best in class benefit capabilities designed specifically for your workforce.

And for you, that means increased profitability and peace of mind!

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