

State of Indiana, Office of the Lieutenant Governor Grant Services

Fringe Benefits Reference List

Fringe Benefits are: Contributions irrevocably made to a trustee or third party pursuant to a bona fide fringe benefit fund plan or program. The rate of costs incurred in providing bona fide fringe benefits pursuant to an enforceable commitment to carry out a financially responsible plan or program, which was communicated to the employees in writing. *Payments required by federal, state or local law are not fringe benefits (Social Security, unemployment compensation and workers' compensation programs). <https://www.dol.gov/agencies/whd/government-contracts/construction/faq/fringe-benefits>

When reviewing payroll: "Does this contribution ultimately support/benefit the employee?" "Does this contribution benefit the contractor/company/industry directly or indirectly?"

The list below is for reference only and are NOT approved by HUD DOL. If there is cause for deliberation please contact Grant Services for resolution.

Abbreviation	Description/Name	Industry	Eligibility	Justification
A&S & Safety Training	Workplace Safety	ALL	Yes	Training for all industries
APRR	Apprenticeship	Apprenticeship	No	Employer Contribution per Employee - Employer benefits for this contribution
ARSC	Association of Reciprocal Safety Councils	Safety	No	Industry/Company Benefit (Administrative Union Dues)
BCRC	Building and Construction Resource Center	Building/Construction	No	Building & Construction Resource
BITF	Building Industry Marketing Program Trust Fund	Building/Construction	No	Marketing for Industry Advancement
CAF Industry	Construction Advancement Fund	Construction	No	Construction Advancement
CAPCI	Construction Advancement Program Council of Indiana	Construction	No	Construction Advancement/contract negotiations and recruitment for themselves
CIP/CIPC	Construction Industry Progress	Construction	No	Construction Industry
CIPCI	Construction Industry Progress Council of Central Indiana	Construction	No	Construction Industry Progress
CIRSF	Construction Industry Research and Service Trust Fund	Construction	No	Research and Service Trust Fund
CIS or IU/CIS	Construction Industry Scheme	Construction	No	Construction Industry
CITF	Carpenters Int. Training Fund	Carpenters	No	Industry/Company Benefit
CTLM	Carpenters Training & Promotion LMCC	Carpenters	No	Carpenters Promotion
EDL	Extended Disability Leave	Disability	Yes	Bona Fide Fringe
EF	Education Fund	ALL	No	Industry/Company Benefit
EPIC Trust Fund	Electrical Partners in Construction	Electrical	No	EPIC is Electrical Partners in Construction and pays a variety of things including drug testing, safety programs and education programs. The union considers this a fringe and says that it is included in standardized wages as a fringe to help members pay for requirements of the job
FCA	Finishing Contractors Association	Painters	No	To promote the Painters (finishing) contractors industry
FTI	Finishing Trades Institute	Carpentry	No	Industry/Company Benefit
FUTA	Federal Unemployment Tax Act	ALL	No	Required by Law
Health Insurance	Health Insurance	ALL	Yes	Bona Fide Fringe
Holidays/Vacation	Holidays/Vaca	ALL	Yes	Bona Fide Fringe
HRA	Health Reimbursement Account	Health	Yes	Bona Fide Fringe
IBEW	International Brotherhood of Electrical Workers	Electrical	No	Industry/Company Benefit
ILCMF	Indiana Constructors Industry Advancement Fund	Construction	No	Construction Industry Advancement
ICI-IRF	Indiana Constructors, Inc. Labor Relations Div	Laborers	No	Union agreement Dues: check individual fringe allocation - use this spreadsheet to determine
ILDPCAC	Indiana Laborers District Council Political Action Committee	Laborers	No	Political Action Committee
ILDCTF	Indiana Laborers Defined Contribution Trust Fund	Laborers Trust	Yes	Laborers Contribution Fund
IMCA	Indiana Masonry Contractors Association	Masonry	No	Industry/Company Benefit
IMI	International Masonry Institute	Masonry	No	Industry/Company Benefit
IMPACT	Ironworker Management Progressive Action Cooperative Trust	Ironworker	No	The general purpose of the trust include the improvement and development of the ironworker industry through Education, Training, Communication, Cooperation and governmental lobbying and legislative initiatives
IN SUTA	Indiana State Unemployment Tax Act	ALL	No	Required by Law
IPAL	Ironworker Political Action League	Ironworker	No	Political Action
ITP	Insurance Trust Fund	Insurance Trust	Yes	Bona Fide Fringe
ITI	International Training Institute	Training	Yes	Training for all industries
IU PROT	Indiana Union Protection Plan	Protection Plan	No	Protection Plan Insurance for pensions in case of loss of retirement
IUCSAT (drug policy)	Substance Abuse Testing	ALL/Union	No	Substance Abuse Training
JAC	Joint Apprenticeship Committee	Apprenticeship	Yes	Apprenticeship
JATC	Joint Apprenticeship and Training Committee	Apprenticeship	Yes	Bona Fide Fringe - Training
JATC BF	Joint Apprenticeship and Training Committee Building Fund	Building	Yes	Apprenticeship
Life Insurance	Life Insurance	ALL	Yes	Bona Fide Fringe
LMCC - IBEW	Labor Management Cooperation Committee	Laborers/Electrical	No	Contributions are NOT made by the company, deducted from employees (Elec Union Dues)
LMCF	Labor Management Cooperation Fund	Laborers	No	Labor Management Cooperation
LMCI/NLMCI	Labor Market & Career Information (National)	Labor	No	Market & Career - Industry/Company Benefit
LMP	Labor Management Partnership	Labor	No	Industry/Company Benefit
LTD	LTD, Long-Term Disability, Disability	ALL	No	companies will receive a federal tax deduction if they do
M&R	Market Recovery	Marketing	No	Job Targeting
MICAF	Michiana Area Construction Industry Advancement Fund	Construction	No	Construction Industry Advancement Fund
MICA	Mechanical Contractors Association	Mechanical	No	To promote the Mechanical Contractors Industry
MEIF	Millwright Employers Industry Fund	Milling	No	Industry Fund
MIAP	Marketing Industry Advancement Program	Marketing	No	Marketing Industry
MISC	Need more information	ALL	TBD	
MMP	Multi Pension Purchase	Pension	No	Extra Pension purchased by employee - not paid by the company
MPP	Multi-employer Pension Plan	Pension	Yes	Bona Fide Fringe
MRTF	Market Recovery Target Fund	Marketing	No	Market Recovery Target Fund, assist union contractors and their workers in maintaining employment
MRTF	Training Fund	Training	No	These contributions shall be for the exclusive purpose of defraying the cost of apprenticeship or other training programs to be carried on by the Joint Apprenticeship Committee heretofore established by the Employers and the Union
NEAP	National Electrical Annuity Plan	Electrical	Yes	Contributions made by company for those that do not participate in bargaining agreement
NEBF	National Electrical Benefit Fund	Electrical	Yes	Contributions made by company for those that do not participate in bargaining agreement
NECA/AMF	National Electrical Contractors Association	Electrical	No	Administrative Maintenance Fund
NECA IBEW	National Electrical Contractors Association - IBEW? (Int'l Brotherhood of Electrical Workers)	Electrical	No	Industry/Company Benefit, deducted from employee then paid as dues by company
NEIF	National Energy Improvement Fund	Energy	No	Lender provides fixed guaranteed finance programs to improve the affordability of financing for energy improvements and businesses - to assist financially and ethically reliable contractors grow their businesses
NEMIC	National Energy Management Institute Committee	Energy	No	Sheet Metal International Training Fund. The National Energy Management Institute serves by providing valued education of emerging markets, new technology and advances in manufacturing and construction processes in the sheet metal industry.
NLMCC	National Labor Management Cooperation Committee	Labor	No	Labor Management Compliance Council industry promotion
NRISPP	National Roofers Industry Supplemental Pension Plan	Roofers Pension	Yes	Supplemental Pension
NPAP	Pension	ALL	Yes	Bona Fide Fringe
PAT	Political Action Together	Industry	No	Political Action Committee
Pension	Pension Plan	ALL	Yes	Bona Fide Fringe
REF	Retirement Enhancement Fund	Retirement	Yes	Bona Fide Fringe
Research	Research	ALL	No	Unknown Fringe
RMSF	Retirement Medical Savings Plan	Retirement	Yes	Bona Fide Fringe
SAL-EDT	Salary - Foreman Off-time	Salary	No	Example
SAP	Substance Abuse Testing Program	Industry	No	Substance Abuse Training
SASMI	Stabilization Agreement of the Sheet Metal Industry	Sheet Metal	No	Sheet Metal Industry Trust Fund. Provide unemployment & underemployment - supplement State unemployment benefits, not same as state unemployment
SAT	Substance Abuse Testing Program	Industry	No	Substance Abuse Training
SETF	Scholarship & Educational Trust Fund	UNK	TBD	What type of Training?
SIBTC	Southwestern Illinois Building Trades Council	Trades	No	Workforce development
Sick Leave	Sick Leave	ALL	Yes	Bona Fide Fringe
SMART	Sheetmetal Market Attention Recovery Targeting	Sheet Metal	No	Union Dues
SMOHT	Sheet Metal Occupational Health Institute Trust	Sheet Metal/Occ Health	No	Sheet Metal Occupational Health Institute Trust addresses the impact of decades-long asbestos exposure on those working in the sheet metal industry. Our mission is to provide industry-leading health and safety solutions to minimize occupational illnesses and injuries for sheet metal craftsmen. Research
SMWIASF	Sheet Metal Workers International Association Scholarship Fund	Sheet Metal/ Scholarship	No	Industry/Company Benefit contribution to scholarship program for future Applicants, tax break
SMWNP	Sheet Metal Workers' National Pension Fund	Sheet Metal/ Pension	Yes	Bona Fide Fringe
SS	Social Security	ALL	No	Required by law to be provided; does not count for DB
STAR	Short-Term Apprentice Rate	Union	Yes	with Documentation & Collective Bargaining Agreement
STD	Short-Term Disability	ALL	No	Companies are not required to, will receive a federal tax deduction if they participate
STD	STD, Short-Term Disability, Disability	Health	No	companies receive a federal tax deduction if they do
SWIBT	Southwestern Illinois Building Trades	Building/Construction	No	Trade Commission
TR	Retirement/Pension	ALL	Yes	Employer Contribution
TRAINING	Need more information	ALL	TBD	
Travel	Mileage/Gas/Per Diem	ALL	No	Travel required by law
TRICON	Tri-County Construction Labor and Management Council	Management	No	Workforce development
TRWC	Transportation Worker Identification Credential	ALL	No	Background check processes, focusing on criminal prtion of check
UBC TF	United Brotherhood of Carpenters Training Fund	Carpenters Training	No	Industry/Company Benefit
Unemployment	Unemployment Compensation	ALL	No	Required by Law
Union Dues/Fee	Union Dues/Fees	Union	No	Union Dues
Vacation	Vacation	ALL	Yes	Bona Fide Fringe
WDA	Working Dues Assessments	ALL	No	Union Dues
Worker's Compensation	Worker's Comp	ALL	No	Required by Law
WOTC	Work Opportunity Tax Credit	ALL	No	Federal Tax Credit available for employers that target a group (Veterans, Ex Felon, SNAP recipient, etc.)