

2023 WAGE RATES EFFECTIVE JULY 1, 2023 THROUGH JUNE 30, 2024  
 TO THE JULY 1, 2012 - JUNE 30, 2026 AGREEMENT  
 BETWEEN  
 MASTER INSULATORS ASSOCIATION  
 OF TOLEDO, OHIO, INC.  
 AND  
 INTERNATIONAL ASSOCIATION OF HEAT AND FROST INSULATORS  
 AND ALLIED WORKERS LOCAL NO. 45  
 OF TOLEDO, OHIO

Page 1 of 2

First Copy

<b>WAGE RATES EFFECTIVE THE FIRST FULL PAY WEEK IN JULY 2023</b>			
<b>GENERAL FOREMAN</b> <b>(Insulator/Firestop)</b> <b>BASE RATE (16 men &amp; up)</b>	<b>STRAIGHT TIME</b>	<b>TIME AND ONE HALF</b>	<b>DOUBLE TIME</b>
	\$40.32	\$60.48	\$80.64
<b>FOREMAN</b> <b>BASE RATE (8-15 MEN)</b> <b>BASE RATE (1- 7 MEN)</b>	<b>RATE</b>	<b>1.5 TIMES</b>	<b>2.0 TIMES</b>
	\$38.88	\$58.32	\$77.76
	\$38.16	\$57.24	\$76.32
<b>JOURNEYMAN (Insulator/Firestop)</b> <b>Technician</b>	<b>NEW RATE</b>	<b>1.5 TIMES</b>	<b>2.0 TIMES</b>
	\$36.00	\$54.00	\$72.00
<b>FRINGE CONTRIBUTION FOR</b> <b>JOURNEYMAN</b>	<b>RATE</b>	<b>1.5 TIMES</b>	<b>2.0 TIMES</b>
<b>MEDICAL</b>	\$9.30	\$13.95	\$18.60
<b>SUPPL. HEALTH (VEBA)</b>	\$3.23	\$4.85	\$6.46
<b>RESA</b>	\$2.87	\$4.31	\$5.74
<b>NATIONAL PENSION</b>	\$4.00	\$6.00	\$8.00
<b>SUPPL. PENSION (DCP)</b>	\$6.71	\$10.07	\$13.42
<b>NATIONAL PENSION - Rehabilitation Plan</b>	\$3.60	\$3.60	\$3.60
<b>CONTRACTORS ADMIN. FUND (CAF)</b>	\$0.13	\$0.13	\$0.13
<b>APPRENTICESHIP FUND</b>	\$0.75	\$0.75	\$0.75
<b>NATIONAL TRAINING FUND</b>	\$0.05	\$0.05	\$0.05
<b>NATIONAL &amp; LOCAL LMCT</b>	\$0.25	\$0.25	\$0.25
<b>DEDUCTIONS</b>	<b>RATE</b>	<b>1.5 TIMES</b>	<b>2.0 TIMES</b>
<b>VACATION</b>	\$2.00	\$3.00	\$4.00
<b>UNION CHECK-OFF</b>	\$2.81	\$4.22	\$5.62

PLEASE SEE PAGE 2 OF 2 FOR APPRENTICE WAGE RATES AND FRINGE BENEFITS TO BE EFFECTIVE THE FIRST FULL WEEK OF JULY 2023 THROUGH JUNE 30, 2024

**2023 WAGE RATES EFFECTIVE JULY 1, 2023 THROUGH JUNE 30, 2024  
TO THE JULY 1, 2022 - JUNE 30, 2026 AGREEMENT**

**BETWEEN**

**MASTER INSULATORS ASSOCIATION  
OF TOLEDO, OHIO, INC.**

**AND**

**INTERNATIONAL ASSOCIATION OF HEAT AND FROST INSULATORS  
AND ALLIED WORKERS LOCAL NO. 45  
OF TOLEDO, OHIO**

Page 2 of 2

<b>WAGE RATES EFFECTIVE THE FIRST FULL PAY WEEK IN JULY 2023</b>				
<b>APPRENTICE WAGE SCALES</b>	<b>Percentage</b>	<b>% of \$36</b>	<b>TIME AND 1/2 1.5 TIMES</b>	<b>DOUBLE TIME 2.0 TIMES</b>
1st Period (1st Year)	55%	\$19.80	\$29.70	\$39.60
2nd Period (1st Year)	55%	\$19.80	\$29.70	\$39.60
3rd Period (2nd Year)	60%	\$21.60	\$32.40	\$43.20
4th Period (2nd Year)	65%	\$23.40	\$35.10	\$46.80
5th Period (3rd Year)	70%	\$25.20	\$37.80	\$50.40
6th Period (3rd Year)	75%	\$27.00	\$40.50	\$54.00
7th Period (4th Year)	80%	\$28.80	\$43.20	\$57.60
8th Period (4th year)	85%	\$30.60	\$45.90	\$61.20
9th Period (5th Year)	90%	\$32.40	\$48.60	\$64.80
10 Period (5th Year)	95%	\$34.20	\$51.30	\$68.40
<b>FRINGES FOR APPRENTICES</b>				
	<b>Percentage</b>	<b>RATE</b>	<b>1.5 TIMES</b>	<b>2.0 TIMES</b>
<b>MEDICAL</b>	100%	\$9.30	\$13.95	\$18.60
<b>CAF</b>	100%	\$0.13	\$0.13	\$0.13
<b>LM-APPRENTICESHIP</b>	100%	\$0.75	\$0.75	\$0.75
<b>NTF</b>	100%	\$0.05	\$0.05	\$0.05
<b>NATIONAL &amp; LOCAL LMCT</b>	100%	\$0.19	\$0.19	\$0.19
<b>1ST YEAR APPRENTICES</b>				
		<b>RATE</b>	<b>1.5 TIMES</b>	<b>2.0 TIMES</b>
<b>NATIONAL PENSION</b>	50% of \$4.00	\$2.00	\$3.00	\$4.00
<b>VEBA</b>	50% of \$3.23	\$1.62	\$2.43	\$3.23
<b>SUPPL. PENSION (DCP)</b>	50% of \$6.71	\$3.36	\$5.03	\$6.71
<b>NATL PENSION Rehab Plan</b>	50% of \$3.60	\$1.80	\$1.80	\$1.80
<b>2ND &amp; 3RD YEAR APPRENTICES</b>				
		<b>RATE</b>	<b>1.5 TIMES</b>	<b>2.0 TIMES</b>
<b>VEBA</b>	50% of \$3.23	\$1.62	\$2.42	\$3.23
<b>RESA</b>	50% of \$2.87	\$1.44	\$2.16	\$2.87
<b>NATIONAL PENSION</b>	50% of \$4.00	\$2.00	\$3.00	\$4.00
<b>NATL PENSION Rehab Plan</b>	50% of \$3.60	\$1.80	\$1.80	\$1.80
<b>SUPPL. PENSION (DCP)</b>	50% of \$6.71	\$3.36	\$5.03	\$6.71
<b>4TH &amp; 5TH YEAR APPRENTICES</b>				
		<b>RATE</b>	<b>1.5 TIMES</b>	<b>2.0 TIMES</b>
<b>VEBA</b>	75% of \$3.23	\$2.42	\$3.63	\$4.84
<b>RESA</b>	75% of \$2.87	\$2.15	\$3.23	\$4.30
<b>NATIONAL PENSION</b>	75% of \$4.00	\$3.00	\$4.50	\$6.00
<b>NATL PENSION Rehab Plan</b>	75% of \$3.60	\$2.70	\$2.70	\$2.70
<b>SUPPL. PENSION (DCP)</b>	75% of \$6.71	\$5.03	\$7.55	\$10.06
<b>DEDUCTIONS</b>				
		<b>RATE</b>	<b>1.5 TIMES</b>	<b>2.0 TIMES</b>
<b>VACATION - All Apprentices</b>		\$1.00	\$1.50	\$2.00
<b>UNION CHECK OFF 1ST YEAR APPRENTICES 50% of \$2.81</b>		\$1.41	\$2.11	\$2.81
<b>UNION CHECK OFF 2ND-5TH YR. APPRS.</b>		\$2.81	\$4.22	\$5.62

**RETIRES DO NOT RECEIVE VACATION AND THEIR VEBA AND MEDICAL IS PAID INTO THE RESA**

**TRAVELERS DO NOT RECEIVE VACATION**

**IF YOU HAVE ANY QUESTIONS, PLEASE CALL INSULATORS LOCAL 45 UNION HALL  
AT 419-726-4683. THANK YOU.**