



CENTRAL STATES INSULATION ASSOCIATION'S

# INSULATOR

APRIL 2017



CSIA Spring Labor  
CONFERENCE, SYMPOSIUM  
AND GOLF TOURNAMENT

MAY 2-3, 2017

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**Pages 12-14 for Details!**



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# **THE INSULATOR**

**Editor  
RACHEL PINKUS**



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**The Insulator is a review of  
construction activity in the central states  
region.**

**The Insulator contains Industry News,  
Notices and Central States Insulation  
Association Activities.**

**All information contained herein is  
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# CSIA PRESIDENT'S MESSAGE

## John C. Stevens, Thermal Solutions



Well everyone Spring is in the air along with all that green pollen for all of us allergy sufferers! Donna and I got a good dose last week while attending the 62nd Annual NIA convention in sunny Phoenix, AZ., it was nice and sunny and the flowers and trees were in bloom. We had a great time catching up with old friends and building some new relationships as well. There was several young attendees this year and seem very excited about the Industry, that was a true blessing to share and talk with the future of our Industry. The Convention was well attended with over 350 attendees from across the Globe. There were many learning opportunities along with ample time for mingling with friends, sampling the good food and desserts or just laying around the pool. Of course, I chose to do some environmental sampling on the golf course as well as some snake charming. LOL

I hope that everyone has registered for the upcoming CSIA Spring meeting at the Belterra Resort and Casino May 2nd and 3rd. Also for your schedule make sure that you have September 11th marked down and get your check books out to help sponsor the 9th Annual Mesothelioma Charity Golf Tournament. The location is Stonewall Resort, 940 Resort Drive in Roanoke, WV.

I look forward to seeing everyone and spending some quality time in just a few short weeks at the Belterra Casino. Until then, be safe and God Bless America

Sincerely,  
John C. Stevens



During NIA's 62nd Annual Convention, contractors representing a variety of companies and job roles and responsibilities shared their collective expertise on topics that impact day-to-day operations and larger industry challenges.

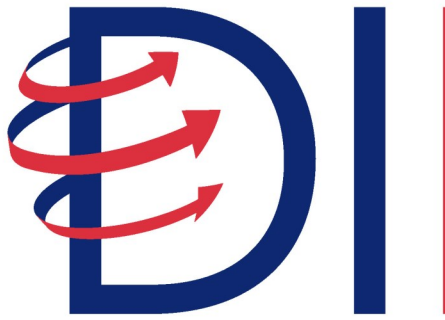
**Panelists included CSIA President, John Stevens!**



## CONGRATULATIONS 2016 CSIA SCHOLARSHIP WINNERS!

Michelle Higgins - Distribution International in Hammond, IN  
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**2017 Scholarship Applications are now being accepted! See pages 18-19 for Details!**



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# Employee Protections in the Era of Medical Marijuana Legislation

by Nicole Jupe – Quest Diagnostics

More than twenty states have enacted medical marijuana laws since Proposition 215 was passed by California voters in 1996.

The earliest medical marijuana laws typically only provided criminal protections, however in the past two decades, laws are now extending protections to housing, schooling, domestic relations, and employment. State marijuana regulations uniquely address aspects such as possession limits, methods of ingestion, distribution, dispensaries, qualifying conditions, and actions employers can take in the wake of positive drug test results.

Generally speaking, employees have some protections and legal rights in the workplace against various forms of discrimination and unfair practices. Under the current landscape of today's medical marijuana laws, in some states, employees can now hold marijuana registry cards and use the substance if they suffer from certain specified qualifying conditions such as post-traumatic stress disorder (PTSD) or chronic pain. These laws are inconsistent and constantly changing, including the degree of protections offered in the workplace—and an employer may have a duty to accommodate off-duty use. It is important for employers to understand how employee protections regarding marijuana can vary from state to state and whether or not they have a duty to accommodate.

Currently, legislation and litigation is pending in all the states with, or considering, medical marijuana legislation that could clarify the laws in those states. In general, however, employee protections in state marijuana laws currently fall into four general categories:

## States with no employee protections

In the following seven states, either the medical marijuana statute explicitly provides no protections, or the statute is silent and the state has case law that has found no employee protection for off-duty use under each state's respective medical marijuana act. An example is Ohio's medical marijuana law, enacted in 2016, which explicitly provides that employers have the right to establish and enforce zero-tolerance drug testing policies.

- California
- Colorado
- Michigan
- Montana
- Ohio
- Oregon
- Washington



## States likely providing no employee protections

Seven states and the District of Columbia have state medical marijuana laws that are silent as to employee protections and generally only provide criminal protections. Some of these states have issued agency guidance or other relevant case law on the topic.

- Alaska
- Hawaii
- Maryland

- Massachusetts
- New Hampshire
- New Mexico
- Vermont
- Washington, D.C.



## States with explicit employee protections

The following eleven states have statutes with explicit language (anti-discrimination or reasonable accommodation provisions) providing varying levels of employment protection. These laws generally prohibit adverse action against an employee/applicant based on their status as a medical marijuana cardholder or participation in a marijuana program. Most of these laws are very new and need additional guidance; none have been tested in court. Some states, such as Arizona, Delaware, and Minnesota, explicitly address drug testing and provide that a positive drug test alone cannot automatically be grounds for refusal to hire, firing, or other adverse employment action.

- Arizona
- Arkansas
- Connecticut
- Delaware
- Illinois
- Maine
- Minnesota
- Nevada
- New York
- Pennsylvania
- Rhode Island



## States with unclear employee protections

Four states have medical marijuana laws that are silent or vague as to employee protections, and the applicable state regulatory agencies have not provided guidance on employee protections. Two of these states, Florida and North Dakota, were just passed in November 2016 and are grappling to provide guidance.

- Florida
- Louisiana
- New Jersey
- North Dakota

Current trends indicate that states are allowing more employee protections in state marijuana laws. However, under current laws, employers in all 50 states do not have to accommodate an employee working "under the influence" of marijuana or the use of marijuana by an employee while on-duty. More importantly, in current marijuana laws, there are no restrictions that limit an employer's ability to drug test for marijuana. Employers motivated to maintain a drug-free workforce should have a clearly written policy that complies with all applicable state, federal, and local laws and that summarizes expectations and consequences as appropriate.

This information is not intended to serve as legal advice. All information provided by Quest Diagnostics is qualified by the laws and regulations of the individual states, and such information is subject to change. If you have any legal issues or concerns, we urge you to get advice from your attorney.

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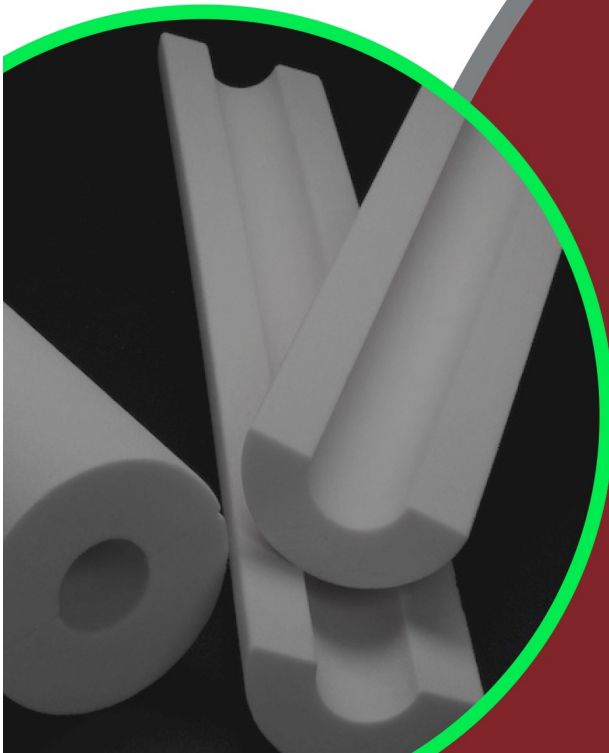
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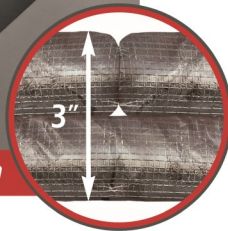
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## 9th Annual Mesothelioma Charity Golf Tournament



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**2017**

Stonewall Resort, 940 Resort Drive,  
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*To Register Contact: Tina Jordan with Heat & Frost Insulators Local No. 80. PH: (304) 586-4780 or [tjlocal80@aol.com](mailto:tjlocal80@aol.com)*

# April 2017 Health Care Compliance Update

By Paul Routh of Dunlevey, Mahan & Furry

## And So, It Begins and Ends



The vast majority of this newsletter was going to be devoted to the Trump administration and the Republican Congress' first steps in repealing and replacing the Affordable Care Act ("Obamacare"). However, that is not going to be the case. In a surprising move, the House was not able to garner enough votes to

pass stage one of the process. The House was scheduled to vote, on March 23, 2017, on a bill that would have essentially gutted the main parts of Obamacare, which was the seven-year anniversary of the day President Obama signed the legislation. However, House Speaker Paul Ryan did not have the votes to pass the bill so the vote was delayed one day at President Trump's request. Trump and members of his administration met with Republican House members throughout the day to try to convince the House members to support the legislation. However, in the end, they fell short and Ryan again pulled the bill and no vote was held.

This was a stunning defeat for Trump, Ryan and the Republican Party. The President has indicated that he wants to move onto other agenda items, like tax reform and rebuilding America's infrastructure. It remains to be seen what impact this defeat has on his presidency and his ability to enact future laws. As Ryan indicated at a press conference after he pulled the bill, Obamacare is the law of the land and will remain the law of the land for the foreseeable future.

Although Obamacare remains in place today and will remain in place for some time, the current administration can still dramatically impact the law. The Obama administration issued tens of thousands of page of regulations, announcements, bulletins and rulings explaining, expanding and, in some cases, delaying parts of the law. This guidance is almost as important as the law itself. Clearly, the Trump administration and the Secretary of Health and Human Services, Dr. Tom Price, are opposed to the law. Therefore, it is anticipated that future guidance under the Trump administration will weaken the law in many ways.

For example, one of the main requirements under the Affordable Care Act is the individual mandate that all taxpayers have health insurance or pay a penalty. There is a question on the 2016 federal tax return

asking if the taxpayer had health insurance in 2016. The IRS recently indicated that taxpayers need not answer that question. If the person does not have to answer the question, there really is no way for the government to assess the penalty. This is just one example of how the current administration can impact the statute even though it does not currently appear the Republicans will be able to keep their campaign promise to repeal and replace Obamacare.

After the stunning failure on March 24, the Democrats said they are willing to work with the Republicans to fix (as opposed to repeal) Obamacare. However, it remains to be seen how that plays out taking into account the current political climate in Washington. So all we can do at this stage is keep our eyes and ears open to see and hear what happens next. But, as Speaker Ryan said "Obamacare is the law of the land and will remain so for the foreseeable future." This means that every employer should be prepared to comply with the law until further notice.

## Updated SBC

One of the requirements under Obamacare is that employers are required to prepare and distribute SBCs.

### [New SBC Template Released](#)

The government updated the template last year and the effective date of the revised form is for open enrollment periods that begin on or after April 1, 2017. Note the triggering date is the date the open enrollment period begins, not the first day of the plan year. So, if your group health plan is on a calendar year basis, you should start using the revised template for the open enrollment period for next year.

## IRS Clamps Down on Sham Programs

The old adage says if it sounds too good to be true, chances are it is too good to be true. Some people are trying to promote programs that they say save the employer substantial money. However, the IRS continues to issue rulings intended to shut down these programs.

### [IRS Takes Aim at Wellness Tax Schemes](#)

The latest twist is that wellness programs can be designed to shirk the rules, but the IRS says the programs fail to comply with the Internal Revenue Code and that the benefits are taxable income.

# SAVE THESE DATES!

## NIA's Fall Summit 2017 and IEX Tradeshow

September 12-13, 2017  
George R. Brown Convention Center  
Houston, Texas



## CSIA / ESICA Fall Conference

September 14-16, 2017  
Marriott Marquis  
Houston, Texas



## The One Cent Per Hour Alternative Way to Fund Your Annual Dues!

If you have an Industry Fund in your local labor agreement, this is an easy way to finance the CSIA membership dues for all firms in your area. Simply designate \$.01 per hour of your Local Industry Fund contribution to CSIA and that will automatically pay the dues for all firms in your City Association. It is a very simple process and we already have three areas that have adopted this program which include:

Insulation Contractors Association of Indianapolis  
Master Insulators Association of Outstate Michigan  
West Virginia Master Insulators Association

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## One-Third of OSHA Injury Reports Lead to an Inspection

OSHA launched inspections 33 percent of the time when employers notified the agency of hospitalizations, amputations or eye losses in 2016, according to records.

The likelihood of an inspection was slightly less than in 2015, the first year of a requirement to notify OSHA, when 38 percent of the reports resulted in inspections.

In 2016, the agency was contacted 10,887 times, a 5 percent increase from the year before. Amputations prompted 25 percent of the reports and hospitalizations 75 percent.

Fifty-one percent of the amputation reports prompted an inspection, while hospitalizations produced inspections in 27 percent of the cases.

The rule (RIN 1218-AC50) mandating notification of OSHA any time a worker was admitted to a hospital, suffered an amputation or lost eye took effect Jan. 1, 2015 (79 Fed. Reg. 56,141). Previously, employers had to contact OSHA only when three workers were hospitalized because of the same incident.

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*Locations listed in red  
are part of the CSIA*

# CSIA Spring Labor Conference, Symposium and Golf Tournament



**May 2-3, 2017**  
The Belterra Casino in Florence, IN



## Tuesday, May 2, 2017

11:30 am – 2:00 pm	<b>CSIA Board of Directors Meeting (Luncheon)</b>
2:00 – 2:50 pm	<b>Hire the Best...&amp; Avoid the Rest - A panel discussion</b> <i>with Dr. Michael Mercer of Mercer Systems, Inc., Garry Tabler of Smith-Boughan, Inc. and Robert T. Dunlevey of Dunlevey, Mahan, and Furry</i>
2:50 – 3:00 pm	<b>Break</b>
3:00 – 3:50 pm	<b>2017 Labor Trends</b> <i>with Robert T. Dunlevey of Dunlevey, Mahan &amp; Furry</i> Review of New Labor Laws Effective January 1st under Obama Administration Predicting Changes Implemented by Trump Administration
3:50 – 4:00 pm	<b>Break</b>
4:00 – 4:50 pm	<b>Construction Labor Resource Council (CLRC) Update</b> <i>with Carey Peters of CLRC</i> Wage and Fringe Rates, Trends and Increases Union Craft Labor Supply – Current status and trends
5:00 – 7:00 pm	<b>Reception for Registered Attendees</b> with Vendor Tabletop Displays and 50/50 Raffle for the Scholarship Fund

## Wednesday, May 3, 2017

7:00 – 8:00 am	<b>Registration and Full Breakfast</b>
8:00 – 8:10 am	<b>Welcome from CSIA President, John Stevens</b>
8:10 – 8:30 am	<b>Breath of Life Update, Review of CSIA Member Benefits and Services and CSIA Safety Awards Presentation</b>
8:30 – 9:00 am	<b>Presentation on Mobile Safety App – Potential New Member Benefit!</b> <i>with Tom Whitaker of Harness</i>
9:00 – 9:15 am	<b>Break</b>
9:15 – 10:00 am	<b>Guide to EEO Compliance</b> <i>with Amy Mitchell of Dunlevey, Mahan &amp; Furry</i> Hiring of Veterans EEO and ADA Requirements Subcontracting to Women and Minority Business Owners
10:00 – 10:15 am	<b>Break</b>
10:15 – 11:00 am	<b>Benefit Reductions Under Multiemployer Pension Reform Act</b> <i>with Mike Ledbetter and Rachel Parisi of Ledbetter Parisi, LLC</i>
11:00 am – 12:00 pm	<b>Area Member Updates</b> <i>with Moderator, Mike O'Connell of Smart Energy Insulation</i> Size of Local Graduating Apprentice Numbers and Class Size Work Load Right To Work State? Pension Fund Status Notable Contract Language
12:15 - 1:00 p.m.	<b>Golfers Lunch</b>
1:00 p.m.	<b>Golf Challenge SHOTGUN START</b> with Money Hole for the Scholarship Fund



# SPRING LABOR CONFERENCE & SYMPOSIUM

## May 2-3, 2017

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*Includes Reception, all educational sessions and breakfast.*

**Contractor GOLF ONLY Registration**  \$175  \$225  
*Includes Reception, golf, lunch and beverage cart tickets.*

**Contractor RECEPTION ONLY Registration**  \$100  \$150  
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*Includes Reception, golf, breakfast, lunch and beverage cart tickets for one person as well as one 6 foot draped tabletop and signage with recognition in pre and post- conference materials.*

**Associate FULL Registration NO GOLF**  \$475  \$575  
*Includes Reception, breakfast, and lunch for one person as well as one 6 foot draped tabletop and signage with recognition in pre and post- conference materials.*

**ADDITIONAL Associate Registration**  \$100  \$150  
*Can only be purchased in addition to a Full Registration. Includes Reception Only.*

**Associate GOLF ONLY Registration**  \$175  \$225  
*Includes golf, lunch and beverage cart tickets.*

Subtotal A \$ \_\_\_\_\_

### Sponsorship Opportunities

**B**

*Includes Recognition on CSIA Social Media, in Event Program, Signage, Pre and Post-Conference Materials and a Sponsor Ribbon on Name Badge.*

Full Page, Full Color Ad in the Conference On-Site Program  \$125

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### Cancellation Policy

All cancellations must be received in writing. A \$15 processing fee applies to all cancellations. No refunds will be given after April 26, 2017.

All refunds will be processed after the conference.

RETURN TO: CSIA - 2077 Embury Park Rd. - Dayton, Ohio 45414 or FAX TO: 937-278-0317  
QUESTIONS? Contact Rachel at: 888-294-0084 or [rpinkus@assnsoffice.com](mailto:rpinkus@assnsoffice.com)



# CSIA Spring Labor CONFERENCE, SYMPOSIUM AND GOLF TOURNAMENT

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Have Questions? Call 888-294-0084 or email Rachel at [rpinkus@assnsoffice.com](mailto:rpinkus@assnsoffice.com)

CHECK-IN IS AFTER 4:00 PM EST.  
CHECK-OUT IS BEFORE  
11:00 AM EST.



# NIA Announces New 2017-2018 Board of Directors and Executive Committee

Reston, Virginia - April 3, 2017 - The National Insulation Association (NIA) is pleased to announce its officers for 2017-2018, led by NIA's new President, Darrel Bailey. The new slate of officers and representatives assumed their positions following a majority vote by the NIA membership during NIA's Business Session, which took place on March 30, 2017, at NIA's 62nd Annual Convention in Phoenix, Arizona.



Darrel Bailey is Senior Vice President, Operations of Performance Contracting, Inc. in Lenexa, Kansas. Darrel has been with the company for 38 years and is a member of the Performance Contracting Group (PCG) Board of Directors.

In addition to serving as NIA's 2017-2018 President, Darrel

has served as Trustee for the Western States Insulators & Allied Workers' Pension Fund, Western States Insulators & Allied Workers' Individual Account Plan, Western States Insulators & Allied Workers' Health Plan, and was Past President of the Western Insulation Contractors Association (WICA).

During his term as NIA's President, Darrel's theme will be Pay It Forward, which emphasizes his strong belief in giving back to the industry. His term will conclude at NIA's 63rd Annual Convention, April 18-20, 2018, at the Hyatt Regency Grand Cypress in Orlando, Florida.

The 2017-2018 Executive Committee:

- President: Darrel Bailey, Performance Contracting
- President-Elect: Dan Bofinger, FBM-SPI
- Secretary/Treasurer: Dana Vlck, Distribution International, Inc.
- Assistant Treasurer: John Lamberton, Irex Contracting Group
- Immediate Past President: Steve Luse, Luse Thermal Technologies



Past President Advisors:

- David Dzina, Distribution International
- J. Kenneth Freeman, Petrin Corp.

Regional Board Representatives:

- Jim Gribbins, Gribbins Insulation Company, Inc., representing the Central States Insulation Association (CSIA)
- Joe Leo, Atlantic Contracting & Specialties, LLC, representing the Eastern States Insulation Contractors Association (ESICA)

- Jeffrey DeGraaf, Industrial Construction & Engineering Co., representing the Midwest Insulation Contractors Association (MICA)
- Matt Caldwell, Caldwell Insulation, Inc., representing the Southeastern Insulation Contractors Association (SEICA)
- Mike Feehery, FBM-SPI, representing the Southwest Insulation Contractors Association (SWICA)
- Rick Sutphin, Performance Contracting, Inc., representing the Western Insulation Contractors Association (WICA)

At-Large Representatives:

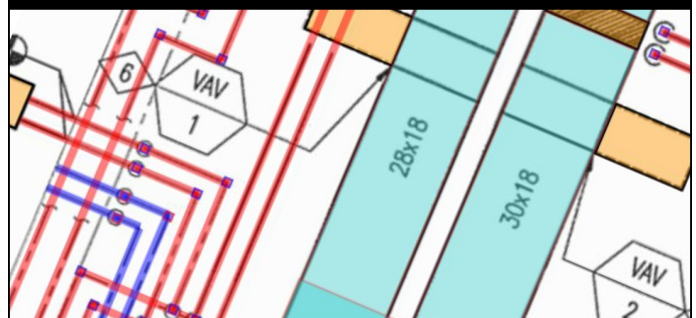
- Michael G. Benoit, General Insulation Company, Inc.
- Reid "Huck" Finn, APi, Inc.
- Rudy Nigl, L & C Insulation, Inc.
- Ed Mahoney, Regal Insulation Corp.
- John Stevens, Thermal Solutions - Ohio, Inc.

Associate Representatives:

- Dave Cox, Owens Corning
- Jake Erickson, ROXUL Technical Insulation

NIA's Executive Vice President/CEO Michele M. Jones and General Counsel, Gary Auman of Dunlevey, Mahan & Furry, will be advising and counseling the Executive Committee and the Board of Directors.

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# NIA Announces the 2016 Theodore H. Brodie Distinguished Safety Award Winners

Phoenix, Arizona - March 31, 2017 - The National Insulation Association (NIA) announced the 2016 Theodore H. Brodie Distinguished Safety Award winners at its 62<sup>nd</sup> Annual Convention in Phoenix, Arizona, on March 30, 2017.

NIA's Safety Award is the only national award for outstanding safety performance in the mechanical insulation industry. NIA created the award program more than a decade ago to recognize top companies that have established structured safety programs to ensure the well-being of their employees and create safe working environments.

NIA's Safety Award program honors 4 levels of excellence: Platinum, Gold, Silver, and Bronze for Associates (Manufacturers), Contractors, Distributors/Fabricators, and Metal Building Laminators.

NIA's Executive Vice President/CEO Michele M. Jones said, "NIA applauds our member companies who have just received NIA's highest honor for safety performance. We are very proud to have 26 Platinum winners this year. NIA's goal is to help our members take their safety programs to the next level to help ensure a safe workplace for all employees. The high level of Bronze, Silver, Gold, and Platinum awards signifies that these companies are making safety a top priority. Congratulations to all of this year's winners."

## Manufacturer category winners are:

### Gold:

- Armacell, *Chapel Hill, NC*
- Industrial Insulation Group, *Brunswick, GA*
- Johns Manville, *Denver, CO*
- Proto Corporation, *Clearwater, FL*

### Platinum:

- CertainTeed Corporation, *Malvern, PA*
- Dyplast Products, LLC, *Miami, FL*
- ITW Insulation Systems, *Houston, TX*
- Pittsburgh Corning, *Pittsburgh, PA*

## Contractor category winners are:

### Bronze:

- Apache Industrial Services, Inc., *Houston, TX*
- Axion Specialty Contracting, *Foxboro, MA*
- Smart Energy Insulation-Michigan Mechanical, *Farmington, MI*

### Silver:

- ABMECH, Inc., *W. Homestead, PA*
- ATI, Inc., *Grand Junction, CO*
- Brand Energy & Infrastructure Serv, *Kennesaw, GA*
- hth Companies, Inc., *Union, MO*
- Redi Solutions, *Murray, UT*

### Gold:

- Farwest Insulation Contracting, *Anaheim, CA*
- Geo. V. Hamilton, Inc., *McKees Rocks, PA*

- Hudson Bay Insulation Company, *Seattle, WA*
- Industrial Construction & Engineering Co., *Saint Peters, MO*

### Platinum:

- Advanced Energy Protection, LLC, *Lancaster, PA*
- Advanced Industrial Services, LLC, *Toledo, OH*
- Advanced Nuclear, LLC, *Lancaster, PA*
- Advanced Specialty Contractors, LLC, *Aston, PA*
- APi, Inc., *St. Paul, MN*
- Atlantic Contracting & Specialties, *Hicksville, NY*
- Cornerstone Services Group, LLC, *Kansas City, MO*
- Gribbins Insulation Company, Inc., *Evansville, IN*
- Iowa Illinois Taylor Insulation Company, *Davenport*
- I-Star Energy Solutions, *East Petersburg, PA*
- L & C Insulation, Inc., *La Crosse, WI*
- Luse Thermal Technologies, *Aurora, IL*
- Performance Contracting, Inc., *Lenexa, KS*
- Summit Contracting, LLC, *Salt Lake City, UT*
- Thermal Solutions-Ohio, Inc., *Proctorville, OH*
- Zampell Companies, *Newburyport, MA*



## Distributor/Fabricator category winners are:

### Bronze:

- Shook & Fletcher Insulation Co., *Birmingham, AL*

### Silver:

- Extol of Ohio, Inc., *Norwalk, OH*

### Platinum:

- Bay Insulation Supply, Inc., *Green Bay, WI*
- Distribution International, Inc., *Houston, TX*
- FBM-SPI, *Tustin, CA*
- Pacor, Inc., *Bordentown, NJ*

## Metal Building Laminator category winners are:

### Platinum:

- Bay Insulation Systems, Inc., *Green Bay, WI*
- Distribution International, *Dallas, TX*



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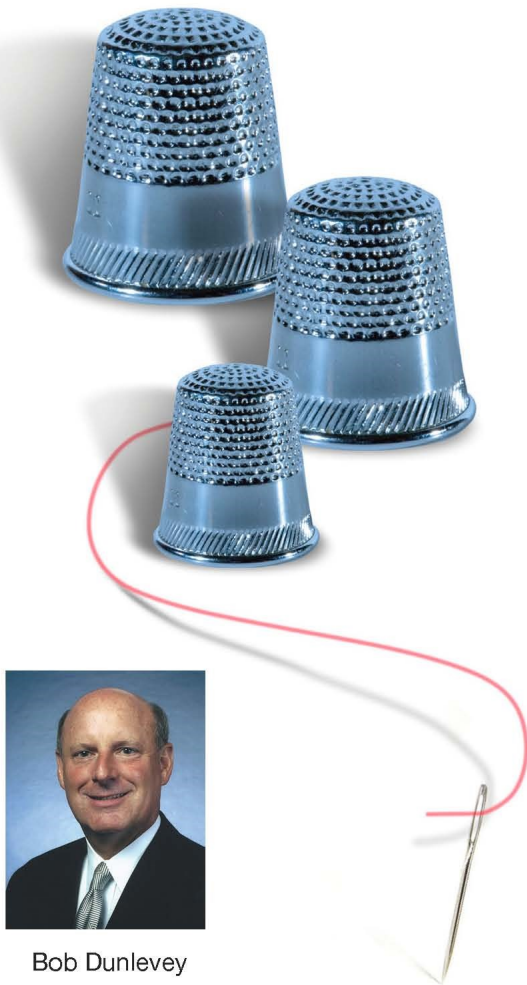
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## 2017 CSIA SCHOLARSHIP PROGRAM

The purpose of this Scholarship Program is to supplement financially up to two (2) college students per year in a field of study that is relevant to the

Mechanical Insulation Industry directly or indirectly. Each scholarship shall be a one-time payment of \$1000 that will be paid on or about September 30th to each recipient. The scholarship will be paid to the student(s) for payment of tuition, books, and/or fees.

### *I. Eligibility will be based on the following criteria:*

- a) Student must be the child of or under legal guardianship of a full-time employee not under Trade Agreement of a current **CSIA** member.
- b) Must be currently enrolled or preparing to enroll in undergraduate study at an accredited college, university or technical institute.
- c) Not previously awarded a **CSIA** scholarship.

### *II. Scholarship(s) will be awarded based on the following criteria:*

- a) A type-written essay of 500-800 words, regarding importance of insulation and how it affects the student's life and the lives of others.
- b) Field of study.
- c) Past academic achievement and leadership qualities.

An independent group shall make selection by the 2017 CSIA/ESICA Fall Conference. All selections are final. The application form and essay are due by August 15th of each calendar year. **CSIA** is not obligated to present a scholarship each year. Awards will be presented based on the criteria.

For your convenience, an application form is posted at [www.csiaonline.org](http://www.csiaonline.org).

**CENTRAL STATES INSULATION ASSOCIATION**  
2077 Embury Park Rd.  
Dayton, OH 45414

PH: 937-278-0308  
FAX: 937-278-0317  
[csia@assnsoffice.com](mailto:csia@assnsoffice.com)  
[www.csiaonline.org](http://www.csiaonline.org)

# 2017 CSIA SCHOLARSHIP APPLICATION

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip Code \_\_\_\_\_

Telephone Number \_\_\_\_ ( \_\_\_\_ ) \_\_\_\_\_

E-mail Address \_\_\_\_\_

Relationship to CSIA Member Employee \_\_\_\_\_

## CSIA MEMBER INFORMATION

Name of **CSIA** Member Employee \_\_\_\_\_

Employer's Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip Code \_\_\_\_\_

Telephone Number \_\_\_\_ ( \_\_\_\_ ) \_\_\_\_\_

Fax Number \_\_\_\_ ( \_\_\_\_ ) \_\_\_\_\_

E-mail Address \_\_\_\_\_

## EDUCATIONAL BACKGROUND

High School Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip Code \_\_\_\_\_

Telephone Number \_\_\_\_ ( \_\_\_\_ ) \_\_\_\_\_

Office Contact / Guidance Counselor \_\_\_\_\_

Current Grade Point Average: \_\_\_\_\_ out of a \_\_\_\_\_ scale

Extra Activities, sports, clubs, achievements (*use separate sheet if necessary*) \_\_\_\_\_

Probable Field of Study \_\_\_\_\_

Educational Goals (*use separate sheet if necessary*) \_\_\_\_\_

Selected University, College, or Institute \_\_\_\_\_

Date Classes Begin \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Print or type name and date

\_\_\_\_\_  
Signature of Corporate Officer

\_\_\_\_\_  
Print or type name and date

**Please include your 500-800 word essay and photo with this form when you return it to the CSIA Office  
2077 Embury Park Rd. - Dayton, Ohio 45414**

## **Grandmothered Plans Alive and Well for another Year**

Health care reform imposes all kinds of requirements on non-grandfathered health plans. For example, small employer health plans are subject to community rating, etc. The rules were supposed to go into effect January 1, 2014. However, the Obama administration postponed the effective date several times. The non-compliant plans came to be known as “grandmothered” plans. The Trump administration just postponed the effective date until January 1, 2019.

### [Health Affairs Blog: Transitional Policies](#)

This delayed effective date is one-step President Trump has taken to weaken the current law and now that the administration’s attempt to repeal and replace the Affordable Care Act has failed, it is very likely the current administration will take other steps to “gut” the law.

## **ACA Enforcement Slipping**

As mentioned, repealing the Affordable Care Act was one of the top priorities of the Trump administration and that effort is on hold indefinitely. However, the IRS has taken a big step to weaken one of the main parts of the law. One of most controversial provisions of the ACA is the individual mandate, which requires individuals have health coverage or pay a penalty. Obviously, the government has to know if the person had coverage to enforce the penalty.

### [IRS Won't Require Coverage Information](#)

There is a question on the individual federal tax return asking the taxpayer if he or she had health coverage. The IRS just indicated that it will process the return even if the person fails to answer that question. How can the government assess the individual mandate penalty if the government does not know if the person had health coverage? As a practical matter, this is a strong signal the government will not assess the individual mandate. Note, however, the employer’s reporting obligations are still in effect.

## **Government Tries to Stabilize Health Care Exchanges**

The Federal government wanted to completely revamp the health care system but that is going to take some time. In fact, the current administration will probably move on to other agenda items like tax reform. In the meantime, the insurance companies are pulling out of

the health care exchanges or marketplaces. The government recently issued rules in an attempt to convince the insurance companies to continue offering coverage through the exchanges and marketplaces.



### [Why Stabilization is Unlikely](#)

Keeping the carriers in the exchanges and marketplaces until a new system is developed is critical. Therefore, the government, at this time at least, is trying to make the rules more palatable for the carriers so that they will continue to participate in the exchanges and marketplaces.

## **How to Prepare for an FMLA Audit**

The Department of Labor is charged with enforcing the FMLA, and as part of that responsibility the agency conducts audits. This article talks about what to expect if the government comes knocking on your door to conduct an FMLA audit.

### [Managing FMLA Investigations](#)

No one wants to get audited by the government but it can happen. Another consideration is that the statute provides a private cause of action, which means an employee or former employee can file suit and the court has the authority to award attorney fees, which can often be more than the damages. So, you need to pay attention to FMLA if it applies.

## **Small Employers Get a Break**

One of the last pieces of legislation signed by President Obama reverses the government’s prior position that precluded small employers from paying for the employees’ individual health policies. The new rules allow small employers that do not offer **any** type of health plan (including dental or vision plans) to pay for the employees’ individual health policies on a tax-favored basis.

### [New Rules for Small Business HRA QSEHRA Notice Period Extended](#)

The law made other changes. The first article in this topic talks about the new rules allowing small employers to pay for individual health policies and the last article states the notice requirements for the new HRAs have been delayed until the IRS issues the regulations. The change is welcome news but it is frustrating when the government issues rules, employers comply and then the government reverses itself.

## CEO Personally Liable for Health Plan Premiums

The court in this lawsuit had no trouble holding the company's CEO personally liable for paying almost \$70,000 in health plan premiums. The company withheld the money from the employees' paychecks and never sent the money to the carrier.

### [CEO Owes Carrier for Premiums](#)

It is almost impossible to believe the court would reach any other conclusion. The CEO filed for bankruptcy but the court said the bankruptcy would not discharge the CEO's obligation to pay the premiums.

## 2018 Limits Released

Health care reform imposed a number of limits on a variety of programs. For example, there is a limit on the maximum annual amount participants can contribute to a health FSA and the maximum amount of out-of-pocket expenses participants have to pay under a group health plan.

### [2018 Out-of-Pocket Maximums](#)

These limits are indexed and can increase each year to account for inflation. The government has released the numbers for 2018. This article also lists the historical amounts.

## IRS Clarifies Tax Issue Regarding Fixed Indemnity Plans

Most health plans are subject to health care reform. On the other hand, disability or income replacement plans are not. Employers can provide health plans to employees on a tax-free basis and benefits under a health plan also are tax free to the employees. However, the taxability of benefits under disability or income replacement plans depends upon who paid the premiums.

If the employer pays the premiums or the employees pay for the premiums of a disability or income replacement plan on a pre-tax basis, then the actual benefits under the disability or income replacement plan are taxable. Whereas if the employees pay for the premiums on a post-tax basis or the employer includes the value of the premiums in the employees' taxable income (i.e. the premium amounts are included on the employees' Form W-2 as taxable wages), the benefits are tax free.

### [Supplemental Benefits are Taxable, IRS Says](#)

The IRS has ruled recently that fixed indemnity plans are treated the same as disability or income replacement

plans for tax purposes. This means if the employer paid for the premiums or the employees paid for the premium on a pre-tax basis, the benefits under a fixed indemnity plan will be taxable. A fixed indemnity plan is defined for these purposes as any plan that provides a fixed payment (e.g. \$100 per day) regardless of any medical expenses. According to the IRS, fixed indemnity coverage is more akin to "income replacement" insurance (e.g., disability insurance) than medical insurance because the payment under a fixed indemnity plan is paid in cash and is not tied to or coordinated with the cost of medical care, and the cash can be spent in any way the employee chooses. Therefore, if you are sponsoring these types of plans and you are paying the premiums or allowing the employees to pay the premiums tax free, you may want to modify the program.

## Electronic Distribution of Documents

Electronic communication has become the norm. When is the last time you put a stamp on an envelope and mailed a letter to someone? Therefore, it seems only proper to communicate with your employees via email.

### [Rules for Electronic Distribution](#)

However, there are strict rules governing when you can provide employee benefit plan materials to the employees electronically. There are separate rules under the Internal Revenue Code and ERISA. This article explains those rules.

## ERISA Plan vs Payroll Practice

Most of the time, it is pretty easy to determine whether the program is subject to ERISA or not. For example, the group health plan is clearly subject to ERISA. However, short-term disability programs are more problematic. Is the program considered a "plan" under ERISA or a "payroll practice" exempt from ERISA?

<https://www.bna.com/benefits-plan-qualify-n17179923893/>

This article lays out the analysis. There are pros and cons under both approaches and you should not simply assume one position is automatically better than the other.

For further information, contact Dunlevey, Mahan + Furry at (937) 223-6003 or visit our website at [www.dmfdayton.com](http://www.dmfdayton.com).

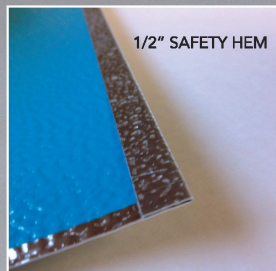




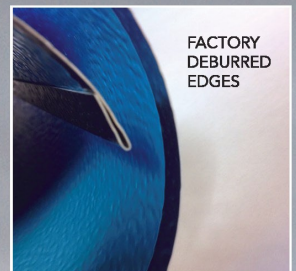
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# CENTRAL STATES INSULATION ASSOCIATION MEMBERSHIP APPLICATION

## APPLICANT INFORMATION

Company Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City, State & Zip: \_\_\_\_\_  
 Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_  
 Contact Name: \_\_\_\_\_  
 Email: \_\_\_\_\_ Website: \_\_\_\_\_

## TYPE OF MEMBERSHIP REQUESTED (*check only one*)

- |   |          |                                       |   |                                    |                                |
|---|----------|---------------------------------------|---|------------------------------------|--------------------------------|
| <input type="checkbox"/> Contractor             | \$425.00 | <input type="checkbox"/> Insulation   | <input type="checkbox"/> Abatement                          | <input type="checkbox"/> Unionized | <input type="checkbox"/> Merit |
| <input type="checkbox"/> Distributor/Fabricator | \$425.00 |                                       |   |                                    |                                |
| <input type="checkbox"/> Associate              | \$513.00 | <input type="checkbox"/> Manufacturer | <input type="checkbox"/> Sales Manufacturing Representative |                                    |                                |
| <input type="checkbox"/> Engineer/Specifier     | \$ 95.00 |                                       |   |                                    |                                |

## APPLICANT INFORMATION

Please Answer the following questions so that we may get to know you better, and feel free to use additional sheets is necessary.

- Type of Work in which your company is engaged: \_\_\_\_\_
- Length of time company has been in business; date established: \_\_\_\_\_
- Primary geographic area of operation: \_\_\_\_\_
- Brief history of company: \_\_\_\_\_  
\_\_\_\_\_
- Identify Principals of Company and Titles: \_\_\_\_\_  
\_\_\_\_\_
- Number of Employees: \_\_\_\_\_
- Labor Organizations representing your employees: \_\_\_\_\_
- Is your company a member of NIA?  Yes  No

This application for membership is made subject to the Bylaws governing such membership. It is understood and agreed that, if and when approved by the association's Board of Directors, the applicant shall maintain membership in good standing and shall terminate it only in writing, and only after all obligations to the association have been met. The undersigned company and its representatives agree to abide by all terms and conditions of the association's bylaws.

Membership Proposed by: \_\_\_\_\_  
Existing CSIA Member

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

*Make dues check payable to CSIA and return with application.  
Payment via Visa, MasterCard, Discover and American Express are also accepted.*

Card Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

Name on Card \_\_\_\_\_ Authorized Signature \_\_\_\_\_

Send back completed form and payment to:

**FAX: (937) 278-0317 or MAIL: 2077 Embury Park Road - Dayton, Ohio 45414**



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PH: 937-278-0308  
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