

Oakland Tech News

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Deadline: Thursday 5:00 p.m.
for the next edition of Monday.

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Ad Nets \$1M to Feed the Hungry

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"The compelling images in the video of America's heartland mated with Harvey's 'So God Made a Farmer' words resonated with viewers nationwide," said Olivier Francois, Chrysler's chief marketing officer.

"We set out to create a call-to-action to support farmers and to recognize their place as the foundation of the American character and are gratified with the dialog the video sparked."

Fred Diaz, president and CEO of the Ram Truck Brand, added, "'Farmer' is about having America appreciate everything that farmers and farm families do on a daily basis and captures the hard work, determination and character of the farmer in all of us.

"We are so pleased and excited that this has touched the hearts and souls of so many people in a positive way."

The brand commissioned 10 noted photographers to document American farm life, yielding a comprehensive catalog of farming images. Many of these still images provide the visual mosaic for the video; Harvey's oration provides the narration.

The photographers shot images throughout the United States over the course of 25 days with 35 still photographs used in the video. Many more of the commissioned images will appear in a book the Ram Truck brand plans to publish later this year, creating a comprehensive collection of original agriculture, farming and family farm photography.

What to Watch for with Obamacare

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He said there will be all sorts of new fees and charges. There will be a \$1 fee to pay for the study of the comparative effectiveness of treatments. That fee will go up to \$2 but is supposed to be phased out by 2019. But, Mattar said, temporary government fees have the habit of becoming permanent. He also said that the Medicare payroll tax will be increased for people or households that make more than \$200,000. It will go from 1.45 percent to 2.35 percent. There will be a new tax on unearned income for high-wage earners.

In addition, Mattar said, there will be all kinds of new paperwork so that the IRS can tell who has insurance and who doesn't.

The government offered states incentives to create their own information exchanges so that residents could compare insurance plans, but there is a problem, Mattar said. Michigan, along with about 29 other states, decided not to create an exchange and that is something the federal government is not currently ready to handle on its own.

And there is, when it's fully phased in by 2016, a \$695 "fine" for individuals who don't get health insurance. Mattar calls that a loophole.

"Imagine you're a young person with no health issues," Mattar said. "And you decide to pay the fine. Then you get sick. So you get health insurance. They can't turn you away for a pre-existing condition. That's like not having car insurance, getting into an accident and calling up an agent and saying I need insurance, I was just in an accident."

Mattar expects that fine to increase at some point. But he emphasized that things are in flux and that attending a two-hour seminar isn't going to make peo-

ple an expert. He urged those attending to consult with experts who have studied the law and its implications.

The next speaker was Sheela Manyam of Blue Cross Blue Shield of Michigan. She talked more about how legislation calls for the creation of "Health Benefit Exchanges." These are meant to "help facilitate the purchase of qualified" insurance plans by companies and individuals.

She said Mattar was right when Michigan opted out of creating its own exchange. Rather, it is preparing for a federal exchange or some sort of federal/state partnership. She said Blue Cross is working on the assumption there will be such a partnership.

The exchanges will use standardized language so that should help with choosing a plan. Insurers must offer essential benefits that conform to "metal tiers."

These tiers will be known as the bronze, silver, gold and platinum plans. Insurers must at least offer a gold and silver plan, but can offer others if so desired.

The good news for employees is that insurers can't medically underwrite or apply pre-existing condition clauses in their plans, Manyam said. Also, price parity is required if the same product is sold off and on the exchange.

She said the metals are plans with an actuarial value. The bronze plan is 60 percent, silver 70 percent, gold 80 percent and platinum 90 percent.

"A plan with an actuarial value of, say, 70 percent means that for a standard population, the plan will pay for 70 percent of their essential health care benefit expenses, while the enrollees themselves will pay 30 percent through some combination of deductibles, co-pays and co-insurance," Manyam said.

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'Top Gun' Matches Veterans with High-Tech Careers

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Chrysler has been an enthusiastic supporter of the apprenticeship program. The company agreed to hire participating veterans as interns while they pursue their college degrees. As interns, each participant works a minimum of 35 hours a week, while working closely with lead engineering teams, learning the work from the inside out.

Participants must also take classes toward earning a degree using tuition reimbursement offered through the G.I. Bill.

He noted that companies they approach, such as Chrysler, all have sustainability problems due to lack of trained people.

"This is where the value comes in . . . Before they didn't talk to anybody without 10 years' experience, but now they're doing better with these veterans straight out of school . . . We've had one of our partners say, 'This is the most important thing I've ever been involved in.'

"We don't hire looks or gender, we hire attitude and . . . these people are blowing the doors out."

Nichols said the veterans placed at Chrysler have blasted through the normal six-week training period in four weeks.

"The training program started in October, and one of the veterans actually designed parts that showed up in the auto show," he noted.

Chrysler is more than pleased at how the program is working.

"Chrysler is excited to be a part of the program and provide our returning veterans with internships that allow them to have a corporate experience while they pursue their degrees," said Georgette Borrego Dulworth, director of Chrysler's Talent Acquisition & Diversity.

Nichols added that, to date, Prestige has been able to successfully place more than 25 veterans in jobs that will literally create millions of dollars in their futures, saving lives, families and homes.

According to Nichols, employers sign on when they see the program's value.

"The problem is that you have presidents of companies who become victims of this hourly rate vs. the cost to do business in India or Mexico or China, and that's all they look at," he said.

"We walked into places . . . with a presentation that showed even at a fully-burdened \$55 an hour rate for a designer, we can still do it cheaper if you look at

actual results from actual jobs . . . \$7 an hour sounds great, \$55 an hour sounds astronomical, but if it takes you 10 times the amount of time to do this work at \$7 an hour, you're losing money. You'd rather do it for \$55 an hour and get it right the first time."

Prestige utilizes a holistic approach in serving veterans through the program, working to remove any barriers to the individual's participation, whether he or she lacks a stable place to live, reliable transportation, appropriate office attire, or even access to available food and benefits.

Nichols is currently seeking new applicants for the program who have what he calls the right "attitude and aptitude."

Veterans seeking a career opportunity who believe they are up to the challenge of working while going to school are encouraged to contact Gary Wagenschutz at gwagenschutz@prestige-grp.com or Sandra Toupin at 586-868-4000 or at stoupin@prestige-grp.com.

GM Hourly Employees to Recive \$6,756 Bonus

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"Their new vehicles won't be a 'gimme,'" Wall said. "But the company should be well-positioned for the year. I like their chances in the overall scheme of things.

"The problems that GM is facing are the same problems that the other OEMs are facing. This

North American market is a bit of an equalizer and GM is beginning to hit its sweet spot in terms of their product life cycle."

GM also did well in the international market segment that includes China. That's good news, but until there is a recovery in Europe, the North American market will be the prime driver of profits in the company, Wall said.

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