FIRELINE

The Evil Health Insurance

I am sure Health Insurance has and is on everyone's mind, right? It is a frustrating feeling, we all share, when it comes to apparent never-ending insurance cost increases.
We are excited to share, for once, positive news on this never-ending anchor, we all carry, called health care and associated costs. As I hope you know, health care coverage can vary greatly and not be as advertised, by some, once all factors are considered.

Our insurance company has informed Fire Engineering that we are going **to receive a reduction in health premium costs, for 2019**. Therefore, **all employees**, currently under Fire Engineering's Insurance Plan, will **see a health insurance premium decrease**. This reduction in insurance costs, in part, is a result of everyone on our plan taking charge of their own healthcare. Keep in mind, preventative health maintenance will go further than any other measure afforded us. Our insurance representative told us, "Never in 40 years have they seen this occur!" When in fact, others are seeing health insurance rise as much as 45%! Please understand this premium reduction may not occur going forward, but is at least a step in the right direction toward controlling our health care costs.
In addition, Fire Engineering is also going to **make a contribution**, to all those eligible, **into your HSA account, for 2019**. This HSA contribution will afford everyone immediate relief on the month-to-month costs, many are confronted with, prior to reaching one's deductible.

Our Health Savings Account **(HSA) is a Fire Engineering sponsored plan and a very unique tax-free benefit** and has allowed all, who use it, to see how valuable non-taxed dollars can be used. With the HSA, you get dollar for dollar, not 60 – 70% on the dollar, all tax-free.

To further show how committed Fire Engineering is in helping everyone protect their health, we will be giving all employees and spouses, as an incentive, $100.00 each, if they participate in our Wellness Check Program. **This includes individuals and spouses not under Fire Engineering's Health Insurance Plan, as well.** Keep in mind Fire Engineering's insurance plan fully covers the cost of your Wellness Exam. If told otherwise, don't believe it and call the office immediately.

Company Christmas Party

December 21st

starting at Noon

Congratulations!!!

Apprenticeship completion:
Cole Wrignt
Ben FitzSimon
Trent Owens
NICET: Dustin Rhoads Level 1
Tyler Bowles – Level 1
Andrew Dahlman – Level 3

Where did the ESOP come from?

Fire Engineering was founded by Herman Gillett. When he retired, he sold the company to his two sons, Lowell and Richard Gillett.

As Lowell and Richard began contemplating their retirement in the late 90s, they seriously considered selling the company to a small group of employees. However, this group encouraged them to create an Employee Stock Ownership Plan (ESOP) instead, because it would involve all employees.

The result of that decision proved beneficial to all that are part of Fire Engineering, past and present. Not to mention, the decision to have Fire Engineering be an ESOP structured company, has played a great part in its' current success and hopefully future as well.

The Great ESOP!

Others may question the value we all receive from the Employee Stock Ownership plan, known as ESOP. **Well, let me tell you, it is incredible,** to say the least. **This benefit is one that you can pass on to your heirs, unlike a pension plan that terminates upon you and your spouse's death.**

For example, we had an unmarried employee die prematurely, therefore his entire ESOP went to his only child, which in turn put him through college. So out of a bad situation this benefit made his father's passing less painful and helped set his son on a path to future success. I am sure his father would be grateful and proud. This is just one of many cases, at Fire Engineering, where the Great ESOP benefit has helped in a dire situation.

For those of you that are younger, please understand as **time passes and the stock is returned to the company**, because of the situation above or other's retirement, **all stock is then given free to the current employees.** Yes, it may seem small at first, but just wait and consider how the decisions you make today will have a great effect on you and your family's future. How would you like to have a **few hundred thousand dollars** in an account, for you and that of your children? The answer is for you to decide!

Winter Working Conditions

In recent years, upward of 42,000 workplace injuries were caused by snow, sleet, or ice. Prolonged exposure to cold and freezing temperatures on the job can result in frostbite, hypothermia, and even death. Cold stress is when the body cannot maintain a normal temperature. It occurs by driving down the skin temperature and eventually the internal body temperature.

Keeping warm is one of the most important things when working in cold weather. The key is finding a balance of wearing enough layers to stay warm while still being able to maintain a good range of mobility to perform your work.

Layer clothing with some moisture wicking thermals on your inner layer and have a waterproof outer layer to prevent moisture from soaking into your clothing. If clothing gets wet, it's important to change into dry clothes to avoid losing body heat.

- Steve Pincock
Safety Officer

Welcome New Employees!

Hunter Akemon
Dallin Bailey
Jonathan Cutler
Jordan Fisher
Loclyn Hanson
Micah Hawton
Mark Hendriksen
Michael Howard
Wade Jenkins
Jared Lance
Kenneth Mazac
Jose Melgoza
Salvador Montejano
Brandon Nickle
Patrick Shepherd
Chris Vega

Welcome Back

Chris Fitzgerald
James Berntson

PTO CHANGING FROM ANNIVERSARY TO CALENDAR YEAR

Beginning 2019, Paid Time Off (PTO) will be given annually on January 1st. All employees will receive their pro-rated number of PTO hours on January 1, 2019 (the amount they've accrued since their anniversary or hire date). Every January 1st thereafter, the amount of PTO hours will be given based on hours worked. Some employees may go over the "Total PTO Bank Allowed" amount due to this transition. Short-term exceptions will be made for those cases. If you have questions regarding your PTO or how this transition will affect you, feel free to talk to LaNae Fausett or Ronda Lopez.

THOUGHTS & EXPRESSIONS

Don't let what you cannot do interfere with what you can do.

What comes easy won't last long, and what lasts long won't come easy.

STAY POSITIVE.
WORK HARD.
MAKE IT HAPPEN.