The annual fall business meeting is now history. We again had near record attendance for a fall business meeting. The following is a recap of those in attendance:

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<th>Category</th>
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<tr>
<td>Members</td>
<td>150</td>
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<tr>
<td>Speakers &amp; Guests</td>
<td>5</td>
</tr>
<tr>
<td>Total Attending</td>
<td>155</td>
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</table>

The fall business meeting really began with a day long pre-meeting seminar on Strategic Management that was held on Tuesday afternoon, October 21, 2014. Sixty-six members attended the seminar. Rusty Sherwood and Matt Marshall with FMI Corporation, in Denver, were the seminar leaders. They provided the members with a whole host of ideas and techniques that they could take back to their businesses for implementation. Rusty and Matt discussed the following topics during the seminar:

- Trends Shaping the Industry
- Turning Your Project Managers into Business Managers
- Bridging the Gap in Organizational Risk Management
- Strategic Leadership: Putting it All Together

We began the fall business meeting with committee meetings and a Board meeting on Wednesday morning. During the meeting, the Board approved the 2015 operating budget. The Board voted not to increase the annual membership dues. This is the third year that the annual dues will remain at $675 for contractor member firms and $475 for associate member firms. The advertising rates for 2015 will remain at the same level as last year. The Board is very appreciative of our members’ financial support and anticipates a 100% renewal in 2015.

Brian Stamper with Construction Users Roundtable (CURT), was the first speaker on Wednesday afternoon. He gave us a presentation on industry manpower needs in the next five years. Brian discussed the Construction Labor Market Analyzer® (CLMA®); a tool that will help you to gain an understanding of the construction craft labor market and the risk of craft labor shortages. It was a most enlightening presentation and highlighted the need for an industry wide effort to bring more young people into the construction trades. His slide presentation is available from the MICA office upon request.

Gary Auman, MICA’s legal counsel, gave the first of his two-part presentation on Wednesday. He provided the members with an update on OSHA’s texting while driving memo that has been expanded to cover distracted driving of all types including construction equipment such as fork lifts. Gary provided a template for a company policy on distracted driving. This suggested policy statement has been e-mailed to the MICA members. If you have not received the e-mail with a copy of the policy template, please contact the MICA office and we will send you a copy.

The second part of Gary’s presentation started the Thursday morning session. He presented an overview of how OSHA will treat temporary workers during OSHA inspections and he discussed how prospective federal contractors will be required to disclose federal employment law violations, including OSHA and FLSA violations. Gary’s slide presentation is also available from the MICA office.

(Continued on page 5)
PRESIDENT’S MESSAGE

TO: THE MICA MEMBERSHIP

Good day MICA friends.

Just getting back from our fall meeting and figured I better get my newsletter into Tom since it was due on the 15th. And I didn’t request an extension.

Sorry Tom – Presidential Privilege!!

I hope everyone had safe travels back from Omaha.

It was sure great visiting/networking with everyone. I always look forward to catching up with my old MICA buddies and the opportunity to meet and visit with our new attendees.

I must say, I was very pleased with how many of you continue to see the value to “Get involved” by attending the fall business meeting. Your Board of Directors work very hard putting together a program that adds value to your membership and your organization, and I believe 66 members at our FMI seminar and 155 attendees for the regular session tells them they are doing something right.

I don’t know about the rest of you, but I found real value in both the pre-seminar from FMI and the speakers during the regular session. The projected manpower shortage that CURT presented is pretty scary – sure would be great if these projects could get stretched out over the next 6 to 10 years instead of everyone trying to build everything in the next couple of years. The good news is there should be plenty of work available for all our companies to prosper over the coming years.

Of course, it can’t all be peaches and cream. Gary Auman always brings us back to reality with his OSHA updates. Even though his reports tend to be Doom and Gloom – its important information that all of our companies need to know in order to navigate in the ever changing world of OSHA – thanks Gary.

I would like to extend a special thank you to Ruth Sweet. Ruth stepped down from her Co-Chair position on the Environmental and Safety Committee after serving in the position for nearly 28 years. Her active involvement helped shape the committee into what it is today, and we thank you for it. Thank you Lee Stuckenschmidt for your willingness to “Get Involved” to co-chair this committee with Mike Hill.

By the time you read this, Halloween will be over – the candy is probably almost gone – and planning for the Thanksgiving feast has begun – I hope everyone feels thankful for the great industry we are part of. I know I am.

Thanks for reading.

Respectfully,

Lance Pickering
MICA President
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BJ Fungaroli, President and CEO of Environmental Holdings Group, LLC, was our second presenter on Thursday. BJ has been in the environmental remediation industry his entire career. He shared with us his vision of how to operate a profitable and sustainable company in our current economic climate. In his presentation, he focused on fiscal performance criteria and trends that analyzed the overall size of our industry with comparisons between differing market segments. BJ provided the MICA office with a copy of his presentation which is available to you upon request.

Dr. Tom D. Lewis with Creighton University gave a workshop on how to develop the “right” culture for your company. Tom showed the members why a major factor in managing your manpower needs is hiring the appropriate people, but the retention of highly qualified, well trained employees is a factor as well. Finding the right employees and retaining these people over the long run, is directly related to the corporate culture of your company. During his session, Tom engaged the members with several “quizzes” that has become a trademark of his workshops.

Our final speaker was Adam Utz, Account Executive with Enterprise Fleet Management in Kansas City. Adam discussed the benefits of using a professional fleet management company to help operate your company vehicles. He noted several areas where cost savings could be generated and where company risk could be minimized by using a professional fleet management company. Adam’s slide presentation is also available from the MICA office.

On Wednesday afternoon, we once again held our three concurrent forums dealing with member issues. We had a union contractor forum, an open shop contractor forum, and an associate member forum, all running simultaneously. This approach allowed all of the members to participate in craft issues without being part of a formal committee. All three sessions were very well attended.

Our Wednesday evening reception included table top displays by 20 of our associate member firms that are classified as fabricators, distributors or independent reps. The reception and table top displays were open for viewing for 90 minutes, and the members actively participated for the entire session.

The fall business meeting was designed to help members to “Get Involved”, and they did. Our record attendance was a testament to our members involvement in their industry association.

**AFFORDABLE CARE ACT DEADLINES NEAR**

The following article is provided by Paul Routh and Bob Dunlevey with the law firm of Dunlevey, Mahan & Furry. Paul and Bob are partners with Gary Auman and help provide timely updates for our industry.

There are three important deadlines right around the corner and October is the month to start focusing on them.

1. Health Care Reform Reporting

There are three main components or pieces to health care reform - (1) the individual mandate; (2) the employer shared responsibility provisions also called the play or pay rules; and (3) the health care exchanges or marketplaces.

The individual mandate requires most people to have health coverage or pay a penalty. The employer shared responsibility or play or pay rules require large employers to offer full time employees quality/affordable health coverage or pay a penalty. The health care exchanges or marketplaces are where people can go to get health coverage. Individuals may, depending on their household income, be eligible for government subsidies to help pay for their health coverage through the exchanges or marketplaces.

Sections 6055 and 6056 of the Internal Revenue Code obligate most employers to provide certain information to the government and the employees. The government will use the information to determine (1) which individuals are eligible for subsidies under the exchanges or marketplaces and (2) whether the employer owes a penalty under the employer shared responsibility provision or play or pay rules. The employees will use the information when they complete their personal tax returns (i.e. Form 1040s).

The IRS has released, in draft format, the forms (with the accompanying instructions) that employers have to complete to comply with these reporting requirements. There are four forms and the employer’s size and whether the employer’s group health plan is insured or self-funded dictate which forms and what sections of the forms the employer has to complete.

Employers may, but are not required to, report data for 2014 which will be due early in 2015. It is doubtful many employers will report 2014 information. However, employers must start gathering the information beginning (Continued on page 7)
FUTURE MICA MEETING DATES

Fall 2014 Annual Fall Business Meeting — October 22 & 23, 2014, Embassy Suites Downtown, Omaha, NE.

58th Annual Spring Convention — June 22 — 25, 2015, Blue Harbor Resort, Sheboygan, Wisconsin. [Please note that the convention will begin on the Monday after Father’s Day. This slight change in the schedule is the direct result of member feedback to the Board].

Fall 2015 Annual Fall Business Meeting — October 21 & 22, 2015, Embassy Suites Downtown, Omaha, NE.

59th Annual Spring Convention — June 2016, Under Consideration. Send your suggestions to the MICA office.

Fall 2016 Annual Fall Business Meeting — October 19 & 20, 2016, Embassy Suites Downtown, Omaha, NE.

MICA MEMBER ADDRESS/INFO. UPDATES

Be sure to inform the MICA office of any changes or corrections to your listing for either the MICA Directory, e-mail correspondence or mailing address. Even if you update your company listing on the MICA website, please inform the MICA office of the changes. We try to be as current as possible with your help.
January 1, 2015, and will have to submit the forms to the IRS and provide the information to the employees early in 2016. The following is a brief summary of the rules.

A. Small Employer – Fully Insured Health Plan

If the employer has less than 50 full time (i.e. employees working 30 hours or more per week) and full time equivalent employees and the employer sponsors a fully insured health plan, the employer need not prepare and file any reports with the IRS or distribute anything to the employees.

B. Small Employer – Self Funded Health Plan

If the employer has less than 50 full time (i.e. employees working 30 hours or more per week) and full time equivalent employees but sponsors a self-funded health plan, then the employer has to complete IRS Forms 1094-B and 1095-B and submit both forms to the IRS and provide a copy of Form 1095-B to the employees.

C. Large Employer – Fully Insured Health Plan

If the employer has at least 50 full time (i.e. employees working 30 hours or more per week) and full time equivalent employees and sponsors a fully insured health plan, the employer has to complete only the top 2 parts of IRS Forms 1094-C plus Form 1095-C and submit both forms to the IRS and provide the employees a copy of Form 1095-C.

D. Large Employer – Self Funded Health Plan

If the employer has at least 50 full time (i.e. employees working 30 hours or more per week) and full time equivalent employees and sponsors a self-funded health plan, the employer has to complete all 3 parts of IRS Forms 1094-C plus Form 1095-C and submit both forms to the IRS and provide the employees a copy of Form 1095-C to the employees.

Here are links to all four forms and the instructions. It is important to determine which forms you have to complete and to start gathering the data starting January 1, 2015.

There are special transitional rules that provide simplified reporting methods for the 2015 calendar year. However, now is the time to start preparing for the reporting requirements.

2. HPID (Health Plan Identifier)

Almost everyone agrees the US health care system is not very efficient. To help streamline the system, group health plans will have to obtain and use a health plan identifier or HPID. The HPID is a uniform identification number health plans will use to receive and transmit data. If the employer sponsors a fully insured health plan, the insurance carrier will get the HPID. However, if the employer sponsors a self-funded health plan, the employer will have to get the HPID.

If the self-funded health plan is considered a large plan, the due date to register and get the HPID is November 5, 2014. The due date for a small self-funded health plan is November 5, 2015. A self-funded health plan is considered large for these purposes if the self-funded health plan paid at least $5 million in claims during the previous calendar year.

The following is the government’s website devoted to getting the HPID. This site contains educational material including videos on how to get the HPID.


If you are sponsoring a self-funded health plan, now is the time to contact your third party administrator to start the process of getting your HPID.

3. Transitional Reinsurance Fee

As previously mentioned, one of the main components of health care reform is the marketplaces or exchanges where individuals can go to get health coverage. It is anticipated that the carriers participating in these exchanges or marketplaces will experience adverse selection. In other words, initially there will be a lot of sick and unhealthy people signing up for coverage under the exchanges or marketplaces and their premiums probably will not cover all the claims.

(Continued on page 9)
As a result, all group health plans have to pay a transitional reinsurance fee to help stabilize the premiums for the products being offered through the health care exchanges or marketplaces. In short, the transitional reinsurance fee is designed to help compensate the carriers participating in the marketplaces or exchanges. The reinsurance fee is only in place for 2014, 2015 and 2016. The annual rate for 2014 is $63 per person covered under the plan and for 2015 the annual rate per person is $44. The rates have not been released for 2016.

In the case of a fully insured health plan, the carrier will pay the reinsurance fee but, not surprisingly, the fee has been built into the premiums. In the case of a self-funded health plan, the employer has to report and pay the reinsurance fee. The employer has to report the number of people participating in the self-funded health plan to the government by November 15, 2014.

The government will then invoice the employer for the transitional reinsurance fee. The fee has to be paid electronically and can be paid in either one or two installments. If the employer wants to pay the entire amount in one installment, the payment of $63 per person is due January 15, 2015. If the employer wants to pay the fee in two payments, the first payment of $52.50 per person is due January 15, 2015, and the second installment of $10.50 per person will be due November 15, 2015. Here is the link to the government’s webpage listing the transitional reinsurance fee rules.


The government is still in the process of developing the reporting forms but, if you sponsor a self-funded health plan, now is the time to starting gathering the information. As a final note, the IRS has ruled the transitional reinsurance fee is tax deductible and the Department of Labor has ruled that employers can require the employees to pay some or all the transitional reinsurance fee without violating ERISA.

For more information, contact attorney Paul Routh who is our Benefits Law Group Manager at Dunlevey, Mahan & Furry (937) 223-6003.

DISTRIBUTION INTERNATIONAL ANNOUNCES THE PURCHASE OF MECHANICAL INSULATION SUPPLY, INC.

Houston, TX – Distribution International, Inc. (“DI”) announced it has completed the acquisition of Mechanical Insulation Supply, Inc. (“Mechanical Insulation”) in Redford, MI. Mechanical Insulation, established in 1989, is a distributor of mechanical and industrial insulation and accessories, HVAC products, and refractory products and accessories. DI, based in Houston, Texas, is a portfolio company of Audax Private Equity (“Audax”) and The CapStreet Group (“CapStreet”).

Doug Waugaman, CFO of DI said “We are pleased to grow our existing distribution network in the Midwest market. We look forward to servicing the Mechanical Insulation customer base and will continue the tradition of integrity, responsiveness, and professionalism they have developed.”

Mike Kraydich Sr, President of Mechanical Insulation said “DI has been a well-respected competitor in our market. Based on DI’s outstanding commitment to customer service and product quality, they were a natural choice for our business. We will be able to continue our commitment to providing reliable solutions and delivering the highest quality products and services to our customers.”

DI is a value added distributor of insulation, related specialty fabricated products, and safety supplies. DI serves industrial, commercial and marine customers from distribution centers in Alabama, Arizona, Arkansas, California, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nevada, New Jersey, New Mexico, New York, North Carolina, Pennsylvania, South Carolina, Tennessee, Texas, and Virginia in the United States, as well as British Columbia, Alberta, Ontario, Quebec, and Nova Scotia in Canada.

Contact: Dana Vlk, VP of Marketing, Distribution International 410-365-0457 www.distributioninternational.com

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For more information visit the Audax Group website www.audaxgroup.com.

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**OSHA LAUNCHES NATIONAL DIALOGUE ON HAZARDOUS CHEMICAL EXPOSURES AND PERMISSIBLE EXPOSURE LIMITS IN THE WORKPLACE**

**WASHINGTON** – The U.S. Department of Labor's Occupational Safety and Health Administration announced it is launching a national dialogue with stakeholders on ways to prevent work-related illness caused by exposure to hazardous substances. The first stage of this dialogue is a request for information on the management of hazardous chemical exposures in the workplace and strategies for updating permissible exposure limits.

OSHA's PELs, which are regulatory limits on the amount or concentration of a substance in the air, are intended to protect workers against the adverse health effects of exposure to hazardous substances. Ninety-five percent of OSHA's current PELs, which cover fewer than 500 chemicals, have not been updated since their adoption in 1971. The agency's current PELs cover only a small fraction of the tens of thousands of chemicals used in commerce, many of which are suspected of being harmful. Substantial resources are required to issue new exposure limits or update existing workplace exposure limits, as courts have required complex analyses for each proposed PEL.

"Many of our chemical exposure standards are dangerously out of date and do not adequately protect workers," said Assistant Secretary of Labor for Occupational Safety and Health Dr. David Michaels. "While we will continue to work on updating our workplace exposure limits, we are asking public health experts, chemical manufacturers, employers, unions and others committed to preventing workplace illnesses to help us identify new approaches to address chemical hazards."

OSHA is seeking public comment regarding current practices and future methods for updating PELs, as well as new strategies for better protecting workers from hazardous chemical exposures. Specifically, the agency requests suggestions on:

- possible streamlined approaches for risk assessment and feasibility analyses and
- alternative approaches for managing chemical exposures, including control banding, task-based approaches and informed substitution.

The goal of this public dialogue is to give stakeholders a forum to develop innovative, effective approaches to improve the health of workers in the United States. In the coming months, OSHA will announce additional ways for members of the public to participate in the conversation.

The comment period for the RFI will continue for 180 days. Instructions for submitting comments are available in the Federal Register, Docket No. OSHA-2012-0023, at https://federalregister.gov/a/2014-24009. For more information, please visit the OSHA Chemical Management Request for Information Web page at http://www.osha.gov/chemicalmanagement/index.html.
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<td>Saddles, Supports, Tools, P-Trap Covers and PVC Hanger Covers</td>
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<td>Ideal Products</td>
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<td>Insulation Jacketing and RG2400 Corrosion Resistant Coatings</td>
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<td>Midwest Fasteners</td>
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The National Insulation Association (NIA) is excited to announce that it is taking the 2014 Committee Days meeting to Fort Worth, Texas. It will be held from November 11-12, 2014 at the Omni Fort Worth Hotel. Also for the first time ever, this series of industry meetings will be open to non-members.

This is a move that NIA President David Dzina says will make the event more accessible to members, while allowing non-members to see firsthand the benefits NIA offers to the insulation industry. "Committee Days affords the opportunity for us to develop strategies that make the industry stronger, and discuss trends, concerns, and challenges," Mr. Dzina said. "By attending this important event, you become a part of building and shaping the industry."

A highlight of Committee Days is the keynote address at the annual luncheon. In the past, industry and safety experts, lawmakers, and policy experts have spoken. During last year's Committee Days Luncheon, attendees enjoyed an enthusiastic speech from Representative Roger Williams (R-TX). The organization is currently in the process of selecting the keynote speaker for the 2014 event.

During Committee Days, attendees hear reports on business, industry-relevant topics, and current NIA activities from committees such as Health and Safety, Distributor/Fabricator, Technical Information, Merit Contractor, Union Contractor, and others.

This event attracts approximately 100 members each year, with 55% of attendees being contractor/distributor/fabricator/laminator members and 45% being associate members (manufacturer attendees). It is an extremely important event where NIA's members help to decide NIA's areas of focus and direction, as well as provide important feedback on the biggest issues in the industry.

Fort Worth is known as the "city of cowboys and culture," and offers visitors numerous attractions and entertainment options suitable for a variety of tastes. Committee Days information and online registration will be available soon. Please visit NIA's website at www.insulation.org for the most current information.
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