

2025 WAGE RATES EFFECTIVE JULY 1, 2025 THROUGH JUNE 30, 2026  
TO THE JULY 1, 2022 - JUNE 30, 2026 AGREEMENT  
BETWEEN  
MASTER INSULATORS ASSOCIATION  
OF TOLEDO, OHIO, INC.  
INTERNATIONAL ASSOCIATION OF HEAT AND FROST INSULATORS  
AND ALLIED WORKERS LOCAL NO. 45  
OF TOLEDO, OHIO

Page 1 of 2

<b>WAGE RATES EFFECTIVE THE FIRST FULL PAY WEEK IN JULY 2025</b>			
<b><u>GENERAL FOREMAN</u></b> <b><u>(Insulator/Firestop)</u></b>	<b>STRAIGHT TIME</b>	<b>TIME AND ONE HALF</b>	<b>DOUBLE TIME</b>
<b>BASE RATE (16 men &amp; up)</b>	\$42.56	\$63.84	\$85.12
<b><u>FOREMAN</u></b>	<b>RATE</b>	<b>1.5 TIMES</b>	<b>2.0 TIMES</b>
<b>BASE RATE (8-15 MEN)</b>	\$41.04	\$61.56	\$82.08
<b>BASE RATE (1- 7 MEN)</b>	\$40.28	\$60.42	\$80.56
<b><u>JOURNEYMAN (Insulator/Firestop)</u></b>	<b>RATE</b>	<b>1.5 TIMES</b>	<b>2.0 TIMES</b>
<b>Technician</b>	\$38.00	\$57.00	\$76.00
<b><u>FRINGE CONTRIBUTION FOR JOURNEYMAN</u></b>	<b>RATE</b>	<b>1.5 TIMES</b>	<b>2.0 TIMES</b>
<b>MEDICAL</b>	\$9.50	\$14.25	\$19.00
<b>SUPPL. HEALTH (VEBA)</b>	\$3.30	\$4.95	\$6.60
<b>RESA</b>	\$2.87	\$4.31	\$5.74
<b>NATIONAL PENSION</b>	\$4.00	\$6.00	\$8.00
<b>SUPPL. PENSION (DCP)</b>	\$7.44	\$11.16	\$14.88
<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>	\$0.85	\$0.85	\$0.85
<b>NATIONAL TRAINING FUND</b>	\$0.05	\$0.05	\$0.05
<b>NATIONAL &amp; LOCAL LMCT</b>	\$0.25	\$0.25	\$0.25
<b><u>DEDUCTIONS</u></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>	<b>\$2.96</b>	<b>\$4.44</b>	<b>\$5.92</b>

PLEASE SEE PAGE 2 OF 2 FOR APPRENTICE WAGE RATES AND FRINGE BENEFITS TO BE EFFECTIVE THE FIRST FULL WEEK OF JULY 2025 THROUGH JUNE 30, 2026

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**WAGE RATES EFFECTIVE THE FIRST FULL PAY WEEK IN JULY 2025**

APPRENTICE WAGE SCALES	Percentage	% Of \$38	TIME AND 1/2 1.5 TIMES	DOUBLE TIME 2.0 TIMES
1st Period (1st Year)	55%	\$20.90	\$31.35	\$41.80
2nd Period (1st Year)	60%	\$22.80	\$34.20	\$45.60
3rd Period (2nd Year)	65%	\$24.70	\$37.05	\$49.40
4th Period (2nd Year)	70%	\$26.60	\$39.90	\$53.20
5th Period (3rd Year)	75%	\$28.50	\$42.75	\$57.00
6th Period (3rd Year)	80%	\$30.40	\$45.60	\$60.80
7th Period (4th Year)	85%	\$32.30	\$48.45	\$64.60
8th Period (4th year)	90%	\$34.20	\$51.30	\$68.40

FRINGES FOR APPRENTICES	Percentage	RATE	1.5 TIMES	2.0 TIMES
MEDICAL	100%	\$9.50	\$14.25	\$19.00
CAF	100%	\$0.13	\$0.13	\$0.13
LM-APPRENTICESHIP	100%	\$0.85	\$0.85	\$0.85
NTF	100%	\$0.05	\$0.05	\$0.05
NATIONAL & LOCAL LMCT	100%	\$0.25	\$0.25	\$0.25

1ST & 2ND YEAR APPRENTICES		RATE	1.5 TIMES	2.0 TIMES
VEBA	50% of \$3.30	\$1.65	\$2.48	\$3.30
RESA	50% of \$2.87	\$1.44	\$2.16	\$2.87
NATIONAL PENSION	50% of \$4.00	\$2.00	\$3.00	\$4.00
NAT'L PENSION Rehab Plan	50% of \$3.60	\$1.80	\$1.80	\$1.80
SUPPL. PENSION (DCP)	50% of \$7.44	\$3.72	\$5.58	\$7.44

3RD & 4TH YEAR APPRENTICES		RATE	1.5 TIMES	2.0 TIMES
VEBA	75% of \$3.30	\$2.46	\$3.69	\$4.92
RESA	75% of \$2.87	\$2.15	\$3.23	\$4.30
NATIONAL PENSION	75% of \$4.00	\$3.00	\$4.50	\$6.00
NAT'L PENSION Rehab Plan	75% of \$3.60	\$2.70	\$2.70	\$2.70
SUPPL. PENSION (DCP)	75% of \$7.44	\$5.58	\$8.37	\$11.16

DEDUCTIONS		RATE	1.5 TIMES	2.0 TIMES
VACATION - All Apprentices		\$1.00	\$1.50	\$2.00
UNION CHECK OFF 1ST YEAR APPRENTICES 50% of \$2.96		\$1.48	\$2.22	\$2.96
UNION CHECK OFF 2ND-4TH YR. APPRS.		\$2.96	\$4.44	\$5.92

RETIREES 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.