



OCTOBER 2018

Government Advocacy News

“Inspiring the Next Generation of Manufacturers”

By John Higgins, Marketing Manager, Ace Wire Spring & Form Co., Inc.

Ace Wire Spring & Form Co., Inc. is proudly celebrating “Manufacturing Day” 2018 on October 5th. Ace believes in supporting the local community and the education of young people in the field of manufacturing. To help students experience what manufacturing is all about Ace will be hosting two separate groups of students for a presentation and tour of the company’s facility. [Read More>>](#)

Know Who’s Running for the PA House and PA Senate Seats

By Eileen Anderson, Director, Government Relations

This is another important step in becoming an informed voter. Last month’s newsletter covered U.S. candidates. Many employers and employees may know the name of their U.S. Congressman (Kelly, Doyle, Lamb, Rothfus, Perry) and many know the names of our two U.S. Senator’s (Toomey and Casey) but far fewer know the names of their representative from the PA House or senator from the PA Senate. [Read More>>](#)

News from the National Small Business Association, NSBA, SMC’s national affiliate

SMC requests your comments on the proposed Family Savings Act of 2018 and especially from those of you who are financial professionals who have experience with retirement savings plans. Please forward comments to eileenanderson@smc.org by October 10. I will forward them to the Chair of NSBA’s Health and Human Resources policy committee. Thank you!

“It is second of the three bills of Tax Reform 2.0. It focuses on helping families save more and earlier throughout their lives — H.R. 6757, the Family Savings Act of 2018, and was introduced by Rep. Mike Kelly (R-Pa.). This bill aims to help local businesses provide retirement plans to their workers and helps workers participate in retirement plans. The legislation also allows small businesses to join together to create a 401(k) plan more affordably and simplifies the rules for participation in employer plans. When it comes to families and workers, H.R. 6757 exempts small retirement accounts from mandatory payouts and eliminates the age limit on IRA contributions.” To view a section-by-section summary of H.R.6757, [click here](#).

More News from the National Small Business Association

[Read More>>](#)

Human Resources News

Compliance Bulletin

DOL Updates Model FMLA Forms

The Department of Labor (DOL) recently released updated model forms to help employers administer employee leaves under the Family and Medical Leave Act (FMLA). The DOL's model FMLA forms contain an expiration date in the upper right corner. The expiration date relates to a regulatory approval process; it does not relate to the forms' actual content. Every three years, the DOL must submit its model FMLA forms to the federal Office of Management and Budget (OMB) for approval for continued use. [Read More>>](#)

HR Insights

Common and Costly Employee Benefits & HR Mistakes

Mistakes in employee benefits and human resources can be quite costly to employers—in the form of extra benefits, complaints, lawsuits, government-assessed fines and penalties, and attorney fees, to name a few. Don't learn the hard way what these mistakes are.

1. Not timely depositing employee contributions into qualified retirement plans. Employers sometimes wait too long to deposit salary deferrals into a qualified retirement plan. [Read More>>](#)

Live Well, Work Well

Superfoods for Super Health

The foods you eat can positively impact your long-term health. Consider incorporating the following superfoods into your diet to support your health. [Read More>>](#)

Labor Law Posters - Information Update

There has been a mandatory change to the Pennsylvania Workers' Compensation posting that is effective immediately. The All-in-One Pennsylvania Labor Law Poster (REV 7/2018) has been updated to reflect this change.

Labor Law posters are free to SMC members. Additional posters are \$15 each. If you would like to order Labor Law poster(s), please contact the SMC office at 412-371-1500 or email kim@smc.org. If you are placing your order via email, please reply with your name, company name and address in your email. One Labor Law poster will be mailed to the address given unless otherwise noted.

Insurance News

Benefits Bulletin

Expiration Date Extended for Model Exchange Notices

The Department of Labor (DOL) recently extended the expiration date on its model Exchange notices through May 31, 2020. These model notices (or a modified version)—which the DOL calls “Model Notices to Employees of Coverage Options”—may be used to comply with the Exchange notice requirement under the Affordable Care Act (ACA). The IRS released draft 2018 forms for Affordable Care Act (ACA) reporting under Internal Revenue Code (Code) Sections 6055 and 6056. Draft instructions for 2018 have not yet been released. [Read More>>](#)

Is Level Funding Right For You?

If you desire the freedom of a self-funded insurance plan but need a little more certainty for your budgeting concerns, level funding might be an option for you.

What is level funding?

Level funding is an option that can accompany a self-funded plan, aiding employers in their health coverage budgeting efforts. With level funding, employers pay a set amount each month to a carrier. This amount typically includes the cost of administrative and other fees and the maximum amount of expected claims based on underwriting projections, as well as embedded stop-loss insurance.

[Read More>>](#)

Get a **FREE**, No-obligation Insurance Review

When it comes to your business, insurance is one of the highest expenses your company incurs and we do our best to give you the coverage you need at a cost you can afford. When was the last time you reviewed your insurance options? Let us help you find the insurance options that are best for your business. SMC insurance experts are on hand to give you honest answers to all of your insurance questions. Call for your FREE quote today!

Western PA - Call Dan Vok at 412-342-1625 or email Dan.Vok@smc.org.

Central PA - Call Heather Reigel at 412-342-1633 or email Heather@smc.org.



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Connections News

October Coffee Connections:

All programs are from 8:00-9:30 am, continental breakfast included

Western PA - Government Advocacy at SMC: How we can work for you!

October 16, 2018, SMC Office, Cranberry Twp., PA, [Register here.](#)

October 17, 2018, King's Family Restaurant, Canonsburg, PA, [Register here.](#)

October 18, 2018, Panera Bread, Greensburg, PA, [Register here.](#)

Central PA - Welcoming UPMC to Harrisburg!

October 23, 2018, Brew Cumberland's Best, Mechanicsburg, PA, [Register here.](#)

October 24, 2018, iron-ic, York, PA, [Register here.](#)

HR Essentials Series Level I

SMC Business Councils Office, Cranberry, PA

October 30 & 31 and November 1 (two and a half day program)

This two and a half day training program consists of interviewing and hiring, terminations, discrimination and harassment, compensation and benefits and employment law.

Having over 850 graduates, the HR Essentials Series is very popular with businesses throughout the MBA footprint in Erie. Due to its popularity, the program is now being offered in the Pittsburgh and surrounding areas. For information, [click here!](#)

One-Day Food Safety Certification

SMC Business Councils Office, Cranberry, PA

November 12, 8:00 am-4:00 pm (exam follows)

Food safety certification and food handler training is a critical step to maintaining a safe and sanitary food operation. It protects the health of your customers and employees and reduces the risk of lawsuits and high insurance premiums. Plus, our training teaches participants key leadership skills that will set your food safety team apart from the competition. For information, [click here!](#)

Connections News

HR Essentials Advanced Series

SMC Business Councils Office, Cranberry, PA

November 27, 28 & 29 (two and a half day program)

SMC, in partnership with the Manufacturer and Business Association, is pleased to present the HR Essentials Advanced Series. Join us for this informative two and a half day training program.

Series topics include: FMLA & ADA, Job Descriptions & Reasonable Accommodations, Handbooks, Onboarding & Form I-9 and Understanding the Fair Labor Standards Act.

For information, [click here!](#)

Certified Supervisory Skills Series

SMC Business Councils Office, Cranberry, PA

December 12 & 13, 2018, January 9, 10, 30 & 31, February 20 & 21 and March 6 & 7, 2019 | Open for registrations!

We are very excited to offer to our members an all-inclusive Supervisory Skills Certificate Training Series through our partnership with the Manufacturer & Business Association (MBA) headquartered in Erie, PA.

In this five-course series, instructors will teach participants the skills needed to properly motivate and direct teams to meet company goals, objectives and compliance, emphasizing management techniques essential to the success of both the supervisor and the company. Each course is offered in two-day increments, providing a flexible and timely training solution for you and your staff. For information, [click here!](#)