

FOR IMMEDIATE RELEASE

For more information, please contact:

Melinda Hart
PR for Fringe Benefit Group
(210) 824-3433
melinda@melindahartpr.com

Fringe Benefit Group Expands Limited Medical Plan Offering with Addition of Coinsurance-based Plan; Framework Health Plan EI Series is Now Available

Austin – October 8, 2009 – Fringe Benefit Group, an industry leader in limited medical benefit plans and health benefits administration, today announced the availability of its new expense incurred (EI) limited medical benefit program, the Framework Health Plan EI Series. Now, in addition to its popular fixed indemnity limited medical programs, Framework Health Plan (www.frameworkhealthplan.com) offers employers a coinsurance based limited medical plan which has the affordability of a limited medical benefit plan with many of the traditional features of a medical insurance program, including a wide variety of co-pays, co-insurance and deductible options.

The Framework Health Plan EI Series is underwritten by Nationwide Life Insurance Company, rated A+ by A.M. Best. Nationwide is currently underwriting Framework Health Plan's EI Series in 20 states, with expectation of approval in more states by the end of 2009. The Framework Health Plan EI Series, which will be sold via Nationwide agents as well as independent insurance agents, is available for groups of 50 employees or more. The plan includes inpatient coverage, outpatient benefits, physician office visits with co-pay, diagnostic and surgical benefits, wellness care benefits, prescription drugs, access to the First Health Network, and a Certificate of Creditable Coverage. Dental, vision and short term disability benefits are also available.

"Our new EI Series limited medical benefit plan is providing us with further reach in the limited medical space," said Brian Robertson, executive vice president of Fringe Benefit Group. "Over the years, many employers have indicated that they wanted to do business with us, but said they needed a plan with a co-pay for their employees. With the addition of this program to our limited medical benefit portfolio, we are able to serve even more employers."

Framework Health Plans are specifically designed for employers looking for a health plan that is affordable, flexible, and easily administered. Some of the limited benefit health plan's attractive features include: guaranteed issue (employees and their eligible dependents will not be denied coverage during open enrollment periods), customized enrollment forms, flexible billing technology that corresponds with an employer's existing payroll cycle, and experienced "live" customer service representatives.

"The new program will not replace what we are accomplishing with fixed indemnity plan designs," said John Conkling, vice president of national accounts at Fringe Benefit Group. "Instead, we will be more effective in matching up employers' needs with the

correct benefit style. Different plans and differing features allow us to create efficient and effective solutions in the marketplace.”

Tom DeNoma, an associate vice president at Nationwide, believes the successful partnership with Fringe Benefit Group will continue with the new EI series product. “Fringe Benefit Group has demonstrated its ability to work with the top brokers across the country to find the best fit for clients and employees. The new products allow for further perfection to their craft and we are excited to expand and grow our product base with Framework Health Plan.”

Information about Framework Health Plan’s fixed indemnity product and new EI series expense-incurred product is available on the company’s Web site www.frameworkhealthplan.com.

About Fringe Benefit Group

Austin, Texas-based Fringe Benefit Group and its affiliate companies have helped employers design and administer a wide variety of 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 was a pioneer in group benefit plans designed specifically for hourly and part-time workers (limited benefit programs). Today, as health insurance costs continue to rise, the company’s Framework Health Plans are being utilized by employers of all sizes across the nation. Fringe Benefit Group represents a range of A+ to A- rated carriers through a network of more than 700 brokers in all 50 states. For more information, visit www.frameworkhealthplan.com.

About Nationwide

Nationwide, based in Columbus, Ohio, is one of the largest and strongest diversified insurance and financial services organizations in the U.S. and is rated A+ by A.M. Best. The company provides a full range of personalized insurance and financial services, including auto insurance, motorcycle, boat, homeowners, life insurance, farm, commercial insurance, administrative services, annuities, mortgages, mutual funds, pensions, long-term savings plans and health and productivity services. For more information, visit www.nationwide.com.

###