

tmta talk

A publication of the
Tooling, Manufacturing &
Technologies Association

**FROM ROB'S
ROOST**
By ROB DUMONT
PRESIDENT & CEO

Welcoming Another Year

TMTA with the sponsorship of **Citizens Bank** and **C. Patrick Advisors** hosted a very successful and well attended Cigar Evening on December 2, 2015 at Got Rocks at the Big Rock Chop House in Birmingham. It was an evening of networking and fellowship to which, I am pleased to say, a number of member companies brought non-member guests. We are currently in the planning stages of setting up another such evening for a date in March of this year. Watch the TMTA website for details which will be posted as soon as the date is firmed up.

While referencing the social side of the association I would ask you to mark your calendar for the TMTA Annual Golf Outing which, again this year will be held at the Cherry Creek Golf Course, Shelby Township, MI on Thursday June 23, 2016. The 2015 Outing was, by all reports, a great success and we hope to make this year's event even better. Of course our success in this regard is clearly a function, in large part, of your participation so please, plan to attend.

In the latter part of 2015 TMTA hosted a multi-session seminar entitled **EFFECTIVE PERSONAL PRODUCTIVITY**. Several member companies enrolled personnel and I participated as well. I know that my investment in the course was well worth the time and effort.

More to the point, one of our participating member companies was so
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tmta Calendar of Events January 2016

- | | |
|-----------|---|
| 20 | TMTA Board of Directors meets at TMTA Offices |
| 29 | TMTA MSD Company Information Sheets due |

Visit www.thetmta.com for detailed, up-to-date information on all events



BCN Members: Get Your Flu Shot and Get a Chance to Win a \$200 Visa Gift Card

As a BCN member, your flu shot is a covered benefit. If you are age 18 to 64 and you receive your flu shot between July 2015 and February 2016, you can enter a drawing to win a \$200 Visa gift card.

You can receive your flu shot at most doctors offices and pharmacies (check to make sure they participate with BCN). Then visit www.bcbsm.com/flushotbcn and fill out the required information (your name, e-mail address, contract number, and date and location of your flu shot is all). It's that easy!

You must enter the drawing by March 1, 2016 to be eligible to win. Winners will be notified by phone in mid-April 2016. While BCN highly encourages you to receive your annual flu shot, it is not a requirement to enter the drawing. (Note: BCBSM and BCN employees, spouses and dependents are not eligible for this giveaway.)

Four more ways to avoid the flu are:

- Avoid close contact with people who are sick.
- Clean your hands frequently with soap or alcohol-based hand sanitizer.
- Avoid touching your eyes, nose, and mouth. Germs spread this way.
- Clean and disinfect surfaces and objects that may be contaminated with germs (including flu germs). For example: most grocery stores have hand sanitizing wipes to wipe down your grocery cart and hands before touching it.

Wear Red to Support Women's Heart Health

Friday, February 5, 2016 is National Wear Red Day, a day Americans wear red to show their support for women's heart health. Heart disease is the No. 1 killer of women.

The American Heart Association says one in three women's deaths each year is caused by heart disease. This means our mothers, sisters, and friends are dying at the rate of one per minute. The time it takes to read this,

another woman will die from heart disease.

Each year on the first Friday in February, thousands wear red to help raise crucial awareness and significant funds in the fight against heart disease in women. Donations to the American Heart Association's Go Red for Women movement help support efforts to educate women and to fund breakthrough research.

As with men, women's most common heart attack symptom is chest pain or discomfort. But women are more likely to experience some of the other heart attack symptoms, particularly shortness of breath, nausea/vomiting, and back or jaw pain.

Signs of a heart attack include:

- Uncomfortable pressure, squeezing, fullness or pain in the center of your chest. It lasts more than a few minutes or goes away and comes back.
- Pain or discomfort in one or both arms, the back, neck, jaw, or stomach.
- Shortness of breath with or without chest discomfort.
- Other signs such as breaking out in a cold sweat, nausea, or lightheadedness.

If you have any of these signs, don't wait more than 5 minutes before calling 9-1-1 for help. An ambulance is the fastest and safest way to get to the hospital and paramedics can offer aid on the way, so don't hesitate to call. When it comes to a health issue, it is far safer to err on the side of caution.

IRS Extends Filings for ACA Forms

The IRS has extended the deadlines to complete and mail the required reports on months of 2015 health coverage for Sections 6055 and 6056.

BCBSM and BCN still plan to send fully insured group subscribers their Form 1095-B in early February 2016.

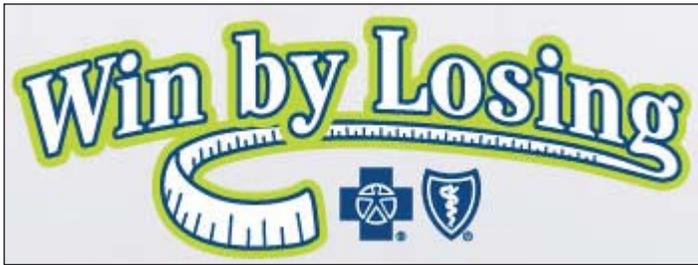
Deadlines for forms to individuals have been extended from 1/31 to 3/31/16. These are the Health Coverage 2015 Form (1095-B) and the Employer-Provided Health Insurance Offer and Coverage 2015 Form (1095-C).

Deadlines for IRS forms have been extended from 2/29 to 5/31/16 (paper) and 3/31 to 6/30/16 (electronic). These are the Transmittal of Health Coverage Information Returns 2015 (1094-B with 1095-B) and the Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns 2015 (1094-C with 1095-C).

Ask your BCBSM/BCN Agent of Record if you have any questions on these forms. Bill Percha is the TMTA endorsed health care Agent of Record. If your insurance is through TMTA, contact Bill at 248-488-0300.

custom tailored life insurance plan with no medical questions asked, no matter how many employees you have.

To receive more information on the TMTA Group Life Insurance Program or to receive a free, no-obligation quote, contact Stella at 248-488-0300, ext. 1310 or TMTA's endorsed agent, Bill Percha, at 586-904-9700.



New Win by Losing Weight-Loss Challenge Begins

The fourteenth round of BCBSM's Win by Losing is set to kick off on February 29, 2016. This is a great opportunity for you to get involved with your employees and help guide them to their health goals.

It's a free competition that encourages healthy lifestyle habits, including diet changes and exercising. BCBSM will provide an online toolkit for you to share with your employees. It includes healthy recipes, diet and exercise tips, meal plans, helpful videos, helpful tips provided under the twitter handle [@HealthierMI](#), blogs available at [ahealthiermichigan.org](#), and much more.

The group that loses the most weight will receive a trophy and coveted bragging rights. Registration begins February 22 and the competition runs from February 29 through April 29, 2016. Visit [www.bcbsm.com/yourhealth](#) to sign up before February 29th and let BCBSM help your team achieve their weight-loss goal!

W-2 Preparation for TMTA Groups Through Reliance Standard Life Insurance

- Reliance Standard Life Insurance issues W-2's for long-term and short-term disability.
- Reliance provides the employer's match and issues the W-2's on taxable business. Reliance handles all tax filing responsibilities for the employer.
- W-2's are mailed directly to the employee. A copy is NOT sent to the employer.
- The December Monthly Case Summary Report (DICS) is your company's year-end statement. The monthly DICS reports are cumulative.
- The December DICS report is mailed the second week in January and cannot be provided sooner due to year-end corporate cut-off dates.

W-2 Add-On for Group-Term Life Insurance

The IRS regulations state that the cost of any employer provided group-term life insurance in excess of \$50,000 is taxable income to the employee covered.

You must include, in your employee's wages subject to social security and Medicare taxes, the cost of group-term life insurance that is more than the cost of \$50,000 of coverage, reduced by the amount the employee paid toward the insurance (does not include pre-tax money).

The IRS has published the chart below to figure the amount to add to each employee's Form W-2:

Age at the end of taxable year	Cost per \$1,000 of insurance per month
Under 25	\$0.05
25-29	\$0.06
30-34	\$0.08
35-39	\$0.09
40-44	\$0.10
45-49	\$0.15
50-54	\$0.23
55-59	\$0.43
60-64	\$0.66
65-69	\$1.27
70 & Above	\$2.06

TMTA Group Life News

TMTA has offered a Group Life Insurance Plan since 1950 — over 65 years! As a member, you can leverage TMTA's national buying power and shared risk while tailoring a life insurance plan to meet your company's individual employee and owner needs.

Group plans are available with options for: basic life insurance, accidental death and dismemberment insurance, short-term disability insurance, long-term disability insurance and dependent life insurance.

There are both employer-paid and voluntary (employee-paid) coverage options with no minimum participation rules for voluntary plans. Your company will receive a



MIOSHA Requirement Reminder

The Michigan Occupational Safety and Health Administration (MIOSHA) reminds Michigan employers they are required to post the total number of job-related injuries and illnesses that occurred in 2015.

MIOHSA Form 300A (Summary of Work-Related Injuries and Illnesses) must be posted continuously from February 1st thru April 30th and should be displayed in a common area where notices to employees are usually posted.

Employers with 10 or fewer employees and employers in specific low-hazard industry groups (retail trade, finance, insurance and real estate, and certain service industries) are exempt from this recordkeeping and posting requirement. Previously exempt industries may no longer be exempt due to changes in MIOHSA recordkeeping requirements so companies should double check if they feel they belong in one of these groups.

Companies with no injuries and illnesses during the previous year are still required to post the form with zeroes entered on the total line.

Also note, in response to changes made by federal OSHA, MIOHSA implemented a new injury reporting requirement that requires employers to report any work-related amputation, loss of an eye, or in-patient hospitalization of any employee to MIOHSA within 24 hours of the incident effective January 1, 2016.

For more information on MIOHSA forms and requirements, visit their website at www.michigan.gov/lara/0,4601,7-154-11407_30929---,00.html. You may also find forms on the "Company Forms & Information" page under the "Information/Networking" navigational tab on the TMTA website at www.theTMTA.com.

MSD Member Information Due

TMTA Member Services Directory sheets were mailed out to all member companies earlier this month. Please make sure your company completes and faxes the form back to TMTA at 248-488-0500 or e-mail to Ron at ron@thetmta.com as soon as possible so you can be sure

to be included in the 2016 edition of the TMTA Member Services Directory (MSD). The due date is January 29th.

The TMTA MSD is a great way to publicize the services, processes and capabilities of your company. MSDs are distributed at no charge to all TMTA members and outside companies that have a need to purchase special tooling, metalworking and technology services. We send out over 1,000 MSDs each year.

If you are not a member but are a buyer of tooling, manufacturing or technology services and would like to receive a copy of the TMTA MSD, contact our office at 248-488-0300.

TMTA Surveys Due

The **TMTA 2016 Annual Hourly Wage Survey** and the **TMTA 2016 Annual Salary Wage Survey** were sent out to all member companies earlier this month. Your company's completed data must be returned to TMTA no later than Friday, February 12, 2016.

Remember, as always, only those member companies who participate in the surveys will be entitled to receive the respective survey results.

Please take the time to fill out these important surveys. TMTA has sought to maintain records on wages information since its beginnings. The information we maintain is only as useful as the data we receive from you.

If you have any questions about either of the surveys, contact Ron at (248) 488-0300 ext. 1306 or e-mail to ron@thetmta.com.

We Have What You Need

Do you need a copy of the BCBSM medical reimbursement claim form? The Reliance/Ameritas dental enrollment form? The Reliance disability claim form? Do you need a copy of the required Federal Family and Medical Leave Act Poster? Need an I-9 Form?

The TMTA has listings for federal and state required posters, insurance forms, COBRA information, tax/social security/mileage limits and even a link to the OSHA chemical information database listed on our website so that the information you need now is at your fingertips now.

Visit the "Company Forms & Information" page under the "Information/Networking" navigational tab on the homepage of our website at www.theTMTA.com.

Standard Mileage Rates for 2016

The IRS issued 2016 optional standard mileage rates used to calculate the deductible costs of operating an automobile for business, charitable, and medical or moving purposes.

Beginning January 1, 2016, the rates are as follows:

- Business miles driven – 54 cents
- Medical or moving miles driven – 19 cents
- Charitable services miles driven – 14 cents

The business and the medical/moving mileages are down from the 2015 rates. These rates are based on an annual study of the fixed and variable costs of operating an automobile. The charitable rate is based on statute. Taxpayers always have the option of calculating the actual costs of using their vehicle rather than using the standard mileage rates.

A taxpayer may not use the business standard mileage rate for a vehicle after using any depreciation method under the Modified Accelerated Cost Recovery System (MACRS) or after claiming a Section 179 deduction for that vehicle. In additions, the business standard mileage rate cannot be used for more than four vehicles used simultaneously.

For more information, visit the IRS website at www.irs.gov and look for Rev. Proc. 2010-51 and Notice 2016-01.



STTF Assists MI Employers in Training Skilled Employees

The Michigan Skilled Trades Training Fund (STTF) was established in 2013 to help employers develop the talent they need to fill thousands of available skilled-trades jobs. The STTF ensures Michigan's employers have the talent they need to compete and grow, and individuals have the skills they need for in-demand jobs. Collaboration between the Michigan Works! Agencies, economic development, and educational partners is essential to achieve demand-driven training that addresses talent shortages hampering the growth of Michigan's industries.

Businesses who request funding must actively participate in the development of the training and must commit to retaining individuals at the completion of training. Pure Michigan Talent Connect can be used as a resource to

obtain potential candidates for the interview and selection process. The maximum cost of the training is \$1,500 per trainee, with the exception of apprentices, which is \$3,000 per trainee. Any Michigan resident, 18 years of age or older, may participate.

Training must be short-term in duration (preferably three months or less, except for apprenticeship training), and lead to a credential for a skill that is transferable and recognized by the industry. STTF grants cannot be used to purchase equipment; however, equipment purchased by a business and used during the training of participants can be counted as an employer match.

According to the Michigan Workforce Development Agency, applications for the STTF program may be submitted throughout the year. Any private or non-profit business with a Michigan presence that is in compliance with all federal and state tax obligations is eligible to apply. Allowable training expenditures include the actual costs for the classroom, on-site training with wage reimbursement for individuals to be hired, and USDOL Registered Apprenticeship training, as well as any other reasonable cost required for the successful completion of training.

TMTA proudly lists the following members who have been approved for the 2016 STTF program and encourages our other members to apply:

- AccuBilt Automated Systems** of Jackson, MI
- Baumann Tool & Die** of Zeeland, MI
- C.H. Industries, Inc.** of Shelby Twp., MI
- Demmer Corporation** of Lansing, MI
- E & E Manufacturing Corp. Inc.** of Plymouth, MI
- Eagle Alloy** of Muskegon, MI
- Extreme Tool & Engineering** of Wakefield, MI
- Globe Tech, LLC** of Plymouth, MI
- Industrial Automation, LLC** of Rochester Hills, MI
- Loc Performance Products Inc.** of Plymouth, MI
- Premier Industries Corp.** of Monroe, MI
- Richard Tool & Die Corp.** of New Hudson, MI
- Tawas Plating and Tawas Powder Coating, Inc.** of Tawas City, MI

For more information on the STTF program and to apply for a grant, visit www.michigan.gov/wda/0,5303,7-304-64362-312972--,00.html.

Our congratulations and best wishes to the above members. Let us know what is happening at your company. We would like to share it with all of our readers.

Tax Extenders Act of 2015

The Protecting Americans from Tax Hikes Act of 2015 (PATH) extended, temporarily or permanently, many of the 52 provisions of the Internal Revenue Code that expired on 12/31/14. Included are the following provisions:

*** Research and Development or Research and Experimentation Credit:** Permanently extended. It rewards businesses that increase their investments in research. The credit is complicated to calculate (an easier method was proposed, but not passed) but the tax savings can be substantial. The credit is modified to allow an eligible small business to claim the credit against both its regular tax and alternative minimum tax (AMT) liabilities. Beginning in 2016, certain small businesses (with gross receipts below \$5,000,000 for the taxable year) may also claim the credit against the employer portion of their payroll tax liability, rather than against their income tax liability, thus allowing them to utilize the credit even though they may not have federal income tax liability.

*** The Work Opportunity Credit:** Extended through 2019. It gives a credit to businesses that hire from certain disadvantaged groups (such as food stamp recipients, ex-felons, and veterans) who've been unemployed for 4 weeks or more. The maximum credit ranges from \$2,400 for most groups to \$9,600 for disabled veterans who have been unemployed for six months or more.

*** Section 179 Depreciation Deduction:** Permanently extended. It encourages businesses to expand by allowing a deduction for a portion of business investment purchases and investment costs. The deduction and income phase-out limits were restored to \$500,000 and \$2,000,000 and, going forward, the limits will be indexed to inflation.

*** S Corp Built-In Gains Recognition:** Permanently extended. The term of the corporate-level tax on the disposition of appreciated assets by an S Corp was shortened to five years from the S Corp conversion date.

*** Bonus Depreciation:** Extended through 2019. It allows for the immediate deductibility of a portion of asset acquisition. The bonus deduction will only permit the usual 50% expensing of asset acquisitions until the end of 2017, then the percentage reduces to 40% in 2018 and 30% in 2019.

*** Earned Income Tax Credit, Child Tax Credit, and American Opportunity Tax Credit:** Permanently extended. These credits allow low-income and middle-class individual taxpayers to eliminate much of their tax liability. Congress returned these refundable credits to

their previous levels and, in some cases, increased their value by either increasing the income level that the credits phase-out at or by decreasing the earned income amount needed to receive the credit.

*** Home Mortgage Debt Discharge Exclusion:** Extended through 2016. It allows individual taxpayers to exclude from gross income the discharge of indebtedness from a qualified personal residence, up to \$2 million for married taxpayers and \$1 million for single taxpayers.

INFLATION TALK

CPI-W Urban Wage Earners and Clerical Workers

Month	82-84	1967	57-59
Nov	231.721	690.227	802.73*
Oct	232.373	692.167	804.99*
Sept	232.661	693.025	805.98*
Aug	233.366	695.127	808.43*
July	233.806	696.436	809.95*
June	233.804	696.431	809.94*
May	232.908	693.763	806.84*
Apr 2015	231.520	689.626	802.03*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
Nov	237.336	710.952	826.83*
Oct	237.838	712.458	828.57*
Sept	237.945	712.777	828.95*
Aug	238.316	713.890	830.24*
July	238.654	714.902	831.42*
June	238.638	714.855	831.36*
May	237.805	712.357	828.46*
Apr 2015	236.599	708.746	824.26*

Note: November 2015 CPI-W represents a 0.1% increase from one year ago; CPI-U a 0.5% increase.

* Base Year 1957-59 is no longer released. BLS has issued the following conversion factors from the 82-84 year:

CPI-W—.2886674 CPI-U—.2870447

(Rob's Roost continued from Page 1)

impressed with the results of the course that it brought the course in house for a number of employees and, intends to do so again for other employees.

The course is offered by TMTA member company **Results Systems Corporation**. If you want more information or are interested in enrolling yourself or staff members, contact the TMTA for additional details. A group is currently being formed for a kickoff date of February 9/16, sessions to be held at the TMTA offices.

On the national scene, aside from the obvious clamor caused by an upcoming Presidential election, not to mention a Congressional election as well, much work is ongoing relative to the administration's effort to get the Trans Pacific Partnership (TPP) through Congress.

TMTA remains highly skeptical and joins a diverse group of organizations in opposition to its passage including the Coalition for a Prosperous America; the National Farmers Union and the Economic Policy Institute among others in addition to a large bipartisan number of members of Congress.

The TPP does nothing to address currency manipulation despite the fact that many members of Congress warned the administration of opposition to passage in the absence of meaningful and enforceable provisions addressing this scourge on American manufacturing, agriculture and labor. Also absent is a focus on the balance of trade and trade competitiveness.

And, speaking of trade, we need to recognize that while some past agreements have indeed seen increased American exports, they have at one and the same time given rise to tremendously greater imports so the measure must be "net trade" and how we fare on that scale.

Hopefully you still have your calendar at hand so please note that the Annual Meeting of the Members of TMTA will take place on April 20, 2016, details to follow.

Save the Date for the 81st TMTA Golf Outing

Just a reminder that the 81st Annual TMTA Golf Outing and Dinner will be held this year at the Cherry Creek Golf Club in Sterling Twp. on June 23, 2016. All TMTA members are invited and we encourage you to include your customers, family, and/or friends. Every year the event is marked by golf, food, prizes, and camaraderie.

Details on the event as well as registration forms will be sent to members as we get closer to the event date. In the meantime, please mark your calendars to attend this exciting event!

TMTA ENDORSED SERVICE PROVIDERS

Blue Cross Blue Shield/BCN

(Health insurance program)

TMTA contacts:

Bill Percha 586-904-9700 (cell)

Elaine Burger-Laskosky 248-488-0300, ext. 1309

Call-A-Doctor - (Telehealth Program)

Provider contact:

Ed Stines 248-524-3221, ext. 21

CAPTRUST (formerly Freedom One Financial)

(401(k) Retirement program)

Provider contact:

John Young 248-620-8100

Euler-Hermes - (Credit insurance program)

Provider contact:

Jay Poplawski 248-355-1414, ext. 158

John M. Packer & Associates

(Unemployment cost control program)

Provider contact:

Nathan Wiest 800-482-2971

Practical Power LLC - (Electrical savings program)

Provider contact:

Mark Bunting 248-726-7598

Ralph C. Wilson Agency, Inc.

(Insurance management)

Provider contact for Benefits coverages:

Robert Farris 248-355-1414, ext. 109

Provider contact for P&C and WC coverages:

Jay Poplawski 248-355-1414, ext. 158

Reliance Standard/Ameritas

(Life/Dental insurance programs)

TMTA contacts:

Bill Percha 586-904-9700

Stella Krupansky 248-488-0300, ext. 1310

Results Systems Corporation

(Business management consulting)

Provider contact:

Paul Hindelang 248-244-8550

SVS Vision - (Safety & Vision programs)

Provider contact:

Monica Dya 800-611-3683 or www.svsvision.com

Schena Roofing & Sheet Metal Co., Inc. - (roofing)

Provider contact:

586-949-4777

Staffworks Group - (Staffing needs)

Provider contact:

Bill Brann 877-304-9690

TMTA receives a benefit from some of its Endorsed Providers when you, as a member, patronize them. This is one way we are able to maintain the level of dues.



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