



# GOVERNMENT ADVOCACY

ADVANCING THE MANUFACTURING AND SMALL BUSINESS COMMUNITIES

MAY 2017

## Overview of SMC's 2017 State Agenda

Twenty-seven of your SMC colleagues boarded a bus on May 8 at 7:00 AM and headed to Harrisburg for a day of grassroots lobbying. By the end of the day, SMC's four teams visited over 20 lawmakers' offices to discuss the top concerns of small businesses and dropped off SMC's 2017 State Position Papers at several dozen additional offices to spread the word. It is democracy in action. The Government Relations committee discussed and refined the agenda over the past several months. You can read a brief overview of the agenda here . [Read More>>](#)



## SMC Lobbies for a 1-Year Delay of the Health Insurance Tax (HIT)

SMC lobbied along with other organizations in a coalition to delay the HIT. The HIT falls directly on the small business community in the fully-insured marketplace where nearly all small businesses and the self-employed purchase coverage. It is simply a pass-through for insurers to the prices that consumers pay. The cost of family premiums would increase by as much as \$500 a year. To read the letter, [click here.](#)



## The Administration Speaks on Tax Reform (but Still without Details)

By Tom L. Kelly, Kenneth S. Wear and Christine M. Green, Clark Hill, PLC

On April 26th, President Trump released his long awaited proposal for individual and corporate tax reform. Though robust in promise, details were lacking, with a single, bulleted sheet delivered to the public (a deeper dive coming in June). Highlights included: reducing 7 personal income tax brackets into 3, doubling the standard deduction, tax relief for families with child and dependent care expenses, a 15% business tax rate (down from 35%), and a one-time tax on "trillions of dollars held overseas". [Read More>>](#)

## Problem Federal Regulations

Marilyn Landis, President & CEO, Basic Business Concepts, Inc., member of the National Regulatory Fairness Board, is in a position to act on members' problem regulations. Please identify any federal regulations that are negatively impacting your ability to do business and forward the following information to [mlandis@basicbusiness.biz](mailto:mlandis@basicbusiness.biz).

- What specific regulation(s) are issues for your business?
- What kind of impact are they having on your business?
- What is your request/solution?



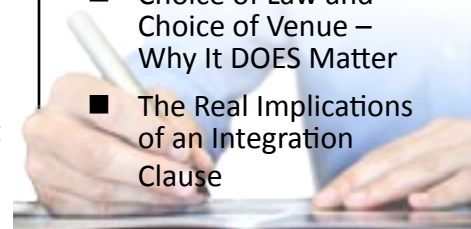
## Contract Issues for Small Business Owners – Starting with Indemnification

By Delia Bouwers Bianchin, The Lynch Law Group

In the "Good Ol' Days" it used to be that a handshake was all that was needed to conduct business. Today's environment, however, makes that difficult – if not impossible. Contracts have become more and more complex. Even so-called basic terms and conditions contain provisions that are often counter intuitive and which create liability that you may not have anticipated. [Read More>>](#)

## FUTURE ARTICLES

- Insurance Provision Pitfalls to Avoid
- Warranty Language – Does It Fit the Situation at Hand?
- Choice of Law and Choice of Venue – Why It DOES Matter
- The Real Implications of an Integration Clause





# INSURANCE AGENCY

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## WAYS TO CUT YOUR HEALTH CARE COSTS

[Read More>>](#)




## House Passes Small Business Health Fairness Act

Legislation aims to boost health insurance by expanding coverage and lowering costs for working families.

In a bid to improve the health insurance purchasing clout of small businesses, House Republicans recently dusted off a piece of legislation more than a decade old as part of their on-going effort to repeal and replace the Affordable Care Act (ACA).\*

The bill would allow the establishment of nationwide “association health plans” (AHPs) that could be offered by professional or trade groups, chambers of commerce, etc. Small businesses could buy coverage through these associations, theoretically gaining strength in numbers to enhance their bargaining leverage with insurers...leading to cheaper, better coverage and lower administrative costs for employers that face limited resources.\*\* [Read More>>](#)



## ACA Replacement Bill Withdrawn, Now What?

ACA Replacement Bill Withdrawn, Now What?  
In late March 2017, Republican leadership in the U.S. House of Representatives withdrew the American Health Care Act (AHCA)—their proposed legislation to repeal and replace the Affordable Care Act (ACA).

Because the House was unable to pass the AHCA, the ACA remains current law, and employers must continue to comply with all applicable ACA provisions.

While the future of the ACA as a whole is currently unclear, some definitive changes have been made to some ACA taxes and fees for 2017. Employers should be aware of the evolving applicability of existing ACA taxes and fees so that they know how the ACA affects their bottom lines. [Read More>>](#)

## Medical marijuana: One year later

Medical marijuana was legalized in Pennsylvania a year ago Monday with the swipe of Gov. Tom Wolf’s pen, giving birth to a new industry.

Since that historic moment in Harrisburg, industry stakeholders have been hard at work.

Entrepreneurs have created businesses to grow, process and dispense medical marijuana, and they have been looking for real estate across Central Pennsylvania, including in Dauphin, Lancaster and York counties.

[Read More>>](#)





# HUMAN RESOURCES

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## New Employee Onboarding

*Proper onboarding is key to retaining, engaging talent*



New employee onboarding is the process of integrating a new employee with a company and its culture, as well as getting a new hire the tools and information needed to become a productive member of the team.

Onboarding new hires at an organization should be a strategic process that lasts at least one year, staffing and HR experts say, because how employers handle the first few days and months of a new employee's experience is crucial to ensuring high retention. [Read More>>](#)

## Seven in ten employers impacted by employee prescription drug use

*By David R. Leng, CPCU, CIC, CBWA, CRM, CWCA/Risk Management*

Seventy-one percent of U.S. employers say drug use among employees has impacted their business, but only 19% of them have comprehensive workplace drug policies in place, according to a survey by the National Safety Council (NSC). While 57% test their employees for drugs, only 41% screen for synthetic opioids - the kind of prescriptions usually found in medicines cabinets and increasingly available on the black market.

The types of incidents experienced in the workplace as the result of prescription drug use are: 39% absenteeism; 39% workers have been caught taking drugs while on the clock; 32% a positive drug test indicated use; 29% a worker had been found to be impaired or showed decreased work output; 29% a family member complained; 22% another employee complained to human resources; 15% an injury or near-miss occurred; and 14% an employee was caught selling drugs in the workplace. [Read More>>](#)



## Tell us what you think!

SMC Business Councils needs your input to help structure top quality programs and workshops around your educational preferences.

To understand your professional development needs, we ask you to please take a few minutes to complete this on-line training needs survey.

For information, contact Denise McKeown, SMC's HR Director, at 412-342-1604.

**Take our  
Survey!**



## Did you know?

UPMC HEALTH PLAN

COACH'S CORNER

## Get SMART ... to get healthy



Many of us have health and fitness goals that are very important to us, but most of the time they do not work. Why? Because they are not SMART enough. A SMART goal sounds like this: "I will walk for 10 minutes after dinner every day for the next two weeks." This goal is SMART because it is. [Read More>>](#)



# COMMUNITY CONNECTIONS

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MAY 2017



## Pirates vs. Dodgers

SMC Pirates Night  
Thursday, August 24, 2017  
Miller Lite Deck, PNC Park  
4:05 Game Time  
[Read More>>](#)



## SMC'S SUMMER FUN GUIDE IS BACK!

Get great discounts to popular summer attractions, theme parks and more.

[Click here for your hot summer savings!](#)

*Savings are available to employers and employees of SMC member firms.*



## SECURE YOUR SPOT!

### Annual Golf Outing with Beverly's Birthdays

Monday, June 12, 2017  
Birdsfoot Golf Club

[Read More>>](#)

Escape to the greens for one great golf experience.  
Space is limited.  
Reserve your group today!



## Click for SMC's 2017 Calendar of Events!

