

2026 WAGE RATES EFFECTIVE JULY 1, 2026 THROUGH JUNE 30, 2027
TO THE JULY 1, 2026 - JUNE 30, 2029 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

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WAGE RATES EFFECTIVE THE FIRST FULL PAY WEEK IN JULY 2026			
GENERAL FOREMAN (Insulator/Firestop)	STRAIGHT TIME	TIME AND ONE HALF	DOUBLE TIME
BASE RATE (16 men & up)	\$45.92	\$68.88	\$91.84
FOREMAN	RATE	1.5 TIMES	2.0 TIMES
BASE RATE (8-15 MEN)	\$44.28	\$66.42	\$88.56
BASE RATE (1- 7 MEN)	\$43.46	\$65.19	\$86.92
JOURNEYMAN (Insulator/Firestop)	RATE	1.5 TIMES	2.0 TIMES
Technician	\$41.00	\$61.50	\$82.00
FRINGE CONTRIBUTION FOR JOURNEYMAN	RATE	1.5 TIMES	2.0 TIMES
MEDICAL	\$9.70	\$14.55	\$19.40
SUPPL. HEALTH (VEBA)	\$3.30	\$4.95	\$6.60
RESA	\$2.92	\$4.38	\$5.84
NATIONAL PENSION	\$4.00	\$6.00	\$8.00
SUPPL. PENSION (DCP)	\$7.69	\$11.54	\$15.38
NATIONAL PENSION - Rehabilitation Plan	\$3.60	\$3.60	\$3.60
CONTRACTORS ADMIN. FUND (CAF)	\$0.13	\$0.13	\$0.13
APPRENTICESHIP FUND	\$0.85	\$0.85	\$0.85
NATIONAL TRAINING FUND	\$0.05	\$0.05	\$0.05
NATIONAL & LOCAL LMCT	\$0.25	\$0.25	\$0.25
DEDUCTIONS	RATE	1.5 TIMES	2.0 TIMES
VACATION	\$2.00	\$3.00	\$4.00
UNION CHECK-OFF	\$3.20	\$4.80	\$6.40

RETIREEES DO NOT RECEIVE VACATION AND THEIR VEBA AND MEDICAL IS PAID INTO THE RESA
TRAVELERS DO NOT RECEIVE VACATION

PLEASE SEE PAGE 2 OF 2 FOR APPRENTICE WAGE RATES AND FRINGE BENEFITS TO BE
EFFECTIVE THE FIRST FULL WEEK OF JULY 2026 THROUGH JUNE 30, 2027

WAGE RATES EFFECTIVE THE FIRST FULL PAY WEEK IN JULY 2026

APPRENTICE WAGE SCALES	Percentage	% of \$ 41	TIME AND 1/2 1.5 TIMES	DOUBLE TIME 2.0 TIMES
1st Period (1st Year)	60%	\$24.60	\$36.90	\$49.20
2nd Period (1st Year)	65%	\$26.65	\$39.98	\$53.30
3rd Period (2nd Year)	70%	\$28.70	\$43.05	\$57.40
4th Period (2nd Year)	75%	\$30.75	\$46.13	\$61.50
5th Period (3rd Year)	80%	\$32.80	\$49.20	\$65.60
6th Period (3rd Year)	85%	\$34.85	\$52.28	\$69.70
7th Period (4th Year)	90%	\$36.90	\$55.35	\$73.80
8th Period (4th year)	95%	\$38.95	\$58.43	\$77.90

FRINGES FOR APPRENTICES	Percentage	RATE	1.5 TIMES	2.0 TIMES
MEDICAL	100%	\$9.70	\$14.55	\$19.40
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 \$2.92	\$1.46	\$2.19	\$2.92
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 \$7.69	\$3.85	\$5.78	\$7.69

3RD & 4TH YEAR APPRENTICES		RATE	1.5 TIMES	2.0 TIMES
VEBA	75% of \$3.30	\$2.48	\$3.72	\$4.96
RESA	75% of \$2.92	\$2.19	\$3.29	\$4.38
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 \$7.69	\$5.77	\$8.66	\$11.54

DEDUCTIONS		RATE	1.5 TIMES	2.0 TIMES
VACATION - All Apprentices		\$1.00	\$1.50	\$2.00
UNION CHECK OFF 1st yr. 1st period 60% of \$3.20		\$1.92	\$2.88	\$3.84
UNION CHECK OFF 1st yr. 2nd period 65% of \$3.20		\$2.08	\$3.12	\$4.16
UNION CHECK OFF 2nd yr. 3rd period 70% of \$3.20		\$2.24	\$3.36	\$4.48
UNION CHECK OFF 2nd yr. 4th period 75% of \$3.20		\$2.40	\$3.60	\$4.80
UNION CHECK OFF 3rd yr. 5th period 80% of \$3.20		\$2.56	\$3.84	\$5.12
UNION CHECK OFF 3rd yr. 6th period 85% of \$3.20		\$2.72	\$4.08	\$5.44
UNION CHECK OFF 4th yr. 7th period 90% of \$3.20		\$2.88	\$4.32	\$5.76
UNION CHECK OFF 4th yr. 8th period 95% of \$3.20		\$3.04	\$4.56	\$6.08

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