

**SPRING 2010**

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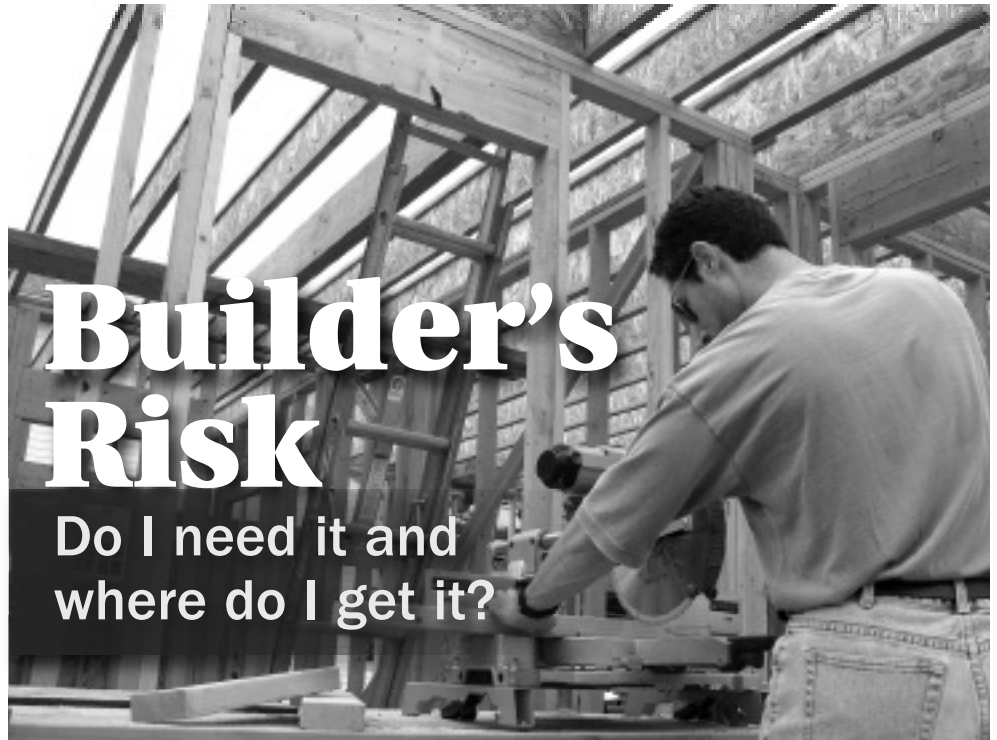
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**Builder's Risk**

**Do I need it and where do I get it?**

*By John Craig, Property Program Manager*

**B**uilder's Risk is a specialized Coverage for construction projects. When something is being built, whether new or remodel, everyone involved with the project will want their interests and investment covered from loss. There are always a lot of players, from banks and bond holders to contractors-subcontractors and materials suppliers. You, as owner or potential owner, have interests as well. So how does everyone get covered?

The insurance industry developed Builder's Risk coverage in an attempt to create an all inclusive form to address everyone's needs. But through the years the needs have broadly grown so these coverage documents evolved into unique and customized project by project proposals. Most owners did not worry as the responsibility to provide Builder's Risk usually fell to the General Contractor who built his costs into the overall contract cost. Some owners (like all MMIA Property Program Members) enjoyed individual coverage of their owner interest through a Course of Construction clause or endorsement within their property coverage documents. But, Course of

Construction is exclusive and directed only to the interests of the owner.

Intuitive general contractors and Builder's Risk insurers started options to remove owners with Course of Construction from Builder's Risk coverage to reduce costs and avoid double coverage, but this practice is not universal. Others, in a competitive spirit, suggested the obligation for Builder's Risk coverage of all parties should be borne by the owner who could purchase the coverage outside of the construction contract and save the cost of the contractor's percentage cost markup and profit.

While the logic is sound, there are pitfalls. First, the Course of Construction endorsements in most property policies cannot be substituted for true Builder's Risk and extended to third parties. A separate policy must be written. Second, Builder's Risk policies are unique and custom. Seldom are any two alike. They must be closely monitored to assure all things and everyone are adequately covered. Finally, you always accept added exposure when you take responsibility for providing coverage for the risk of others.

*(Builders continued on page 2)*

# MMIA Risk Management Training

By Alan Hulse, MMIA CEO

The Mission of the Montana Municipal Interlocal Authority is “To provide quality, cost effective self funded coverage and risk management services to all of the incorporated cities and towns of Montana”. The two critical elements of this Mission statement are:

- Provide quality, cost effective coverage;
- Provide quality, cost effective risk management services

These are not mutually exclusive goals. In a self funded or pooled program, in order to be able to provide quality coverage that is cost effective, there must be sound risk management practices that exist within the membership. It is therefore critical that the MMIA continue to reach out to our member cities and towns to provide leadership in risk management training and services. Furthermore, it is critical that the cities and towns that participate in the MMIA Programs embrace these risk management concepts and work diligently to put them into organizational practice. If we all work toward this common goal, the issue of quality, cost effective coverage becomes easy to attain. The concept is

simple, if we all do our part in managing our own risk as effectively as possible, then collectively we will experience less claims and less claims costs, which will drive the overall cost of coverage down. In other words, we collectively control our own destiny.

In an effort to meet our mission, the MMIA staff provides a host of risk management services. We do not charge our members separately for these services; your only cost is the commitment to participate and a willingness to implement practices.

Some of the services that MMIA staff provides include:

- Liability 101;
- Sexual Harassment;
- Supervisory 101;
- Montana Wage & Hour Provisions;
- Personnel Policy Manual Development;
- Successful Performance Appraisal;
- Position Description Development;
- HR Management;
- Worker’s Comp 101;
- Contracts 101;
- Safety Program Implementation;

...and a multitude of safety-specific training.

As you can see we provide an extensive list of training and services that are designed to

CEO'S CORNER



help your community better manage your exposure to risk. In addition to these services, we will design or personalize training to fit your needs. All you need to do is choose to participate and be willing to implement programs. If we all do a little, the end result will be significant.

During these difficult economic times, it is important to try to cut costs wherever we can. By participating in free training which is designed to better assist you in managing your risks, we can all do our part to keep the cost of coverage down, which frees up vital dollars that can be better utilized in your operations. Please watch for announcements about upcoming training events, or call if you have a need. ■

*(Builders continued from page 1)*

Crafting Builder’s Risk coverage is complex and complications usually grow with the size and cost of a project.

MMIA does not provide its members with Builder’s Risk coverage. To find this coverage you will have to turn to the private insurance industry and independent agents. With MMIA you do have automatic Course of Construction coverage which, simplistically put, covers any and all of your (and only your) interests in a project at the time of loss. Projects in excess of \$25,000,000 must be reported prior to initiation to be eligible. With smaller projects, coverage is automatic.

When losses occur, Course of Construction can become intertwined with Builder’s Risk requiring an extensive and complex loss adjustment. Some things are obvious such as the contractor’s tools and equipment on site, but things like materials in place, stored on site, or in transit can become a matter of con-

tract interpretation. When items come up lost or stolen the coverage mystery begins.

No project should be started until risk and loss coverage is secure and in place. All parties have an obligation to assure their insurable interests are protected. Coordination of this coverage can be accomplished with a well crafted Builder’s Risk Policy. MMIA property program members should be aware of the availability and limits of their Course of Construction coverage and attempt to coordinate this benefit within a Builder’s Risk format.

Most construction receives a positive and welcome greeting. It is seen as progress. Don’t let an unfortunate oversight result in financial disaster. Get your coverage bases covered first.

Do you have questions about Builder’s Risk? Please contact John Craig, Property Program Manager at (800)635-3089 or [jcraig@mmia.net](mailto:jcraig@mmia.net) ■



*Kudos to MMIA’s Gayle Casey. Gayle is the Worker’s Compensation Claims Technician and she recently completed The Medical Terminology & The Human Body class at University of Montana–Helena with flying colors. Way to go, Gayle!*

# The Changes in the Notary Law

By Vicki Wilham, *Office Manager*  
and John Craig, *Deputy CEO*

Senate Bill 299 was passed into law by both houses of the Montana Legislature and signed by Governor Brian Schweitzer on April 18, 2009. There are several changes that notaries need to be aware of.

## Effective October 1, 2009:

All Montana Notaries are required to “keep and maintain an official notary journal recording the details of each notarial act performed, including the date, the type of notarial act, the type of document, the date of the document, the name, the address and the signature of the individual for whom the notarization was performed, the type of identification used, and any other information prescribed by the Secretary of State.

The use of a crimper type seal is no longer allowed for notaries who receive a new or renewal commission. Currently commissioned notaries who use a crimper may continue to use the crimper only until the end of their current term.

All new and renewing notaries must use an ink seal and stamp as prescribed by the Secretary of State. Other seal and stamp designs may be used only until the end of a notary’s current term.

The notary’s official signature must be in blue or black ink.

Upon resignation or removal from office, a notary must transfer the notary’s journal to the office of the Clerk and Recorder in the county in which the notary resided.

Upon resignation or removal from office, a



notary must destroy the notary’s official seal.

Knowing failure to transfer the journal or to destroy the seal makes the offending person liable for damages caused by the offense.”

## Effective July 1, 2010

All persons applying for appointment to a new commission must satisfactorily complete a training program certified by the Secretary of State.

Only those persons applying for a reappointment as a notary, who have been notified by the Secretary of State’s Office of evidence of improper notarization, must satisfactorily complete a training program certified by the Secretary of State.

The residency requirement for becoming a notary will be 30 days instead of one year.

## Some Things to Know

- A Montana notary surety bond must be written in the amount of \$10,000 for a period of four years.
- Montana does not have a specified form for notary surety bonds.

- Because Montana is a reciprocal state, the resident agent does not have to sign the surety bond.
- The original bond must be filed with the Montana Secretary of State’s Office within thirty days of the effective date of the bond, along with a completed application form and the \$25 filing fee.
- The effective date of the bond will be used as the effective date of the notary’s commission; the expiration date of the bond will be the expiration date of the notary’s commission.

## Your MMIA Coverage

Your MMIA Liability Memorandum of Coverage may provide limited coverage and contains exclusionary language addressing the activity of notaries. Actions of a notary can be outside of their municipal course and scope and therefore not covered. Even when in course & scope the action could be outside coverage. Any coverage extended by MMIA will not meet the legislative bonding requirements for notary. MMIA does not provide surety bonding.

In our recent member survey, there was an expressed interest for MMIA to explore surety bonding with the thought of a one-stop-shop opportunity for municipal officials requiring notary coverage. We will explore this opportunity and report back later. In the mean time, we must recommend your continued bond participation through independent sources.

For more information on these changes, becoming a notary, and/or renewing a commission, call (406) 444-5379 in Helena or email them at [sosnotary@mt.gov](mailto:sosnotary@mt.gov). You can also go to [www.sos.mt.gov](http://www.sos.mt.gov) for more information. ■

# BWRMA Award Finalist

Each quarter a finalist will be chosen from nominated members demonstrating outstanding Risk Management. This second quarter finalist is Joe Menicucci, the City Manager of the city of Belgrade. Joe is a recent past Chair of the MMIA Board and has been a long standing MMIA Board member.

Over the past several years, Joe has done a terrific job keeping liability and workers’ compensation program claims experience

extremely low.

Joe, who has a great sense of humor and a sharp wit, has teased us regularly that the reason Belgrade has such claims experience is that “nobody does anything”. This is hardly the case. Joe has been an expert at managing staff and budget in a fast growing community over the last several years. Aside from being an excellent risk and safety manager, he has done a great job getting grants and other

funding to expand city infrastructure.

Belgrade has a limited tax base. This is not a municipality filled with equipment for heavy lifting or ergonomically friendly garbage trucks. City operations are lean and mean.

Joe and his city staff seem to deeply understand the importance of making safety a priority in any operation. Belgrade also has a great public relation philosophy and does a good job with comprehensive record keeping. We are pleased to recognize Joe and his community for their efforts. ■

# Section 7(k) Exemptions-Law Enforcement and Fire Protection Overtime Pay

By Rae Lynn Nielsen, City of Helena, HR Director

As you know, under the Fair Labor Standards Act (FLSA), employers generally must pay their nonexempt employees overtime for hours worked over 40 in a seven-day workweek. A special provision that only applies to public sector employers provides a partial exemption from this overtime requirement for employees engaged in law enforcement or fire protection. This exemption, 29 U.S.C. 207(k), is commonly referred to as the “7(k)” exemption. For public agencies that employ fewer than five employees, FLSA provides for a complete exemption from overtime provisions. The focus of this article will be on the 7(k) partial exemption.

Only certain law enforcement or fire protection employees qualify for the partial exemption. FLSA has comprehensive definitions of law enforcement and fire protection activities an employee must perform to qualify.

In summary to qualify as a law enforcement employee you must:

- Be uniformed or plain clothed member of a body of officers who are empowered by the State or local ordinance to enforce laws to maintain public peace and order; have the power to arrest; and who are currently in or have done on-the-job training in specific areas.

The regulations specifically exclude classifications such as building or health inspectors, animal control personnel and dispatchers

and others that perform support activities.

Fire protection activities are defined as:

- A firefighter, paramedic, EMT, rescue worker, ambulance personnel, or hazardous materials worker who are trained in fire suppression, have the legal authority to engage in fire suppression, are employed by a fire department of a municipality, county, fire district, or State; and are engaged in the prevention control and extinguishment of fires or respond to emergency situations where life, property, or the environment is at risk.

The FLSA requires the city to establish a work period of 7 to 28 consecutive days to determine when overtime is due. This allows the qualifying employee to work longer periods of time before overtime must be paid. The period does not have to coincide with the pay period or with a particular day of the week or hour of the day but must be a set period and must be noted on the payroll records. The exemption also allows for different work periods to be set for law enforcement and fire protection employees. You must make a formal declaration of the work period; this can be done simply in a memo form each year outlining the dates of the periods for that year. To establish your work period, overtime for the excess hours is based on a proration of 212 maximum hours for fire protection employees and 171 hours for law enforcement employees.



FLSA has comprehensive definitions of law enforcement and fire protection activities an employee must perform to qualify.

For example, if you established a work period of 15 days, the maximum hours a fire protection employee could work before being paid overtime would be 114 hours, the maximum for law enforcement employees in that period would be 92 hours.

There are many factors to consider when you select your work period and utilize 7(k). One major advantage is that the exemption minimizes the overtime burden for the city but you should attempt to create a schedule that minimizes the number of overtime hours worked and one that is not so complicated it creates a burden for your payroll department. Keep in mind that if you have a collective bargaining agreement you may be required to pay overtime for hours that you normally would not with this exemption based on what you have bargained.

FLSA is never an easy subject, before implementing the 7(k) exemption; work with your Human Resources Department and/or City Attorney to ensure compliance. ■

## Hello? Is anybody out there?

By Tana J Rygg, Liability Claims Supervisor

It's a Saturday evening and a city water main breaks in a residential neighborhood. Water surfaces in the street and starts heading toward private property. Homeowners call the water department and get a voice message providing an after hours phone number to report an emergency. The homeowner calls the number but there is no answer. They are forced to leave a message. In the meantime, water has now entered the property and has

started pouring into the basement. The next call is to the police department and they try to contact the on-call individual. No luck. Now water is entering two properties. 45 minutes go by before the water department can be contacted and water has flooded three homes.

In the event of an evening or weekend water main break or sewer main obstruction, an efficient and timely response by your department can prevent thousands of dollars in damage. A department's negative response time can result in the payment of

damages for claims that would have otherwise been denied, had the department's emergency contact program been effective.

It is recommended that emergency contacts be updated often and emphasis be placed on the importance of responding to all calls quickly and efficiently. Departments need to have protocols in place that will guarantee an individual will respond when property owners call to report a problem. A good after hours program can prevent unnecessary damage and provide immeasurable benefit to your community.

As always, if you have any questions on managing your risk, please give MMIA a call. ■

# Contracts & Agreements

By Mark Gauthier, *Liability Claims Adjuster*  
and Thomas B. Danenhower, *Risk Management Specialist*

Here at the Montana Municipal Interlocal Authority (MMIA) many liability claims involve contracts and agreements. In some instances a member thinks they have a contract when they actually have a partial contract or perhaps a pay scheme agreement. In the following discussion we will go over the parts a contract should include and suggestions for items a good contract should have.

We first have to review what the purpose of entering into a written contract is. A contract for the most part, identifies the parties in the project and establishes the responsibilities of each party involved with a specific task in mind. This includes the transferring of risk onto the contractor(s) who are executing the work as outlined in the contract. The specifics and size of the contracts are likely to vary depending on the size and complexity of the proposed project. No project is too small or too large to include in a well written contract; whether it is for snow removal or large construction projects.

Contracts have several key sections including agreement/recitals, definitions of the work to be done, time frame of the project, compensation, inspection, warranties, arbitration and mediation processes to be used for dispute resolution, how the contract can be terminated, labor practices to be used, subcontractor use, indemnification of the municipality for possible contractor mistakes including having a “hold harmless” clause, various required insurance coverages for the project, and naming the municipality as a “named insured” or “additional insured.”

The first part of a contract is the agreement/recitals portion. This should list the contracting parties (your municipality and XYZ Contracting), name of the project and a project description, date of the contract and date of the bid award. The contract should describe the work to be performed, clean up specifications, any site restoration needed, what the contractor will do and furnish for the job, anything the municipality will provide and a pre-work meeting to resolve any issues or misunderstandings.

The timeframe section sets times for the length of the project and any penalties for delays or non-completion by specified dates. If these are set at a significant sum such as \$1500 per day, penalties will be taken more seriously by contractors. Fines do, however, need to be reasonable in terms of possible losses due to delays and they must follow the “rule of reason.”

The contract needs to include a description of compensation from the municipality to the contractor and how payments will be structured. It should also include a section on warranties the contractor will provide to the City on the work and any testing or inspections the municipality wants should also be in the document.

How the contract can be terminated, limitations of the contracting parties and a time frame for termination needs to be included along with labor practices to be required. These might include no intoxicant use on the job or discrimination free hiring practices. The responsibilities of the contractor and any subcontractors should also be specified.

The contract must include language indemnifying the municipality on any claims for bodily injury or property damage the project or contractor causes. This should include proof of insurance (it is a good idea to get both a declaration page and a policy copy), “hold harmless” and “indemnification” language for the municipality, and the municipality should be an “additional insured” on the declaration page or if possible the “named insured”. It is a good idea to get bonding and insurance coverage for a reasonable period of time after a project is completed while any kinks are worked out of a project. Most additional insured endorsements end coverage once the project

is signed off on by the City.

Contracting is complex and must comply with a vast number of laws and regulations. Once a document is signed it becomes legally binding and subject to the interpretation of courts and juries. MMIA recommends that contracts always be reviewed by member legal counsel or the city attorney. The more consistent a City is with the contract language used on all contracts, regardless of department, the better. We have samples of various types of contracts up on our website, [www.mmia.net](http://www.mmia.net). MCA Title 28-2-2101 through 2117 covers government and private sector construction contracts and other laws covering contractors, subcontractors, architects and engineers. MMIA has recently developed a 1.5 hour training course called “Contracts and Agreements 101.” This course is a good review of contracts, contract related insurance issues, and best practices for managing contracts and like all our training, comes free for members. For more information on this training please contact Thom Danenhower, (800) 635-3089 X131 or [tdanenhower@mmia.net](mailto:tdanenhower@mmia.net) ■



# New Workers' Compensation PBM Provider

By Ann Komac, Claims Manager

You ask what is a PBM provider? PBM stands for Pharmacy Benefit Manager and in this case refers to the folks who manage the MMIA's prescription drug program for our Workers' Compensation Program.

Since early 2007 the MMIA has contracted with Express Scripts, Inc. to provide this service to injured workers. MMIA staff feels it is in the best interest of our members to regularly review and evaluate the services provided by our vendors. As a result of our evaluation, the MMIA chose to issue a request for proposal (RFP) for PBM services on September 21, 2009 with proposals due November 2, 2009. Five proposals were received and following evaluation, three of the responders were asked to travel to Helena and provide an on-site presentation. Upon completion of this process staff recommended to the MMIA Board of Directors that Cypress Care Inc.

(HealthCare Solutions, Inc.) be extended an offer to contract for PBM services with the MMIA. The request was approved by the Board of Directors and the MMIA entered into negotiations with Cypress Care, Inc.

The staff of the Workers' Compensation Program at the MMIA has worked closely with Cypress Care, Inc. these past several months to ensure a seamless implementation process. The conversion is scheduled for April 1, 2010 and MMIA, Cypress Care, Inc., and Express Scripts, Inc. are working together in a collaborative effort to ensure injured workers experience no, or a very minimal, amount of disruption in obtaining prescriptions. Cypress Care, Inc. is providing a three-prong approach in notifying individuals receiving prescriptions of the transition. Initially, a postcard will be sent mid-March 2010 advising of the conversion from Express Scripts, Inc. to Cypress Care, Inc. effective April 1, 2010. Secondly, a letter with their new Cypress Care, Inc. prescription card will fol-

low the week of March 22, 2010. Lastly, a phone call to every current injured worker who is receiving a prescription drug(s) has been scheduled and will be made soon after the prescription card is sent.

The MMIA realizes there may be some glitches during the transition and promises claims adjusters will be available to address and handle any issues that arise in the initial days following conversion. In the long run, the MMIA believes the change in vendors is in the best interest of all parties involved. Cypress Care, Inc. has a vast and comprehensive pharmacy network within the state of Montana; a strong customer service program; highly qualified staff; and limits their PBM services to solely workers' compensation management. We are confident our members and their employees will be satisfied with the level of service Cypress Care, Inc. will bring.

If you or any of your employees have questions or concerns regarding this change, please call the MMIA at 1-800-635-3089. You can ask for the adjuster assigned to a specific claim or if you have more general questions please ask for Ann Komac, Claims Manager. ■

# Employee Benefits Renewal for 2010-2011

By Amanda Clark, Employee Benefits Program Manager

The MMIA Employee Benefits (EB) program renews as of July 1, 2010 for the next coverage year. Before this renewal date, benefit elections by both the group and the employee need to be decided. The group may decide to offer new or different benefit plans to their employees. Employees may select the benefits that best suit their needs for themselves and for their dependents during our Open Enrollment period.

For the MMIA EB Program, Open Enrollment is May 15th to June 15th. This is the period each year when employees have the opportunity to make enrollment changes for themselves. An employee can choose to add or delete a dependent from their coverage for the upcoming plan year. Also, for those groups that allow it, an employee can choose from the menu of medical plans that we offer to best suit their medical needs.

Before Open Enrollment starts, the par-

ticipating city or town must decide which benefits to offer their employees. We have four different standard medical plans that the group can choose from, or the group can offer all four plans as a menu from which the employees can select. The menu of plans is available for individual selection so that employees can choose the option that best meets their own medical needs. If participants are able to have a choice in coverage that best suits their medical needs then the chances of being satisfied with their coverage is going to be greater. Additionally, the employee may be able to maximize any employer contributions when they can apply it toward the plan of their choice.

One of the options available through the menu of medical plans is the High Deductible Health Plan or HDHP option. The HDHP is a plan that is qualified by the federal government to allow the covered indi-

**Employees may select the benefits that best suit their needs for themselves and for their dependents during our Open Enrollment period.**

vidual to participate in a Health Savings Account or HSA. An HSA is a tax-advantaged account that allows a person to accumulate money, tax free for medical use. It is a great option for certain individuals that can result in great savings. Contact our office for more information on the HDHP and HSAs.

While we do allow individuals to select between medical plan options, other benefits must be selected on a group-wide basis. The group must decide whether or not to offer the prescription copay plan. There are also several dental and vision plans available that the employer can offer to their employees; but all employees must be on the same plan.

There are several decisions about benefits to be made in the coming months. We know that rates will play an important factor in making some of those decisions. We will send out preliminary rates April 1st, and will announce final rates at the beginning of May. We will also be sending out the group election forms in April and ask that they be completed and returned to us no later than May 15th. We will then start Open Enrollment, and make sure that you have the forms your employees will need to make any benefit election changes by June 15th. Please call our office if you have any questions. ■

# Police Hiring and Psychological Evaluation

By Jerry Williams, *Montana Law Enforcement Academy Risk Management Program*

Many police agencies across the state utilize the “Psychological Evaluation” during the hiring process with very good results. This information is intended to alert those agencies not utilizing the Psychological Evaluation to hopefully begin using this very important tool during the next hiring process. Many police managers believe they can evaluate a candidate based on the oral interview. And many times they are right, but if even one candidate slips through, and you find out too late, the cost to your agency is extreme. The cost can be monetary or poor community support extending to community outrage, or it can cause low morale, or it can be all three



and more. Trying to right the agency after some of it has been destroyed is a very difficult task, and may take years and years of hard work to rebuild the trust the citizens placed in the administrator and the agency.

Citizen trust should be the agency’s most valued asset. When the citizens of a community trust the police department to protect them and serve them properly the agency enjoys the ability to perform the functions of the agency without much outside interference. True citizen trust takes years of building relationships, but only takes one event branded in the mind of the community to wreak havoc on what some have worked their entire careers to build. One positive way to build on that citizen trust is to hire and retain good people.

The goal when you hire an officer is to retain that officer for many years to come. Hiring the best person suited for the job is what every Administrator wants to do. A police officer has tremendous power and authority, and when a candidate turns out to not be all that they seemed they can abuse this power. When power and authority are abused the citizens in your community suffer. Citizens who suffer at the hands of a bad police officer have one recourse that is used extensively; litigation. The citizen has every right to file a complaint in court against the agency, administrator and the officer. Needless to say, one helpful way to avoid the costly and sometimes embarrassing law suit is to hire good people up front. The psychological evaluation is one tool to help the administrator make sure the best person is hired. If the agency is diligent in the hiring process utilizing testing, background investigation, oral interview, and the psychological evaluation the results are usu-

ally very good. Putting forth the good effort to hire the best person takes time, effort and money. Taking the time, putting forth the effort and spending the money up front will normally result in a good hire, which in turn will save the agency countless dollars in the future.

## What will the psychological evaluation help with?

The psychological evaluation will help you determine if the person can perform at a high level in these areas. A police officer:

- must be able to reasonably analyze situations from the most mundane to the exceptional.
- must be able to make appropriate definitive decisions under difficult circumstances. The ability to exercise proper judgment under a range of environments is critical to public safety.
- must act quickly but consider the ramifications of the action.
- must be honest and truthful.
- must demonstrate conflict resolution skills.
- must be able to leave biases and prejudices at home.
- must be able to take orders.
- must be a team player.

The psychological evaluation is worth its weight in gold, not to mention the taxpayers’ money if even one candidate is washed out. Take the time and spend the money to hire the best, it’s well worth the expenditure, and reaffirms the agency and the administrator are doing their best to continue to build the trust that is necessary. ■

# 24 Hour Nurse Help Line

By Debbie Vonada, *Employee Benefits, Member Services*

Did you know that if your municipality has health benefits through the MMIA Employee Benefits program that you also have access to a 24 hour, 7 day a week, private and confidential toll free nurse line?

This benefit is free of charge to participants and their family members covered under their plan through the city/town.

Members can speak to a live, compassionate Registered Nurse anytime, any day of the

week. Nurses are there to help members with any health concerns they might have; whether it is questions about a sick child, symptoms regarding a physical injury or any other personal or family health issues. The nurse counselor can help determine whether a participant needs immediate care or possibly explain to them what they can do to rectify the problem without seeking emergency medical treatment or paying for an office visit.

This benefit can potentially save the participant and the program unnecessary costs due to medical treatment or emergency care. Often times a simple phone call to the nurse

line is all it takes! Additionally, the nurse line can also direct a participant to seek care when a condition should not be ignored before it worsens.

The nurse line also offers tapes to listen to on over 1000 health related topics and can also send health related information to the member—all free of charge. Having as much information as possible readily available can assist in making some pretty big decisions.

Keep in mind that all calls to the nurse line are private and confidential. Contact MMIA or your city contact for more information. We will have contact information for the Nurse Line available at [www.mmia.net](http://www.mmia.net) soon.. ■



MONTANA MUNICIPAL INTERLOCAL AUTHORITY

Montana Municipal  
Interlocal Authority

PO Box 6669  
Helena, Montana 59604-6669

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MONTANA MUNICIPAL INTERLOCAL AUTHORITY

Montana Municipal  
Interlocal Authority

3115 McHugh Dr.  
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Phone (406) 443-0907  
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Fax 406-449-7440

[www.mmia.net](http://www.mmia.net)

## Calendar of Events

- March 26** Board of Directors meeting, Helena
- April 30** Board of Directors meeting, Helena
- May 2-7** Clerk's Institute, Billings
- 5-7** Elected Officials Training, Billings
- 6-7** Tillotson Conference, Billings
- 31** Memorial Day, holiday
- June 18** Board of Directors meeting, Helena

