



**West Michigan Plumbers,  
Fitters and Service Trades  
Local Union #174**

**Ryan Bennett**  
**Business Manager, Financial  
Secretary and Treasurer**

**West Michigan Plumbers,  
Fitters and Service Trades  
Local Union #174**

**UNION OFFICE:**

Hours: Monday – Friday

8:00am – 5:00pm

Phone: (616)837-0222

Fax: 616-837-1222

Address: 1008 O'Malley Drive  
Coopersville, MI 49404

Facebook Page:

West Michigan Plumbers,  
Fitters and Service Trades  
Local Union #174

## **Local 174's Website Information:**

[www.ua174.org](http://www.ua174.org)

- Online dues payments
- Update your contact information
- Quick links to benefit websites
- 174 gear and merchandise
- 174 Office contact information
- Contractor contact information
- Weld Continuity, Dollar Bank, and Sub Pay Forms
- Statewide jurisdiction map with contact information
- Contracts and 174 By-Laws

Member Log in: Your user name is your UA card number (if your card number is not 9 digits long you will need to add zero's to the front of your card number)

Your Password is your Birth date

## **FRONT OFFICE STAFF:**

Ryan Bennett  
Business Manager &  
Financial Secretary/Treasurer  
[rbennett@ual74.org](mailto:rbennett@ual74.org)  
Cell: 231-903-1416  
Ext: 12

Nathan Phillips  
Assistant Business Manager  
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Ext: 13

Jason Finch  
Business Agent  
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Cell: 231-670-4482  
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## **FRONT OFFICE STAFF:**

Chris Pelton

Organizer

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Cell: 616-307-8551

Ext: 15

Lisa Johnson

Accounting Manager

[ljohnson@ua174.org](mailto:ljohnson@ua174.org)

Ext: 11

Cami Burris

Administrative Assistant

[cburris@ua174.org](mailto:cburris@ua174.org)

Ext: 10

## **TRAINING STAFF:**

Jeff Rumsey

Training Coordinator

[jrumsey@ua174.org](mailto:jrumsey@ua174.org) Cell:

231-923-8140

Ext: 16

Stan Ireland

Building Trades Instructor

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616-717-2511

Al Balcam

HVAC/R Trades

Instructor

[abalcam@ua174.org](mailto:abalcam@ua174.org) Cell:

231-638-8349

Nicole Schumaker

Administrative Assistant

[nschumaker@ua174.org](mailto:nschumaker@ua174.org)

Ext: 30

# **FUND ADMINISTRATOR:**

TIC International

West Michigan Plumbers, Fitters  
and Service Trades Local No.174  
Fringe Benefit Funds

6525 Centurion Drive  
Lansing, MI 48917

Phone: 517-321-7502

Fax: 517-321-7508

Toll Free: 855-40-PLUMB

**BENEFIT  
WEBSITES/APPS:**

You can verify contributions,  
benefit information, access  
forms and get contact  
information at:

[westmichiganplumbers.org](http://westmichiganplumbers.org)

Initial username:

Is your SSN Number

Initial Password:

K4GHB39

Access Dollar Bank and  
Benny Card Balance  
information at

[tici.Lh1ondemand.com](http://tici.Lh1ondemand.com)



**BENEFIT  
WEBSITES/APPS:**

TIC's Mobile App:  
Search: TIC HRA MOBILE

Any 5/3 Bank branch location  
for 401K Information

Website:  
[53.retirementpartner.com](http://53.retirementpartner.com)

5/3 Mobile App:  
Search: [5/3retirement](#)

**BENEFIT  
WEBSITES/APPS:**

Aetna Health Insurance

Website:  
[Aetna.com](http://Aetna.com)

Aetna Mobile App  
Search: [Aetna Health](#)

SAV-RX  
Website:  
[savrx.com](http://savrx.com)

SAV-RX Mobile App:  
Search: [sav-rx](#)

# **UNION BENEFITS**

Wages you deserve to earn  
as a skilled craftsman.

Health Insurance for you  
and your Family

Reduced cost Health  
Insurance during  
Retirement

Retirement plans so you  
can retire with security  
and dignity

Life Insurance

## **UNION BENEFITS**

Ability to travel to other areas throughout the U.S. and Canada for employment if you choose to do so.

A full-time office and training staff who will help you to secure employment, gain valuable skills, licenses or certifications and address any job site issues that come up.

Our health insurance, pay and retirement benefits follow you from contractor to contractor. There is no reduction in pay or suspension of benefits when you switch contractors

# UNION BENEFITS

A grievance procedure without worry of retaliation from your employer

You as a member have a voice and vote in all affairs of the Union such as wages, benefits, jobsite conditions, etc.

You as a member elect the officers of Your Union. One Person, One Vote. You can be a Union Officer yourself.

Tools and Safety Equipment are provided by the contractor.

# WAGE FACTS

## BUILDING/HVACR JOURNEYMEN

**\$35.26** - base pay on the check  
*(plus 10% for Foreman, 20%  
General Foreman)*

**DEDUCTION FROM BASE  
WAGE** *(taxable income)*

**\$.60** - Local 174 Promotion Fund  
*(hours worked)*

Working Dues 3.5% of taxable  
gross wages

# WAGE FACTS

## BUILDING/HVACR JOURNEYMEN

### NON-TAXABLE

\$ 9.63 - Pension (*hours paid*)

\$ 1.75 - 401(k) (*hours paid*)

\$ 10.14 - Health & Benefit/S.U.B.  
(*hours worked*)

\$.90 - Training (*hours worked*)

\$.10 – Int. Training (*hours worked*)

\$.25 – Ind. Fund (*hours worked*)

\$58.03 Total Wage Package Per Hour

July 1, 2019 – June 30, 2020

# WAGE FACTS

## BUILDING/HVACR JOURNEYMEN RATE INCREASE SCHEDULE

\$58.03 Total Wage Package  
July 1, 2019 – June 30, 2020

July 1, 2020 = \$1.83 Raise  
\$59.86 Total Wage Package

July 1, 2021 = \$1.80 Raise  
\$61.66 Total Wage Package



# WAGE FACTS

## BUILDING/HVACR APPRENTICE PAY IS A PERCENTAGE OF BUILDING/HVACR JOURNEYMEN BASE PAY

1<sup>ST</sup> Year 50% Plus Health &  
Benefit/S.U.B.

2<sup>nd</sup> Year - 55% Plus Health & Benefit/S.U.B.  
and 55% of Pension Contribution

3<sup>rd</sup> Year - 60% Plus Health & Benefit/S.U.B.  
and 60% of Pension Contribution

4<sup>th</sup> Year - 70% Plus Health & Benefit/S.U.B.  
and 70% of Pension Contribution

5<sup>th</sup> Year - 80% Plus Health & Benefit/S.U.B.  
and 80% of Pension Contribution

**RES&LIGHT**  
**JOURNEYMEN**  
**COMMERCIAL**

*(Based on 80% Building/HVACR Journeymen base pay and will increase accordingly with annual raises)*

\$28.21 base pay on the check

**DEDUCTION FROM BASE**

**WAGE** *(taxable income)*

Working Dues 3.5% of taxable  
gross wages

**NON-TAXABLE**

\$ 1.75 - 401(K) *(hours paid)*

\$ 10.14 – Health & Benefit/S.U.B.  
*(hours worked)*

\$ .10 - Int. Training *(hours worked)*

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\$40.20 Total Wage Package Per Hour

July 1, 2019 – June 30, 2020

# PENSION FACTS

\$9.63 PER HOURS  
PAID

1,400 HOURS EQUALS ONE  
FULL CREDIT

\$100.00 PER MONTH PER  
CREDIT  
*(current  
rate)*

100% VESTED AFTER 5  
YEARS SERVICE EARLY

RETIREMENT AGE 55  
FULL RETIREMENT  
AGE 58

**PENSION**  
**EXAMPLE**

2,000 Hrs. Per Year X 20  
Years  
= 40,000 Hrs.

40,000 Hrs. Divided by 1,400  
Hrs.

Per Credit = 28.57 Credits

28.57 Credits X \$100 Per  
Credit

= \$2,857.00 Monthly Benefit

- No maximum on benefits
- Credit value increases as pension fund grows
- Disability pension
- Death benefit options for beneficiaries

# 401(k) SAVINGS PLAN

Pre-tax money put into your  
retirement fund  
*(current rate \$1.75)*

$$\begin{aligned} \$1.75 \times 2,000 \text{ Hrs.} &= \\ & \$3,500.00 \end{aligned}$$

$$\begin{aligned} \$3,500.00 \times 20 \text{ Years} &= \\ & \$70,000 \end{aligned}$$

In principal  
investment only

Immediate Vesting

Elective deferral options so  
you can add more to the fund  
if you choose

# INSURANCE FACTS

Contribution Rate is \$10.14 Per Hour  
(\$9.79 Per Hour Health & Benefit  
.35¢ Per hour  
S.U.B.)

You and your Family are  
covered for no added cost

## Initial Eligibility

Example: *126 Hours in January x \$9.79  
Per Hour = \$1,233.70*

*You are eligible for Insurance starting  
the first day of March. The two-month  
lapse is to give the contractors time to  
report your hours worked and the  
administrators time to record the  
payments and initiate coverage.*

# INSURANCE FACTS

## Continuation of Eligibility

You will continue to be eligible as long as there is enough money in your account to cover the monthly premium. If there is less than the premium cost in your account, you may self-pay the difference.

Example:

Monthly Premium

\$1,233.70

Balance in your account

\$1000.00

Amount you would self-pay is

\$233.70

# INSURANCE FACTS

Any contributions over the monthly premium cost remain in your account and continue to accumulate for your future use.

160 Hours worked per month

x \$ 9.79 Per Hour

= \$1,566.40 Total

– \$ 1,233.70 Insurance cost

\$ 332.70 Credit to your account



# INSURANCE FACTS

After a minimum of 4 months of premiums are in reserve in your account, (to pay your premiums during periods of sickness, injury or layoff. Ex.  $\$1,233.70 \times 4 = \$4,934.80$ )

You may draw money from your account or use the Benny Card to reimburse or cover any legitimate medical, dental or optical service not covered by Insurance including deductibles and co-pays.

\$15,000.00 Death Benefit for eligible active participants in the health plan.

\$300.00 Per Week (for up to 26 weeks)  
Short Term Disability Benefit for active employees in the health plan who are ill or injured while not at work.

# **SUPPLEMENTAL UNEMPLOYMENT BENEFITS (S.U.B.)**

Contribution Rate .35¢ Per Hour

*(Included in \$10.14 Health & Benefit  
Contribution)*

Each month in which you work at least 120 hours you receive two S.U.B. credits. Each month in which you work at least 60 hours but less than 120 hours you receive one credit.

Initial eligibility requires 13 credits. You may accumulate a maximum of 26 credits. Each credit is worth \$130.00 per week.

Payments are made to you when you are unemployed due to accident or sickness and you are receiving weekly short-term disability benefits or when you are drawing unemployment benefits due to lack of work in the jurisdiction.

# DUES FACTS

Window Dues are paid by each member to the Union Hall by mail, credit card or personal visit

Building/HVACR Trades  
Journeymen –  
\$31.00 Month\*

Building/HVACR Trades  
Apprentice –  
\$27.00 Month\*

(current monthly rate for 2019)

Working Dues are 3.5% of gross wages. They will be automatically deducted from your paycheck  
(all members)

# **West Michigan Plumbers, Fitters and Service Trades Local Union No. 174**

of the United Association of  
Journeymen and Apprentices of  
the Plumbing and  
Pipe Fitting Industry of the  
United States and Canada  
and the Michigan Pipe Trades  
Association



[www.michiganpipetrades.com](http://www.michiganpipetrades.com)