

Celebrating Board Service and Welcoming New Leadership

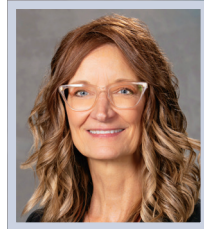
Megan Brown ARM, MIP, CWCP, CAWC
President

IN THIS ISSUE:

- Celebrating Board Service and Welcoming New Leadership
- MIOSHA Silica Emphasis Program
- Paying Bills On Time!

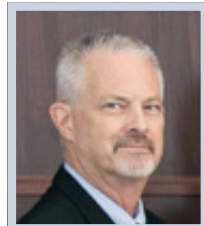
The MTM Board of Directors helps keep the company financially stable, well managed, and focused on the long-term interests of our policyholders. We are grateful for the guidance and support of all who have served, especially the retiring and incoming members recognized here.

Teena Kowalski has served seven years as an MTM director and nine years on the Finance/Audit Committee, which she chairs through the end of 2026. She brings more than 20 years of finance, controlling, and treasury experience in private and public companies with revenues exceeding \$1 billion. A former 401(k) plan trustee, she has led teams of up to 25 and guided global companies through start-up, turnaround, and growth. Her finance, retirement plan, and global leadership experience has brought valuable insight to the organization.



In retirement, Teena looks forward to spending more time with her husband and family. Her travel plans include visiting Mesa Verde in Colorado, taking a riverboat cruise on the Danube, bringing her grandchildren to the Giraffe Inn & Safari in Texas, and eventually going on an African safari with her husband.

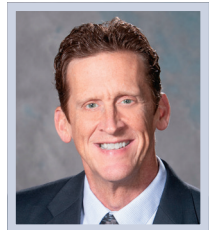
During six years as an MTM Director, John Moll has made a lasting impact through sharp analytical judgment and extensive business insight. His career spans more than 35 years in the automotive industry, including executive roles in product design and manufacturing at General Motors and leadership of a Michigan company with 15 locations and 1,800 employees.



After retiring from the MTM Board, John plans to travel by RV with his wife, Natalie; spoil his three grandchildren; continue teaching OCIA and Adult Faith Formation at his church in North Branch, Michigan; and spend time on his tractor.

Welcoming Our New Board Members

We are pleased to welcome Jeff Gibbons, president of J.C. Gibbons Manufacturing, Inc., to the MTMIC Board of Directors. During 32 years with the company, he has advanced its growth and modernization by investing in advanced machining technology and supplying precision-machined components to diverse industries.



Jeff earned a bachelor's degree in marketing from Bowling Green State University and served as Michigan District Chairman of the Precision Machined Products Association. As an active member of the MTMIC Marketing Committee, he is honored to join the Board and continue serving the MTMIC community.

We are also pleased to welcome Tom McKaig, Chief Financial Officer of Acme Manufacturing Company since 1998. Tom leads financial strategy, risk management, and operational finance, supporting the company's continued growth and long-term stability.



Tom began his career as an auditor with Plante Moran and holds a B.S. in Accounting from Wayne State University and an MBA from Michigan State University. His CPA and CGMA credentials reinforce his expertise in governance, compliance, and disciplined financial management.

Since joining the MTMIC Finance Committee in 2025, Tom has strengthened financial oversight with practical knowledge of the risks and challenges manufacturers face. He looks forward to advancing MTMIC's mission and supporting the long-term financial health of its members.

Please join me in thanking Teena and John for their dedicated service, thoughtful leadership, and lasting contributions to the MTM Board. We also warmly

Continued on page 4...



Ruth Kiefer, MSc, ARM

Vice President of Loss Control

MIOSHA Silica Emphasis Program

MIOSHA's **State Emphasis Program (NEP) for Respirable Crystalline Silica** targets high-hazard industries in general industry, maritime, and construction to reduce worker exposure to dangerous silica dust. As I've conducted site visits this year, I have learned that this has been the focus of the Health Division of MIOSHA, no matter how small your operation.

The inspection will look to see if there are signs of visible dust on your tabletops, floors or other flat surfaces. This may be an example of over exposure. They will want to know how often you are cleaning these areas. They will also look to see what type of exhaust system you are using if you have items that contain silica, what your cleaning and maintenance schedule is of these areas. They will also ask when your last air sampling was conducted and what your results were. So here are some key elements of your program and if you are required to have one.

Key Program Details

- **Permissible Exposure Limit (PEL):** The legal limit is **50 micrograms per cubic meter ($\mu\text{g}/\text{m}^3$)** of air as an 8-hour time-weighted average.
- **Action Level:** **$25 \mu\text{g}/\text{m}^3$** , which triggers medical surveillance and air monitoring requirements.
- In September 2026, MIOSHA launched an enhanced enforcement initiative focusing specifically on engineered stone fabrication and installation (NAICS 327991 and 423320) due to rising cases of severe silicosis.
- **Core Requirements for Employers:**
 - Implement a **written exposure control plan**.
 - Designate a **competent person** to oversee the plan.
 - Use **engineering and work practice controls** (such as water delivery systems or local exhaust ventilation) to limit dust.
 - Provide **respiratory protection** and medical exams when limits are exceeded.

Some key things to know about the MIOSHA silica emphasis program:

The program is based on the Federal **OSHA National Emphasis Program (NEP) for Respirable Crystalline Silica**. It focuses on inspecting workplaces with high risks of silica dust exposure. Breathing this dust causes irreversible lung diseases like silicosis and lung cancer.

Here are the key things you need to know about how the program operates and what is required:

1. Enforcement & Inspections

- **Targeted Industries:** OSHA targets specific high-

hazard sectors across **construction, general industry, and maritime**.

- **Randomized Selection:** MIOSHA generates a randomized list of local employers within targeted North American Industry Classification System (NAICS) codes for unannounced inspections.

2. Strict Exposure Limits

- **Permissible Exposure Limit (PEL):** Employers must ensure no worker is exposed to an airborne concentration of silica exceeding **50 micrograms per cubic meter ($\mu\text{g}/\text{m}^3$)** over an 8-hour shift.
- **Action Level:** Set at **$25 \mu\text{g}/\text{m}^3$** . Hitting this level triggers mandatory periodic air monitoring and medical surveillance for affected employees.

3. Core Compliance Requirements

During an NEP inspection, compliance officers strictly verify that employers have implemented the following:

- **Written Exposure Control Plan:** A comprehensive, site-specific document detailing all tasks involving silica, engineering controls used, and housekeeping methods.
- **Competent Person:** A designated individual capable of identifying silica hazards who has the authority to take prompt corrective actions.
- **Engineering Controls:** A reliance on dust-suppression methods—like **wet saws, water delivery systems, or HEPA-filtered vacuums**—rather than just handing out masks.
- **Housekeeping Restrictions:** A strict ban on dry sweeping or using compressed air to clean up silica dust unless engineering controls are completely infeasible.
- **Medical Surveillance:** Offering free medical exams (including chest X-rays and lung function tests) to workers who must wear a respirator for 30 or more days a year.

What can you do to limit exposure to crystalline silica?

- Employers are required to provide and assure the use of appropriate controls for crystalline silica-containing dust. Be sure to use all available engineering controls such as **blasting cabinets***, water sprays, and local exhaust ventilation. **Substitution** of less hazardous materials can also be used.
- Be aware of the health effects of crystalline silica and that smoking adds to the damage.
- Know the work operations where exposure to crystalline silica may occur.
- Participate in any air monitoring or training programs offered by the employer.
- Use type CE positive pressure abrasive blasting respirators for sandblasting.
- For other operations where respirators maybe required, wear a respirator approved for protection against crystalline silica-containing dust. Do not alter the respirator in any way. Workers who use tight-fitting respirators cannot have beards/mustaches

Continued on page 3...



Donna Motley

Vice President of Claims

Paying Bills On Time!

If you have filed a Workers' Compensation claim on behalf of your injured worker, you are aware the process is not the same as filing a claim with a health insurance carrier. Ideally, when a work injury occurs, the injured worker is sent to the employer's Occupational Clinic. The employer's Occupational Clinic should have on record, the name and contact information of your Workers' Compensation Insurance carrier – MTMIC ! From there, the Occupational Clinic should automatically forward bills and medical reports to MTM, as well as contacting MTM should additional authorization for treatment be necessary. As an employer, you can make arrangements with your clinic to forward all bills and medical reports directly to you for further processing, and then you would have to forward a copy to MTM.

Hiccups or confusion occurs when an injured worker is first seen at a hospital emergency room. While most likely and obviously necessary due to the nature and circumstances surrounding the injury, obtaining "correct" insurance information is the least of anyone's worries! The hospital intake generally wants some sort of insurance confirmation – i.e. that they are going to be paid – and that usually comes in the form of a (health) insurance card. Hospital departments bill separately : emergency room, physician fee, lab work, x-ray or any diagnostic testing, interpretation of testing results, etc. As each department bills separately, each department requires the billing information – they do not utilize the insurance information obtained upon intake.

...continued from page 2

- which interfere with the respirator seal to the face.
- If possible, change into disposable or washable work clothes at the worksite; shower and change into clean clothing before leaving the worksite.
- Do not eat, drink, use tobacco products, or apply cosmetics in areas where there is dust containing crystalline silica.
- Wash hands and face before eating, drinking

Remember, that if you have temporary employees or use a service, you must also include these employees in the program. Respirator protection may be required if you have an over exposure, so it is best to engineer out the levels if you need to or use an alternative medium for your blasting activities. If you have any questions, please contact your loss control representative and they will be happy to guide you in complying with the Silica standard.

What happens next? The health insurance carrier OR the injured worker is billed for services. If the health insurance carrier is billed, a "co-pay" is usually then billed to the injured worker. Employees should be instructed to immediately bring medical bills or statements to the employer's attention AS SOON AS POSSIBLE, if related to a work injury. It should never be assumed that the medical provider will correct their mistake without some type of intervention. The injured worker should first call the medical biller and provide MTM's billing information – or at least provide MTM's telephone number. An alternative for the injured worker is to forward the bill or statement to MTM and we will call and provide the correct billing information. "Assuming" the situation will correct itself usually results in the medical bill being sent to "Collections". Once a bill is sent to Collections, they will not speak with anyone other than the person billed, therefore, we are not usually able to intervene.

When a bill or statement is forwarded to MTM, we will call the biller and provide the correct billing information. We are informed it usually takes 30-45 days for the corrected bill to be issued. If the corrected bill does not include the medical records, the bill cannot be processed per Workers' Compensation Health Care Services Rules, therefore, the bill would still be outstanding.

Medical bills received on MTM Workers' Compensation claims are processed through bill review. Generally, bills are discounted and the provider must accept payment or if they do not agree with the amount being paid, they must file for "Reconsideration". Reconsiderations are further reviewed and corrected, or not, and if the provider still does not agree with the payment amount, they can file for a Hearing with the State of Michigan. **PROVIDERS CANNOT BILL OR BALANCE BILL THE PATIENT** if the charges are related to an accepted claim. MTM must be notified when an injured worker is being billed. Unfortunately, this process is not "quick" to resolve the issue. (One particular medical provider only takes recorded messages and never returns calls.)

MTM has an outside vendor that issues payment on all medical bills. The provider is contacted via FAX and provided a Debit card from which to pull the payment/money. If the provider does not accept EFT or Debit payments, the provider must respond and indicate same and a paper check will be issued. If the provider does not let the payor know their preference, the vendor will send reminder notices that the money is sitting there. After a certain amount of time without contact, the payment will be voided. Again, this is not always a quick process.

Health Care Services Rules dictate medical bills are to be paid, denied, returned, information requested, etc. within 30 days of receipt, or the provider can charge a 3% late fee. Generally, paying bills within 30 days is not an issue – but it works best **when all the stars align!**



**FEEL FREE TO
CONTACT ANY OF
US IF WE CAN BE
OF SERVICE
TO YOU:**

Megan Brown
megan.brown@mtmic.com
Ext. 1006

Chris Doebler
chris.doebler@mtmic.com
Ext. 1012

Glenda Moyle
glenda.moyle@mtmic.com
Ext. 1315

Keith Kozierowski
Keith.kozierowski@mtmic.com
Ext. 1319

Melanie English
melanie.english@mtmic.com
Ext. 1317

Norman Henry
norman.henry@mtmic.com
Ext. 1008

Andrew Brown
Andrew.brown@mtmic.com
Ext. 1017

Adam Chatila
adam.chatila@mtmic.com
Ext. 1316

Cathy McLeod
cathy.mcleod@mtmic.com
Ext. 1014

Sara Sweeney
sara.sweeney@mtmic.com
Ext. 1010

Ruth Kiefer
ruth.kiefer@mtmic.com

Chris Demeter
chris.demeter@mtmic.com

Michele Gunderman
michele.gunderman@mtmic.com

Donna Motley
donna.motley@mtmic.com
Ext. 1011

Cindy Boyce
cindy.boyce@mtmic.com
Ext. 1009

Kimberly Davis
kimberly.davis@mtmic.com
Ext. 1004

Marci Merath
marci.merath@mtmic.com
Ext. 1005

Crystal Anderson
crystal.anderson@mtmic.com
Ext. 1007

MTM Manufacturing Technology Mutual Insurance Company

P.O. Box 9150
Farmington Hills, MI 48333

PRSRT Standard
U.S. Postage
PAID
Farmington Hills, MI
Permit No.
185

Phone 248.488.1172 **www.mtmic.com**

...continued from page 1

welcome Tom and Jeff and look forward to the experience, perspective, and commitment they

will bring as we continue advancing MTM's mission on behalf of our policyholders.

The 2027 MTM Board of Directors



Mark Mullen, Chairman ♦ **Brad Lawton, Vice Chairman** ♦ **Joe Keppler, Director**
Jerry Decker, Director ♦ **Tom McKaig, Director** ♦ **Jeff Gibbons, Director** ♦ **Dick Smith, Director**
Barry Kavanagh, Director ♦ **Kurt Heuser, Director** ♦ **Brady Schlesener, Director** (not pictured).