



*Working together for
Montana's municipalities.*



Winter from the Helena Fire Tower, Photo courtesy of Travel Montana

Winter 2021

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LEAGUE RECEIVES AARP COMMUNITY PARTNER AWARD

AARP Montana is proud to recognize the Montana League of Cities and Towns (League) with the prestigious 2020 AARP Montana Community Partner Award. This award recognizes an organization or agency that has made outstanding contributions to the work of AARP by collaborating with community leaders to enhance the quality of life for older Montanans.

The League and AARP have formed a valuable partnership to help build more livable and age friendly communities throughout Montana. The partnership, led by the League's Executive Director, Tim Burton, combines the agency's planning expertise with AARP's experience in designing livable communities for all ages. With the assistance of innovative leaders such as Mayor Sandra Jones of Roundup, the League and its partners are already helping to make several Montana communities more livable for everyone.

The 2020 Community Partner Award recognizes the League's initiatives that

reflect exemplary partnerships that enrich the lives of Montana residents.

"We are working together to promote a culture together that provides opportunities for Montanans to remain engaged and active members of the community across generations," said AARP Montana State Director, Tim Summers.

A representative from AARP was a featured presenter at the League's recent annual conference introducing this exciting opportunity for Montana communities and they look forward to contributing to our quarterly newsletter. While this partnership will continue to highlight livable community resources and successes in Montana, both the League and AARP are eager to build on the progress earned thus far to expand the effort into new cities and towns. ■



HELP US KEEP THE MUNICIPAL DIRECTORY UP-TO-DATE



Downtown Bozeman, Photo courtesy of Travel Montana

The Montana Municipal Directory goes to all cities and towns and many of the League's strategic partners including legislators, sponsors, and more. Now that the Directory is available online, it is more important than ever to keep your city or town information up-to-date.

Please follow the steps below to view the information we have for your municipality.

Go to: www.ciclt.net/MLCT

1. Your login is:
 - a. Username – The email of the designated employee in each municipality. (If you're not sure who this is, please contact directory@mtleague.net)
 - b. Password – MLCT2020
2. Follow the detailed directions found at <https://mtleague.org/update/>.

View the Online Directory

You can view the basic the online directory at www.mtleague.org/basic. For all the information included in the paper directory, go to www.mtleague.org/standard, and use the password sent to you to login to our system. (If you're not sure what this is, please contact directory@mtleague.net)

Order a Paper Directory

Fill out the online form <https://form.jotform.com/mmia/2020Directory> to order a paper copy of the directory today. ■

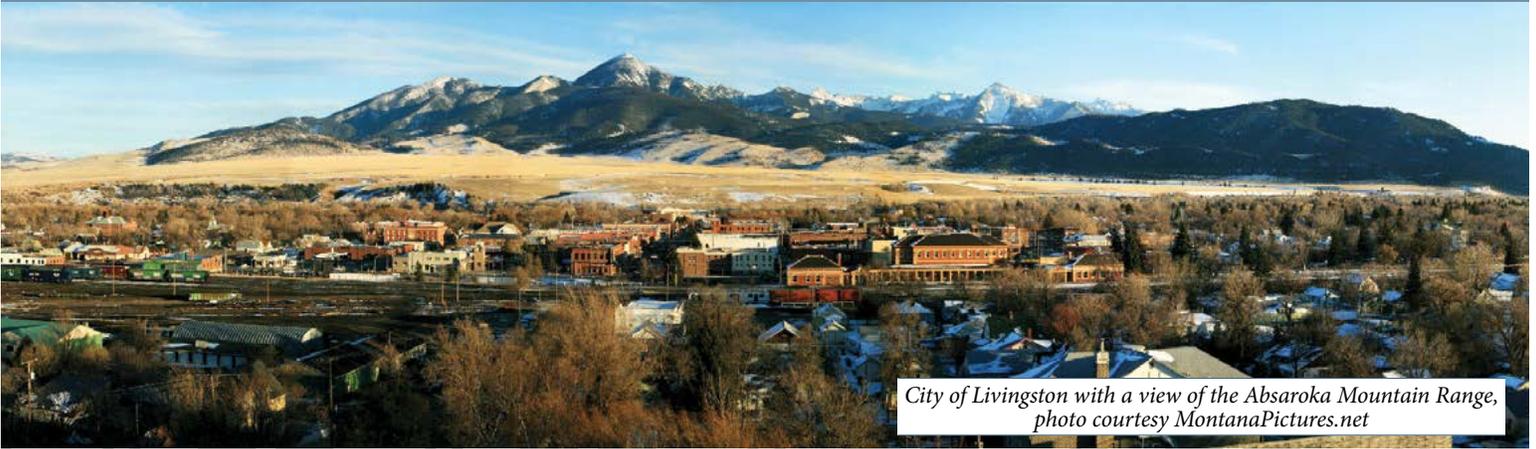
EXECUTIVE FORUM UPDATE

The Executive Forum for Mayors and City Managers typically takes place during the transmittal break during legislative years. However, due to the uncertain nature of the COVID-19 pandemic, the League, MMIA, and the Local Government Center have decided to forgo the traditional Executive Forum and communicate with membership via virtual town hall meetings throughout the legislative session.

Please watch your email for invitations to these events. If you want to ensure your name is on our mailing list, please contact directory@mtleague.org. ■



PLAN AHEAD FOR EMPLOYEE BENEFITS OPEN ENROLLMENT



City of Livingston with a view of the Absaroka Mountain Range, photo courtesy MontanaPictures.net

The new year is the perfect time to take a close look at the benefits your city/town offers employees. Members of the MMIA Employee Benefits Program should review group election choices now so choices are finalized before open enrollment begins in the spring. Cities and towns can choose to offer a combination of benefits including:

- ▶ medical with prescription coverage;
- ▶ dental with or without orthodontia;
- ▶ vision;
- ▶ basic and/or voluntary life insurance; and/or
- ▶ benefits for elected or contracted officials (resolution required).

Employee Choice for Health Plans

- ▶ MMIA Employee Benefits suggests members should offer employees the full menu of four different medical plans. Even if your municipality only has a few employees, this allows them to select benefits customized to their needs and to maximize the contribution you give toward benefits without affecting the city's budget!

Flex Savings

- ▶ Offering flexible spending plans is another great way to add value to the employees' benefits for very little cost. In fact, the city could end up saving in tax offsets. While not offered through the MMIA, these plans can be set up through vendors like Allegiance. ■

Check out the Employee Benefits Website for more information...

If you have questions about these coverages, joining the Employee Benefits Program, or making changes, contact the Employee Benefits Program at 1-800-635-3089 option 4 or ebgroup@mmia.net. You can also find more info on the EB website: www.mmiaeb.net



ANNUAL SUMMARY OF OCCUPATIONAL INJURY AND ILLNESSES – POSTING DUE FEBRUARY 1ST

Cities and towns must keep a record of workplace injuries and illnesses for each calendar year in accordance with federal and state occupational safety and health laws. Typically, the OSHA 300 Log is used to track and record this data.

At the end of each calendar year, each city/town must review the OSHA 300 Log to verify the entries are complete and accurate, and correct any deficiencies identified. They must also create an annual summary of injuries and illnesses for posting.

What injury data do I need to post annually?

Cities and towns are required to post a summary of occupational injury and illnesses. This requirement can be met by completing the OSHA 300-A form.

Is there a specific time the injury data must be posted?

Yes, as specified in 29 CFR 1904.32, employers must post the completed 300-A from February 1 through April 30 each year.

Where can I find the occupational safety and health record-keeping and reporting requirements?

Montana Administrative Rule 24.30.102 (4) (a)
<https://bit.ly/2Wm0mof>



Code of Federal Regulations: Standard 1904
<https://bit.ly/2KeVf6K>

- ▶ 29 CFR 1904.4 through 1904.11
- ▶ 29 CFR 1904.29 through 1904.33
- ▶ 29 CFR 1904.35 and 1904.36
- ▶ 29 CFF 1904.39 through 1904.42

Where can I obtain the record-keeping forms?

Forms can be obtained from the [OSHA website](#) in both PDF and Excel formats.

For questions regarding injury and illnesses record-keeping and reporting, please contact MMIA at riskmgmt@mmia.net. ■

MMIA WELCOMES NEW EMPLOYEE

Our new Workers' Compensation Claim Examiner Jessica Arnold, was born and raised in Shelton, WA. Eight years ago, she married her wonderful husband Tyler and together they decided to move to Montana. They have a beautiful 1-year old daughter, Abigail.

Jessica has over two years of experience as Workers' Compensation Claims Examiner. She is currently working on her master's in Management and Leadership from Western Governors University.

She enjoys spending time with her family, sewing, crafting, camping, and is a huge fan of Disney!

Jessica is really excited to be apart of the MMIA team! ■



Welcome to the MMIA, Jessica!

PROPERTY RENEWAL FY2021-2022

Property Renewal begins **January 4, 2021!** This annual process is your opportunity to inform the MMIA of changes, additions, and removals used to **calculate the annual assessment** for the FY 2021-2022 period. These updates will affect coverage determinations should you experience a claim.

As in years past, the renewal process will be done through the Origami platform. Emails will come from notifications@origamirisk.com. If you have not logged into Origami recently, please do so before the end of the year.

Members with a \$0 Value listed on their schedule will receive a \$0 Stated memo. If you receive one, please make sure to follow the emailed instructions included with the memo.

New Features

- ▶ We will use DocuSign to capture signatures electronically*.
- ▶ All values will be rounded to the nearest dollar.
- ▶ We have updated the information fields for boilers. Please check your boiler lists and complete the new information fields.

Revised Vehicle Minimum Replacement Values

Revised Vehicle Minimum Replacement Cost Values were sent to members in November and took effect December 31, 2020. The updated values are provided to us by our reinsurer who reviews current vehicle and claim costs on a broad scale. Please remember to list your vehicle at the most accurate value – even if it is above the Minimum Replacement Value. During property renewal, you may accept the revised values and maintain Replacement Cost coverage or choose to move the vehicle to Stated Amount coverage at a value less than the Minimum Replacement Value.

Crime Coverage Applications

This year, we are also collecting renewal applications for crime coverage. Members not currently in our crime coverage will also receive the application. Please note the crime policy is a commercial coverage purchased by MMIA from a commercial carrier on behalf of our members. This policy is a pass-through coverage, not



MMIA coverage. Please contact MMIA if you have questions or would like more information about crime coverage.

This crime coverage meets the requirement of MCA 2-9-803 which requires “all elected and appointed city or town officers or employees must be bonded for the faithful performance of all official duties required by law.” The coverage includes employee theft, forgery, robbery, computer fraud, and more.

This application will also be done via the Origami platform and followed up with a DocuSign email for final review and signature.

MMIA – We are you!

The MMIA is always open to feedback and suggestions. If you experience any issues or have recommendations, please let us know. We look forward to a new year!

* If you need to designate someone else as the signer for DocuSign, have any questions about crime coverage, or any other questions regarding Property Renewal, please contact Laura Wigen at lwigen@mmia.net or 406-495-7024. ■

Need more League/MMIA News?

If you would like to read past issues, visit the MMIA website at www.mmia.net/news-events/newsletters. You can sign up to receive the quarterly newsletter by contacting Janel Favero, MMIA Communication Specialist, at jfavero@mmia.net.

SLIP AND FALL PREVENTION

Changing seasons means changes in walking conditions. Slips and falls can cost cities and towns big in the form of workers' compensation claims from employees or liability claims if the public slips and falls on municipal property. As a member-owners of these MMIA programs, cities and towns can work together to keep people safe and save money.

To prevent slip and falls, cities/towns should:

- ▶ **Establish a ground maintenance plan including snow removal.**
 - ▶ For snowfalls of less than four inches, brooms and other hand tools can be used to clear walkways.
 - ▶ For snow accumulations of greater than four inches, mechanical means should be used for clearing snow.
 - ▶ When ice cannot be promptly removed, sanding should be done in parking areas and walkways.
 - ▶ Strategically place traction treatments such as sand, salt, or ice melt.
 - ▶ Consider implementing “self-service” stations for traction treatments for staff to utilize as conditions change.
 - ▶ Identify a location for the snow to be plowed and stored.
 - ▶ Avoid stockpiling in areas where runoff would pose hazards for pedestrians.
 - ▶ Ensure snow piles do not create an obstructed view to traffic.
 - ▶ Keep fire protection equipment such as hydrants clear from obstruction.
- ▶ **Maintain safe floors inside:**
 - ▶ Use strategically placed mats to prevent tracking of moisture and
 - ▶ Have cleaning equipment and absorbent materials readily available for cleanup.

To avoid slip and falls, staff should:

- ▶ **Take care exiting your vehicle or equipment.**
 - ▶ Slips and falls occur when exiting a vehicle because of surface changes, balance changes, uneven or slippery surfaces, and distractions.

- ▶ Keep three points of contact with the vehicle until you're sure of solid footing. Scan the environment for hazards.
- ▶ **Wear footwear appropriate for the conditions.**
 - ▶ Smooth-soles and high-heels (cowboy boots have both) do not provide good traction during fall and winter conditions in Montana.
 - ▶ Wear non-slip or lug-soled shoes or use traction devices on your footwear while walking outside.
- ▶ **Plan your route.**
 - ▶ Use routes that are maintained regularly.
 - ▶ Try to avoid long and steep walkways and stairways in wet or winter conditions when possible.
- ▶ **Walk like a penguin when faced with snowy or slippery conditions.**
 - ▶ Fast long steps with fully extended legs makes you vulnerable to slips.
 - ▶ Walk like a penguin to maximize stability.
 - ▶ Lower your center of gravity by keeping knees bent and flexible.
 - ▶ Point toes out slightly, keeping feet directly beneath you.
 - ▶ Take small, slow steps while keeping hands low and slightly out to the side. The worse the surface conditions, the more pronounced the penguin position.
- ▶ **Go up and down stairs with caution.**
 - ▶ Stairways are common slip, trip, and fall areas and deserve extra attention.
 - ▶ Always use the handrail while going up and down stairs.
 - ▶ Avoid distractions such as using a cell phone or reading while walking on stairs.



MMIA CRIME & FIDELITY COVERAGE

Montana state law (section 2-9-803 MCA) requires: “All elected and appointed city or town officers or employees must be bonded for the faithful performance of all official duties required by law”. This bonding requirement is typically met through surety bonds of the individual or position and come in variety of forms such as Individual Bonds, Named Schedule Bonds, Position Schedule Bonds, Commercial Blanket Bonds and Blanket Position Bonds.

Montana codes further allow a municipality to meet this bonding obligation by purchasing coverage provided “by a self-insurance pool insuring cities or towns as authorized under 2-9-211.” i.e. the MMIA.

Like all of the MMIA coverage, our Crime and Fidelity coverage is unique. It is only offered to our property program participants (who must also be enrolled in our liability program) and comes in a form that relates most closely to the Commercial Blanket Bond listed above. Once enrolled, a member has Crime & Fidelity coverage for all employees with limits:



Employee Theft (per loss)	\$5,000,000	\$15,000 Deductible
Forgery or Alteration	\$2,500,000	\$5,000 Deductible
Inside the Premises (theft of moneys & securities)	\$100,000	\$5,000 Deductible
Inside the Premises (Robbery or Safe Burglary-other property)	\$100,000	\$5,000 Deductible
Outside the Premises	\$100,000	\$5,000 Deductible
Computer Fraud	\$5,000,000	\$5,000 Deductible
Funds Transfer Fraud	\$5,000,000	\$5,000 Deductible

The high deductible for Employee Theft is MMIA’s attempt to keep the coverage affordable. Our hope is to provide the membership with coverage for those catastrophic losses. Fortunately, Montana’s municipalities do not experience large numbers of commercial crime claims (pool average is one per year) but when they do occur they can be large.

You may have questions. If so call Laura Wigen at (800) 635-3089 ext 130 or e-mail at lwigen@mmia.net or Ann Komac at ext 121 or email at akomac@mmia.net. ■

Slip and Fall Prevention - Continued

- ▶ **Check inside buildings to avoid common slip, trip, fall hazards**
 - ▶ Curled rugs, spills, poor housekeeping, and other preventable conditions are common causes of injuries.
 - ▶ Be diligent about housekeeping, carry small loads, properly place electrical cords, and use the correct equipment for the job.

- ▶ **Notify your supervisor if:**
 - ▶ You are aware of any unsafe conditions. Conditions change quickly, and your input is key in timely addressing of hazards. Keep yourself, co-workers, and the public safe by notifying your supervisor of safety concerns; or
 - ▶ You experience a slip, trip, or fall.

For a great printable slip, trip, and fall safety poster you can hang around your workplace, visit <https://mmia.net/slip-fallprevention/>. ■



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89TH ANNUAL LEAGUE CONFERENCE RECAP

Did you miss a session, or want to recapture a talking point from one of our great speakers? There's still time to go back and review all of our presentations from the 2020 Virtual Conference. Simply sign in at <https://bit.ly/34rQldI>, scroll through the agenda, and get started today! Session recordings will be available through March 2021.

This year's League Conference was made possible through the support of our exhibitors and sponsors, thank you to the following sponsors:

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Visit the MMIA website to see the winners of the 2020 risk management awards announced at the conference at <https://mmia.net/rmawards2020/>.

