

M&D SPOTLIGHT



William Ernest Weddington, former Superintendent & Shareholder, retired June 30, 2016. Ernest joined M&D in 1989. During his time here, he was valuable in sharing his knowledge of HVAC, Plumbing and Underground Utilities. He spent much of his time at Arnold Air Force Base & NASA handling several challenging projects. Ernest was essential to the growth of M&D. During his retirement Ernest & Jane will be antiquing & working on their farm. Ernest, you will be missed!



Ruddie Putman will be retiring in September 2016. He started with M&D in 1990 as a Procurement Manager out in the field. He then was an Assistant Project Manager to Bobby Allfrey at Boeing. After his time in the field he moved to the office and handled Safety & Human Resources concerns as well as being the Office Manager, Shareholder and Corporate Secretary for M&D. During his duration, Ruddie has accomplished many things including establishing and implementing a proactive safety program and introducing employee benefits. Ruddie is known for his wisdom, experience, and compassion. He will be spending time with his family during his retirement. We wish you blue skies & smooth sailing. We will miss you Sunshine!



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July 2016



M&D Messenger

M & D MECHANICAL CONTRACTORS, INC.

Newsletter Updates



NOTES FROM MANAGEMENT

This past year has been a difficult one for the M & D Family. Work has been slow. Competition is tough. We have had to let good people go. Now, we are facing changes in benefits. When we met with our Blue Cross/Blue Shield account representative in June to discuss our 2017 renewal, he very-matter-of-factly told us we would pay 25% more in premiums in the coming year than we had in 2016. Many of his clients had seen 30-40% increases. In an effort to maintain the excellent health care benefits our families need, we spent hours measuring various mixtures of costs versus benefits options to find a solution to keeping the cost to the employee in check while keeping the company competitive in acquiring work. After much deliberation, we came to a plan that eliminates paid holidays and company participation in dental coverage, and increase by 1% the employee contribution to BCBS premium; thus allowing us to maintain our current coverage plan. This offset in Payroll Burden will help us acquire additional work, so while it may seem difficult to recognize, we think it was the best outcome available.

Inside this Newsletter we will talk further about some of the other benefits M & D offers. We have a great 401k Plan, paid vacations, life insurance, and coming in January a revised Paid Time Off program. We also recognize long-time employees Ruddie Putman and Ernest Weddington as they transition into retirement.

We hope to have seen the bottom of the work slump, as we have picked up several nice jobs recently, and see additional promising prospects. We have under contract the Yulista Aircraft Hanger, Hexcel Line H HVAC, and the ULA RUAG project. Things are picking up. We are glad you will be along for the ride...

Dean B. Sanderson



LET'S GET INVOLVED! 2 WAYS TO HELP



CRISIS SERVICES OF NORTH ALABAMA—BACKPACKS FOR HOPE

IN NEED OF BACKPACKS FOR THE YOUTH FOR THE UPCOMING SCHOOL YEAR

MENTAL HEALTH ASSOCIATION IN MORGAN COUNTY—POPCORN POPPIN'



IN NEED OF 60 PACKAGES OF MICROWAVE POPCORN FOR FRIENDSHIP HOUSE

- We are requesting that donated items or money be turned in to the M&D Mechanical office by noon on Tuesday, September 13, 2016
- If you would like more info or have questions please call Greg Broadway or Michelle Cesreo at the main office

How SHARP are We?

The Safety Health Achievement and Recognition Program is a voluntary OSHA program that recognizes small employers (with fewer than 250 employees) for an exemplary injury and illness prevention program. Acceptance into SHARP from OSHA is an achievement of status that singles out the business as a model for worksite safety and health. Beginning in February 2015, M&D Mechanical initiated the process for eventual acceptance into the SHARP realm. Auditors from Safe State in Tuscaloosa, an on-site safety consultation service funded by OSHA, have thoroughly evaluated the company safety and management systems. Health hazards like noise and welding fumes have been sampled for and evaluated for concentrations and exposures. There has been some work needed across these five plus visits from the professionals. The final evaluation recently occurred, and the company has passed with flying colors. The reports are being generated and will be sent to OSHA for final approval and official acceptance into SHARP. This recognition is something that all employees can be proud of. There are only six sites in Alabama right now that have achieved this high standard. This list does not include a construction-related company either. M&D Mechanical will solely be holding that distinction. Recognition aside, the real world aspects of this type of achievement could not happen without management support and exemplary employee participation. It is only through the marriage of these characteristics that a company of this size and complexity can maintain a healthy and safe workplace to the degree that has been demonstrated over the years. The path that led us to SHARP has been an uphill climb to getting better. The company culture will keep pushing, always with the knowledge that improvements are still attainable.

Eddie Evans

What's New!



401K LOAN POLICY CHANGES:

The plan allows for two loans, however one must be for the purchase of a primary residence.

A loan can be requested for only one other reason:

1. Uninsured Medical expenses incurred by employee, spouse, or dependents
2. Payment of tuition, educational fees, room & board, for up to the next 12 months of college for employee, spouse or dependents
3. Payments to prevent eviction or foreclosure on primary residence
4. Burial or funeral expenses for employee's parent, spouse or dependents
5. Repair of damage to employee's primary residence that qualifies for casualty deduction on individuals taxes

Requirements for approval:

- Loans are limited to 50% of vested account balance
- If married, spouse has to consent to the loan which must be notarized
- Documentation will have to be submitted as backup for any loan request

If you have any questions, please contact Michelle Cesareo at the main office



HOLIDAY PAY CHANGES:

Effective August 1, 2016, M&D Mechanical does not have paid holidays. A notice was recently sent out with your payroll advice detailing this change. Please observe this change for the upcoming Labor Day Holiday.



M&D VOLUNTARY BENEFITS LIST

- LINCOLN DENTAL PLAN
- LINCOLN VISION PLAN

What Makes Benefits Voluntary?

1. Employee pays **100%** of monthly premium
2. Employee can drop this voluntary benefits at anytime by completing & signing an application to waive coverage. This will take affect the last day of that month

BCBS of AL Update In Benefit Services

Coverage for Sleep Studies: Services related to sleep studies were only covered when rendered in an approved sleep study center and home sleep studies were excluded from coverage. Coverage will now be provided for home studies when medically necessary, and this change is effective August 1, 2016. However, individuals with some comorbid conditions will still need to have their sleep studies conducted in a facility.



SWeETY CAMP

On June 23, 2016, we hosted the annual SWeETY Camp Tour. This camp provides 9th - 12th grade girls, hands-on learning about welding and electrical in one week. After spending a week in a welding school shop, they tour our Fabrication Shop to learn firsthand about welding in construction. This event was a success because James Day, Craig Bradford, Nathan Terry, Derrick Kilimas, and Stacy Pitt all went the extra mile answering questions about safety, types of welding, types of pipe, pipe fitting, the importance of prepping pipe, and several questions about the crane. The Decatur Morgan County Chamber representative said it's always a great time bringing SWeETY Camp to M&D's Fab Shop because we feel welcomed, every shop employee gets involved, and your supervisor makes a point to discuss welding with our instructor.



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Last Name: (Do not include suffixes, i.e. Jr, Sr, etc.)

Date of Birth: mm/dd/yyyy

NEXT STEP