



Heat & Frost Insulators & Allied Workers Local 89 Trenton & Atlantic City NJ

Joe Torretta
Business Agent,
J.A.T.C. Administrator

1502 South Olden Avenue, Trenton, NJ 08610
Office: (609) 587-8905
www.insulators89.org

Bill Seiler
Marketing Representative

C.J. Gesemyer
Business Manager

Andy Osinchak
Financial Secretary

HOURLY WAGE & FRINGE BENEFIT RATES JULY 1st, 2026 – JUNE 30th, 2027

Basic Journeyman Wage	\$57.65	Foreman (\$1.50)	\$59.15
Health & Welfare Fund	\$15.35	<u>General Foreman</u>	
Pension Fund	\$17.16	11 to 20 men	\$63.42
Annuity Fund	\$6.50	21 to 30 men	\$66.30
Savings Plan	\$3.00	31 to 40 men	\$69.18
Employers Industry Fund	\$.25	41 to 50 men	\$72.06
JATC Fund	\$1.04	51 and above negotiable between	
LMCT Fund	\$.05	Employer and General Foreman	

Total Package Journeyman----- \$ 101.00

Total Package Foreman-----\$ 102.50

Additional Foreman is required for each group of ten (10) workers. This foreman will receive \$1.50 per hour above journeymen rate.

EMPLOYEE DEDUCTIONS FROM GROSS WAGE AND TOTAL PACKAGE:

Dues Check-Off	5.5 % of Total Package (\$5.64/hr Foreman \$5.56/hr Journeyman)
Helping Hand Fund	\$0.38 per hour
Local #89 Industry	\$1.95 per hour
PAC Fund	\$0.25 per hour
Mortuary Fund	\$0.07 per hour
Supplemental Fund	\$0.34 per hour

Employer contributions and Employee deductions are the same for a Mechanic, Foreman and General Foreman.

Payment of all Contributions and Deductions are to be made on Hours paid.

Current Collective Bargaining Agreement Expires June 30, 2030

Future Raises 2027 \$5.00 2028 \$5.25 2029 \$5.50



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LOCAL 89 APPRENTICE WAGE RATES EFFECTIVE JULY 1st, 2026 TO JUNE 30th, 2027

First Year Apprentice 45 %	-----\$ 25.94 per hour
Second Year Apprentice 55 %	-----\$ 31.71 per hour
Third Year Apprentice 65 %	-----\$ 37.47 per hour
Fourth Year Apprentice 75 %	-----\$ 43.24 per hour
Fifth Year Apprentice 80 %	-----\$ 46.12 per hour

Employer Contributions are the same for an Apprentice are the same as for a Mechanic, except for the Annuity and Savings Plan Contribution. The Annuity Contribution for an Apprentice shall be half the amount of the Journeymen Contribution (\$3.25) and (\$1.50) for the Savings Plan. The Dues Check-Off is 5.5% of the total package for both Journeymen and Apprentices. The Helping Hand, PAC, Industry, Mortuary and Supplemental Deductions shall be equal to the Apprentices rate of pay. Example: a first-year Apprentice who is paid 45% of the Journeyman pay rate, shall pay 45% of the Helping Hand, PAC, Industry, Mortuary and Supplemental Deductions.

In accordance with our Collective Bargaining Agreement under no circumstances shall Apprentices of Local 89 be placed on any job site alone, without an Insulator Mechanic present.

**Payments on all contributions and deductions are to be made on
Hours Paid.**



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EFFECTIVE **July 1st, 2026 to April 30th, 2027**

LOCAL 89 FOREMAN WORKING IN **LOCAL 14 JURISDICTION**

Under the terms of our Collective Bargaining Agreement and the International Constitution and By Laws, the following Wage Rate is to be paid to all Local 89 Foreman working in the jurisdiction of Insulators and Allied Workers Local 14, Philadelphia, Pa.

Foreman Base Wage Rate-----	\$74.65
Health and Welfare Fund-----	\$15.35
Pension Fund-----	\$17.16
Annuity Fund-----	\$6.50
Savings Plan-----	\$3.00
Employers Industry Fund-----	\$0.25
J.A.T.C.-----	\$1.04
LMCT-----	\$0.05
Total Wage Rate Package-----	\$118.00



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EFFECTIVE
September 19th, 2026 to June 30th, 2027

LOCAL 89 FOREMEN WORKING IN LOCAL 32 JURISDICTIONS

Under the terms of our Collective Bargaining Agreement and the International Constitution and By Laws, the following Wage Rate is to be paid to Local 89 Foreman working in the jurisdiction of Insulators and Allied Workers Local 32, Newark, New Jersey.

Foreman Base Wage Rate -----	\$ 65.27 per hour
Health and Welfare Fund -----	\$ 15.35 per hour
Pension Fund -----	\$ 17.16 per hour
Annuity Fund -----	\$ 6.50 per hour
Savings Plan -----	\$ 3.57 per hour
Employers Industry Fund-----	\$.25 per hour
J.A.T.C. -----	\$ 1.04 per hour
LMCT-----	\$.05 per hour
Total Wage Rate Package -----	\$ 109.19 per hour

Each foreman will receive \$15.00 per day Daily Travel Expense and 1/2-hour Travel Time in all zones.



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ATTENTION ALL CONTRACTORS EMPLOYING LOCAL # 89 MEMBERS AT THE SQUIBB PLANT IN NEW BRUNSWICK UNDER THE “SQUIBB AGREEMENT”

September 19th, 2026 to June 30th 2027

All Local # 89 Members are to be paid:

Total Foreman Package: \$109.19 per hr.
Foreman Base Rate: \$65.27 per hr.

Total Journeyman Package: \$106.10 per hr.
Journeyman Base Rate: \$62.74 per hr.

Employer Contributions:

	Foreman	Journeyman
Health & Welfare:	\$15.35 per hour	\$15.35 per hour
Pension Fund:	\$17.16 per hour	\$17.16 per hour
Annuity Fund:	\$6.50 per hour	\$6.50 per hour
Savings Plan:	\$3.57 per hour	\$3.01 per hour
Employers Industry Fund	\$0.25 per hour	\$0.25 per hour
JATC Fund:	\$1.04 per hour	\$1.04 per hour
LMCT	\$0.05 per hour	\$0.05 per hour

Employee Deductions:

Dues Check Off: 5.5% of total package, excluding the Employers Industry Fund (.10).
Helping Hand Fund: \$0.38 per hour
Local 89 Industry Fund: \$1.95 per hour
PAC Fund: \$0.25
Mortuary Fund: \$0.07 per hour
Supplemental Fund: \$0.34 per hour

Employer Contributions must be mailed to the Philadelphia Health & Welfare Fund along with the proper forms.

Employee Deductions must be mailed to the office of Insulators Local # 89 along with the proper forms.

All Contributions and Deductions are on hours paid.



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**1ST YEAR APPRENTICE
HOURLY WAGE & FRINGE BENEFIT RATES
JULY 1st, 2026 – JUNE 30th, 2027**

1st Year Apprentice Wage (45%)	\$25.94
Health & Welfare Fund	15.35
Pension Fund	17.16
Annuity Fund	3.25
Savings Plan	1.50
Employer Industry Fund	.25
JATC Fund	1.04
LMCT Fund	.05

Total Package 1st Year Apprentice \$64.54

**1ST YEAR APPRENTICE
EMPLOYEE DEDUCTIONS FROM GROSS WAGE AND
TOTAL PACKAGE**

Dues Check Off:	\$3.55 per hour (5.5% of Total Package)
Helping Hand Fund:	\$0.17 per hour
Mortuary Fund:	\$0.03 per hour
Local #89 Industry Fund:	\$0.88 per hour
PAC Fund:	\$0.11 per hour
Supplemental Fund	\$0.15 per hour

**Payment of all Contributions and Deductions are to be made on
hours paid.**



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**2ND YEAR APPRENTICE
HOURLY WAGE & FRINGE BENEFIT RATES
JULY 1st, 2026 – JUNE 30th, 2027**

2nd Year Apprentice Wage (55%)	\$31.71
Health & Welfare Fund	15.35
Pension Fund	17.16
Annuity Fund	3.25
Savings Plan	1.50
Employer Industry Fund	.25
JATC Fund	1.04
LMCT Fund	.05

Total Package 2nd Year Apprentice \$70.31

**2ND YEAR APPRENTICE
EMPLOYEE DEDUCTIONS FROM GROSS WAGE AND
TOTAL PACKAGE**

Dues Check Off:	\$3.87 per hour (5.5% of Total Package)
Helping Hand Fund:	\$0.21 per hour
Mortuary Fund:	\$0.04 per hour
Local #89 Industry Fund:	\$1.07 per hour
PAC Fund:	\$0.14 per hour
Supplemental Fund	\$0.19 per hour

**Payment of all Contributions and Deductions are to be made on
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3RD YEAR APPRENTICE HOURLY WAGE & FRINGE BENEFIT RATES JULY 1st, 2026 – JUNE 30th, 2027

3rd Year Apprentice Wage (65%)	\$37.47
Health & Welfare Fund	15.35
Pension Fund	17.16
Annuity Fund	3.25
Savings Plan	1.50
Employer Industry Fund	.25
JATC Fund	1.04
LMCT Fund	.05

Total Package 3rd Year Apprentice \$76.07

3RD YEAR APPRENTICE EMPLOYEE DEDUCTIONS FROM GROSS WAGE AND TOTAL PACKAGE

Dues Check Off:	\$4.18 per hour (5.5% of Total Package)
Helping Hand Fund:	\$0.25 per hour
Mortuary Fund:	\$0.05 per hour
Local #89 Industry Fund:	\$1.27 per hour
PAC Fund:	\$0.16 per hour
Supplemental Fund	\$0.22 per hour

**Payment of all Contributions and Deductions are to be made on
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**4TH YEAR APPRENTICE
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JULY 1st, 2026 – JUNE 30th, 2027**

4th Year Apprentice Wage (75%)	\$43.25
Health & Welfare Fund	15.35
Pension Fund	17.16
Annuity Fund	3.25
Savings Plan	1.50
Employer Industry Fund	.25
JATC Fund	1.04
LMCT Fund	.05

Total Package 4th Year Apprentice \$81.85

**4TH YEAR APPRENTICE
EMPLOYEE DEDUCTIONS FROM GROSS WAGE AND
TOTAL PACKAGE**

Dues Check Off:	\$4.50 per hour (5.5% of Total Package)
Helping Hand Fund:	\$0.29 per hour
Mortuary Fund:	\$0.05 per hour
Local #89 Industry Fund:	\$1.46 per hour
PAC Fund:	\$0.19 per hour
Supplemental Fund	\$0.26 per hour

**Payment of all Contributions and Deductions are to be made on
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**5TH YEAR APPRENTICE
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JULY 1st, 2026 – JUNE 30th, 2027**

5th Year Apprentice Wage (80%)	\$46.12
Health & Welfare Fund	15.35
Pension Fund	17.16
Annuity Fund	3.25
Savings Plan	1.50
Employer Industry Fund	.25
JATC Fund	1.04
LMCT Fund	.05

Total Package 5th Year Apprentice \$84.72

**5TH YEAR APPRENTICE
EMPLOYEE DEDUCTIONS FROM GROSS WAGE AND
TOTAL PACKAGE**

Dues Check Off:	\$4.66 per hour (5.5% of Total Package)
Helping Hand Fund:	\$0.30 per hour
Mortuary Fund:	\$0.06 per hour
Local #89 Industry Fund:	\$1.56 per hour
PAC Fund:	\$0.20 per hour
Supplemental Fund	\$0.27 per hour

**Payment of all Contributions and Deductions are to be made on
hours paid.**