NEWSLETTER

SPRING 2024





IN THIS ISSUE...

- 1 <u>Celebrating Ann Komac</u>
- 2 National League of Cities Benefits and Advocacy
- 3 Open Enrollment
- 4 To Spray or Not to Spray
- 5 <u>Life Insurance Enhancements</u>
- 6-7 The Other Side of The Badge Why Resilience Matters

WORKING TOGETHER FOR MONTANA'S MUNICIPALITIES.





Celebrating Ann Komac:

A REMARKABLE CAREER OF DEDICATION AND LEADERSHIP

With Ann's retirement we celebrate her unwavering dedication, unparalleled knowledge, and exceptional leadership that has contributed to so much of MMIA's success.

Ann's journey with us was nothing short of remarkable. Over the years, she has consistently demonstrated an exceptional commitment to excellence, setting the bar high for herself and inspiring those around her to do the same. Her tireless work ethic and passion for her role have been evident in every project she has undertaken, earning her the respect and admiration of colleagues and member-owners alike.

What truly set Ann apart was her knowledge and expertise in her field. As Claims Manager, Ann's depth of understanding and ability to navigate complex situations with grace and precision have been invaluable assets to our organization. Her insights and guidance have not only ensured the smooth resolution of countless claims but have also elevated the standards of our operations, leaving an indelible mark on the MMIA.

Beyond her technical prowess, Ann's leadership style has been inspiring. Her ability to lead by example, coupled with her innate ability to motivate and empower those around her, has fostered a culture of collaboration and excellence within our team. Under her guidance, we have not only achieved many goals but many team members have grown both personally and professionally, thanks to her mentorship and guidance.

As Ann embarks on this new chapter of her life, we extend our heartfelt congratulations and best wishes for a fulfilling retirement.

To Ann Komac, a truly exceptional Claims Manager, colleague, and friend, we say thank you for your years of dedicated service, unwavering leadership, and profound impact. May your retirement be filled with joy, laughter, and fulfillment. Ann's legacy will continue to inspire us for years to come.

National League of Cities (NLC) ADVOCACY AND MEMBERSHIP BENEFITS

More than 3,000 local leaders, including League Board President, Mayor Joe Purcell of Hardin; League Board Member, Commissioner Emily Dean of Helena; League Board Member, Mayor Mark Johnson of Kalispell, and League Executive Director, Kelly Lynch convened in Washington, DC this past March for the NLC's <u>Congressional City Conference</u>. While there, they represented Montana's local governments on Capitol Hill, met with federal and state lawmakers, and advocated for local-federal partnerships with key decision-makers. All attendees of the Conference had the opportunity to connect with dozens of federal agencies, meet one-on-one with federal experts and agency staff, and partake in roundtable discussions on federal programs and funding opportunities.

We are pleased to announce that Kelly was appointed to the NLC Board of Directors in November of 2023 and as part of her time in DC, met with the Board and officially launched her two-year term.

In addition to conferences that bring together local leaders from across the country, NLC offers several benefits to municipalities of all sizes. Did you know that as part of your membership with Montana League of Cities and Towns, you are automatically a member of the National League of Cities if your municipality has a population of 20,000 or less? That's right! You are most likely a member of NLC and can start taking advantage of member benefits any time.



Here is a quick guide to NLC membership benefits which can be found at www.nlc.org/membership:

Access to case studies, technical assistance, best practices, research, and funding.

- NLC Resource Library the largest repository of reports, white papers, and data analysis pertinent to the management of municipalities and communities.
- <u>CitiesSpeak Blogs</u> cutting-edge news, perspectives, and accomplishments of municipal leaders across the country.
- NLC Capstone Challenge program that matches NLC member cities with NLC strategic partners to collaborate on projects and challenges.
- Grant Access FREE access to a repository of over 16,000 grants that includes 20 different grant categories from federal, state, and foundation sources. Contact Kirk Ross at Ross@nlc.org or 202-626-3093 for credentials and more information on member benefits.

Opportunities to build your knowledge and leadership skills.

- NLC University collaborative executive education and leadership development initiative developed by NLC to help municipal leaders - both elected and appointed - build the skills they need to better govern, serve, and advocate for their communities.
- Local Infrastructure Hub national program designed to connect cities and towns with the resources and expert advice they need to access federal infrastructure funding to drive local progress, improve communities, and deliver results for residents.

Networking with other municipal leaders facing similar challenges and from similar communities.

- Member Council reflect the different types of communities you represent. Whether you are from a college town, a military community, a large city or a small town, there is a council that represents your community.
- Constituency Groups caucuses within the NLC that give local elected officials a space to express themselves and advocate for the needs of their community.

Advocacy resources that enable you to connect with federal decision-makers to influence policies that benefit cities and towns across the country.

- Federal Advocacy Committees comprised of local officials from NLC member cities and towns across the country. The seven Committees play a central role in developing the organization's federal policy positions, which are the foundation of advocacy efforts and leading NLC's advocacy on the Hill and within the Administration.
- National Municipal Policy federal policy positions adopted by the full NLC membership. These positions focus on federal actions, programs, and legislation that directly impact municipalities and guide all of NLC's federal advocacy efforts.

For more information on NLC benefits and advocacy, please contact Kirk Ross at **Ross@nlc.org** or **202-626-3093**.

Open Enrollment



Hey you! You there, whose city/town participates in Employee Benefits with the MMIA. And honestly, even if your municipality does not participate and you are EB-curious, read on to learn more about Open Enrollment!

Open Enrollment spans from May 15 to June 15 each year and it is the opportunity for individual employees to make changes to their enrollment level. Employees can add/drop dependents, add/drop coverage such as dental, vision or life (as offered by the city/town) and change from one medical plan to another.



Open Enrollment forms are found at www.mmiaeb.net/open-enrollment and changes will be effective **July 1, 2024.**

As you will no doubt remember from a riveting previous newsletter article, the MMIA Board of Directors approved moderate plan design changes for this Open Enrollment cycle. Please see the chart below for future coverage options as of July 1.

Some updates are because of IRS-mandated increases, others are to continue providing coverage commensurate with the marketplace, and, overall, participant options have been simplified and offer more meaningful choices. Plus, the premium rate increase for the upcoming plan year was reduced because of these actions.

Please note: if an employee was on the Mission plan, they will automatically be moved to the modified, and comparable Madison plan if no changes are completed during Open Enrollment.

NEW JULY 1, 2024	BRIDGER	MADISON	HIGH DEDUCTIBLE (HSA QUALIFIED)
Deductible (Individual/Family)	\$500/\$1,000	\$1,000/\$2,000	\$3,200/\$6,400
Benefit Percentage	80%	70%	80%
Annual Out-of-Pocket Maximum (Individual/Family)	\$2,000/\$4,000	\$4,000/\$8,000	\$6,400/\$12,800

The MMIA EB staff is happy to visit (either in person or virtually) with any city/town prior to or during Open Enrollment to discuss coverage options and answer any questions.

Email: ebgroup@mmia.net Phone: 800-635-3089 option 4

To Spray or Not to Spray

CHEMICAL AGENT USE BY NON-LAW ENFORCEMENT STAFF



It is an unfortunate fact that people are becoming more uncivil with each other. The times when people could politely disagree or courteously explain their complaint seem to be fading quickly and public employees are taking the brunt of the rudeness, harassment, and incivility. As people confront public employees by yelling, cursing, and threats, some cities/towns have considered equipping their non-law enforcement employees with chemical agents such as pepper spray, mace, etc. While these products are readily available in public stores, cities/towns and public employees need to understand the liabilities associated with using such products.

First, only chemical agents that are intended for use on humans should be used. Even if the chemical agent is relatively safe for humans, if use on humans is not its intended purpose, it will be very difficult to defend in a lawsuit. Take for example bear spray. This is a chemical agent meant to stop an aggressive animal weighing in excess of 500 pounds. It would be difficult to justify its use on a citizen who is yelling in a public area. These types of situations could also create criminal liability for the employee who used the chemical agent because there is the potential for them to be charged with a crime.



If cities/towns are going to provide chemical agents meant for use on humans to their non-law enforcement staff, the city/town would also need to develop a solid policy for when and how the chemical agent would be deployed. Training would need to be provided to ensure employees understand how the chemical agent works, dangers associated with its use, and the potential for contamination to other people and the general area. Employees would also need to be trained in how to treat and decontaminate a person who has been sprayed. Chemical agents adversely impact a person's ability to see and breathe, so employees would need to take steps to ensure the person was not further injured after being sprayed.

Although chemical agents can be very useful, they can also contaminate large areas when they are deployed indoors. The air system inside offices can rapidly spread chemical agents throughout the building, impacting numerous other employees and members of the public.

MMIA strongly supports the protection of city/town employees. The guidance here is meant to help cities/ towns minimize the potential liabilities and weigh those liabilities against the benefits of supplying chemical agents. The only thing worse than having someone yell in your face is having to write that person a large check afterwards due to misuse of a chemical agent.





If you are one of the cities/towns that provides life coverage through MMIA Employee Benefits, there are some noteworthy changes coming with Open Enrollment this year. Most importantly, we have changed vendors to Mutual of Omaha. They provide streamlined options, better rates, and a more responsive administrative assistance support team.

Here is a list of some improvements for each coverage type stemming from this move to Mutual of Omaha:

Voluntary Life + AD&D Enhancements (100% employee-paid)

- No Evidence of Insurability (EOI) needed for new enrollments or changes during this Open Enrollment only (up to Guarantee Issue, 5x salary or max limit).
 - Participants who have waived coverage and apply at a future open enrollment will need to complete an EOI for approval.
 - Covered participants who wish to make a future change will be allowed to increase up to \$25,000 without an EOI. Increases over that amount will require an EOI completed for approval.
- Guarantee Issue amount increased to \$350,000 for employees and \$50,000 for spouses.
- Coverage up to 5X annual salary, maximum of \$500,000.

Basic Life + AD&D Enhancements (100% employer-paid)

One cent/\$1,000 savings for two years.

Dependent Basic Life Enhancements (100% employer paid)

- Improved rate, single \$5,000 offering.
 - Simplified, standardized one level of coverage.



This move will improve administrative efficiencies and provide nearly all MMIA members with a reduction on their invoice. The chart below shows the favorable updated rates that MMIA has locked in place for two years.

Rates 7/1/24	Unum	Mutual of Omaha
Voluntary + AD&D	Age Banded	Match Current
Basic + AD&D (/\$1,000)	\$0.28	\$0.27
Dependent (\$5,000)	\$1.75	\$1.50

All participants will need to complete a new beneficiary form. Benefits administrator will collect all completed forms and securely upload to Nikki Willoughby in one batch.

Email: ebgroup@mmia.net
Phone: 800-635-3089 option 4

The Other Side of The Badge -

WHY RESILIENCE MATTERS

Did you know law enforcement personnel are 54% more likely to commit suicide? Did you know more officers die from suicide than from homicide? Did you know that an estimated 20%-30% of law enforcement personnel struggle with an addiction? In comparison, the addiction rate for the non-law enforcement population is 10%.



To complicate matters, there isn't a national data collection effort on police suicide and addiction rates. So, these statistics are generated from data that is compiled from multiple regional sources, and likely under-represent the number of suicides and addictions.

The statistics are heartbreaking. The men and women that serve and protect our communities deserve to be served and protected too. That's why MMIA and the Montana Chiefs of Police Association (MACOP) have diligently worked to secure a grant to bring Agency and Officer Resilience Training to Montana.

The Resilience Program was developed by the University of Pennsylvania's Positive Psychology Center in the late 90's. The evidence-based training program has been demonstrated to build resilience, well-being, and optimism. This strengths-based program equips individuals with practical skills that can be used to navigate adversity and thrive in challenging environments. The University developed a train-the-trainer program so the skills could be taught throughout the world. Since the program's inception, more than one million people from around the world have attended the resilience program including law enforcement, military, and first responders, among others. The success of the program was identified by the Bureau of Justice, who collaborated with the University and the International Association of Chiefs of Police, to further develop the program specific to law enforcement.

The first program held in Montana was in July 2023 at the Montana Law Enforcement Academy (MLEA). MLEA staff, municipal law enforcement agencies, county law enforcement agencies, Montana Highway Patrol and Montana Corrections staff engaged in a multi-day train-the-trainer course. The program is taught by law enforcement, for law enforcement. It's designed to equip officers with empirically validated skills of resilience and provide them the resources in a scalable, flexible model to teach the skills to their fellow officers within their agency.





Since that first program, the MLEA has revised the curriculum for the Law Enforcement Officer Basic to include 8 hours of resilience training beginning in April 2024. The Public Safety Officer Basic now includes 2 hours of resilience training. The Correction and Detention Officer Basic offers 4 hours of resilience training as an elective while MLEA is working to incorporate the resilience training as a core component. These are important changes that will benefit incoming law enforcement officers and their agencies now and into the future.

But what about the experienced officers? How can we equip them with skills of resilience, so they don't become another statistic? Part of the answer is to bring the resilience program to your agency. A second session of this key program is scheduled for September 10 – 12, 2024 in Helena. Commit to sending someone from your agency so they can gain the skills, and so they can teach these skills to others throughout your agency.

The other parts of the answer are for agencies to continue the good work they are doing with using Critical Incident Stress Management, Chaplains, Employee Assistance Programs (EAP), Officer Wellness Initiatives, Law Enforcement Family Outreach and Support Initiatives and more. Remember, MMIA's Employee Benefits Program offers EAP services to participating members through Sapphire Resource Connection.



Sapphire has providers available that specialize in working with law enforcement. You can learn more about MMIA Employee Benefits' EAP services at: https://mmiaeb.net/mental-health/.

It takes all these pieces working together to affect the change our law enforcement community needs and deserves. So, what's the next step? Get at least one person from your agency registered for the program in Helena on September 10 – 12, 2024 at: bit.ly/24resiliency. There's no cost for the training thanks to the federal Valor grant from the Bureau of Justice Assistance, administered by the International Association of Chiefs of Police.

For more information, contact Britani Laughery at 406-495-7004 or blaughery@mmia.net.





PO Box 6669 Helena, MT 59604-6669



WEST YELLOWSTONE, MONTANA





MUNICIPAL SUMMIT LOCATIONS

May 15 | Fort Peck May 31 | Butte

May 17 | Laurel June 11 | Choteau

May 30 | Darby June 12 | Columbia Falls

LEARN MORE AND REGISTER TODAY!

mmia.net/2024summits



To reserve your accommodations, visit www.mtleague.org/conference.