

tmta talk

A publication of the
Tooling, Manufacturing &
Technologies Association

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

In The News

Each edition of TMTA Talk includes a comprehensive list of our Endorsed Service Providers. One such Provider is CALL-A-DOCTOR, and TMTA subscribes to that service for its staff members.

Recently my wife and I, together with another couple, took a week's vacation and visited Key West, Florida. Arriving on Saturday afternoon February 27/16, I quickly found that I had neglected to pack one of my prescription drugs so, on Sunday morning I decided to give the Call-A-Doctor service a try. I placed the call to the 800 number, it was immediately answered and after a few 'security questions' to establish both my identity and membership in the program and the nature of the need for service I was told a Doctor would call me back "shortly". In 3 minutes my phone rang and in less than 5 minutes my need for a prescription drug was satisfied. I can assure you I was both pleased and impressed with the service and, yes, this is an unqualified endorsement of it. You might seriously consider it for your own benefit. Contact details are found in this issue in the TMTA ENDORSED SERVICE PROVIDERS section.

At the end of February, we bid good-bye to Ron Mariutto who has been on staff here at the TMTA for almost 14 years. Ron decided that he wanted to retire and enjoy the 'golden years'. Many of you will have had dealings with Ron on membership matters including the annual surveys as well as at the
(Rob's Roost continues on Page 7)



Inside This Issue

- Page 2 Health News
 - 2017 OOP ACA Maximums
 - ACA Forms 1095-B Sent
 - Federal ACA Tax Adjustment
- Page 3 Health News (continued)
 - March is Colorectal Cancer Month
- Page 4 FYI
 - Postal Rates Decrease
 - TMTA Cigar Night 4/14/16
 - TMTA Annual Meeting 4/20/16
 - TMTA Golf Outing 6/23/16
- Page 5 FYI (continued)
 - ACA Litigation
 - Welcome New Members
- Page 6 DOL Issues Final
 - "Persuader" Rule
 - Inflation Talk: CPI-W/CPI-U
- Page 7 Rob's Roost (continued)
 - TMTA Endorsed Providers
- Insert Call-A-Doctor Plus

tmta Calendar of Events April 2016

14	TMTA Cigar Evening Jenuwine Cigar Factory 6 p.m. to 9 p.m.
20	TMTA 82 nd Annual Meeting Triple Nickel Restaurant 11:30 a.m. meeting & lunch

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



2017 Out-of-Pocket Maximums

The Department of Health & Human Services has finalized the 2017 out-of-pocket maximums at \$7,150 for self-only coverage (up from \$6,850 in 2016) and \$14,300 for other than self-only coverage (up from \$13,700 in 2016).

The federally facilitated marketplace enrollment periods for the next few years have also been established. The open enrollment period for 2017 will be similar to 2016 running from November 1, 2016 through January 31, 2017. The time period is shortened for 2018 running from November 1, 2017 through January 1, 2018. The time period for 2019 is shortened even more, running from November 1, 2018 through December 15, 2018. The change is intended to permit a full year of coverage for most consumers and to reduce adverse selection risks for insurers. The shortened open enrollment time period is also considered to be "more reflective of a mature market".

Form 1095-B Sent to Subscribers

As required by IRS Section 6055, BCBSM and BCN sent Form 1095-B, Health Coverage to all subscribers by March 31, 2016. The information contained on the form allows the government to determine whether an individual had minimum essential coverage and whether they owe any penalties for not having health insurance. The form may be helpful when filling out your 2015 federal income tax form. If there are months when you or your family members did not have minimum essential health coverage, you must determine if you are eligible for an exemption or you must make an individual shared responsibility payment.

A subscriber may receive more than one Form 1095-B depending on the group and whether that subscriber had health coverage from more than one employer during 2015. Subscribers who need to update incorrect or missing information on the form must contact their specific employer listed on the form to have their information updated. If the subscriber chose not to provide a tax identification number (TIN) for himself/herself or a covered dependent, only a date of birth will show on the form for those individuals. As required by law, BCBSM requested the TIN information three separate times. There is a potential fine

to the subscriber from the IRS of \$50 per TIN that is not provided. Updates to information should be submitted by groups by way of their normal enrollment channels.

Reporting requirements related to Section 6056 are the responsibility of large group employers. Large employers are an employer with 50 or more employees, with employees determined by adding the number of full-time employees (work a least 30 hours on average in a month) to the number of full-time equivalents. Section 6056 deals with reporting information for purposes of the "pay or play" insurance mandate.

For more information, visit www.irs.gov/form1095b or www.irs.gov/ACA.

Federal Insurance Premium Tax Adjustments

Due to new legislation enacted in December 2015, there is a one-year suspension of the Federal Insurance Premium Tax that is assessed on health insurance carriers for premiums billed to group customers and members who have individual plans. The suspension applies to the tax that would have been paid in 2017 (based on 2016 premiums). As a result, BCBSM and BCN will be adjusting premium rates to reflect the reduction in taxes for 2017. (This tax is included in your premium charge.)

The premium adjustment will occur at the group's renewal month in 2017, except for large groups with plan years beginning July through December 2016 who will have adjustments occurring as of their renewal month in 2016. The tax will still be paid in 2016, and, without further legislative changes, it will resume in 2018 (based on 2017 premiums).



March is Colorectal Cancer Screening Month; What You Should Know

Information from: the U.S. Food and Drug Administration

Last year in the U.S., more than 136,000 people were diagnosed with — and more than 50,000 died from — colorectal cancer, according to the National Cancer Institute. It is the second leading cause of cancer-related deaths in the U.S., striking some groups more often than others.

Screening saves lives. Colorectal cancer usually starts from polyps or other precancerous growths in the rectum or the colon (large intestine). People with precancerous growths or signs of colorectal cancer don't always show symptoms. That's why screening is important — doctors can see and remove growths or suspicious tissue before they become cancerous.

Your risk for colorectal cancer increases if you:

- Smoke
- Have a history of inflammatory bowel disease, ulcerative colitis, or Crohn's disease
- Have a family history of colorectal cancer
- Have a personal history of colorectal cancer or colon polyps
- Have certain genetic syndromes (for example, Lynch or FAP)
- Have diabetes

You should see your doctor also if you have any of these symptoms, even though they do not necessarily indicate colorectal cancer:

- A change in bowel habits (for example: diarrhea, constipation, a feeling that the bowel doesn't empty)
- Bright or dark blood in stool
- Stools narrower than usual
- Frequent gas pains, bloating, fullness, or cramps
- Weight loss for no known reason
- Feeling very tired
- Vomiting

When and how should I get screened? You should begin getting screened at age 50 if you are at average risk of developing colorectal cancer. However, some people at higher risk for colon cancer may need to be screened earlier, and some may need to undergo more frequent screening. Discuss with your doctor the best strategy for you.

Here are several options:

• **Colonoscopy** — A doctor uses a thin tube with a light and lens to look inside the rectum and colon for growths, other abnormal tissue, or cancer. Routine screening: every 10 years.

• **Flexible sigmoidoscopy** — A doctor uses a thin tube with a light and lens to look inside the rectum and lower third of the colon for growths, other abnormal areas tissues, or cancer. This thin tube may also include a tool for removing abnormal tissue for examination. Routine screening: every 5 years.

• **Fecal blood test (gFOBT or FIT test)** — Using an at-home kit from your physician, you take a sample of your stool and return it to a lab, where it is checked for hidden blood, sometimes a sign of cancer. If blood is found, you will need a colonoscopy to find out why. Routine screening: once a year.

• **Stool DNA test** — Using an at-home kit from your physician, you take a sample of your stool and return it to a lab, where it is checked for blood as well as for genetic changes sometimes found in cancer and precancer cells. If the test is positive, you will need a colonoscopy. Routine screening: every 3 years.

• **Computed tomography colonography or “virtual colonoscopy”** — An X-ray imaging procedure that produces 2D and 3D views of the colon from the rectum to the lower end of the small intestine as well as some visualization of the small bowel. The colon will be gently and temporarily inflated with air through a thin tube tip placed in the rectum. Routine screening: every 5 years.

What's the good news? More people who get the disease are surviving or are surviving longer with the help of screening, surgery and/or drugs approved for the treatment of patients with colorectal cancer. Because not all populations react the same way to every treatment, scientists are also developing “companion diagnostics” — tests to determine, for example, if a mutation in a particular gene found in tumors will render a drug effective, ineffective, or even harmful among certain groups.

Researchers study new ways to prevent, treat, and manage the disease. Patients who want to know about clinical trials — research studies that involve people — may want to discuss this option with those close to them and with their doctor.

How can I reduce my risk? A number of factors may put you at risk for colorectal cancer: your age, medical history, race or ethnicity. But you can reduce that risk. Here's how:

- Exercise regularly and vigorously
- Maintain a healthy diet (high in vegetables and fruits; low in red and processed meats)
- Maintain a healthy weight
- Limit the amount of alcohol you drink
- Don't smoke and avoid secondhand smoke

For more information call 1-800-4-CANCER.



TMTA 82nd Annual Meeting

The TMTA 82nd Annual Meeting will be held on Wednesday, April 20, 2016, at the Triple Nickel Restaurant and Bar located at 555 S. Old Woodward, Suite 1000, Birmingham, MI 48009. There is a parking lot adjacent to the venue and parking charges will be taken care of by the TMTA.

Postal Rates to Decrease

For the third time in history, postal rates are dropping effective April 10, 2016. On July 1, 1885, postal rates were reduced 2 cents when the letter rate moved from 2 cents per 1/2 ounce to 2 cents per ounce. On July 1, 1919 the 1 cent reduction was the result of the removal of the World War I "exigent surcharge."

In January 2014, the U.S. Postal Service (USPS) got to increase the price of stamps by 3 cents to help it raise \$4.6 billion in revenue. The "exigent surcharge" was required to be eliminated once the USPS recouped the estimated revenue loss: two years. Mailing Services are capped by law at the rate of inflation as measured by the Consumer Price Index for all urban consumers (CPI-U); therefore, the USPS gets to keep once cent of the prior increase to keep up with inflation.

The price of stamps effective April 10, 2016 are as follows:

- First class letters from .49 to .47
- Additional ounce from .22 to .21
- International letters from 1.20 to 1.15
- Postcards from .35 to .34
- Certified mail from 3.45 to 3.30
- Forever stamps purchased at .49 are still good while
- Forever stamps purchased after April 10th will cost .47.

TMTA Cigar Evening 4/14/2016

TMTA members and their guests are invited to join TMTA and Citizens Bank for a Cigar Evening on Thursday, April 14, 2016 from 6:00 p.m. to 9:00 p.m. at the Jenuwine Cigar Factory located at 1122 East Big Beaver Road in Troy (just east of Rochester Road).

The event is free, but limited to the first 60 participants. We encourage TMTA members to bring a non-member along to enjoy an evening of fun, food, and camaraderie.

The reservation form can be found on the homepage of our website at www.theTMTA.com.

We look forward to seeing you there!

The Annual Meeting will begin at 11:30 a.m. and will be followed by a plated luncheon. TMTA members will have an opportunity to meet the TMTA Board of Directors, ask questions, and provide input to the Association.

The event is free and open to all members of the Tooling, Manufacturing & Technologies Association. A reservation form for the event can be found on our website at www.thetmta.com or contact Elaine with your company name and number of persons attending at 248-488-0300, ext. 1309 or e-mail to elaine@thetmta.com.

Come and spend some quality time with your Association's Board of Directors!



Mark the Date on Your Calendar for Golf

You'll want to mark your calendars to hold the date for the 81st Annual TMTA Golf Outing and Dinner to be held on June 23, 2016.

In keeping with the winning tradition, we are returning this year to the Cherry Creek Golf Club in Shelby Twp. Details will be posted on our website, sent to all members, and printed in an upcoming issue of TMTA Talk as they become available.

We look forward to seeing **you** at this year's event!

ACA Litigation May Affect Employers

A New York district court will hear the first case on whether employers may reduce their employees' work hours in order to avoid providing health benefits required under the Affordable Care Act (ACA).

The case is *Marin v. Dave & Busters* — a class action lawsuit claiming that the restaurant chain, Dave & Busters, violated federal law by intentionally interfering with its employees' eligibility for health benefits.

The ACA requires applicable large employers (ALEs) to offer affordable, minimum value health insurance coverage to their full-time employees, or to pay a penalty. For this purpose, a "full-time employee" is defined as an employee that works, on average, at least 30 hours of service per week. In addition, Section 510 of the Employee Retirement Income Security Act (ERISA) prohibits employers and plan sponsors from interfering with an employee's right to health benefits under the plan.

According to the group of about 10,000 employees who filed suit, their hours were significantly reduced for the purpose of keeping them below the ACA's "full-time employee" threshold. Marin alleges that:

- The Company announced at workplace meetings that it planned to reduce the number of full-time employees in order to lower costs associated with ACA compliance.
- An employee posted on the Company's Facebook page that the Company had informed employees they would lose "hours (pay) and health insurance" due to the ACA.
- The Company explained in a newspaper article that it "is in the process of adapting to upcoming changes associated with health care reform."
- In a Securities and Exchange Commission (SEC) filing, the Company stated that "Providing health insurance benefits to employees that are more extensive than the health insurance benefits we currently provide and to a potentially larger proportion of our employees, or the payment of penalties if the specified level of coverage is not provided at an affordable cost to employees, will increase our expenses."

On Feb. 9, 2016, the court rejected Dave & Busters' motion to dismiss the case. This is the first case of its kind, and will set a precedent for other employers who are considering or have implemented similar strategies regarding their employees' work hours as a result of

the ACA. Employers considering workforce changes that could result in the loss of health coverage should work closely with legal counsel about such actions and employee communications concerning those changes to minimize their litigation risk.



We would like to take this opportunity to welcome the following new members to the Tooling, Manufacturing & Technologies Association:

- ❖ **Coast to Coast Business Advisors - Troy Michigan** of West Bloomfield, MI; they specialize in business buy/sell intermediary and consulting services; visit their website at www.coasttocoastba.com.
- ❖ **Michigan Air Solutions** of Grand Rapids and Plymouth, MI; they specialize in air compressor sales and service, and energy audits; visit their website at www.MI-Air.com.
- ❖ **Unique Solutions of Advanced Technologies, Inc.** of Royal Oak, MI; they specialize in information technology; visit their website at www.usatinc.com.



DOL Issues Final “Persuader” Rule

On March 23, 2016, the Department of Labor (DOL) issued the Final Rule of its proposed regulations re-interpreting the “persuader” rule of the Labor Management Reporting and Disclosure Act (LMRDA).

Section 203 of the LMRDA, originally passed in 1959, was primarily aimed at widespread public concern about corrupt dealings between some employers and unions. It required extensive financial reports by labor unions and their leaders, as well as annual reporting by employers of payments or the gift of anything of value by employers to labor union leaders. It required that employers report about payments to consultants who attempt to persuade employees as to whether or not unionization is right for them — thus this section of the law has always been referred to as the “persuader” reporting requirement.

However, since its enactment, the LMRDA contained a broad exception, specifically indicating that nothing in that section required reporting about the services of anyone “giving or agreeing to give advice” to an employer. The DOL is now taking the position that such an interpretation created an unfair loophole to Section 203’s reporting requirement, which they are now seeking to close with the Final Rule.

While some see this Final Rule as a calculated political campaign to increase unionization in America, especially after the National Labor Relations Board’s prior approval of “quickie” union elections and the allowance of unions to designate “micro-units”, the DOL sees the new Final Rule as an assurance that employees are given more information about the source of campaign materials, which helps them make a more informed choice in exercising their rights. The DOL says workers often don’t know that their employer hired a consultant, sometimes at great expense, to manage its message in union organizing campaigns, including the scripting of speeches by managers, talking points, letters, and other documents.

The DOL’s own basic summary of the Final Rule reads:

Consultant activities that trigger reporting of an agreement or arrangement with an employer include direct contact with employees with an object to persuade them, as well as the following categories of indirect consultant activity undertaken with an object to persuade employees:

1. Planning, directing, or coordinating activities undertaken by supervisors or other employer representatives including meetings and interactions with employees;
2. Providing material or communications for dissemination to employees;
3. Conducting a union avoidance seminar for supervi-

sors or other employer representatives; and

4. Developing or implementing personnel policies, practices or actions for the employer.

Agreements are not reportable if the consultant merely advises or represents the employer. For example, agreements under which a consultant exclusively provides legal services are not to be reported. Representation of the employer before a court or similar tribunal or during collective bargaining negotiations also does not trigger reporting. Other examples of non-reportable agreements include:

INFLATION TALK

CPI-W Urban Wage Earners and Clerical Workers

Month	82–84	1967	57–59
Feb	230.972	687.995	800.13*
Jan 2016	231.061	688.259	800.44*
Dec	230.791	687.456	799.50*
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 2015	233.806	696.436	809.95*

CPI-U All Urban Consumers

Month	82–84	1967	57–59
Feb	237.111	710.278	826.04*
Jan 2016	236.916	709.695	825.36*
Dec	236.525	708.524	824.00*
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 2015	238.654	714.902	831.42*

Note: February 2016 CPI-W represents a 0.7% increase from one year ago; CPI-U a 1.0% 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

- Guidance on employer personnel policies and best practices
- Seminars in which the consultant does not develop or assist the attending employers in developing anti-union tactics or strategies
- “Vulnerability Assessments,” including the use of surveys, in which a consultant evaluates an employer’s proneness to union-related activity and offers possible courses of action
- Sales pitches
- Sales of “off-the-shelf” materials
- Provision of information for use only in conjunction with an administrative, arbitral, or judicial proceeding
- Franchisor-franchisee agreements

There have been many threats of litigation and press releases asserting an effort to reverse the Final Rule; however, the Rule is set to be effective for agreements and arrangements entered into on or after July 1, 2016.

(Rob’s Roost continued from Page 1)

TMTA Annual Golf Outing. We miss him to be sure and we wished him the very best at a farewell luncheon the day he “rode off into the sunset”.

Staff news includes the fact that Stella Krupansky, a long time TMTA staff member, unfortunately, suffered a fall while at work breaking her left leg. Stella has been providing direction and assistance from her recovery location and I for one am very grateful to her for her spirit and willingness to direct us in covering her daily duties. We wish her a speedy recovery!

As indicated in the last issue of TMTA Talk we are again having a CIGAR EVENING. This one, hosted by Citizens Bank will be on the 14th of April at JENUWINE CIGAR FACTORY located at 1122 East Big Beaver Road (south side) in Troy MI, just east of Rochester Road (at I-75). The function runs from 6 p.m. to 9 p.m., is free to the first 60 registrants, and is a great opportunity to have fun and get to know fellow members and non-member guests. We encourage you to bring a non-member guest so we might familiarize her/him with the TMTA. You will have received a couple of notices by fax inviting you to register so, please do.

Then on April 20/16 at 11:30 a.m. the ANNUAL MEETING OF TMTA MEMBERS will be held immediately following the April TMTA board meeting. This year the venue is the TRIPLE NICKEL RESTAURANT & BAR, 555 S. Old Woodward, Birmingham, MI. There will be a plated luncheon at the end of the meeting and we ask that you RSVP to elaine@thetmta.com so that we can plan appropriately. There is a parking lot adjacent to the venue and parking charges will be taken care of by the TMTA. This is a good opportunity to meet Board Members and get updates on the association as well as to network with fellow attendees. You will receive additional details from us shortly.

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 Dyja 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.

Your Association Exclusively Endorses



**Blue Cross
Blue Shield
Blue Care Network**
of Michigan

Nonprofit corporations and independent licensees
of the Blue Cross and Blue Shield Association

**Confused about Health Care?
Individual & Group Coverages Available
Contact Bill Percha
at 248-355-1414
(Tell Bill that TMTA sent you!)**



tmta talk

TMTA TALK is a publication of the
Tooling, Manufacturing & Technologies Association

28237 Orchard Lake Rd. #101 Phone (248) 488-0300
Farmington Hills, MI 48334 Fax (248) 488-0500

www.thetmta.com

*President and CEO — Robert J. Dumont
Editor, Designer — Elaine F. Burger-Laskosky*

Copyright © 2016 Tooling, Mfg. & Tech. Assoc. All Rights Reserved.



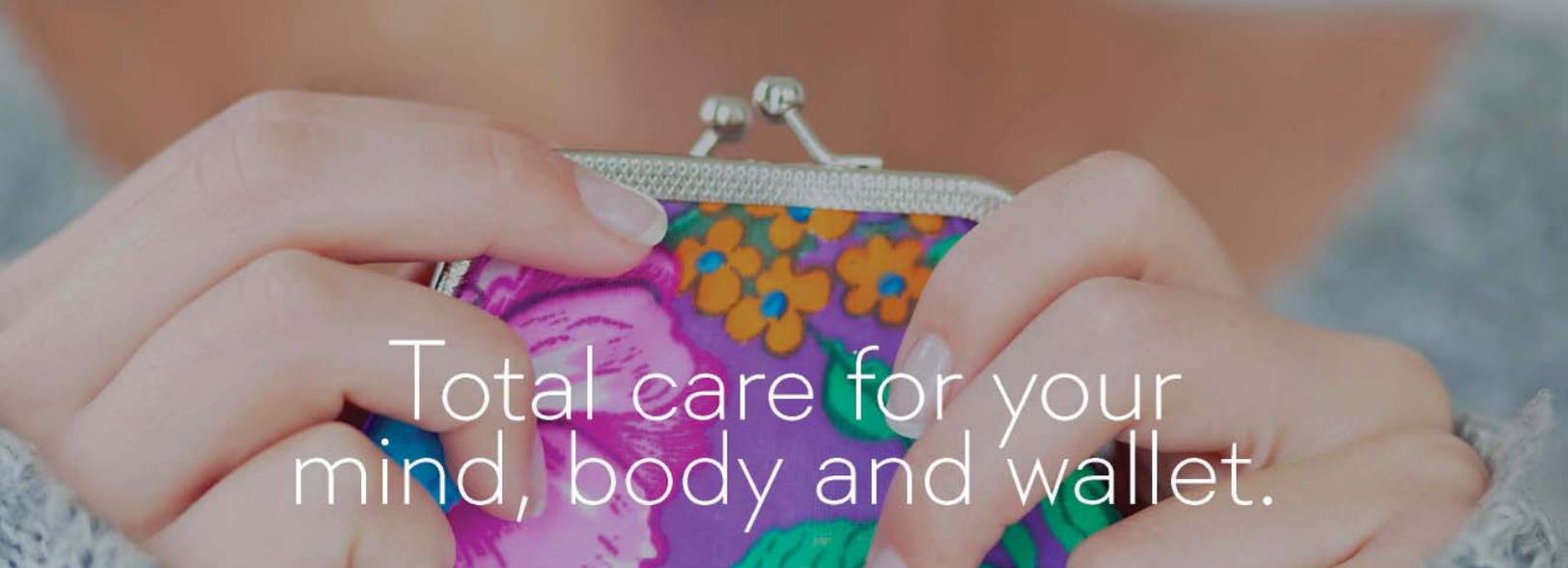
Please patronize the companies
on our **Made In America** page at
www.theTMTA.com.

tmta Tooling,
Manufacturing &
Technologies
Association

28237 Orchard Lake Rd., #101
Farmington Hills, MI 48334

PRSR T STD
U.S. POSTAGE
PAID
PERMIT NO 176
FARMINGTON HILLS, MI

**TMTA TALK
NEWSLETTER**



Total care for your
mind, body and wallet.



Talk to a doctor, 24/7.

Call a US-based doctor, licensed in your state, via phone/video/app who can consult, diagnose and prescribe.



Get legal and financial assistance.

Talk with an attorney or financial consultant by phone whenever you need to, or in person for 30 minutes.



Call a counselor.

Speak with a Licensed Professional Counselor who can guide you through issues that are impacting your life and work.



Reduce your medical bills.

Speak with a specialist who can work on your behalf to reduce your medical and dental bills in excess of \$400.



Get help with child and elder care.

Talk to experts who will help you locate the right type of care for the most important people in your life.



Access work/life resources.

Tap into thousands of on-demand resources to learn about everything from adoption to retirement planning.



Save money with healthcare discounts.

WellCard saves you money on everything from prescription drugs and lab tests to vision and dental care.

Call A Doctor *Plus*
We Win When You Win.

For More Information, Contact:
Ed Stines, 248-524-3221, Ext 21
Concepts in Wellness Solutions
ed@getcadrplus.com www.getcadrplus.com/CWS