



In this Issue

Groundwater Legislation
Page 6

In Memoriam
James Edwards
Page 8

CGA Board of Directors Meeting
Page 12

CGA Sponsorships
Page 13

New CGA Members
Page 13

Membership Services
Page 20

CGA Prepares for 66th Convention and Trade Show

The California Groundwater Association will convene its 66th annual Convention and Trade Show next month in Riverside, California. The show, extending from October 16 through 18, promises to have something for everybody. Highlights include exhibits, seminars, golf, and a variety of entertainment. Three hotels within easy walking distance of the Riverside Convention Center are available for attendees. The Marriott Riverside, Hyatt Place, and the world-famous Mission Inn still have rooms available as of this date. This is a great opportunity to come together and celebrate a fabulous business year with friends and colleagues.

Seminars

A full slate of informative sessions will be presented on Thursday and Saturday. Thursday will feature courses designed for inspectors, drilling and pump contractors, as well as a business track. Saturday's program begins with the popular NGWA McElhiney lecture on groundwater spreadsheets, and continues with seminars concerning drilling and pump topics, water treatment issues, and business development matters. Additionally, the Department of Water Resources will present a session on the transition to on-line well completion forms.

Exhibits

The Trade Show floor will be open for a preview welcome reception on Thursday evening, and for all day on Friday. Over 60 booths will

display a vast array of products for contractors and technical members alike. While the showroom floor is open, a series of Product Spotlights will be presented highlighting a variety of topics. Pete Conaty, CGA's lobbyist, will be on the floor to answer questions about the recently enacted Groundwater Sustainability Act. DWR will also be explaining their new on-line well completion process.

Golf Tournament

The CGA annual golf tournament will be held on Thursday at the Oak Quarry Golf



Club. Earlier this year, the course was named the National Course of the Year for 2013. Those of us who have played Oak Quarry at board meetings, can attest to the course's challenges.

Pub Crawl – "A Taste of Riverside"

A pub crawl will be held Thursday evening after the on-floor welcome reception. Participants will sample a variety of spirits from a selection of restaurants and bars, all within walking distance of the Convention Center and hotels.

Shoshana Bean – Live in Concert



The final event of this year's show will be a live concert featuring Shoshana Bean. She is best known for her portrayal of Elphaba in the Broadway musical *Wicked*, and now performs regularly in the Los Angeles area.

TABLE OF CONTENTS

REPORTS

- CGA President03
- Executive Director04
- Word From the Store08
- CGAA President09
- Insurance Corner.....10
- Employee Benefits15

CGA NEWS AND OTHER FEATURES

- CGA Prepares for 66th Convention and Trade Show01
- Dates To Remember - 201402
- Groundwater Legislation as of September 8, 201406
- In Memoriam08
- CGA Board of Directors Meets in Valencia ..12
- Sponsorships Grow for CGA Events13
- CGA Welcomes New Members13
- Donations Wanted For Cash Prize16
- Scholarship Committee Continues Operation "Piggy"16
- CGA Membership Services20

SUPPORT YOUR ASSOCIATION DO BUSINESS WITH CGA ADVERTISERS!

- 101 Pipe & Casing03
- Baroid IDP - Gene Mapel02
- Baroid IDP16
- Beeman Equipment.....07
- Flomatic Inc.14
- Foremost Industries05
- Jentech Drilling Supply09
- Mitchell Lewis & Staver17
- Premier Silica09
- Preferred Pump & Equipment11
- Schramm Inc.06
- Shakti Pumps04
- SRI/Silica Resources, Inc..03
- USExploration14
- Wells Fargo Insurance Services08
- Western Hydro Corp13

DATES TO REMEMBER 2014

CGA 66th ANNUAL CONVENTION & TRADE SHOW

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CGA PRESIDENT'S MESSAGE

by
Michael F. Maggiora

Did I write this Newsletter? No, I didn't. Brenda wrote it for me. I was going to, but then our hot water heater failed. No one wants Brenda to replace a hot water heater. But she can write, and none of us like cold showers. We do what needs to be done to succeed, and in this case, to have a hot shower and finish the newsletter. We help each other and we work together. I can honestly say that CGA has helped each other and worked together to give everyone a great 2014 Convention!

As the CGA 2014 Convention approaches, I realize once again how fortunate I am to be a part of such a talented group of professionals. The diverse and talented members that comprise CGA are amazing. Time and time again we rise as a collective whole to continue safeguarding and protecting our water resources. Embracing our differences, we stand united and strong in a common purpose. The Executive Staff, Chairs and Committees have met each and every challenge in order to bring you one of the best conventions yet.

A new venue brings some new opportunities as well as some familiar ones. Golf anyone? Manufacturer/supplier exhibits? Seminars? Product spotlights? Legislation and industry updates? Our convention has them all! Awards banquet? Pub crawl? And even Line Dancing for the ladies! AND Live Entertainment!!! SHOSHANA BEAN Live in Concert! And ALL for CGA! This is definitely the NOT TO MISS convention!!

I am Mike Maggiora and I approved this message after I enjoyed a hot shower. I will see you in Riverside!



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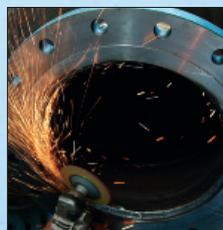
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CGA EXECUTIVE DIRECTOR'S MESSAGE

by
John Hofer

GROUNDWATER TELEPHONE OR COMMON SENSE DELIBERATION

Most of us have played "Telephone" at one time or another. It's a silly game where one person whispers a message to another, who then whispers it to another, and so on, and so on. When the message finally gets back to the original sender, it generally bears little resemblance to what was first said.

In January, when the Governor declared a drought emergency in California, the "messages" started to shake out. Almost immediately most of us began to experience an intense period of business the likes of which we hadn't seen in decades. Just as quickly, the California Legislature, for the first time, introduced bills intended to sustain the groundwater resource throughout the State.

As always occurs in stressful times, unintended consequences further muddled an already complicated situation. The CGA office was contacted by a variety of individuals, from the Governor's representatives to County Health Departments and from news reporters to even members of our own association, all wanting to get our take on the potential legislation. This in itself was not surprising. We would hope that CGA would be contacted for information on groundwater issues and concerns. What was unexpected was the misinformation making the rounds throughout the State.

Just like "telephone", scores of rumors began to filter down throughout the population. Initially there was the assumption that all drillers in the State had similar scheduling backlogs, prompting the Governor's Office of Planning and Research to reach out to us to see if some of our contractors would be willing to help out those residential customers whose wells had run dry. It became quickly evident that the high-profile, agricultural drilling projects were being used as examples of scheduling problems.

Then the word "moratorium" was heard throughout the State. CGA contractors along with numerous reporters called to get our take on overdraft and subsequent subsidence State-wide. Suddenly it was perceived that we in the groundwater industry were the "bad guys". As a group, we were accused of only taking large agricultural jobs rather than helping those residential customers in need. We were assumed to be only interested in advancing our business at the expense of our State's most valuable resource. We were further accused of not releasing well logs to the public for solely personal gain. We were even suspected of charging outrageous prices to let potential customers advance up on scheduling lists.

If this telephone game had been played at the dinner table, it might have been amusing. It became, however, a constant effort over the summer to explain the technical aspects of well drilling along with the ethical business practices of the vast majority of the contractors. Most thought that drilling a well was a simple process - just move a rig on-site and complete the well. There was little understanding of the difference between a rig designed to drill agricultural wells to depths of over 1000 feet to a rig

designed to drill residential wells of no more than 250 feet. Nor was there an understanding of the length of time to obtain the appropriate permits. We also had to explain that well construction logs were the property of the land owner, and that the contractor had no right to make the logs public.

In the long run, the unintended consequences may become unintended benefits. For the first time groundwater has become a topic of discussion, not just within the industry, but within the general public. Of course at first there are misconceptions, but eventually truth and understanding will prevail. It is incumbent on our association to lead the way in disseminating information. We should strive not to be confrontational, but helpful. As the process of groundwater sustainability takes form over the next few years, we have the ability to build public trust. With greater trust comes greater influence.

John

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Groundwater Legislation as of September 8, 2014

By Pete Conaty

Background. In January, Governor Brown outlined his ideas on what Groundwater legislation for this year should include. In a report issued by the National Resources Agency, the Governor outlined the changes he wanted.

Update Bulletin 118

He asked that updated information be included in the next California Water Plan Update. He asked that the Bulletin 118 update include evaluations of major groundwater basins to determine sustainable yield and overdraft status; a projection of California's groundwater resources in 20 years if current groundwater management trends remain unchanged; anticipated impacts of climate change on surface water and groundwater resources; and recommendations for state, federal and local actions to improve groundwater management. He also requested that the Bulletin 118 update should identify groundwater basins that are in a critical condition of overdraft.

Improve Sustainable Groundwater Management

Groundwater is a critical buffer to the impacts of prolonged dry periods and climate change on our water system. The administration will work with the Legislature to ensure that local and regional agencies have the incentives, tools, authority and guidance to develop and enforce local and regional management plans that protect groundwater elevations, quality, and surface water-groundwater interactions. He noted that his administration would take steps, including sponsoring legislation, if necessary, to define local and regional responsibilities and to give local and regional agencies the authority to manage groundwater sustainably and ensure no groundwater basin is in danger of being permanently damaged by over drafting. When a basin is at risk of permanent damage, and local and regional entities have not made sufficient progress to correct the problem, the state should protect the basin and its users until an adequate local program is in place.

Support Distributed Groundwater Storage

He noted that his administration supports a comprehensive approach to local and regional groundwater management by funding distributed groundwater storage projects that are identified in groundwater management plans and removing barriers to implementation.

Increase Statewide Groundwater Recharge

The administration will work with the Legislature to discourage actions that cause groundwater basin overdraft and provide incentives that increase recharge. State agencies will work with tribes and federal, regional and local agencies on other actions related to promoting groundwater recharge and increasing storage, including improving interagency coordination, aligning land use planning with groundwater

recharge, and identifying additional data and studies needed to evaluate opportunities, such as capturing and recharging stormwater flows and other water not used by other users or the environment.

Accelerate Clean-up of Contaminated Groundwater and Prevent Future Contamination

Throughout the state, groundwater basins are contaminated by historic manufacturing, farming practices and other current uses. The State Water Resources Control Board and the Department of Toxic Substances Control will develop recommendations and take action to prevent the spread of contamination, accelerate cleanup, and protect drinking water in urban areas. The State Water Resources Control Board will continue to implement appropriate control measures to address these sources through its water quality permitting authority.

Late Breaking Changes:

- SB 1319 (Pavley) amends AB 1739 (Dickinson) which, together with SB 1168 (Pavley) form the Sustainable Groundwater Management Act. The prior Senate version of the bill dealt with oil spills and was totally deleted. SB 1319 bill now includes and revises provisions from the August 22, 2014 version of AB 1739 (Dickinson) as follows:
- Prohibits the State Water Resources Control Board (SWRCB) from establishing an interim plan to remedy a condition where the groundwater extractions result in significant depletions of interconnected surface waters until January 1, 2025, thus delaying the time provided in AB 1739 from 2022 to 2025.
- Requires SWRCB to exclude any portion of a basin in compliance with groundwater management requirements from probationary status. This provision narrows the similar provision in AB 1739 to only apply to the portion of the basin that is out of compliance.



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- Requires SWRCB to include any element of a groundwater sustainability plan or the entire plan in its interim plan if SWRCB finds it would help meet the sustainability goal. This provision revises the similar provision in AB 1739 to allow for the inclusion of local plans when developing interim plan for basins with probationary status.
- Provides the enactment of this bill is contingent upon the enactment of AB 1739 (Dickinson) and SB 1168 (Pavley).

Current Status:

In reviewing the final text of SB 1168 (Pavley), AB 1739 (Dickenson) and SB 1319 (Pavley), it appears the Governor was able to obtain most of the changes he envisioned last January. Both bills were sent to the Governor during the final days of the 2013-2014 Legislative Session and he is expected to sign both bills. Note that this was a battle right up to the end of session. In end a large number of Native Indian groups and environmental organizations were able to push these three bills through both houses and to the Governor’s desk. Agricultural Interests have pledged to continue the fight to protect their water rights and their ability to produce food for all Americans.

After the final floor votes, the authors issued the following press release: “These three bills seek to achieve sustainable groundwater levels within twenty years of the plan’s adoption. They will improve local and regional groundwater management levels, especially in high and medium risk overdraft basins and sub-basins. A critical element of addressing the water challenges facing California involves ensuring a sustainable supply of groundwater. Over drafting our groundwater leads to subsidence and contamination; consequences we cannot afford”.

Recap of Content:

These three bills address critical policy changes in order to achieve sustainable management of the state’s groundwater basins:

The bills establish key definitions that will guide sustainable groundwater management plans and programs, including the definition of sustainable groundwater.

- The bills require local land-use plans to take into consideration adopted groundwater sustainability plans and to assess the impact of land-use on groundwater resources.
- The bills focuses sustainable groundwater management on those basins which are at high or medium risk of overdraft.
- The bills define the components of a groundwater sustainability plan and authorize a variety of tools for local groundwater management entities to use in achieving sustainable groundwater levels.
- The bills require establishment of an entity to develop a local groundwater management plan within 2 years. They then have 3 – 5 years to develop and implement a sustainable groundwater basin management plan. They then have 20 years to achieve a manageable groundwater basin. Plans must be reviewed every 5 years and update if necessary.

- The bills provide for a state “backstop” to allow the State Water Resources Control Board to develop an interim plan for a basin when local communities have not met requirements set forth in the legislation.
- The bill requires the inclusion of diverse interests in the community when developing and adopting the plan.

Bottom Line:

As you can see, the Legislature was making changes right up to the last minute. They have also set the stage for next year (and for many years beyond) for new rounds of regulatory maneuvering. Given the agricultural based concerns over water rights, the passage of these bills will probably be a full employment act for attorneys and Capitol lobbyists for many years to come.

Editor’s Note:

On September 16, California Governor Jerry Brown signed the three groundwater legislation bills into law.

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WORD FROM THE STORE

by Ty Martin
M/S President

The word from the store is that I am just way too busy to take the time and write an article for the CGA Newsletter, which means that the people who normally read such articles are likely too busy as well. Let's face it business is up and the back logs are huge. It has been a very hectic, non-stop, pedal to the metal summer and I am tired. I could use a little R&R and from talking to customers I am not the only one. Problem is it will be at least mid – October before I am caught up enough to even think about getting away for a few days and just taking a quick glance of the calendar has me committed to attend the CGA Convention then. (Pause..... .., light bulb moment.....)

Hey, why don't I combine some R&R and the CGA Convention at the same time? It's brilliant, efficient and one hell of a great idea. I like it. This could work. It will work! Wait, this is too good to keep to myself. I need to share this wonderful information with the masses. I need to shout it from the rooftops. I need to write about it for my next article in the CGA newsletter. I need to (pause..... .., light bulb moment.....) Wait a minute, I think I just did.

Hope to see you in Riverside.

Ty

IN MEMORIAM



The CGA family was sad to learn of the passing of long-time active member James Edwards who lost a gallant battle with cancer earlier this month. James, a Grundfos sales representative for many years, was a past president of the Manufacturer /Supplier Division. Over the years, he was an integral part of many CGA committees, including Convention,

Budget, and Membership. Whether it be on the golf course, in his booth on the showroom floor, taking tickets at various events, or in meetings, his smile and cheerful disposition will be sorely missed.

The Scholarship Committee has created a "James Edwards Celebration of Life" scholarship for 2015. Those wishing to contribute can call the CGA office to make donations. For those attending the banquet, a "Stand Up for James" event will kick-start the scholarship donations.

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CGAA PRESIDENT'S MESSAGE

by
Brenda Maggiora
CGAA President

It is time to remember who we are....

We are the California Groundwater Association. We are the stewards of California's most precious resource.

and come together....



In 2011, when I took the above pictures, I wondered if I should let the girls play in the dancing fountains, get soaking wet and then have to walk them back through the Mission Inn. What would people think? Mike and I try to teach them to embrace and seize opportunities, for at the end of the day you will always be happier with the things that you have done or at least attempted, rather than the opportunities that you declined. As a result of the recent drought, I suspect that the fountains will not be dancing at the upcoming convention. I can't wait to find out. If not, we will always have the 2011 memory. When the opportunity presents itself, ALWAYS PLAY IN THE FOUNTAINS!

On October 19, 2014, will you be on your way home from Riverside, talking about how AMAZING the convention was, or will you be at home hoping that someone posts online pictures of the opportunities and festivities that you missed.

work together – OMGosh!

John Hofer, Virginia Beebe, and the entire Convention Committee have worked relentlessly to ensure that this is one Convention not to miss! Exhibitors, seminars, product spotlights, golf, a pub crawl, and Live Entertainment - all for us!! And, CGAA ladies - You asked for it! - Line Dancing!

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INSURANCE CORNER

by Bob Murphy
CGA Insurance Broker

CDL GONE?

Oops, there goes another commercial drivers' license (CDL) due to not upgrading and processing a new medical card at the commercial state driver's licensing agency (SLA). Over the past several months, the topic of Department of Transportation (DOT) medical certifications has been a very hot issue. Companies, as well as DOT drivers, seem to be taking it in stride and working with the new process. However, there seems to be a misunderstanding for a few as to who should submit the medical cards and new expiration dates to the driver's SLA or motor vehicle division. It is important, that both the driver and the company, understand the importance of getting this information registered immediately after the new medical card has been issued by a medical examiner (ME). Upgrading or reporting this information to the SLA is considered a time-sensitive process.

All CDL drivers are required to keep the state licensing agency informed of any newly issued medical cards and the new expiration date. It is important to understand that it is the responsibility of the commercial driver who is holding a CDL license to take a new medical card to the CDL driver's SLA and have the state update the CDL driver's license. It is not the responsibility of the company or the medical examiners (MEs) to send the information to the State Driver Licensing Agencies (SDLAs).

Some drivers and motor carriers have mistakenly come to believe the MEs will submit proof of medical certification to SDLAs on behalf of CDL holders. This is not the case, as the regulations do not state this. MEs are required to submit - to the Federal Motor Carrier Safety Administration (FMCSA) - a monthly report on the exams they had performed during the previous month. This monthly report is submitted on the federal level and is not shared with individual state licensing offices.

Any company and CDL driver that believes it is the responsibility of the ME to file new medical cards to SLAs, may find the CDL license downgraded (i.e., inactive for use in interstate commerce and possibly state commerce too, if applicable) if the driver fails to submit the ME's certificate. It is **important to remember** that once a driver's CDL is downgraded their ability to drive a commercial vehicle over 26,001 lbs. has been removed. These drivers are considered out of compliance with FMCSA regulations.

Currently the National Registry of Certified Medical Examiners (NRCME) has a proposed rule from May 2013, proposed by the FMCSA, which would require MEs to submit, on a daily basis, driver physical examination results. The proposal calls for the electronic transmission of driver identification, examination results, and restriction information from the National Registry system to the SDLAs. It is important to understand this is still a proposal, and the FMCSA has not gone forward with the rule.

Keep in mind that with these new laws regarding a DOT medical card, there are also new requirements for each employee's Driver Qualification file. When the CDL driver provides the motor carrier with a copy of the current ME's certificate that was submitted, within ten days of the examination date, to the State in accordance with §383.73(J), the motor carrier may use a copy of that ME's certificate as proof of the driver's medical certification for up to 15 days after the date it was issued.

All carriers are required to verify the medical provider chosen for their driver(s) DOT physical appears on the national registry. The motor carrier, per FMCSA §391.51(b)(9), for exams performed on or after May 21, 2014, must generate a note verifying that the ME utilized by the driver was listed on the NRCME (see §391.23(m)) at the time of the exam. In addition to the verification of the ME, remember to pull a motor vehicle report (MVR) or SLA report from the state agency to verify all CDL holder's new medical expiration dates have been updated on their CDL holder's MVR. Both these documents are now required to be placed in the driver qualification (DQ) file along with a copy of the most current medical card (§391.43). To learn more, visit <http://nationalregistry.fmcsa.dot.gov>.

This article provided by Wells Fargo Insurance Fleet Team Services.





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CGA BOARD OF DIRECTORS MEETS IN VALENCIA

This month, the CGA Board of Directors convened in Valencia for the third and final meeting of 2014. Among items discussed during the meeting, the Board approved a 2015 budget and a slate of officers for 2015.

The Board discussed the legislation currently on the Governor's desk. Additionally, the Board approved a two-year contract for Pete Conaty to act as our lobbyist.

Committee Reports

Executive: Mike Maggiora reviewed the administrative transition. The committee reviewed proposals for moving the office three doors down in the same complex, and a two-year lobbying contract for Pete Conaty.

Budget: Twyla Moline reported that the committee reviewed the 2014 financial reports. They also recommended a 2015 budget to be presented to the Board tomorrow.

CGA Standards: Mike Meyer reported that the committee had completed the rewrite of the pozzolan grout standard, and that they were recommending they it be released for 60-day review. It looks like there won't be funding for the Bulletin 74 update. Committee will work to advance continuing education in the next legislative year.

Convention: Ron Hedman reported that the committee had discussed staffing requirements for the convention. They also discussed the use of smart phones card readers to streamline the payment process at the auction. There will be a "Celebration of Life" for James Edwards at the banquet.

Education: Tim Guishard reported that the Thursday workshop had seven registrants, but that the comments were positive. The January 2015 workshop has not been planned as yet. Convention seminar speakers and moderators are filled. The committee recommended that CGA issue a press release on residential water well drilling backlogs to clarify misinformation.

Fundraising and Activity: Erik Lowe reported that the committee will prepare a flyer to remind members to donate silent and live auction items. Auction items are arriving slowly. The silent auction will have a staggered close this year. Spotters and recorders have been selected.

Insurance: The committee discussed the open enrollment is November and December for January coverage. Health insurance costs are going up again. Employee handbooks should have a policy on the use of marijuana. Data breach and cyber security were discussed.

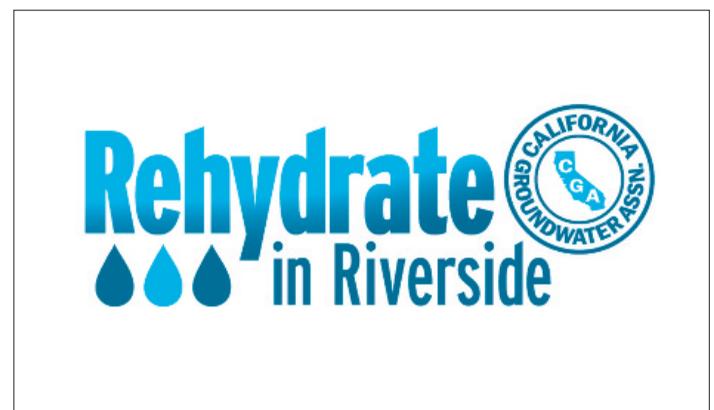
Legislative: Tom Weimer, Jr. reported that the committee discussed the status of three bills forming the Groundwater Sustainability Act. All three bills passed through the legislature and are expected to be signed by the Governor. The committee discussed whether CGA should be involved with local agencies with regard to the formulation of groundwater sustainability plans. They heard that Eric Senter of the DWR has suggested that current conditions give us the best opportunity to push through the revision of Bulletin 74.

Membership: Kelly Doherty reported that the committee reviewed membership numbers, and noted that we are down nine. Casey Good and Larry Rottman will meet to discuss branch boundaries. The committee will call new members to welcome them to CGA.

Nominating: Gary Mickelson reported that the committee had selected a slate of officers for 2015. President – Mike Maggiora, Vice President – Ron Hedman, Treasurer – Mike Meyer, Secretary – Dave Fulton, and Past President – Gary Mickelson. The slate will be presented to the Board tomorrow, and voted on at the general membership meeting.

Scholarship: Randy Delenikos said the committee acknowledged that fundraising activities will provide \$2000 to scholarships. They decided to create a "James Edwards Celebration of Life" scholarship for 2015. Jorn Daugbjerg and Randy Delenikos will explain "Stand Up For James" at the banquet. The committee agreed to maintain \$2000 values for all scholarships for 2015. CGA connected applicants will receive priority consideration.

Website: The committee reviewed the progress of the new CGA website. The design is being well-received.



Sponsorships Grow For CGA Events

A combination of a good business year and an interest in helping our association succeed, has resulted in a large number of sponsorships for CGA events. At the time of publication, the following sponsors are recognized:

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Wagon:

Dotson Sales	MI SWACO
West County Water	Quick Tanks
Preferred Pump	

Welcome Reception:

Western Hydro

CGA Welcomes New Members

Since June 1, CGA has added 10 new members:

Veronica Sjoen, San Francisco, CA
 Major Drilling America, Inc., Salt Lake City, UT
 Water Well Plus, Burlingame, CA
 Allison Sierra, Inc., Mariposa, CA
 Mount Sporis Instruments, Inc., Denver, CO
 Zilmet USA, East Greenwich, RI
 Environmental Service Products, Irvine, CA
 Jim Copeland, Bakersfield, CA
 Littelfuse, Chicago, IL
 DAP Water Technology, Ladson, SC

When you meet any of these folks, please extend some CGA hospitality!





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EMPLOYEE BENEFITS

by Kelly Doherty

Turning Bronze (Plans) Into Gold

Getting Over Health Plan “Sticker Shock”

Many individuals, especially families with dependent children, recently experienced “Sticker Shock” when comparing their health insurance options this past open enrollment. They saw the effects of Guarantee Issue coverage, policy standardization into 4 metallic tiers, the addition of essential health benefits and new member level billing on the cost of a policy. More often than not, these individuals found that purchasing coverage was anything but “Affordable”.

High Cost of Using New Coverage

Even with Federal premium assistance to help defray the cost, Americans are still exposed to financial risk if medical services are needed. Most plans in the market have cost-sharing out-of-pocket limits (deductibles, coinsurance and copays) capped at \$6350 for individuals and \$12,700 for families. Unfortunately, individuals with newly purchased coverage may delay accessing needed care or skip filling a prescription due to the high cost using services. In certain circumstances, many could still be exposed to risk and have difficulty paying their medical bills in the event of a significant health concern.

Employer Benefits Help Fill the Coverage Gap

Regardless of whether or not employees have health insurance through work, employers have the best opportunities to help reduce this out of pocket risk and provide a financial safety net to their employees – for little or no cost to the company. To begin with, employers have access to better plans at affordable group rates that individual employees cannot purchase on their own. When made available to the employees on a voluntary basis, there is no cash outlay for the company. The premiums are 100% employee paid. In addition, the employees benefit from the convenience of paying premiums through payroll deduction, tax savings when benefits are paid through a Section 125 plan, and increased job satisfaction through a stronger employee benefits package. Finally, pre-tax payroll deductions help lower the company’s payroll taxes and can also help lower Workers Comp premiums. Voluntary plans provide a win/win for the company and its employees.

Defined Contribution – Give Your Employees an Allowance

If the company wants to help employees pay for these supplemental and voluntary plans, Defined Contribution is an excellent way to help contain costs yet still provide a wealth of choices to the employees. Under Defined Contribution, the company offers a fixed dollar amount, such as \$25 per month, to each employee towards the purchase of benefits. Employees use these funds to enroll in their desired plans and level of coverage. If additional plans or coverage is desired, each employee has the option to “buy up” through payroll deduction, preferably on a pre-tax basis.

Better Plans Through Membership

As a California Groundwater Association member, your company has access to a diverse portfolio of voluntary benefits and supplemental plans that can benefit your employees. You will find that our plans are richer and have more flexible underwriting requirements (such as no enrollment minimums) than you could get on your own. Moreover, all plans offer low premiums and include Guarantee Issue options. Our supplements from Colonial Life even pay your employees cash to encourage them to be healthy and utilize their health plan’s preventive services. We are proud to offer the following Colonial Life products: Hospital Confinement, Accident, Critical Illness and Short Term Disability.

Unlimited Doctor Consultations Available – Even Off Hours!

Several Bronze and Silver plans only include limited office visits. After these are used, all subsequent visits are subject to the plan deductible and at substantially higher out of pocket costs. Our Telemedicine program from CADR+ provides your employees with unlimited access to licensed physicians via their phone or PC – anytime, anywhere. Unlike a nurse line, your employees will have access to a licensed MD that can not only diagnose and triage but also prescribe needed medication for pick up at the local pharmacy. Now your employees can protect their health benefits and save money by avoiding expensive trips to the doctor, urgent care or emergency room.

No Medical Benefits at Work – No Problem!

Beginning in 2014, health insurance is the law. However, you do not need to have a group medical policy in place to help your employees get needed protection. Our Exchange plans will work with both individual and group medical coverage. Moreover, we have no enrollment minimums - your employees can personalize their options and select the plans and level of

(Continued on Page 16)

(Continued from Page 15)

coverage to meet their families' needs. All of the plans will help reduce their out of pocket risk and our supplements will pay cash benefits to help your employees cover the cost of their medical deductibles and pay for unforeseen medical bills.

Hassle Free Implementation and Administration

Working with a dedicated team of Benefit Counselors, we will coordinate the employee education and awareness process for you. Once enrolled, the company will receive a single, consolidated bill for all employees and their elected coverages.

For More Information Contact:

Kelly Doherty, Benefits Consultant

Brian Cecy, Benefits Consultant

Q&A Insurance Marketing Inc.

Cecy Insurance Services

Tel. 530-588-1652

Tel. 831-477-1730

Kelly@qaim.com

Brian@CecyInsurance.com

CA License #0E66661

Donations Wanted For Cash Prize

A Manufacturer/Supplier cash prize will be given to one lucky attendee on the trade show floor on Friday, October 17. The prize will be a minimum of \$2000, but the exhibitors are hoping for more. Anyone wanting to help with this effort, contact the CGA office and we'll take care of the details.

Scholarship Committee Continues Operation "Piggy"

The Scholarship Committee is continuing to receive donations for its general scholarship program via several piggy banks throughout the state. If you notice one of these little pigs on your travels, please consider a small (or large) donation.



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