

FALL 2009

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Over-the-Counter Treatment Options

By Amanda Clark,
Employee Benefits Program Manager

Several prescription medications used to treat seasonal allergies (non-sedating antihistamines) and frequent heartburn, or acid reflux, (proton pump inhibitors) are now available over-the-counter (OTC). OTC medications contain the same active ingredients as prescription medications, are strictly regulated by the US Food and Drug Administration, and are just as effective as prescription medications; they just cost less.

Because of the availability of these low-cost OTC treatment options, prescription non-sedating antihistamines and proton pump inhibitors are no longer covered under the Employee Benefits pharmacy benefit effective July 1, 2009. Below is a list of medications excluded from coverage along with the OTC alternatives available without a prescription:

If the use of the OTCs has not been effective for you, you may be able to receive your prescription proton pump inhibitor or non-sedating antihistamine through an exception process. This requires that your physician write a letter explaining why the OTC treatment options have not worked for you and why the prescription is medically necessary.

Over-the-counter (OTC) medications are just as effective as prescription medications; they just cost less.

Letters can be sent to MMIA and we will then forward to a clinician at CatalystRx for review. If a clinician determines that the prescription is necessary rather than an OTC method, an annual exception will be approved for benefit coverage of the prescription.

If you have any questions, please contact the MMIA Employee Benefits department at 800-635-3089. ■

Treatment Category	Excluded from Coverage	Over-the-Counter Alternatives*
Non-Sedating Antihistamines	fexofenadine (generic Allegra®), Allegra®/Allegra-D®, Clarinex®/Clarinex-D®, Xyzal®	Alavert®/Alavert-D®, cetirizine/cetirizine-D, OTC Claritin®/Claritin-D®, OTC loratadine/loratadine-D, OTC Zyrtec®/Zyrtec-D®
Proton Pump Inhibitors	omeprazole, pantoprazole, AcipHex®, Kapidex®, Nexium®, Prevacid®, Prilosec®, Protonix®, Zegerid®	omeprazole OTC, Prilosec OTC®

*Over-the-Counter options are not covered by the pharmacy benefits.

Marlene Mahlum
Chair, City of Wolf Point

Bruce McCandless
Vice-Chair, City of Billings

Larry Bonderud
Secretary, City of Shelby

Tim Magee
Treasurer, City of Helena

Eileen Joyce
Butte-Silver Bow County

Joe Menicucci
City of Belgrade

Kelly Audet
City of Great Falls

Jim Nugent
City of Missoula

Cal Oraw
City of Sidney

Duane Larson
City of Kalispell

Doris Pinkerton
City of Forsyth

Chris Kukulski
City of Bozeman

Kevin Myhre
City of Lewistown

Necile Lorang
City of Whitefish

Ed Meece
City of Livingston

MMIA Expands Liability Coverage

By Alan Hulse, Chief Executive Officer

The MMIA has been providing liability coverage to Montana Municipalities since April 1986. While the coverage form that we use—"Memorandum of Liability Coverage"—has been modified slightly over the years, for the most part our coverage has been static. This past fall, the MMIA began a project of reviewing and revising the Memorandum of Liability Coverage, in an effort to ensure that we are providing coverage that is reasonable, consistent with the industry and meets the needs of our membership. As a result of this project, I am pleased to inform you that effective July 1, 2009 the MMIA expanded coverage for our members in several critical areas:

Employment Practice Coverage

The MMIA now provides both Defense and Indemnity coverage with a \$500,000.00 sub-limit for members who apply for and obtain an EPC Endorsement. Prior to this change, members with an EPC Endorsement had defense only and no indemnity coverage. This

expansion of coverage provides additional protection for MMIA members in this very difficult and volatile area of operations.

Land Use Coverage

The MMIA has also expanded coverage for Land Use Liability. Prior to this change, the MMIA provided defense only coverage for Land Use matters. As of July 1, 2009, in addition to defending you, the Memorandum of Liability Coverage also provides \$500,000.00 limit of indemnification for land use claims. Again this is a significant expansion of coverage in a very complex area.

Non Monetary Claims

Prior to the July 1, 2009 changes, the MMIA Memorandum excluded coverage for any claims that did not seek monetary damages. We now provide coverage for litigation expense on these claims up to a \$100,000.00 limit and a \$200,000.00 annual aggregate per member.

While the revisions to the Memorandum of Liability coverage are not limited to the

CEO'S CORNER



three areas highlighted above, (we revised the format of the document, definitions, clarification of covered parties and additional covered parties etc) these three areas where coverage was expanded are certainly the most significant changes that were made. It is important to point out, that this significant expansion in coverage was implemented in a year where rates remained flat.

The MMIA Board of Directors and staff remains committed to providing quality, cost effective self funded coverage and risk management services to all of the incorporated cities and towns of Montana, and we believe these changes reflect that commitment . ■

MMIA Risk Management and Safety Awards for Fiscal Year 2009

Congratulations to each of these cities and towns and their contribution to the MMIA pool! The cities listed below are the recipients of the 2009 Loss Control Awards. These are awarded to the city in each Class category with the lowest incurred dollar losses for the past five years in the workers' compensation and liability programs. By keeping losses to a minimum, whole pool losses are reduced and this has helped keep rates unchanged for fiscal year 2010—keep up the great work!



Liability Program

Class 1	City of Great Falls
Class 2	City of Lewistown
Class 3	Tied between City of Harlem and City of Three Forks

Workers' Compensation Program

Class 1	City of Bozeman
Class 2	City of Whitefish
Class 3	City of Thompson Falls

Along with the City awards, MMIA recognizes the following towns which have been in the program from inception without any incurred dollar losses.

Liability

Towns of Fort Peck, Kevin, Melstone, Outlook and Winifred.

Workers' Compensation

Towns of Hingham, Lavina and Richey.

Second Annual Bob Worthington Risk Management Achievement Award

By Amber Ireland, *Member Services Representative/ Training Coordinator*

Established in 2008, the Bob Worthington Risk Management Achievement Award (BWRMAA) recognizes exceptional member activities directed at managing municipal risk and preventing losses. The Claims and Risk Management staff of MMIA nominated people, groups, departments or members who have demonstrated proactive behaviors which positively affect their community. This directly affects the MMIA pool membership as well and should be seen as an example of “going that extra mile”. A finalist is recognized in each quarterly newsletter and a vote is taken among the MMIA staff to choose a winner. Each of the finalists showed an effort to demonstrate responsibility and proactive behavior for risk management. MMIA offers sincere congratulations to each of the finalists and challenges each member out there to be inspired toward future award nomination!

2009 WINNER: Leadership Teams of the City of Livingston & the City of Billings
Livingston City Manager, Ed Meece, and Billings City Administrator, Tina Volek, worked together for a unique cross-training event. They set up a date for their staff to spend the day together. The City of Livingston

managers traveled to Billings and spent the day in their respective departments there for a bird’s eye view. They observed city processes and discussed similarities and differences with their counterparts. This learning opportunity was beneficial for employees from both cities to learn about new or different ways to accomplish the same task.

The idea is that regardless of city size the same services are being provided and similar issues arise. “They may be different sizes, but that’s really just zeros,” says Meece. “You may have 10 potholes to patch, or 100 potholes, but you still basically fill the pothole the same way.” The approach to filling the pothole may be different though and that is really what these management teams wanted to discover. Learning different methods first hand allows for a dialog to open and for all of the participants to really benefit from the sharing. Also, being able to observe those methods gives a chance to learn new techniques. These visits also develop relationships between experts in a field. This networking and contact building is just one benefit.

The travel time for the Livingston leadership team was also beneficial. It provided them with a great chance to discuss city-wide issues and build a relationship between the departments.

The Livingston team currently has plans to do another trip, this time to the City of



Great Falls. Meece would like to see the traveling activity continue for his staff and would like to invite other communities to come visit Livingston departments as well. Volek seconded the feelings of enjoyment with the visit and would welcome a similar visit with any other community.

The other finalists were the City of Missoula Parks Department for their coordinating and hosting of a Playground Safety Inspector Certification Course and the City of Bozeman for the recognition of their Trench Rescue Program.

Again, Congratulations to the Leadership Teams of the City of Livingston and City of Billings for their collaboration in risk management! ■

Unringing the Bell

by Tana Rygg, *Liability Claims Supervisor*

It’s 3 a.m. and you’ve just responded to a sewer backup call. The property owners are less than pleased and they want to know who’s going to pay for the removal of the material that, through no fault of their own, has invaded their basement. Before you reply, consider this: What you say at this moment will greatly impact this claim.

Saying something such as “That sounds like the City should have to do something” or “You’re right...you shouldn’t have to pay for that” or even “That was my fault” should be

avoided as such statements can impose liability on an entity when no liability exists. These statements of liability can lead the claimant to believe that the municipality acknowledges a role of responsibility. As a representative of your city or town, it is essential that you respond appropriately when dealing with a potential claimant. When questioned as to who is going to pay for the damage or what the claimant should do now, the MMIA recommends that you tell the involved party that they must file a claim with the city or town. Let them know their claim will be forwarded to us and we will be handling their claim. If you are pressed to guarantee payment, simply inform the claimant that you do not have the authority to guar-

IMPORTANT REMINDER

Please utilize the PO Box when mailing anything to MMIA. The street address is for Fed Ex/UPS deliveries only. Thank you!

antee payment but that the claim must be submitted to the MMIA for investigation.

Events that result in claims are rarely pleasant. Tempers can flare and emotions can run high. Providing claim response training for your employees can greatly diffuse a stressful situation. Employees that have an understanding of the claim process and have received information regarding appropriate admissions after an event will be better equipped to handle these occurrences. ■

The Importance of Accountability for Safety and Workers' Compensation Issues

By Susan Peck, *Workers' Compensation Claims Supervisor* and Thom Danenhower, *Risk Management Specialist*

Safety & Workers' Compensation Issues

In recent months, claim counts have been way up and it seems in some cases, claims are being filed that were a medical issue that should have been covered by health insurance. If only first aid is required to remedy a workplace injury, a claim does not need to be filed. It is important to hold employees accountable to follow workers' compensation rules and not file a claim on Monday for an injury that happened on the weekend during an off work activity. Using the workers' compensation program to cover injuries and illnesses that should be covered by health insurance is an expensive way to do business. For our members, increased claim experience increases Modification Factors and this in turn increases program assessment costs. If workers' compensation claims end

Using the workers' compensation program to cover injuries and illnesses that should be covered by health insurance is an expensive way to do business.

up in a lost time situation for an employee, overall monetary losses can be substantial if the claim lasts very long because benefits are frozen at time of injury salary levels.

All of our members should consider instituting early return-to-work ie. light duty programs. When an employee is allowed to stay out of work, it can be demoralizing for the employee and much more expensive for the member employer. Early return-to-work, and/or light duty can reduce employee replacement costs. Workers' Compensation can pay some of the light duty employment costs, reducing overall claim expenses. If employees know they will rapidly be returned to light duty work, this can help reduce fraudulent or nuisance claims. Injured workers recover faster when they return to work and feel like they are a valuable and necessary part of the system. Overall employee morale can be in-

creased and new worker hiring and training costs can be reduced. Data shows that once employees are off work for three months or more, they rarely return to pre-injury work.

Over the course of a claim, it helps to stay in touch with both the MMIA Claim Examiner and the employee. Staying in regular contact with employees helps create a workplace culture of concern.

Accountability, Use of Personal Protective Equipment and Safe Lifting Practices

Our data continues to indicate that our members need to re-double efforts to ensure employees always use personal protective equipment including heavy gloves, heavy boots with traction soles and toe and ankle protection (at least an eight inch high boot), eye protection in the form of safety goggles or glasses, ear protection and hard hats when head protection is needed.

In addition, we have had a great number of claims due to back injuries caused by heavy lifting, and incorrectly positioned twists or push/pulls. It is imperative that our municipalities change work lifting practices to no more than 50 pounds per person. Heavier lifts need to be performed with assistive devices or teams of workers. Position descriptions should be edited to reflect this change.

It is important to have clear standard operating guidelines and policies in place outlining required use of personal protective equipment and lifting best practices. These policies can be trained to. It is then very important to hold employees accountable for following policy and training, with progressive discipline for safety violations.

Consistent use of personal protective equipment and eliminating heavy lifting will go a long way toward reducing employee injuries and member workers' compensation costs and we urge members to make these changes as soon as possible.

Using the workers' compensation program as a substitute for health insurance is expensive and inefficient. It is important to ascertain if employees really got hurt at work or during a weekend activity. Enhancing use

of personal protective equipment and lifting best practices can go a long way toward reducing MMIA member insurance costs and can increase worker productivity. If you would like a team from MMIA to come to your city and review workers' compensation best practices and your current claims, please let us know. If you would like to review use of incident forms and logs, and how to enhance your city's safety programs, we can come visit about that too. Please contact Susan Peck for workers' compensation claim questions, (406) 443-0907 x 120 or speck@mmia.net, and Thom Danenhower for safety and incident reporting questions, (406) 443-0907 x 131 or tdanenhower@mmia.net. ■

EMPLOYEE SPOTLIGHT



Amber Ireland recently joined the staff at MMIA as our new Member Services/Training Coordinator. She holds a Bachelor's Degree in Sociology from the University of Montana. She brings nine years experience in the insurance industry working in various positions at Blue Cross and Blue Shield as well as the Health Officer for the State of Montana. Born and raised in Helena, Amber loves spending time outdoors, curling up with a good book or just spending time with her husband Scott, son Dempsey and daughter Lily. Welcome to the MMIA, Amber!

Flu Shot Season

By Amanda Clark, *Employee Benefits Program Manager*

Fall is the season for us to start preparing for winter. That also means it's time to think about being prepared for Flu season. Influenza (flu) is a serious contagious disease that is preventable. From the Centers for Disease Control website, there are several things you can do to protect yourself:

- Cover your nose and mouth with a tissue when you sneeze.
- Wash your hands often with soap and water.
- Avoid touching your eyes, nose or mouth. Germs spread this way.
- Try to avoid contact with sick people.
- Get an influenza vaccination.

At the August 20th MMIA Board of Directors meeting, the Board approved a reimbursement program to pay for influenza (flu) vaccinations for covered individuals in the MMIA Employee Benefits program. Covered employees and their dependents who are covered by the plan are eligible to have the plan pay for up to \$25 maximum for flu vaccinations; either through the shot or mist method.

Here is how your entity can participate:

The City or Town coordinates the flu vaccination clinic or arrangements and pays for the costs up front. There are many resources available to receive flu shots. The best option is likely your local hospital or local county health department, which in most cases can be scheduled to come to your facility to perform the vaccinations at a minimal cost, usually \$25 or even less. To contact your local health department, go to www.dphhs.mt.gov/influenza/index.shtml and click on the "Contact Someone Directly" link.

The City submits the invoice or receipt for the flu vaccines to the MMIA, along with a list of the eligible participants that received vaccinations.

The MMIA will reimburse the City for up to \$25 of the cost of the vaccination, per participant.

This program is for the standard seasonal flu vaccine. Coverage is not provided for the



H1N1 (swine flu), avian flu or other types of flu. One vaccine per covered individual per benefit year is allowed. The recommended time frame for receiving the vaccine is in the fall season; check with your local county health department or on www.cdc.gov for more information.

Contact the MMIA EB Department at 800-635-3089 with any questions you have regarding this program. ■

What is a "Certificate of Coverage" Anyway?

By John D. Craig, *Property Program Manager*

This question is coming up more often so I thought I would try to offer an answer: A Certificate of Coverage is a single point in time statement about the coverage in place at that moment. It is not contractually binding and cannot expand or reduce the coverage of the contract or memorandum or endorsements in place at the time of certification.

A certificate can only be issued at the request of a covered party and will only show the coverages involved in the transaction requiring certification.

Why all the fuss over 'additional covered parties' and 'loss payees' being listed on the certificate? Why can't they just be added?

MMIA is a pooled retention program for cities and towns and not a general insurer. Our service is for the benefit of members

only. The status of 'additional covered party' can bring with it the same coverage, rights and privileges as the first party member. It is the member who pays the premium and participates in the pool. Extending the benefit of coverage to a third party is not something that should be done lightly. If not addressed properly, your coverage might be extended to their daily operations and their losses or costs of litigation could be picked up by the pool and paid for by you. In many cases additional covered party status is barred and/or limited by the terms of the MMIA coverage contract. MMIA's endorsement of additional covered parties is both conditional and restrictive. We do not charge additional assessment for adding covered party status.

"Loss Payees" have a different status. Like additional covered parties, their inclusion also requires endorsement but their cover-

age privilege is primarily limited to notification. If there are coverage changes or cancellation notices, the loss payee is entitled to the same notice in the same time frame as the member. Loss payees must also be listed with any claims settlement and payout. Loss payees are typically creditors or owners of property on lease or loan to the member and they want the security of knowing their interests in a property are continuously covered for peril loss.

While the above explanations are probably simplistic and incomplete, I hope they provide some basic understanding.

If you should have a request for a certificate of coverage, send it over to us. It is helpful to include telephone numbers and email addresses of recipients.

As always, if you have further questions, please do not hesitate to call or email me at: (800)635-3089 or jcraig@mmia.net. ■

Claims Corner

By Ann Komac, Claims Manager

The MMIA has received several calls recently regarding how we handle claims involving an employee's exposure to blood/bodily fluids while on the job. While this is certainly not a new issue, it seems there are questions and concerns among our members that I will attempt to address in this article.

One of the criteria an adjuster must consider when evaluating the compensability of a claim is whether the incident meets the statutory definition of an injury under Montana Workers' Compensation Law. The statute defines "injury or injured" as "internal or external physical harm to the body that is established by objective medical findings caused by an accident." "Accident" is defined as "an unexpected traumatic incident or unusual strain, identified by time and place of occurrence, identifiable by member or part of body affected, and caused by a single event on a single day or during a single work shift."

In most cases, an employee's exposure to blood or other bodily fluids does not meet the requirements of an "injury" as defined above. In order for the exposure to meet the statutory requirements, it must be established the employee suffered internal or physical harm to their body. In some cases, it can be clearly documented the employee was exposed to a medically recognized disease; however physical harm to the employee cannot be established. In these particular cases, the MMIA will pay for baseline testing under Section 39-71-615 MCA. This section allows an insurer to pay for medical expenses without accepting liability for the claim, and allows the MMIA to investigate the claim and document current information should the employee contract the disease in the future. If in the future an employee contracts a disease or condition, they must establish that it is more probable than not their disease was contracted from the specific exposure. In order to meet the statutory definition of an injury, an employee

must prove the transmitting individual actually had a communicable disease and that it was passed on through the alleged exposure and resulted in the infection of the employee.

The burden of proof presents several legal issues. There is no legal requirement for the person whose blood or bodily fluids caused the exposure, to submit to testing in order to determine if they suffer from a communicable disease. The individual must voluntarily agree to be tested, and many do not. If they choose not to be tested, there is no proof a disease has been or could have been transmitted. Even if the individual agrees to testing, workers' compensation coverage has no statutory obligation to pay and is only liable for treatment of employees injured in the course and scope of employment. There is no obligation for payment of pre-determination testing for the employee or the person alleged to have caused the exposure.

Many of the MMIA's members have es-

communicable disease. However, everyone knows this will never be the case. Our best solution is to minimize the chance of exposure through education and the use of personal protective equipment such as masks, gloves etc. It is imperative every employee understand the risk of exposure and how to protect themselves. Enough emphasis cannot be put on the importance of employee training, especially the training of emergency response personnel. Obviously, as city and town employees or volunteers, they are at the greatest risk of exposure to communicable diseases. In addition, employees must be held accountable for the use of the equipment. Personnel policies should set forth the requirements of the use of this equipment as well as the disciplinary action taken when an employee does not conform. Although city and town employees are not subject to OSHA regulations, the regulations provide guidance for preventing occupational exposures which members

The optimal solution is to totally eliminate the chance any employee will be exposed to a communicable disease. However, everyone knows this will never be the case. Our best solution is to minimize the chance of exposure through education and the use of personal protective equipment such as masks, gloves etc.



established programs to assist the employee in these situations. The city or town agrees to pay for the testing of the employee as recommended by their physician based on guidelines from the Center for Disease Control (CDC). In any case, it is in the best interest of the exposed employee to file a claim so there is a record of the exposure.

The optimal solution is to totally eliminate the chance any employee will be exposed to a

can use when developing training programs and establishing personnel policies. In addition, members need to know that even though OSHA requirements do not apply, the State of Montana, Department of Labor & Industry oversees Montana employers and their regulations are based on OSHA standards. If you have any questions, please contact our Claims Team at 1-800-635-3089 or visit us at www.mmia.net. ■

Correction: The Summer 2009 Newsletter provided an incorrect email in the MMIA/MACo Video Library article. The form can be emailed to Fran Monro, Video Library Coordinator, at the Montana Association of Counties (MACo), fmonro@mtcounties.org or faxed to (406)442-5238.

MMIA Employment Practice Coverage Update

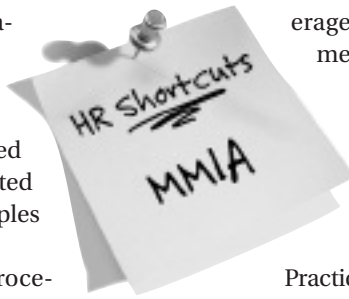
By John Cummings, MBA/PHR, Human Resource and Risk Management Programs Manager

MMMIA's Memorandum of Liability Coverage excludes certain employment related claims and charges such as alleged wrongful termination, employment related misrepresentation, failure to employ or promote, wrongful discipline, unlawful discrimination and sexual harassment of any kind.

But coverage for these types of charges and claims can be attained through MMIA by way of completing the Employment Practices Coverage Endorsement. In order to attain this endorsement, MMIA will review your personnel policy/procedures manual, job descriptions,

and employment application. After reviewing these items, MMIA will send you a formal review letter indicating what items may need to be updated and/or edited and provide you with samples to assist you in doing so.

Once your policies, procedures, and job descriptions are updated, you will complete an application to the MMIA for the endorsement. You will certify that there are specific policies/procedures and job descriptions in place and provide MMIA with updated copies of these materials. MMIA will perform a final review of the materials to ensure they meet the cov-



erage standards before an endorsement is issued.

It is important to note that previously this coverage was limited to defense costs only and did not extend to indemnification and/or damages. Now, as of July 1, 2009, the Employment

Practices Coverage provides \$500,000 of indemnity coverage for each claim.

Should you have further questions regarding the proper processes and procedures to follow in attaining the EPC Endorsement, actual coverage and/or exclusions of the Endorsement, please feel free to contact me at (800) 635-3089 or at [jcummings@mmia.net](mailto:jcum-mings@mmia.net). ■

Recent Supreme Court Decision Rules Age Limits Unconstitutional

By John Cummings, MBA/PHR, Human Resource and Risk Management Programs Manager

A recent Supreme Court decision will impact the hiring process for the fire-fighting community throughout Montana. Previously, under MCA 7-33-4107, municipalities followed the language that indicated that:

- age is a valid, bona fide occupational qualification for the position of firefighter because of the rigorous physical demands of the firefighting profession and the expectation of many years of emergency service. The qualifications of firefighters shall be that they:
- shall not be more than 34 years of age at the time of original appointment;
- shall have passed a physical examination by a practicing physician duly authorized to practice in this state; and
- at the option of said city or town, shall be qualified voters of the city or town.

According to the recent Supreme Court of Montana ruling for *Jaksha vs. Butte-Silver Bow County*, it has been determined that "7-33-4107, MCA, violates the equal protection

clause of the Montana Constitution and is therefore unconstitutional."

What does this mean to Montana Municipalities? It means that restricting the hiring of a new firefighter based upon their age can no longer be policy. Though the current law has not been amended, it has been ruled unconstitutional.

MMIA recommends that your Municipality work with its City Attorney to draft an appropriate hiring policy that does not refer to a specified age as a limitation, but rather focuses on the other criteria for being a firefighter in Montana. If you have questions regarding this policy, please do not hesitate to contact John Cummings, Human Resource and Risk Management Program Manager, [jcummings@mmia.net](mailto:jcum-mings@mmia.net). ■



EMPLOYEE SPOTLIGHT



Patricia Jenks has also joined the MMIA staff as Administrative Support and Imaging Technician. She brings much experience as a retiree from DPHHS Epidemiology and also worked with the Teacher's Retirement System. Patt was born in Portland, OR but has spent most of her life in Helena. She has 5 kids, 13 grandkids and 8 great-grandkids. They keep her busy along with her husband. She enjoys making cloth dolls and also the warmer months of Montana. Welcome to our team, Patt!



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Montana Municipal Interlocal Authority

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Helena, MT 59602

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Toll Free (800) 635-3089
Fax (406) 449-7440

www.mmia.net

Calendar of Events

- October**
 - 7 MMIA Board of Directors meeting, Great Falls
 - 7 Employee Benefits Committee meeting, Great Falls
 - 7-9 Montana League of Cities and Towns annual conference, Great Falls
 - 8 MMIA Annual Meeting, Great Falls
 - 12 Columbus Day, holiday (MMIA open)
- November**
 - 20 MMIA Board of Directors meeting, Helena
 - 26-27 Thanksgiving Day, holiday
- December**
 - 25 Christmas Day, holiday
- January**
 - 1 New Year's Day, holiday
 - 20 Employee Benefits Committee meeting, TBA
 - 21-22 Board of Directors meeting, TBA
- February**
 - 25 Employee Benefits Committee meeting, Helena
 - 26 Board of Directors meeting, Helena
- March**
 - 26 Board of Directors meeting, Helena

