

# tma news bulletin

**Insurance** . n. **1** an arrangement by which a company or the state guarantees to provide compensation for loss, damage, illness, or death in return for payment of regular amount of money. **2** money paid to an insured person in the event of damage, loss, injury, or death. **3** a thing providing protection against a possible event.

## INSURING THE FUTURE

CREATIVE ALTERNATIVES WITHIN THE AFFORDABLE CARE ACT



# tma news bulletin

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 1651 Wilkening Road | Schaumburg, IL 60173

## technology & manufacturing association

The Technology & Manufacturing Association (TMA) was founded in 1925 by 8 small manufacturing companies who believed they could better themselves by associating with one another. Through the years, members established programs and services that would help their businesses grow and prosper, train their employees, and provide medical and retirement benefits. As a result of these efforts, TMA has grown into a 1,000 member not-for-profit organization of precision manufacturing and supplier companies in the greater Chicago area.

TMA is governed by a Board of Directors, composed of executives from member firms. A full-time professional staff works closely with the Board and its committees and trusts.

As a leading voice in an evolving manufacturing industry TMA cultivates and strengthens our members by providing them programs and services in order to thrive as individuals, companies, and as a business community. TMA is the leading voice for manufacturing and a major contributor to economic growth and opportunity.

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# message from the president



Dear Members,

It has been just about 18 months since the TMA Board called me to serve as President of your Association, and 12 months since we began our move into the new TMA home at 1651 Wilkening Road in Schaumburg. On reflection, there are five things I want to share with you.

First, I'm proud to serve as President of an Association whose members contribute to the economic vitality of America by **producing!** The only real wealth creation a society has comes from farming, mining and manufacturing. The members of TMA are on the front lines of American wealth creation and that makes me proud.

Second, the new TMA home in Schaumburg is bursting with opportunity. From the nearly \$750,000.00 investment in a world class hands on training center to quality meeting space to a good work environment for staff, our new home is a good investment in both the future of the Association and in real estate that will appreciate in value.

Third, the move led to some turnover in TMA staff. I'm proud, and I think you will be too, of the dedicated TMA staff who are committed to building quality programming, training, and services for you, our members.

Fourth, this is your Association. The future of TMA is being written in the plants of our 800+ regular members as they grow, innovate, and adapt to the market. We need you to share your concerns, your needs, your wishes, and your pain so that the staff and leadership at TMA can work to grow our services and programs in response.

Finally, at TMA we realize that your employees are your most valuable asset, and insurance is an important part of protecting those assets. I am very proud of the evolution of TMA-Benefit Services, Inc. (BSI) under the leadership of Brian Wohlfeil. Today, BSI, together with Daniel & Henry for property and casualty coverage, offers the best insurance products in the marketplace, at the most competitive prices available. TMA members who buy their insurance through TMA-BSI and Daniel & Henry are getting extraordinary service while helping build their industry. I often tell members they can either invest in manufacturing's future, or their insurance broker's Lake Geneva getaway.

Let me close by saying thank you to all of the Membership for the opportunity to be a part of TMA.

  
Steve Rauschenberger



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**Precision Gage Company**  
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[www.precisiongageco.com](http://www.precisiongageco.com)

**MPG Industries, Inc.**  
Joliet, IL  
[www.mpgindustries.com](http://www.mpgindustries.com)

# What Manufacturers Should Know About the Affordable Care Act



November and December are TMA – Benefit Services Inc.'s busiest months of the year, but President Brian Wohlfeil took a few minutes recently to share with TMA members why - even though it's not fun nor easy – they should set aside time to review their employees' health care insurance plans.

After all, insurance costs rank second to payroll as being most businesses' costliest expenditure.

"TMA members may be surprised that they could be getting better coverage for nearly the same amount of money they paid last year because plans are always changing," Wohlfeil said.

While all companies get the same rates from insurance carriers, Wohlfeil and the five other TMA-BSI team members work hard at matching company needs with coverage ideas.

"How we differentiate ourselves as TMA – BSI is that all health insurance plans are not created equally, but we take a strong look at which plan is the best fit for member companies, and we get very creative in doing that," Wohlfeil said.

"TMA members are likely to get more for their dollar," he said. "The second part is value-added services that we offer from a customer service and product standpoint."

The federal Affordable Care Act (ACA), which went into effect in 2014, brought dramatic changes to the insurance world. When the ACA was passed, it created a lot more work for brokers from a strategic and compliance standpoint.

From a strategic standpoint, ACA caused companies to make more decisions about whether to stay out of the ACA plan, or roll into the ACA pricing.

"In the previous non-ACA environment, you would see renewal policy increases based on trend, demographics and claims experience," Wohlfeil said. "Each company would get significantly different numbers in those three categories, which would affect their renewal increases."



**brian wohlfeil | president, tma-bsi**



But that all changed with ACA.

Within the now-available ACA rating system, only one factor matters: everything in ACA is based 100 percent on age.

“So if I’m a company that has 2 to 50 employees in the ACA pool, it doesn’t matter if I have \$1 in claims or \$1 million in claims, I’ll be getting the exact same rates as everyone else in the ACA pool,” Wohlfeil explained.

Wohlfeil said that when the ACA rolled out in 2014, in theory, every 2- to 50-employee company should have had an ACA plan at their first renewal.

But tweaks to the law have allowed those companies to renew in non-ACA plan design.

“I would say a majority of companies have taken the transitional relief, and not rolled into the ACA pricing,” Wohlfeil said. “However, TMA members in general have an older workforce and ACA pricing can hurt younger age groups. Overall, the manufacturing population is getting older, creating higher costs for companies with older team members.”

TMA-BSI’s insurance staff takes all these things into consideration when they review a company’s medical, dental, long-term and short-term disability, as well as life, insurance policies.

Simply checking the insurance plans with TMA-BSI could save a company thousands, Wohlfeil contends.

“In three cases I’ve reviewed in the last three weeks I have implemented the cheapest ACA plans – making the employees’ plans better by giving them debit cards to pay for larger deductibles, and making it less expensive for the employer,” Wohlfeil said. “Of those three, I was able to save one company \$40,000 annually and obtain a plan better for their employees.”

“All we ask is to let TMA-BSI review their company’s information,” he said.

To speak with Brian Wohlfeil, call 847.933.2122 or email him at [bwohlfeil@tmailinois.org](mailto:bwohlfeil@tmailinois.org).

## WHY TMA-BSI ?

TMA-BENEFIT SERVICES, INC.



Two things are very important to every manufacturer these days: attracting and retaining the brightest and best team members. At the same time, benefit costs and employee expectations continue to heighten, often leaving employers struggling to meet employee needs and their bottom lines.

TMA – BSI specializes in helping TMA members meet those crucial objectives. They offer value-added professional services that not only reduce customer costs, but increase efficiency and improve employee satisfaction.

Here’s how they do it:

- By planning your benefits strategy – TMA – BSI will make recommendations to enhance health care insurance packages while staying competitive and reducing overall plan costs. They specialize in implementing Health Reimbursement Arrangements (HRA)
- By keeping you updated on regulations – TMA-BSI keeps up with the latest health care reform regulations. We keep clients informed and prepared for any changes.
- By providing legislative briefs and guides – TMA-BSI researches federal, state and local compliance requirements and shares resources through their personalized client online portal site.
- Through customized communications – TMA – BSI will assist with employee communication concerns about benefit changes with newsletters and health and wellness resources. They will also keep employers informed with monthly and quarterly information newsletters.

By providing access to quality HR resources – TMA – BSI provides HR-related articles, employee handbooks, employee communications, forms, benefit statements and a community of HR professionals to help their clients remain an employer of choice.

Learn more about TMA-BSI’s service options by contacting Brian Wohlfeil at 847.933.2122 or at [bwohlfeil@tmailinois.org](mailto:bwohlfeil@tmailinois.org).



**Wes Gardocki**  
President  
Termax Corporation

By Fran Eaton .....

**When Wes Gardocki joined Termax Corporation in 2001, he was hired on as a quality manager. Soon after, he moved into production, and became production manager. He then moved up to director of operations, then vice-president, and as of January 2015, he is now the company's president.**

The company Gardocki presides over has just expanded into a 120,000 square foot building in Lake Zurich, Illinois. Termax employs 420 in its expanding array of facilities from Chicago's far northern suburban manufacturing plant to warehouses in Korea, China, Canada and Mexico.

Gardocki, 48, started working in manufacturing as a grinding machine operator right out of high school. He was 15 years old when his father died, and he stepped in, taking on family responsibilities as the oldest son.

"My Polish immigrant mother did not believe in debt, so borrowing money to go to college was out of the question," he said.

Gardocki worked a little over a year until Ford hit a rough spot, and he was laid off and forced to find work elsewhere.

"That's when I started working for Bill and Jim Schneider at O'Hare Spring," he said. "I loved working for them. They mentored me and took a chance with me when I didn't have much experience."

Gardocki worked there for ten years and left when the opportunity at Termax opened up.

Termax's owners, Bill and Mike Smith are the sons of Ed Smith, who started the company in 1971. Eighteen years ago, the sons took over the business when their father moved to Florida.

While the Smith brothers remain engaged in Termax, much of the day-to-day work was turned over earlier this year to Gardocki and "the best team on earth," as Gardocki calls them.

Termax Corporation itself specializes in metal and plastic fastener solutions. While they primarily service the automotive industry, their products and services are used by many organizations that require quality engineered clips and fasteners. Other industries include appliances, lighting, toys, construction, and automotive aftermarket providers.

When TMA spoke with Gardocki in his Lake Zurich office, he had just returned from an encouraging visit to General Motor's Arlington Texas plant.

While there are plenty of challenges as Termax grows, there are lots of rewards, he said.

“I find rewards in what our customers say about us. In the Arlington assembly plant it was good to hear that they love working with us,” he said. “They said that we respond more quickly than our competitors. That’s because we work to build customer service at all levels – including engineering and sales – in every single department.”

Because Termax is providing fasteners worldwide, the economic conditions in countries on the other side of the globe makes a difference in what happens in Lake Zurich, he said.

For instance, China’s recent economic downturn has affected the demands on their China warehouse. Most people don’t realize that for the last few years China has built more vehicles than the US. In 2014, China built approximately 24 million, while the US built approximately 12 million.

“All our fasteners are manufactured in the United States, but once a month we ship parts to China,” he said. “They distribute the parts from our Shanghai warehouse.

“We’re committed to China, and intend to stick it out. Automotive demands will be back again.”

Gardocki said his Termax team has the United States’ 2008-2009 recession still fresh on their minds. It was a tough time when the automotive demands hit bottom then, he said. Termax was forced to lay off a majority of their employees in June 2009 and wait out the downturn.

During those months, Termax upgraded their management system and manufacturing processes.

“We cleaned them out as an investment in the future,” he said.

But in August of 2009, it was like someone flipped the switch, and Termax was back on track.

“You can take a lot of good out of the bad,” Gardocki said. “The whole management team will never forget that tough time.”

Now Termax is looking to the future, and like other manufacturers, searching for qualified team members. They’re working with TMA and Harper College to fill the openings they’ll be having in the days to come.

Gardocki says he’s hired TMA-trained skills and competition stars.

“We’re very pleased with the three that have come to us from TMA training,” he said.

“Altogether, we have the greatest team on earth here at Termax. My team will bend over backwards to help each other and the customers. Our managers pull together and respect one another. These guys are the greatest,” he said.

Gardocki, who is married with two daughters – one in high school and the other in college – is very happy at Termax. The Smith brothers have entrusted him with increasing the company’s products and impact. He takes that responsibility very seriously.

“I hope I’m lucky enough to retire from this company. I’ve been blessed for the past 14 years – I don’t feel like an employee and I never have dreaded getting up in the morning,” he said. “My work is for the employees of Termax.”



Termax Corporation’s corporate office is located at:  
1155 Rose Rd, Lake Zurich, IL 60047 | Termax.com

# women in tma | 2015 luncheon

This year's TMA Women in Manufacturing Luncheon reflected the growing interest within TMA membership for networking and sharing with manufacturing associates. Over 100 attended, doubling the 2014 luncheon's attendance.

The luncheon attendees enjoyed hearing from four manufacturing women leaders - Weiler Engineering's Carol Nowak, Lakeview Precision's Debbie Sommers, Royal Die & Stamping's Sue Freitag and Superior Joining Technologies' Teresa Beach-Shelow - who shared their backgrounds, challenges and rewards of leading key local industries.

In each case, the panelists said they had worked their way up to the leadership level from starter positions within their companies.

When asked by an audience member, each panelist said that being a woman in manufacturing didn't necessarily mean they were at a disadvantage not being a part of the "good ol' boy network." Each



one said more depended on hard work, innovative ideas, cooperation and persistence, which they found advanced their careers more over the long run.

The luncheon was held this year at the beautiful historic

Hotel Baker in St. Charles, where, since its 1928 opening, has hosted famous entertainers like Tommy Dorsey, Guy Lombardo, Louis Armstrong and Lawrence Welk.

TMA's 2015 Women in Manufacturing Committee consists of Chairman Teresa Beach-Shelow, Stacey Bales, Jeralyn Baran, Agatha Bartel, Julie Bernhardt, Terri Devine, Karla Dobbeck, Jessica Freiburg, Mattine Gallentine, Laura Grimm, Stacia Hobson, Sonia Illescas, Fiona McLaren, Hilary Mottl, Rhonda Pokoj and Tina Hozjan-Ruda. •



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# Rose Mottl | Leadership in Manufacturing Award



The Rose Mottl Leadership in Manufacturing Award recognizes women who have worked to advance the manufacturing industry and whose efforts serve as an inspiration to current and future generations of women.

If you know someone like this, please recognize her by completing the nomination form below. Submit by January 15, 2016.

## NOMINATOR DETAILS

Full Name: \_\_\_\_\_ Email: \_\_\_\_\_  
 Phone: \_\_\_\_\_ How do you know the nominee?: \_\_\_\_\_

## NOMINEE DETAILS

Full Name: \_\_\_\_\_ Employer: \_\_\_\_\_  
If retired, provide year.  
 Email: \_\_\_\_\_ Phone: \_\_\_\_\_ Have you notified nominee?: Yes No

REQUIRED STATEMENTS: Please provide a detailed description of the nominee's contribution to manufacturing and how she has/will influence future generations of women. Please attach additional information where required. Supporting materials will not be returned.

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Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Nominations should be sent to** **Suzanne Henn**  
 c/o TMA  
 1651 Wilkening Road Schaumburg, IL 60173  
 Email to: shenn@tmaillinois.org

**Due Date** Nominations and supporting documentation must be submitted by **January 15, 2016**. The Women in TMA Committee will review all nominations and announce the recipient at the 2016 Annual Meeting Dinner.

## TMA & Machinery Systems, Inc. Partner to Equip CNC Training Center

TMA's new, state-of-the-art training center continues to grow with the installation of a Mazak VCU 500A 5X CNC machine. The simple but innovative vertical machining center has a 5-axis rotary/tilt table, bringing yet another piece of advanced technology to the TMA training program.

"The Mazak VCU will allow us to take our training all the way to 5-axis machining," said Patrick Osborne, TMA Vice President of Training and Education. "You can't find this kind of training anywhere else locally."

TMA worked with Schaumburg-based Machinery Systems, Inc. (MSI) in purchasing the new equipment. "This agreement is far more than selling the TMA a new Mazak machine for their Schaumburg, IL training center," said Eric Hilliard, President of MSI. "It's a comprehensive plan to support TMA and their members to grow their current

and future programmers and machinists."

As the largest U.S. distributor of Mazak machine tools, Machinery Systems, Inc. (MSI) is focused on helping customers improve manufacturing efficiency. With more than 38 years of machine tool experience, MSI provides both the products and the expertise to increase customer throughput while decreasing costs, and MSI has positioned itself as a single source for fulfilling all machining needs.

"We've joined Mazak's specially designed Education Program with several support-related services as part of the agreement," added Hilliard. "This agreement allows TMA to offer members training for more complex machines and the support component that MSI and Mazak offer will help to reduce their learning curve."

Support services include train-the-trainer, applications engineering support, expanded machine service, and more. "Both MSI and Mazak have pledged support for TMA and their members to ensure that this state-of-the-art equipment is fully utilized for the benefit of their manufacturing



customers and that the TMA is on the cutting edge of manufacturing technology,” concluded Hilliard.

Mazak Corporation is a leader in the design and manufacture of productive machine tool solutions. Committed to being a partner to customers with innovative technology, its world-class facility in Florence, Kentucky, produces over 100 models of turning centers, Multi-Tasking machines and vertical machining centers, including 5-axis models. Continuously investing in manufacturing technology allows the Kentucky iSMART Factory to be the most advanced and efficient in the industry, providing high-quality and reliable products through its “Production-On-Demand” practice. Mazak maintains eight Technology Centers across North America to provide local hands-on applications, service and sales support to customers.

“So many of our members use Mazak CNC equipment,” said Jack Krikorian, TMA Technical Coordinator. “Now we will be able to run hands-on CNC classes that teach the Mazatrol Matrix control.”



TMA will start offering 3-axis Mazatrol classes in 2016, with more advanced courses to follow.

“Our goal is to develop curriculum that will integrate advanced concepts like 4 + 1 indexing, and ultimately offer a class where students learn simultaneous 5-axis machining,” added Krikorian.

“We’re really excited to start offering Mazak-specific courses,” Osborne continued. “This will allow us to serve even more of our members’ needs.” ●

For more information on Machinery Systems, Inc., call 847-882-8085 or visit machsys.com

For more information on Mazak, visit mazakusa.com

The U.S. Department of Labor has certified and recognized TMA as a quality apprenticeship, on-the-job and educational provider. TMA is now part of the National Apprenticeship System.

**The United States Department of Labor**  
**Office of Apprenticeship**  
**Certificate of Registration of Apprenticeship Program**  
*United States Department of Labor/Office of Apprenticeship Recognizes*  
**The Technology & Manufacturing Association**  
*as a Quality Apprenticeship On-the Job and Educational Provider*  
*Schaumburg, Illinois*  
*Registered as part of the National Apprenticeship System*  
*in accordance with the basic standards of apprenticeship*  
*established by the Secretary of Labor*  
**For The Trades of: Machinist, CNC Machinist, Tool & Die Maker and Mold Maker**

June 10, 2015  
Date

IL012TMA2015  
Registration No.



*[Signature]*  
Secretary of Labor

*[Signature]*  
Administrator, Office of Apprenticeship

## TESTIMONIALS



### Kiene Diesel John Craychee, Owner

Even though I had a good relationship with my broker, I wanted to see what TMA-BSI had to offer. It was good to see the various services to go along with the insurance coverage that TMA-BSI offers. I was especially interested in their Telehealth program.

TMA-BSI made an excellent proposal and presentation. I appreciate all the work they put into it. Loyalty to our current broker played a part in our review and final decision for this year - and will in the future. That said, we are always looking for the plan that will best serve our employees/participants and Kiene Diesel.

### K&C Machining Greg Kaplan, Owner

Our company was in a non-Affordable Care Act (ACA) plan with a December renewal with Blue Cross Blue Shield. Although we received a 21.5% increase on our PPO plan, we did not want to leave BCBS or compromise on the exceptional health insurance benefit we provide our employees.

We gave TMA-BSI a chance to come in and look at our insurance plan. Brian Wohlfeil showed us that moving to the ACA plans will allow us to provide the same level of benefits while saving premium dollars. Employees will be protected with the same maximum out of pocket exposure. Deductibles will rise but K&C will provide debit cards to offset most of the deductible.

Brian eliminated the 21.5% increase and kept the benefit plan strong for the employees. I was not presented a plan design like the one TMA-BSI showed.

### Webster-Hoff Bryan Webster, Owner

We had been with the same broker for a long time and were not looking to make any changes in our employees' health care plan. We met with TMA-BSI two years ago, but because that year our renewal decreased, we stayed with the same company.

However, our latest renewal went up over 20%, so we wanted Brian Wohlfeil to review our plan. He came up with some new ACA plan designs and helped strategize a new employee contribution plan. Brian filled me in on things I hadn't heard from my previous broker.

I look forward to working with Brian and TMA-BSI for years to come.



*Happy*

**THANKSGIVING**

*from the TMA family to yours*

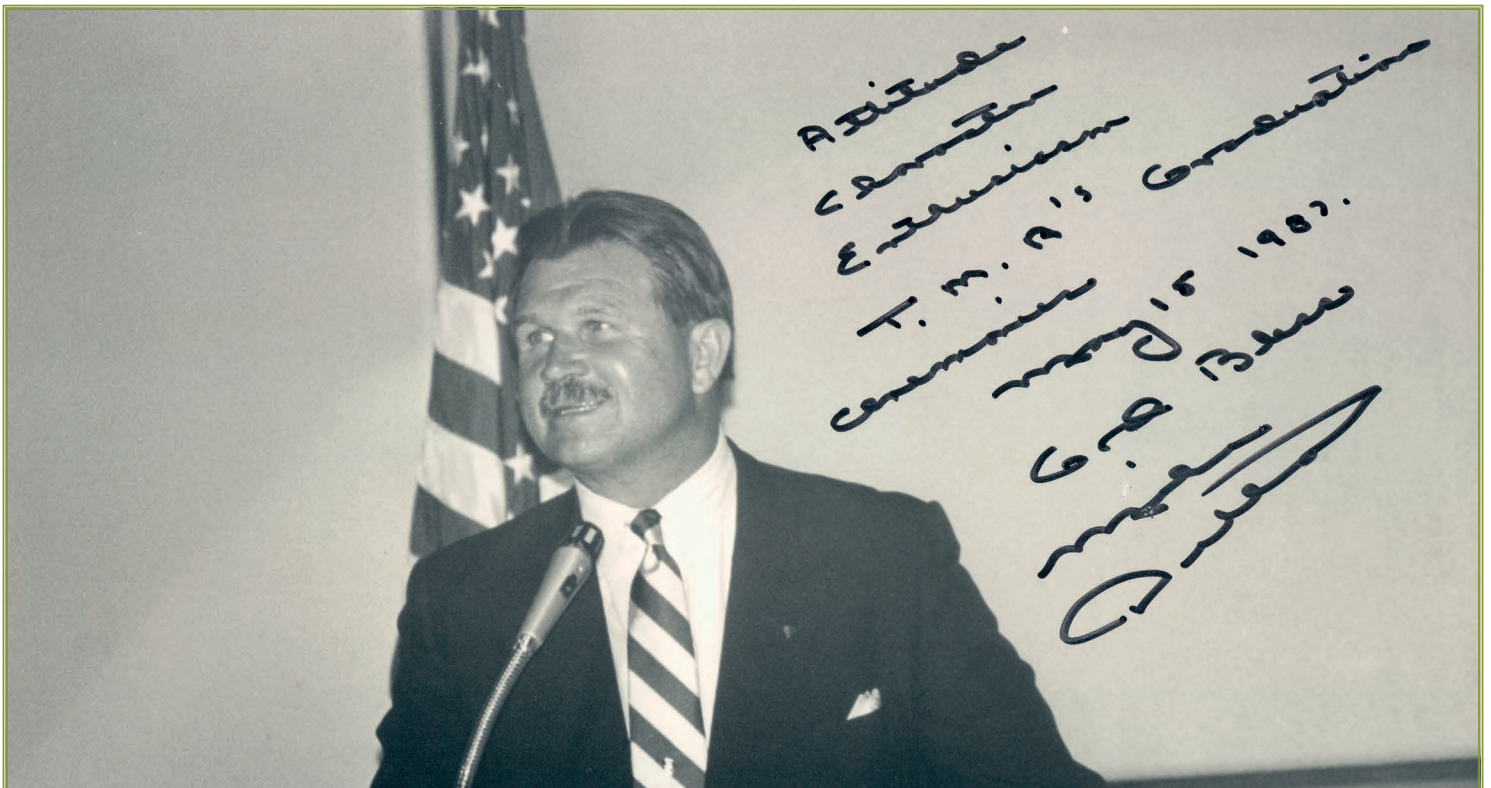




Technology & Manufacturing Association

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