

The *Electrical* CONTACTOR

THE OFFICIAL PUBLICATION OF THE FLORIDA
ASSOCIATION OF ELECTRICAL CONTRACTORS

Volume 10
Number 1

Winter 2014



Join FAEC for this 1-day CE Symposium

Sponsored by

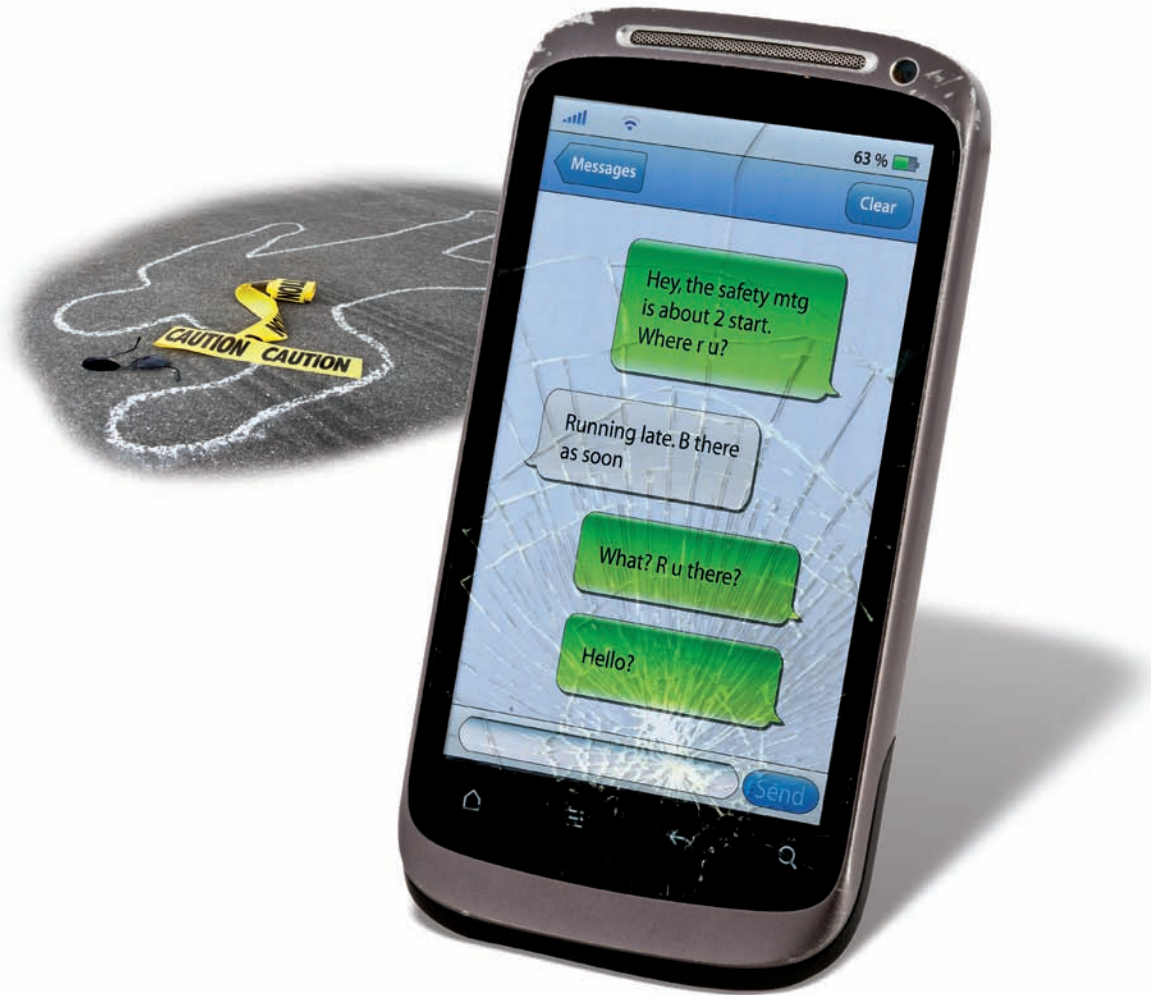


INSIDE:

"From the President" Blake Ferguson, Jr.
Member Spotlight
Risk Management Strategies
from Federated Insurance
Five Things Employees Need
to Know about PBACA by
Corporage Synergies

April 25, 2014
Hilton DoubleTree
Orlando, FL

ECLB Provider #0000857



Too Busy To Protect Your Business?

Even the best businesses can have claims.

Contact your local Federated representative to learn more about risk management resources, like a distracted driving program, designed to help keep your business on the right road.

Visit www.federatedinsurance.com to find a representative near you.



Federated Mutual Insurance Company • Federated Service Insurance Company* • Federated Life Insurance Company
Owatonna, Minnesota 55060 • Phone: (507) 455-5200 • www.federatedinsurance.com

*Not licensed in the states of NH, NJ, RI, and VT. © 2013 Federated Mutual Insurance Company

The *Electrical* CONTACTOR

FAEC STATE BOARD OF DIRECTORS

2014 Officers

PRESIDENT
BLAKE FERGUSON, JR.
ROYAL ELECTRIC OF CENTRAL FLORIDA
645 Newburyport Ave., Ste. 1000
Altamonte Springs, FL 32701
Phone: 407-834-2345
Email: bfergusonjr@royal-electric.com

VICE PRESIDENT
MIKE FREINER
BRIGHT FUTURE ELECTRIC
630 Kissimmee Avenue
Ocoee, FL 34761
Phone: 407-654-0155
Email: mikef@brifutelectric.com

SECRETARY
JAY SMITH
PAT'S ELECTRIC
104 West Cedar Avenue
Orange City, FL 32763
Phone: 386-775-7776
Email: jay@patselectricinc.com

TREASURER
DON TOWNSEND, JR.
TERRITO ELECTRIC, INC.
441 W. Enterprise Street
Ocoee, FL 34761
Phone: 407-654-2767
Email: dtownsend@territo.com

PAST PRESIDENT/DIRECTOR
JOE BELL
TERRITO ELECTRIC, INC.
441 W. Enterprise Street
Ocoee, FL 34761
Phone: 407-654-2767
Email: jbell@territo.com

DIRECTORS
GARY REDWINE
RAMS/RPG
12902 Commodity PL.
Tampa, FL 33626
Phone: 813-887-1808
Email: gary.redwine@ramsinc.net

RICHARD TORODE
TORODE ELECTRIC & SYSTEM, INC.
PO Box 997
Starke, FL 32091
Phone: 904-966-0241
Email: tesi2004@earthlink.net

JEFF THOMPSON
JASPER THOMPSON LIGHTNING
PROTECTION
2567 Ham Brown Road
Kissimmee, FL 34746
Phone: 407-932-4219
Email: jeff@jasperthompsonlightning.com

TIM QUIGLEY
TERRY'S ELECTRIC
600 N. Thacker Ave., Suite A
Kissimmee, FL 34741
Phone: 407-572-2100
Email: timquigley@terryselectric.com

FEAT LIAISON
JAMIE FUGATE
FLORIDA ELECTRICAL APPRENTICESHIP &
TRAINING
PO Box 592949
Orlando, FL 32859-2949
Phone: 407-438-3328
Email: jamie@featschool.org

LEGISLATIVE COMMITTEE CHAIRMAN
DAVID DEBERRY
DEBERRY ELECTRIC COMPANY, INC.
PO Box 26037
Jacksonville, FL 32226
Phone: 904-757-8424
Email: david@deberryelectric.com

GOLF COMMITTEE CHAIRMAN
CHUCK BAUR
CORESENTIAL
11325 Center Lake Drive, Apt. 2107
Windermere, FL 34786
Phone: 407-614-4507
Email: cbaur001@cfl.rr.com

INSURANCE PARTNER
GARRETT PEPPER
FEDERATED INSURANCE
PO Box 420069
Atlanta, GA 30342
Phone: (404)-497-8840
Email: WGPEPPER@fedins.com

ASSOCIATION COUNSEL
TIM MOORHEAD
WRIGHT, FULFORD, MOORHEAD & BROWN, PA
505 Maitland Ave., Suite 1000
Altamonte Springs, FL 32701
Phone: 407-425-0234
Email: tmoorhead@wfmblaw.com

INSURANCE PARTNER MEDICAL
JAMES PERRY
CORPORATE SYNERGIES
390 North Orange Ave., Suite 2300
Orlando, FL 32801
Phone: (407)-612-6342
Email: james.perry@corpsyn.com

EXECUTIVE DIRECTOR
CHERYL HARDY
FAEC
PO Box 4304
Enterprise, FL 32725-0304
Phone: 407-260-1511
Fax: 407-260-1511
Email: faec@iag.net

FAEC COMMITTEE CHAIRS

Legislative Committee Chair: David DeBerry, Tim Quigley
Golf Committee Chair: Chuck Baur
Program Committee Chair: Joe Bell
Contactor Magazine Chair: Jamie Fugate
Membership Committee Co-Chairs: Blake Ferguson, Jr./Joe Bell
Insurance Committee: Blake Ferguson, Jr.
Trustee Program Chair: Joe Bell
Edison Award/Casino Co-Chairs: Blake Ferguson, Jr. Joe Bell
Special Events: Blake Ferguson, Jr.
Marketing Committee: Joe Bell
Board Orientation & Documents: Mike Freiner

INDEX

TABLE OF CONTENTS

Calendar of Events	4
Member Spotlight.....	5
Presidents Report	6
FAEC Trustees.....	8
FAEC Spring CE Symposium.....	9-10
FEAT Update.....	11
Risk Management Strategies: Workplace Discrimination..	12
Five Things Employees Need to Know Now about PBACA: Corporate Synergies.....	14-15
Advertise in FAEC's eMagazine.....	18

ADVERTISERS INDEX

Corporate Synergies	7
FAEC Business Card Page	16
Federated Insurance	Inside Front Cover
Mike Holt	13
Rams	4

FAEC Magazine

FLORIDA ASSOCIATION OF
ELECTRICAL CONTRACTORS
PO BOX 4304, ENTERPRISE, FL 32725-0304
407-260-1511 - FAX 407-260-1511
Email: faec@iag.net



Published quarterly by the
Florida Association of Electrical Contractors
PO Box 4304, Enterprise, FL 32725-0304
407-260-1511
Email: faec@iag.net
www.faecstate.org

Copyright 2014 by FAEC. No reproduction without permission.

For Advertising Information
Cheryl Hardy
FAEC - 407-260-1511
Email: faec@iag.net



FAEC CALENDAR OF EVENTS

FAEC Calendar of Events 2014


April 25	FAEC 1-Day CE Symposium, DoubleTree Hilton, 60 S. Ivanhoe Blvd., Orlando, FL
May 23	FAEC Annual Golf Tournament, Windermere Country Club, Windermere, FL
Aug. TBD	FAEC Fall Golf Scramble, Kissimmee Bay Country Club, Kissimmee, FL
Sept. TBD	FAEC 1-Day CE Symposium, DoubleTree Hilton, 60 S. Ivanhoe Blvd., Orlando, FL
Nov. 1	FAEC Edison Award & Casino Night

FAEC BENEFITS OF MEMBERSHIP INCLUDE:

- A Voice in the Legislative Process through a lobbyist in Tallahassee.
- A General Liability Insurance Program.
- An Annual "Spring Symposium" & "Fall Convention" offering Continuing Education classes relative to license renewal.
- A Medican Insurance Program and Services Provider
- The official publication of FAEC - The "Contactor" bringing you up-to-date on association information and industry news.
- "Legislative Alerts" distributed throughout the session to keep you abreast of industry concerns.
- The opportunity to interact with fellow contractors to share industry concerns and discuss industry news.

Your Invitation to Membership In FAEC!

Join With An Elite Group...



RAMS

Is Your Firm Benefiting From The Most Progressive and Recognized Training Program in Florida?

JumpStart

OSHA 10

OSHA 30

FASA

BASA

EC-13002541 P-065

Alternative Workforce Solutions

RPG

PSG

TEC

*Properly Licensed in Florida
Qualified Professionals
Safety Trained
Drug-Free
Tooled
Deployable*

Offices Throughout Florida!

Contact Us Today!

(800) 577-1808

www.ramsinc.net



FAEC Welcomes Gerelco Electrical Contractors

The membership committee is excited to display Gerelco Electrical Contractors in the spotlight!

Gerelco is a family owned full service electrical contracting firm serving the State of Florida. They have been in the electrical contracting business through three generations since 1955. Gerelco is a fully licensed, bonded and insured electrical contractor. They have a large workforce of skilled electricians and field personnel throughout the state. Gerelco specializes in medium to large commercial

building projects, including schools, assisted care living facilities, hotels, movie theaters, multifamily & commercial projects. They have completed and / or are currently working on projects throughout southern Florida, including both east and west coasts. Gerelco has capabilities and are eager to work anywhere in the state.

Thank you Gerelco Electrical Contractors for your continued support of FAEC and the electrical trade!



The Southeast's Leading Supplier
of Critical Power Solutions.



EXPERT CONSULTING
EXPERT CONSULTING

INTENSE VALUE
INTENSE VALUE

SUPERIOR SERVICE
SUPERIOR SERVICE



866-933-5511

www.criticalcomponents.net

By Blake Ferguson, Jr. Royal Electric of Central Florida

The year is almost a quarter of the way behind us and things keep looking up. Despite some recent waffling of the markets, construction is still on an uptrend. While things will not be like they were back in the heyday, there is a continuous move in the positive direction in several sectors of the industry.

As we complete this first issue of our newsletter this year, I am excited about where our new year is headed as an association. We have several new members that have joined and looks to an increase to those numbers. Members are seeing the value of the insurance programs that we have put together with our industry partners. We also have educational programs that we are in the process of rolling out. The first being our Spring Symposium for continuing education credits. We have lined up a list of industry leaders to give classes and help further our knowledge while getting our CEUs out of the way. On May 23rd, we have our spring golf tournament scheduled once again at Windermere Country Club and are looking for a great time as always. A lot is happening here at the association and we will be offering several other opportunities to utilize the value of membership in FAEC to socialize as well as learn together as we work to build stronger businesses, add to our bottom lines and build a stronger industry.

I look forward to your input and interaction in the months to come.

~ **Blake**



Please Thank Our
2014 FAEC Trustees
for their Support!



HEALTHCARE REFORM

Are you **sick of it** yet?

Yes, we know—it seems like it's all Healthcare Reform (HCR), all the time.

Everyone's talking about implementation delays, discussing part-time vs. full-time employee hours, and speculating about what happens in 2014, 2015 and beyond. In the background, the political debate continues to boil over. Meanwhile, you're stuck analyzing mountains of information and trying to make decisions about Healthcare Reform that won't hurt your business. With the weight of compliance pressing on your mind, it's no wonder you have a headache. Don't worry, Corporate Synergies knows employee benefits compliance from the inside-out, where the snags are located, what to do about them, and when. We can help make your Healthcare Reform headache go away. **The cure begins with actionable information. Here are some remedies to help you feel better:**

Compliance Webinars

We start by researching employee benefits compliance requirements and translating the information into digestible and usable take-aways. Our popular webinars, hosted by our internal HCR and employee benefits experts, deliver these easy-to-understand action items. Our next webinar, scheduled for the first quarter of 2014, will present the steps you must take to comply with HCR requirements.

A Private Insurance Marketplace

If you're looking for better group employee benefits cost control, our **SynergiesSELECTSM** private exchange is just the cure. You'll receive our full suite of traditional group benefit services to help you maintain compliance with the Affordable Care Act (ACA) and other regulations. Your employees will get more coverage choices as well as enrollment, advocacy and education support.

Healthcare Reform and More

The alphabet soup of benefit plan compliance is enough to give anyone a bad case of indigestion. ERISA plan documents, SPDs, HIPAA, COBRA, etc., can leave your business (and your executives and managers) exposed to risk. Our Healthcare Reform Resource Center is a treasure trove of articles and compliance alerts about everything benefits-related.

For more information, please visit us at www.corpsyn.com

We have the remedies to help make your Healthcare Reform pain go away.



HCR Timeline



2014 ACA Checklist



Private Exchanges



Employee HCR Guide



DOL Audit Checklist



Play or Pay Penalties

Visit us at: www.corpsyn.com/remedy.html to find out how we have helped our clients get well.

We are excited to welcome Certified Thermographic Services, Inc. and Terry's Electric, Inc. as Trustee member of FAEC.

Certified Thermographic Services, Inc. is a Florida-based electrical contracting company that has been in business since 1987. Joe Schmitt with Certified Thermographic Services, Inc. has supported FAEC events for several years.

Founded in 1979 by B. Terence "Terry" and Jeanne Quigley, Terry's Electric, Inc. has provided Central Florida with an array of electrical services. For several years, Tim Quigley with Terry's Electric, Inc. has served as an FAEC officer.

This year's Trustee members are:

- RAMS/RPG
- Royal Electric Co.
- Territo Electric, Inc.
- Graybar
- Certified Thermographic Services, Inc.
- Terry's Electric, Inc.

Thank you to all of our Trustee members for their continued support of Florida Association of Electrical Contractors!



Wright, Fulford, Moorhead
& Brown, P.A.

A Construction Litigation Law Firm

505 Maitland Ave.
Suite 1000
Altamonte Springs, FL 32701
407-425-0234
800-327-0234
tmoorhead@wfmblaw.com
www.wfmblaw.com



ECLB SPONSOR #0000857 - HILTON DOUBLETREE, ORLANDO, FL.

7:45am REGISTRATION & CONTINENTAL BREAKFAST For all attendees and presenters.

FAEC CLASS SCHEDULE

8:15-10:15am CLASS I ECLB# PENDING "HEALTHCARE REFORM: THE LONG, WINDING AND DELAYED ROAD" 2HR Business CE. Presented by Ben Lupin, Senior Vice President of Corporate Synergies

A presentation on Healthcare Reform and how business owners can strategically plan for and implement the provisions that will impact them now and in the future.

This course will educate Electrical Contractor business owners on Compliance and Risk Mitigation as it relates to Healthcare Reform laws and regulations. The course outline includes:

- Section 1 PPACA Fees and Taxes for Employers
- Section 2 Wellness Programs
- Section 3 Pay or Play Mandate
- Section 4 Healthcare Marketplaces / Exchanges

10:30am-11:30am CLASS II -ECLB#0800958 "METAL BOX ENCLOSURES" 1 HR Technical CE. Presented by Garrett Morrison, Product Specialist with Coresential.

In this one hour program you will learn Current product options in the market place. How contractors and engineers can effectively choose the proper Enclosure on each application.

This course will educate Electrical Contractors, Electrical Engineers, and Inspectors of current performance standards that are needing to be maintained for most common ratings (NEMA / UL / IP). We will discuss product options available to maintain Performance Standards desired (Mild Steel / Stainless Steel / Fiberglass / Poly Carb / Etc.) The course outline includes:

- Fundamentals of Enclosures
- Common Ratings and Classifications
- Thermal Applications (basic differences between options)

11:45am-12:45pm LUNCH PRESENTATION CLASS III - ECLB#0800955 "SAFETY PRODUCTS FOR ELECTRICAL JOB SITES" 1 HR Safety CE. Presented by Garrett Morrison, Product Specialist with Coresential.

: In this one hour program you will learn Current product options in the market place, How contractors and engineers can effectively choose and install proper materials so that safety is considered in most applications. We will discuss installation practices (including tooling) and product options to maintain Performance Standards where needed. The course outline includes:

- Why Safety on the Job Site
- Electrical Application areas of Concern on the Job Site
- Lighting application area's of Concern on the Job Site

1:00-3:00pm CLASS IV ECLB#0801141 "OPERATING THE SAFEST WIRE PULLING SYSTEMS IN THE INDUSTRY " 2 HRS Technical CE. Presented by Allen Hooper, Director of Development and Training for Southwire Company and Tony R. Lutz, SIMpull Solutions Specialist for Florida, Southwire Company.

This two hour program provides an overview of how to keep your workforce safe and productive when installing service feeds, interior feeds and branch circuit feeds. This course outline includes:

- Recommended equipment for service feeder cable
- Set up and use for underground pulls
- Recommended equipment for interior feeder cable
- Set up and use for overhead pulls
- Calculating the smartest way to install feeder wire
- Recommended equipment for branch circuit wire
- Set up and use of equipment and product

3:15-4:15pm CLASS V Sponsor #0040001107 - ECLB# 0001859 "WORKERS' COMPENSATION: WHAT YOU NEED TO KNOW" 1 HR Workers Comp CE. By Garrett Pepper, Account Executive, Federated Mutual Insurance.

Garrett's presentation will present to the contractor a comprehensive approach to address 4 areas of workers' compensation; Hiring procedures, Employment Standards, Safety Awareness, and Claims Management.

The contractor will be provided an informational packet with examples of reference materials addressing 4 areas of workers' compensation that will be reviewed by the instructor. This information is supplemented by 2 video presentations and classroom discussion. The contractor will be able to use the informational packet to implement sound business practices to address the 4 exposures identified.





ANNOUNCING FAEC ANNUAL SPRING CE SYMPOSIUM
 APRIL 25, 2014
 HILTON DOUBLETREE, 60 S. IVANHOE BLVD., ORLANDO,
 FLORIDA
 REGISTRATION FORM

INSTRUCTIONS:

1. Complete all portions of this form and return to FAEC, P.O. Box 4304, Enterprise, FL 32725-0304. A check payable to FAEC must accompany this form in order to secure registration.
2. Your name and company will appear on your name badge and registration materials as you indicate below.
3. Type all portions of this form.

Conference Registration: Includes all educational classes, CE Certificates, seminar hand-outs and meal functions.

NAME: _____ NICKNAME: _____

YOUR STATE LICENSE NUMBER: _____

SPOUSE/GUEST: _____ NICKNAME: _____

COMPANY NAME: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

PHONE: _____

REGISTRATION FEES:

Full Registration Fee must accompany this form. Full refund given if cancellation is received by April 11, 2014.

Early Bird Registration Fees Before April 12, 2014

- _____ FAEC Member(s) @ \$150 per person
- _____ Project Manager/Key Personnel \$125 2nd person from same company after first full registration paid.
- _____ Non-Member \$415 per person**

April 12, 2014 and After

- _____ FAEC Member(s) @ \$200 per person
- _____ Project Manager/Key Personnel \$175 2nd person from same company after first full registration paid.
- _____ Non-Member \$475 per person**

PLEASE MAKE ALL HOTEL ACCOMMODATIONS DIRECTLY WITH THE HILTON DOUBLETREE, 60 SOUTH IVANHOE BLVD., ORLANDO, FL. 407-425-4455.

** If non-member joins FAEC within 30 days of conference \$255 will be applied towards first years dues.

***PLEASE NOTE THAT A CREDIT CARD AUTHORIZATION MUST BE USED TO SECURE ALL ROOMS WITH THE HOTEL!

PLEASE MAKE A COPY FOR YOUR RECORDS

REGISTRATION DEADLINE: April 18, 2014

RETURN TO: FAEC, P.O. BOX 4304, Enterprise, FL 32725-0304

(407) 260-1511 - faec@iag.net

Meet your presenters...



Ben Lupin - As Senior Vice President of Corporate Synergies' in-house Compliance Department, Ben Lupin develops and executes strategies to help employers better understand the impact of healthcare laws and regulations and to achieve and maintain compliance with those laws and regulations.

He and his staff manage client issues involving health and welfare plans, including ERISA health plans, COBRA, HIPAA privacy and security, and Healthcare Reform. He also educates employers on specific compliance topics through Corporate Synergies' free webinars.



Garrett Morrison has served as a Product Specialist with Coresential for over 6 years. He has provided Seminars to Contractors and Engineers over the past five years. Garrett has a BA in Education from the University of North Florida in 1998 and has been active in Electrical Industry in Sales and Specifications.



Garrett Pepper is originally from Memphis, TN. Garrett graduated from Union University in Jackson, TN with a Bachelor's Degree in Political Science.

Garrett joined Federated directly out of college and currently is in his 5th year with Federated Insurance. Throughout those years, he has been:

- 2007 - Marketing Development Trainee – Owatonna, MN.
- 2008 - Marketing Representative – Memphis, TN
- July 1st, 2012 to Present - Association Account Executive for AL, GA, FL and SC. In this capacity, Garrett serves as the representative with Federated's Association partners and their members.



Allen Hooper is the Director of Development and Training for Southwire Company. He is responsible for managing all training programs Southwire offers nationwide. As an employee of Southwire since 1975, Allen has served in various positions over the last 38 years.

Allen has designed computer programs for cable pulling used by engineers and contractors throughout the US and Canada. He has also assisted in the designed of Southwire Solutions that are safer and better ways to install wire.



Tony R. Lutz started in the United States Air Force from 1986-1996 as a Jet Engine Technician on Fighter Jets. This also included the jet engine test and maintenance facility, and grew into instruction and training of other military personal in this field. Cross training included hydraulics, flight controls, and avionics.

Between 1997-2012, he entered the electrical construction market with a brief intro at Rexel, then 15 years with Marvin Bochner, Inc. as a manufactures representative. Representing 60+ factories as the quotations manager he was promoted to outside sales. He became the specification specialist for Bridgeport Fitting, Harger Lightning & Grounding, Southwire, and many others. In July of 2012 he was asked to join the Southwire family as the SIMpull Solutions Specialist for Florida.



According to a recent Gallup poll (<http://www.gallup.com/poll/167426/aged-living-parents.aspx>), 29% of U. S. adults under the age of 35, currently live at home with their parents. Almost half of this group are not college-aged students. For people my age, that's an amazing statistic – I couldn't wait to go out on my own when I was 18!

There are a lot of reasons they still live at home: single (1 income); poor job market; college loans to repay and lack of full-time work. One of the findings of the poll is that people with full-time jobs are less likely to still live at home with Mom and Dad.

While we, as an industry, can't solve the problems of the world, we can perhaps make a dent in this statistic by looking at this group for future employees. Almost every day, FEAT has someone call or come to our office, looking for an education and a job. They may not have electrical experience, but may have a construction or mechanical background. If you are looking for green help, please contact us and let us know, so we can refer them to you. Together, we can help save the sanity of some of the parents of our country!

Jamie@featschool.org
407-438-3328

When was the last time you went to an IAEI meeting?

When half the people attending a meeting walk in with their NECs, you know you're going to learn something! That's what the IAEI meeting looks like when a group of electrical contractors and inspectors meet at the "FEAT building" at Mid Florida Tech the second Wednesday of every month.

This month, the discussion centered around the codes, other than the NEC, that apply to electrical work. We discussed the ADA requirements for heights of wall sconces and the Florida Energy Conservation Code requirements for voltage drop calculations. The topic brought up questions about other codes that apply to our trade, so we asked the inspectors to give a short seminar on the codes during a meeting this summer.

The IAEI meeting is a good opportunity to discuss electrical installation problems with the inspectors. With many jurisdictions represented, the different points of view lead to a clearer understanding for the electrical contractors.

Would you like to get the meeting notice from IAEI? Do you want to know what seminars they are holding? Interested in attending the IAEI 84th Annual Florida Chapter Conference in May and meeting some of the people who are instrumental in revising the NEC? If you want current IAEI chapter information, email John Heidinger, Secretary of the Central Florida Chapter, IAEI. (john.heidinger@cityoforlando.net)

Come to the next IAEI meeting – you don't have to be a member to attend.



Workplace Discrimination Allegations Are on the Rise

Over the last 10 years, the U.S. Equal Employment Opportunity Commission (EEOC) has seen a steady increase in the number of private sector workplace discrimination charges filed. The EEOC stated the surge in charges might be due to several factors, including economic conditions, increased diversity and demographic shifts in the labor force, and employees' greater awareness of the law.

What can you do to safeguard your company against loss and litigation?

Federated provides risk management assistance to our employment-related practices liability (ERPL) policyholders to help prevent losses before they occur. Our ERPL policyholders have access to the services offered through the Federated Employment Practices NetworkSM (FEPN).

FEPN gives policyholders access to the following **complimentary** services:

- Unlimited online or toll-free direct access to employment law attorneys.
- An online employee handbook building tool designed to help you document your employment practices.
- Customizable HR risk management resources, including federal- and state-specific forms and posters.
- HR Express updates, including:
 - Question and Case of the Month based on popular topics
 - HR alerts
 - Webinars based on client interest and frequent claim topics
- Unlimited access to online sexual harassment and discrimination prevention training for supervisors, and harassment prevention training for employees.

Business owners who purchase employment practices liability insurance give themselves a measure of financial protection against costly court settlements and legal fees. Defense costs have been known to reach \$100,000 in these types of claims — even when there is no actual liability on the part of the business.

Most general liability policies exclude coverage for employment-related practices, such as refusal to hire; termination of employment; or actions like coercion, demotion, dismissal, harassment, humiliation, or discrimination. An ERPL policy from Federated can fill this coverage gap! With assistance from Federated and FEPN, our ERPL policyholders can develop a risk management program to both prevent and protect against the growing number of employment-related claims.

Contact your local Federated representative if you're interested in more information.

It's Our Business to Protect Yours[®]



This publication is intended to provide general recommendations regarding risk prevention. It is not intended to include all steps or processes necessary to adequately protect you, your business, or your customers. You should always consult your personal attorney and insurance advisor for advice unique to you and your business. © 2012 Federated Mutual Insurance Company. All rights reserved.

Federated Mutual Insurance Company
Federated Service Insurance Company*
Federated Life Insurance Company
Home Office: 121 East Park Square • Owatonna, Minnesota 55060
Phone: (507) 455-5200 • www.federatedinsurance.com

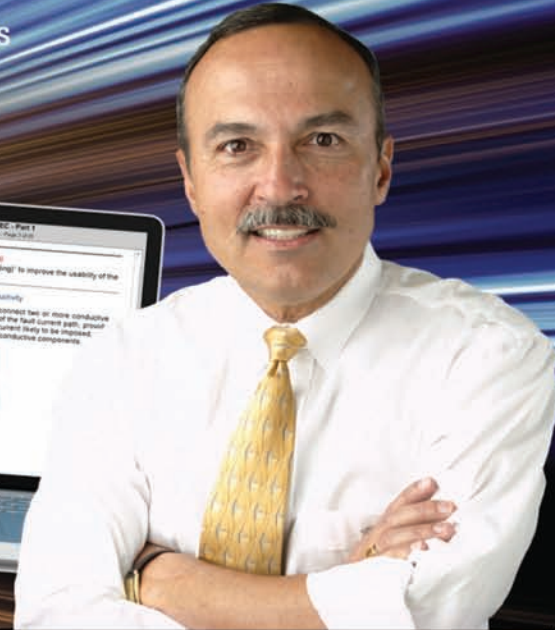
*Federated Service Insurance Company is not licensed in the states of NH, NJ, RI, and VT.

SAVE!

Get up to Speed on the 2014 NEC®

With Mike Holt's Code Change Products

- Hundreds of detailed graphics illustrate the changes
- Underlined text makes it easy to see revisions
- Clear writing style breaks down difficult topics
- DVD Panel of Experts discuss the practical impact of the changes and their every day applications
- Online Code Changes Program puts your knowledge to the test



Order Mike's Code Change Library by December 15th to SAVE 55%

SHIPS FALL 2013

NAME _____ TITLE _____

COMPANY _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

PHONE _____

E-MAIL ADDRESS _____

VISA MASTERCARD DISCOVER AMEX MONEY ORDER CHECK

CREDIT CARD# _____ EXP. DATE: _____

3 OR 4 DIGIT SECURITY CODE ON FRONT OF AMEX OR BACK FOR ALL OTHERS: _____

2014 Products	PRICE	QTY	TOTAL
<input type="checkbox"/> Changes to the NEC 2014 textbook	\$59.00	_____	\$ _____
<input type="checkbox"/> Code Changes DVD 1	\$115.00	_____	\$ _____
<input type="checkbox"/> Code Changes DVD 2	\$115.00	_____	\$ _____
<input type="checkbox"/> Code Change Online Course Part 1	\$89.00	_____	\$ _____
<input type="checkbox"/> Code Change Online Course Part 2	\$89.00	_____	\$ _____
<input type="checkbox"/> Code Tabs	\$15.00	_____	\$ _____
<input type="checkbox"/> 2014 NEC Changes MP3 Audio Download	\$30.00	_____	\$ _____
<input type="checkbox"/> Code Change Library [14CCLIBD] List Price: \$512.00 Includes all items listed above. (You save \$282.00)	\$230.00	_____	\$ _____

ALSO AVAILABLE

<input type="checkbox"/> 2014 Paperback Code Book	\$89.50	_____	\$ _____
<input type="checkbox"/> 2014 Spiral Bound Code Book	\$94.50	_____	\$ _____
<input type="checkbox"/> 2014 NFPA Looseleaf Code Book	\$100.00	_____	\$ _____
<input type="checkbox"/> 2014 Handbook	\$165.50	_____	\$ _____

FOR VOLUME
DISCOUNTS PLEASE
CALL OUR OFFICE

SUB-TOTAL \$ _____

SALES TAX FLORIDA RESIDENTS ONLY ADD 7% \$ _____

Shipping 7% of total price - **\$7.50 Minimum** \$ _____

TOTAL \$ _____

Visit www.MikeHolt.com/14Code • Call 888.NEC.CODE (632.2633) • Fax 352.360.0983

"...as for me and my house, we will serve the Lord." [Joshua 24:15]



Mike Holt Enterprises, Inc.
3604 Parkway Blvd., Ste 3, Leesburg, FL 34748

Five things employees need to know NOW about PPACA

By John Crable, Senior Vice President and Kelly Pustizzi, Vice President, Corporate Synergies

For more than a year, Human Resources professionals have been talking about the Patient Protection and Affordable Care Act (PPACA). We've all paid attention to the updates and monitored the progress of implementation of this massive law.

However, that is not necessarily true of rank-and-file employees at your organization. Consider this: earlier this spring, roughly half of respondents to a Kaiser Family Foundation poll said they had not heard anything about the implementation of PPACA in their state. For the most part, employees know the positives of PPACA for healthcare consumers. They know the new law expands dependent coverage, provides for guaranteed issue and preventive care. However, all indications are that the details of healthcare reform and its impact remain a mystery to group employee benefits plan participants. Given this lack of awareness, HR professionals and benefits managers need to be prepared for the coming reaction and potential confusion.

Forward-thinking HR departments will begin to educate employees now. As you're well aware, there is more than a little complexity involved, and repetitive employee communications will be needed to help explain benefits and the effect, if any, of PPACA on their specific situation.

With this in mind, here are five things your employees need to know now about PPACA:

~ They have more responsibility. One of the goals of PPACA is to give more ownership over health to individuals. Of course, this is a double-edged sword, because it means they must take ownership. As we like to say at Corporate Synergies, healthcare reform starts with you, the individual.

~ Costs will likely rise next year. In 2014, there will be new taxes and surcharges on carriers, who will in turn pass this cost on to employers. From there, employers will feel pressure to pass the cost along to employees, whether in the form of higher contributions or greater cost sharing.

~ Employers do not have to offer coverage for spouses. Of course, they don't currently have to, either. The point is that PPACA is focused on employees. If employers' costs rise, this could be something they choose to cut, meaning that spouses currently on an employee's insurance may have to pay for coverage in 2014 and beyond. This could possibly hit some employees hard. If that's the direction your organization intends to go, it's better to communicate the bad news sooner rather than later. Please note that employers do have to offer coverage for dependent children (but that coverage is not subject to an "affordability" test; see below).

~ If you offer "affordable coverage," they're not eligible for a subsidy to buy insurance on a government exchange. Even if the employee chooses not to enroll in a plan deemed affordable, he or she will not be eligible for the public exchange subsidy. To be clear, the employee can still enroll in the public exchange, but will have to pay for it out of pocket. Most employer-sponsored coverage will be a better option for employees. The public exchanges are likely to be expensive (without a subsidy) and offer lesser coverage compared to typical employer-provided group employee benefits. Public exchanges figure to be even less appealing for many employees, given that navigating their complexities could be difficult and confusing and premiums will be paid with after-tax dollars.

~ There are harsh new penalties available for employees that do not work on their unhealthy behaviors. The National Association of Insurance Commissioners reported several years ago that 70% of healthcare costs are driven by behavior. Consequently, PPACA dramatically increases penalties for unhealthy behaviors such as smoking. It's important to remember that one of the goals of PPACA is to change behavior and hopefully make Americans healthier. Therefore, the law allows for greater surcharges for those who willfully ignore that goal. Under PPACA, smokers could be required to contribute up to 50% more for their health insurance. Penalties for other unhealthy behaviors are as high as 30% (up from 20%). While these penalties cause outrage in some quarters, there is some logic to them. For instance, if you have a car accident or two, you are deemed a less safe driver and your insurance rates rise. If you don't pay your bills on time, your credit rating plummets and you pay more for credit. This is the same general principle.

It's important to realize employers are in something of a precarious position as PPACA gets implemented. They are the ones who will be in direct contact with employees, and they are the ones who will be delivering news that may be perceived as bad. In many instances, employers will be forced to make difficult decisions, such as reducing hours for some employees, or passing along cost increases. When employees complain, it'll be tempting to blame healthcare reform, but this can quickly become a political statement, and therefore risk alienating some employees.

A better way to look at healthcare reform is to see it as an opportunity. Clear, honest employee education and communications can create stronger employee relationships and build greater trust within your workforce.

About the Authors: As a national group employee benefits insurance broker, Corporate Synergies is committed to recruiting top industry talent.

John Crable brings 20 years of insurance and employee benefits industry expertise to his role as Senior Vice President of Corporate Synergies. He consults with private and public sector employers, non-profit organizations, and associations in the design of cost-effective, value-driven benefit plans. He specializes in reducing cost through plan design study, claim analysis, creative funding and diligent negotiations.

With an intense focus on client satisfaction developed over her 13 years in the employee benefits industry, Kelly Pustizzi consults with employers to develop long-term strategies focused on driving value and controlling costs. As Vice President at Corporate Synergies, Kelly's responsibilities include strategic planning, plan design review, benchmarking, wellness and population management as well as overall client management.

Corporate Synergies' in-house experts are frequent contributors to the national dialogue on group employee benefits and business insurance. Their continuous interaction with the industry contributes to our overall deeper understanding of employee benefits and property and casualty risk mitigation. For more information, contact 407.612.6324.



Bright Future ELECTRIC

Tel: 407-654-0155
Fax: 407-654-5160
www.brightfutureelectric.com

Serving Central Florida for All your 'Electrical Needs'

630 Kissimmee Avenue
Orceee, FL 34761



Your Ad Here



Wiring Florida since 1958

490 West Drive • Altamonte Springs, FL 32714
P: (407) 788-3500 F: (407) 788-8555 W: tcelectric.com
C: (407) 340-4233

JACK A. OLMSTEAD
President
E: jack.olmstead@tcelectric.com

ABC ACCREDITED QUALITY CONTRACTOR

EC0000361



Your Ad Here

Industrial
Commercial
Petroleum Equipment

Licensed Bonded
State Certified
EC0000913



Blake Ferguson, Jr.
Estimator/Project Manager

(407) 834-2345
Fax (407) 834-1777



Timothy Quigley
President
Residential & Service Division

"Safe Electrical Systems, From Our Family To Yours"

600 N. Thacker Ave., Suite "A"
Kissimmee, FL 34741
EC0002631
www.terryselectric.com

PH: (407) 572-2100
Fax: (407) 832-1135
Toll Free: 1-888-278-3779
timquigley@terryselectric.com

Coastal Electric Co. of Florida
Jeff Sanders
2759 St. Johns Bluff Road
Jacksonville, FL 32246
(904) 645-0026



Your Ad Here



Your Ad Here

Phone 757-6424
Fax 757-7811

EC 884
EN 210900

DeBERRY ELECTRIC CO., INC.
Commercial • Industrial

David Alan DeBerry
President

P.O. Box 29037
Jacksonville, FL 32226-8037

Florida Association of Electrical Contractors

Application for Membership

COMPLETE AND MAIL TO FAEC • PO BOX 4304 • ENTERPRISE, FL 32725-0304

With your Check for the proper dues amount!

Full year's dues must accompany application. Dues for second year will be prorated on applications received March 1 thru November 1.

I, _____, apply for membership in FAEC...a non-profit organization, devoted to the betterment of the Electrical Contracting Industry in the State of Florida.

Name: _____ Title: _____

Company: _____ Phone (____) _____

Address: _____ Fax: (____) _____

_____ City _____ St. _____ Zip _____
County _____

Email Address : _____

CONTRACTOR

(open to all state registered or certified electrical contractors)

Dues Schedule (Check One):

- New Member First Year Only, \$255**
State Certified or Registered
Electrical Contractor: \$425.00 Per Year
- Certified Specialty Contractor:**
licensed by ECLB \$200.00 Per Year
- Key Personnel:** Any person (non-master) in the employ of an electrical contractor desiring to support the interests and efforts of the Association whose responsibilities include overseeing construction projects, estimating, purchasing, safety programming, etc. \$50.00 Per Year
- Non-Contractor:** A master electrician not conducting electrical contracting \$50.00 Per Year

Company Contact Name: _____

ER or EC Number: _____

AFFILIATE

(open to all manufacturers, distributors, suppliers, and others who wish to maintain close contact with the industry and support the goals of the association)

- New Member First Year Only, \$255**
 Dues Schedule: \$425.00 Per Year

In 25 words or less describe what your firm sells to electrical contracting firms, or describe your interest in relation to FAEC.

I agree to assist, to the best of my ability, the efforts of FAEC to improve our industry and abide by the by-laws and code of ethics.

Signed: _____ Date: _____

Sponsored by: _____

Current FAEC Member

Contractor Applicants ONLY! *Please list 3 electrical material supplier references with whom you've done business with in the last 12 months.*

1) _____ Company _____ Phone _____
2) _____
3) _____

The ECLB (Electrical Contractors Licensing Board) Will be contacted for pending violations against your license...Please be sure the number you are supplying is absolutely correct!

Advertise in the FAEC eMagazine Today!



FAEC "CONTACTOR" MAGAZINE ADVERTISING SPACE AGREEMENT

Please fill out all portions of this form and return it with your digital color ad copy prepared to the spec's below.

Advertisers Name: _____

Contact Person: _____

Address: _____

City: _____ ST: _____ Zip: _____

Phone: _____ Email: _____

Signature: _____ Date: _____

Publication circulation includes Florida prime State Certified and Registered Electrical and Specialty Contractors and all FAEC Members.

Please Check the Month for Ad Commencement:

____ January ____ April
____ July ____ October

Please Identify Ad Space desired:

____ Full Page - 8 1/2" x 11"	\$1,200.00	(Ad Size - 8" x 10 1/2")
____ Half Page - 10" x 6"	\$800.00	(Ad Size - 8" x 5")
____ Quarter Page - 4 1/2" x 6"	\$600.00	(Ad Size - 3 3/4" x 5")
____ Front Inside Cover	\$1,500.00	
____ Back Inside Cover	\$1,500.00	
____ Back Outside Cover	\$1,500.00	(Cover Ad Sizes 8" x 10 1/2")

All advertising rates are based on 4 issues of the magazine. One Full Year of advertising published quarterly.

EMAIL COMPLETED FORM and AD ART TO:

FAEC@IAG.NET (Subject Line: 'Contactor Publication')

AD ART SHOULD BE SUBMITTED AS A HIGH RESOLUTION PDF OR JPEG FILE CREATED TO THE CORRECT SIZE LISTED ABOVE.

For further information contact Chery Hardy at (407) 260-1511:

FAEC: PO Box 4304, Enterprise, FL 32725-0304