

SUMMER 2010

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Peace Officer Employment Standards: Mental Condition

*By Wayne Ternes, Executive Director,
Montana Public Safety Officer Standards
and Training Council*

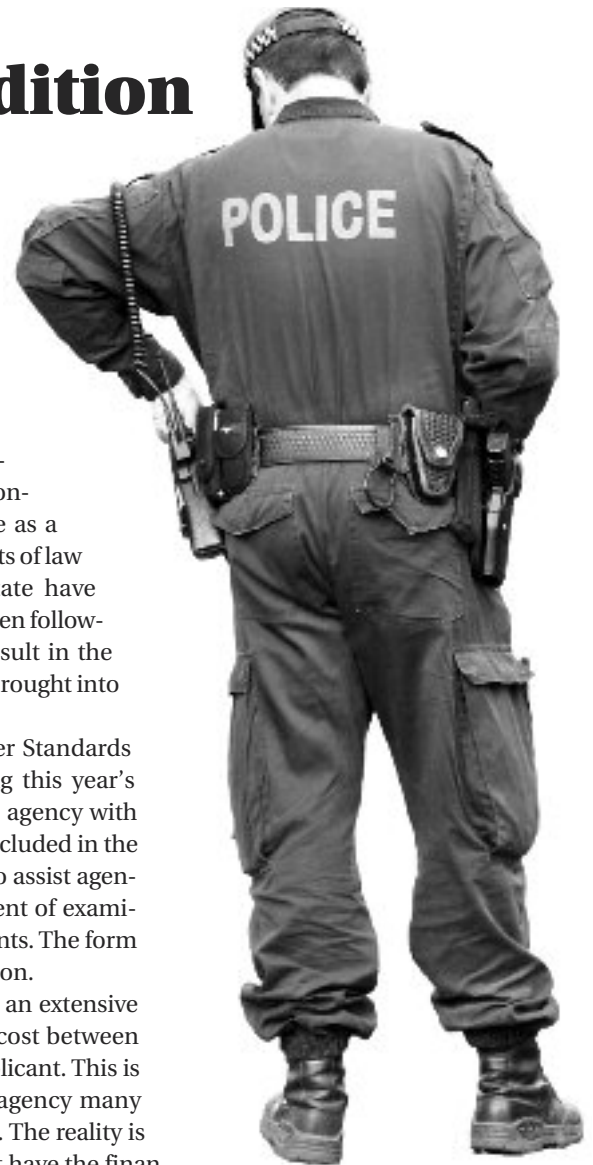
Montana statute (7-32-303(g) M.C.A.) requires that every applicant for a position as a peace officer in this state, before appointment, must be determined free of any adverse mental condition that might affect performance as a peace officer. Recent compliance audits of law enforcement agencies across the state have found that many agencies have not been following this statute. This failure could result in the peace officer's lawful authority to be brought into question.

The Montana Public Safety Officer Standards and Training Council (POST), during this year's compliance audits, is providing each agency with an Administrator's Desk Reference. Included in the Desk Reference is a form developed to assist agencies in complying with the requirement of examination of mental condition of applicants. The form is titled Declaration of Mental Condition.

Some agencies in this state utilize an extensive psychological evaluation which can cost between two to three thousand dollars per applicant. This is money well spent and can save the agency many times over in future liability exposure. The reality is that most agencies in our state do not have the financial resources to conduct this level of examination. However, this does not relieve the agency from the required examination.

The law allows the examination of mental condition to be conducted by a licensed physician and can be incorporated into the required medical examination. As long as the physician is willing to sign off on the applicant's Declaration of Mental Condition form, the requirements of the statute have been met and the agency's liability is reduced.

The Montana POST Council recommends that agency administrators review the personnel files of all their public safety officers to determine if they are in compliance with all statutory requirements. Our compliance officer will have met with all agencies by the end of summer 2010. Compliance resource material and assistance is available from POST. Please feel free to contact our office at anytime for assistance with compliance or any other public safety officer issues. Check us out on the web at <http://doj.mt.gov/enforcement/post/council.asp>. ■



Technology, creating efficiencies today, and problems tomorrow

By Alan Hulse, MMIA CEO

Have you ever just sat back and thought about the impacts and effects that technology has on our everyday lives? I recently attended my oldest son's high school graduation, and found myself contemplating how different the world is today from when I graduated high school. My son embarks on a world where technology provides us with instant information, the ability to communicate with multiple parties in various locations, take photographs and share them immediately with family and friends, and have long distance conversations face to face in real time. At the risk of sounding old, when I graduated from high school, the fax machine (which is nearly obsolete) was the new technological rage. I remember contemplating in wonderment how it was possible to write a letter, put it into a machine and within several minutes have someone in another part of the country read what I had written. Communication with my family when I was in college consisted of telephone calls (usually collect). Oh, you could always post a letter, but I wasn't much of a writer in those days. If you needed to do research on a paper, it meant going to the library and actually finding a book by using the Dewey Decimal System, and sharing memories meant taking photos until the roll of film on your camera was full, taking it down to the photo development shop and waiting several days for the picture to be developed. We've advanced tremendously in the last 28 years, and with the development of personal computers, cell phones and the internet, our world has become much more efficient.

While most would agree, this vast expansion of technology makes our world a much better place to live by improving communication, making our everyday lives more efficient, and having a better informed population, there are always two sides to every equation. While I would agree that this new electronic age certainly provides advantages, one has to be aware of the potential downside associated with its use, and strive to be responsible in its application. As I travel around the state, one of the hot topics that is often on people's mind is the management

and control of electronic communication. How does your municipality manage and control e-mail, instant messaging, text messaging and internet usage? While I do not have the space or capacity to provide detailed instruction on how to manage these issues (volumes have been written on this subject), I would like to point out a few considerations that might assist in keeping what is created today in electronic technology from becoming tomorrow's problems.

I don't think anyone could make a compelling argument that electronic communication does not help to make our jobs easier and more productive. The ability to shoot off an e-mail and wait for a response while you are working on other tasks makes life easier than playing phone tag for days. The ability to exchange and edit documents via e-mail, to forward photos, records, etc. make this method of communication the preferred method for a growing number of people. However, one has to be mindful of the fact that electronic communication is one sided communication, and can never replace direct face to face or even telephonic communication. It is difficult to convey or read emotions in an e-mail or text message. Because of this, it is easy to misconstrue meaning, intent or context. While sending an e-mail is certainly quicker than picking up the phone, or meeting with someone face to face, each form of communication has its place and we need to continually challenge ourselves to think about which form is most appropriate for the message being delivered.

Another potential drawback to electronic communication is that it creates a record. Records must be retained and managed appropriately, and are subject to recall and review at anytime. In a public setting, the need to recall can come about in many ways including Freedom of Information and discovery requests in a civil lawsuit. If you think about how many e-mails you receive and/or generate in a day, week, or even a month, this requirement to retain and manage these records can become daunting.

It is essential that you have in place a strong system to categorize, store and retrieve electronic communications, that you have sound policies in place regarding reten-

tion of records including electronic communication, and that you use good sense about what you write in an electronic message. Failure to follow these simple rules today could result in significant problems for your organization tomorrow.

Just think about the time it might take to sort through a year's worth of e-mails seeking all communication on a particular issue, without a good storage or recall system. All of the efficiencies gained by the use of technology might all be lost with the time and manpower it takes to sort through all of those records and pull out the ones that are needed. Failure to execute these types of requests will cost your entity money through litigation and/or sanctions from the court if you ultimately can't produce the required records. Retention policies based on legal and reasonable principals assist in limiting the scope of records that must be produced, but these policies must be followed or it can cost your organization significantly.

Finally, what you write in an electronic message is a record, subject to recall and inspection in a public setting. One simple rule of thumb to keep in mind as you prepare to hit send is to re-read the message in the context of "would my mother approve, would my priest approve and would I want to read this as a headline on the front page of tomorrow's paper", if you answer no to any of those questions, you should think about either re-wording the message or using a different vehicle for communicating it.

At the end of the day, technology does help to make our lives easier, if it is properly managed and used. While managing this tool may seem overwhelming and difficult, take the time to put systems in place today that will save you time, money and possibly embarrassment tomorrow. ■

CEO'S CORNER



Simple Steps to Protecting Your Employees: Personal Protective Equipment and Proper Lifting

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

Sometimes the simplest solutions are the easiest way to protect your employees. These solutions include basic personal protective equipment (PPE) such as gloves and eye protection for your municipal employees.

In just looking at the use of proper work gloves, the MMIA has had over \$1.5 million in injuries to hands, wrists and fingers between 1999 and today. No matter how you slice this, this is an incredible dollar figure, considering that the cost for a decent pair of work gloves is around five bucks.

When we consider eye injuries for this time period we find that there were over

\$100,000 worth of injuries. Many of these injuries would have been mitigated by a seven dollar pair of eye protection.

Quite simply, the very best way to reduce work place injuries is to use PPE, and where possible, engineer around known hazards. In addition, setting policy guidelines specifying “safety first” is another effective way to reduce injuries and accidents. Employees need to know they are expected to consider safety first, and to make safety as important as any other goal in work operations. In addition, it is critical that they are held accountable to following safety protocols and that they will face progressive discipline for safety violations.

In many municipalities, guidelines and/or policies requiring comprehensive use of personal protective equipment (PPE) and limiting lifts to no more than 50 pounds per person are very effective. These measures alone, if consistently enforced, could reduce your municipality injury claims by up to 50%—if not even more.

It is also important to be thinking about summer and seasonal hiring now, as these employees, as well as current employees, should be receiving annual training in general safety practices as well as job specific

safety training. A major component of this training should be a review of safety guidelines and/or policies and the proper use of PPE.

This type of training is especially important for seasonal and temporary employees. In past reviews of our workers’ compensation claims data, we found a huge spike in workplace injuries among workers on the job less than 12 months. These employees, in particular, need to receive appropriate training and know what is expected of them on the job.

Finally, another important piece of the puzzle, in keeping your workers safe, is ensuring that they are lifting appropriately and not lifting over 50 pounds without assistance. Quite simply, workers’ compensation claims due to lifting or pushing/pulling objects which are too heavy are the most common high dollar claims for the MMIA. This unsafe behavior often results in serious injuries to the low back, knees or shoulders. Guidelines and/or policies specifying lifts of no more than 50 pounds per person is essential. Our municipal members need to consider engineering around heavy or out-of-position lifting through use of mechanical assistive lifting devices, when possible, or the use of teamwork.

In summary, having effective safety guidelines built into policies and procedures for municipal operation, training employees to these policies and holding employees at all levels accountable for following safety guidelines is highly effective as a way to reduce workers’ compensation claim numbers and costs. Improved safety culture can also have a positive impact on employee morale and productivity. ■



State Safety Bureau Course Registration

The State Safety Bureau continues to offer a wide array of excellent safety training around the state all at the right price—free! Recently the Bureau updated the course notification and registration process and has gone to an all electronic web-based system. The system is modeled after a modern college course description and registration system. They would like for all of us to use their new registration system and register electronically. This system has participant tracking capabilities which help the Bureau with quality improvement. The system also allows a municipality to register groups of employees as well as individuals. To use the system go to: www.register.montanasafety.com. The system allows users to register by course topic or by location and when you click on the city location a map with the classroom location and address pops up—it’s cool! If you have questions or problems using the site, please contact Lena Cooper, (406) 444-6401 at the State Safety Bureau. ■

Good News: Great News!

By John D. Craig, Property Program Manager

In these hard economic times, positive news is always welcome. The good news from your MMIA Property Program is the rates for the coming year have been set by your Board of Directors at a 5% reduction from last year. The Board determined that for now, the property program holds sufficient unobligated reserves to maintain actuarial soundness. They voted in the overall reduction to help our struggling membership cope

with these tight fiscal times. Rates are set as a function of values in units of \$100, so the overall value of your property (Total Insured Value) is divided by 100 and multiplied by the deductible equivalent rate from the table below.

While your Total Insured Value (TIV) may have increased or decreased from last year (depending on your declaration of covered property done with last February's renewal submittal), the rate multiplier is reduced by the 5%.

The Property Program Rates for FY 2010/2011 are:

Deductible	Property Per \$100 TIV
\$1,000	0.1570
\$2,500	0.1332
\$5,000	0.1172
\$10,000	0.0955
\$25,000	0.0827

*The Minimum Property Assessment is \$250.

While this is welcome news, the story gets better. The Great news is that the Board further voted to incorporate Boiler & Machine coverage into the property coverage without further rate change. This means the Boiler & Machine coverage is no longer an additional cost endorsement. The coverage is automatic. Every community who owns property also owns building or structure machinery (things with moving parts) that needs the machine portion of Boiler & Machine endorsement. Many smaller communities had opted out of the coverage because of cost (a \$300 minimum was assessed). Others simply bore the risk to save the expense. Now they will have coverage. Members who formerly took the endorsement will now save those costs.

In total there will be more than \$170,000 in cost reduction spread across all of the property program's 108 members. It is just one more example of how MMIA can be distinguished as "the insurance alternative".

Renewal invoices were emailed the first part of June reflecting these changes. As always please contact me with questions and concerns at (800) 635-3089 or send me an e-mail at jcraig@mmia.net. ■

2010 Tillotson Service Program

By Amber Ireland, MSR/Training Coordinator

MMIA enjoyed attending the 2010 Municipal Clerks' Institute in May. There was a great turnout and we appreciate being invited to this event each year. We are given the opportunity to conduct our Tillotson Service Program for City Attorneys in conjunction with the Institute each year and this year was a great one.

We had 48 City Attorneys attend and 60 different communities represented since some of these attorneys represent more than one place. There was a lot of information packed into a short amount of time but it is always a valuable venue for idea sharing and networking. Municipalities in Montana are facing a different set of challenges right now and the sharing of approaches is what makes our state stand out from the rest.

As discussed at Tillotson, this is also a good time to remind City Attorneys of the availability of the Sharepoint Discussion Board. This is City



Attorney ONLY site that allows for fielding questions and posting of shared documents. If your City Attorney is not currently utilizing this site, please email me at aireland@mmia.net so that I can get the registration process started. If you are a City Attorney who is registered and ever have any issues, please let me know. We want this to be your forum and a valuable tool. As always, if you have any questions that we may be able to help with, please let us know. ■

OVERTIME CALCULATOR

The U.S. Department of Labor provides a tool that can be utilized to calculate an employee's overtime pay. The web-based Fair Labor Standards Act Overtime Calculator Advisor (www.dol.gov/elaws/otcalculator.htm) asks a set of questions about pay periods, hours worked, pay scales, frequency of pay and additional compensation questions. It then calculates the overtime pay. It may be useful in navigating such a complicated subject.



Employee Benefits: Minimizing Costs through Prevention and Wellness

By Amanda Clark, *Employee Benefits Program Manager*

Health benefit pools bring advantages, as well as responsibilities, for groups providing health coverage to employees. Being a self-funded pool, the MMIA Employee Benefits program is able to provide flexibility in plan options to our members. We are also able to review the benefits made available to employees and make improvements where needed. In fact, the Board of Directors approved two important new benefits for the upcoming 2010-2011 plan year. Starting July 1, 2010, the MMIA standard plans will have a \$150 general preventive benefit per person age 8 and older, per year. This benefit will cover general preventive services, such as a physical or immunizations, and is separate from the four cancer screenings offered by the program. The four cancer screenings have also been adjusted: starting July 1st, there will no longer be any age restrictions on receiving benefits for mammograms, colonoscopies, pap and pelvic exams, and prostate screenings. One of each of these screenings will be paid for per person, per benefit year, at 100% including the related office visit. I encourage you to get these screenings done, based on

the recommendation of your attending physician. Early detection is the key to successful treatment.

In addition to these types of benefits from pooling, the program also has the responsibility to be able to adequately fund for claims. This means, we as a program need to take in enough premiums to be able to pay for the increasing cost in medical expenses. The reality is that medical inflation is at 12% nationally, and regionally. So far, the EB Program has been successful in staying below this trend. For 2010-2011, our rate adjustment is 5% for the medical program. This is incredible, given that last year we had no rate increase! This 5% adjustment is determined by an actuary that reviews the claims we incur and analyzes the increasing costs that will need to be covered for the next year.

The premium dollars paid to the program go mainly toward paying claims. While the MMIA does have operating expenses in order to maintain the program and provide needed services to our membership, they are only a small percentage of the total costs. It is important that the program works hard to keep operational costs as minimal as possible, but we still have the greater cost of claims dollars. The best thing we can do as a group to lower medical costs is to work to

prevent them from occurring altogether, or at the very least, minimizing the severity of them. Therefore, the EB Program is rolling out the wellness program: Operation Healthy Cities and Towns for the 2010-2011 plan year.

Operation Healthy Cities and Towns is a wellness program available to all members participating in the EB program, at no additional cost. The goal of the wellness program is to help individuals identify personal health risks that they can then work with their physician to manage and improve. It is completely confidential. The program provides to employees, and their participating spouses, the opportunity to receive educational wellness information, to participate in a blood screening, and to complete a health assessment. Not only are these services free to participants, the EB program will also provide incentives for their participation! It is so important to the program to be able to stay ahead of the claims curve that the Board has invested in these services and the accompanying incentives. We have to work together to maintain our own health, and our collective costs in maintaining this program. I encourage you, as an individual covered employee and as a City or Town representative, to participate in and support this program. Look for more information from your City in the next year on how you can take advantage of this great opportunity made available by the MMIA EB Program. And as always, feel free to contact the MMIA office if you have any questions. ■

PDF: The newest window opening for hackers

By Linda Moots, *Information Services Manager*

According to an article published with SearchSecurity.com on 6/7/2010, PDF files appear to be the newest avenue for attackers to deploy vulnerabilities on networks. From the article and its author Michael Cobb:

What's of real concern is the number of vulnerabilities that attackers uncover and their rate of success at exploiting them. According to McAfee Inc. Avert Labs, as of Q1 2010, malicious malformed PDF files are now involved with 28% of all malware directly connected to exploits...the use of PDFs as a means of information sharing is so widespread that for most organizations it would require major

changes to internal applications, policies and procedures to effectively halt the internal use of PDFs. Since most other companies will continue to use PDFs for the foreseeable future, your organization should address how to distribute and share information with third parties. Realistically, because they are essential to normal business operations, the use of PDF files represents a necessary risk. This means that organizations need to implement and enforce best practices for handling PDF files.

Mr. Cobb goes on to discuss processes that can assist in reducing the threat. Here are a few of his comments:

- Under no circumstances should PDF documents from unknown sources ever be opened.

- PDF-based attacks are reliant on the victim opening an infected PDF, so banning users from opening PDFs attached to spam or unexpected emails will greatly reduce the risk of infection.
- If the attachment was unexpected, the recipient should verify its authenticity with the sender prior to opening it.
- Don't click links in unsolicited emails.
- Security measures need to be augmented with regular patching and up-to-date antivirus, antimalware, and URL and spam filters.



(PDF, continued on page 6)

Rental Car Coverage Dilemma

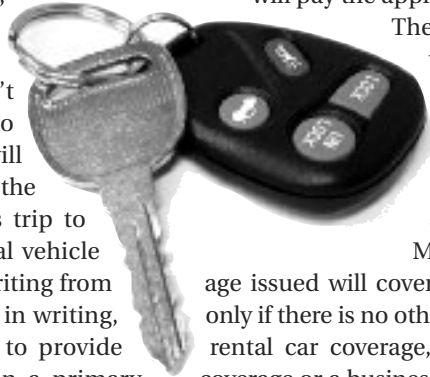
By Linda Coombs, Property Claims Supervisor

Most of us have rented a vehicle at one time in our lives, whether it is for business or pleasure. What we don't think about is what happens if that vehicle is damaged. Whose fault it is doesn't really matter because the rental car company will make you pay. Don't think for a moment that the rental car company is carrying any insurance of their own to take care of the damages.

For discussion purposes, let us assume you are on business for your employer and rent the vehicle. Don't wait until after the accident to assume your employer will provide your coverage. Make the effort before your business trip to discuss the need for a rental vehicle and secure permission in writing from your employer. Also, secure in writing, that your employer agrees to provide coverage for this vehicle on a primary basis, as long as you are "in course and scope" of your employment. If the vehicle is damaged while in your care, custody or control, there should be no confusion that the employer's MMIA Property coverage will step in (subject to the Memorandums' terms and conditions). If there is not a clear understanding prior to renting the vehicle, there could be a serious consequence as to intent to cover the vehicle. If confusion occurs, there could be several alternatives and possibly less desirable places that are looked to for coverage.

If there is not a clear coverage understanding from the employer to the employee, or the employee is out of course and scope, one can look toward their personal automo-

bile insurance policy. This is second line coverage because that is where most coverage for rental cars is found. The reason is simply because even if the car is being used for business, the rental is almost always in the individual's name, the person who signs the contract. This coverage is only triggered if the renter carries collision and other than collision coverage on at least one personal vehicle. This coverage is subject to the exclusions and limitations of the policy and the insured will pay the applicable deductible.



The next source of potential coverage is major credit cards. The renter must be careful using a major credit card as an insurance source. Most credit card coverage issued will cover rental car losses, but only if there is no other coverage such as the rental car coverage, personal automobile coverage or a business automobile coverage. You must charge the rental car onto that credit card to activate any coverage. Some cards will have a dollar limit and others exclude high value vehicles. Some will not pay for SUVs or off road vehicles. The credit card contracts are not standardized. Each card will have its own exclusions and most will state there is no coverage if you violate the rental car agreement. That brings me to the Property Memorandum with the MMIA. Not all of our members have property coverage and if there is no property coverage, the Memorandum of Liability specifically excludes coverage for rental car damages. The Memorandum of Property has terms and conditions as well. The primary condition is that the member agreed to be responsible for the rental vehicle and if they did

not, the employee could be out on their own. The Memorandum of Property provides coverage for property of others in the care or control of the member at replacement cost at the time of the loss, however, if the rental car company elects not to repair or replace the vehicle in a reasonable amount of time, MMIA will only pay actual cash value. The rental car company is not obligated to accept this as full and final payment so the difference could come back on the contract signatory.

On property of others for which the member is liable under a contract or lease agreement, the MMIA's liability in the event of a covered loss is limited to the member's obligation as defined in the contract but not to exceed the replacement cost. The covered claim is subject to the member's deductible.

It is important to be consistent with what you are telling your employees and what we tell our members. If you are going to recommend they take out the rental car company coverage/waiver to one, recommend it to all, or require it. You need to warn your employees of alcohol use while operating a rental vehicle, allowing unauthorized users to operate the rental vehicle and simply being out of course and scope while operating or using the rental vehicle as this could pose serious coverage problems. Don't wait to make the decision on coverage when you arrive at the rental counter. It is far better to plan and budget for the expenses ahead of time. Who does the employer want and agree to list as operators on the agreement?

There are so many facets to the rental car dilemma that it is impossible to cover them all. I have not gone into the specific State statutes that affect rental car situations. The easiest solution, although not the least expensive up front, is to accept and pay for the rental car damage waiver. Good luck and call MMIA if you want further discussion. ■

(PDF continued from page 5)

At MMIA, we have had many discussions with regarding e-mail. Here is a short list of guidelines that we go by:

- If the sender of an email is unknown, whether it has an attachment or not, do not open it and especially do not open any attachment. Those attachments to watch now include PDF files.
- Don't set your inbox, junk mail box, (or any mailbox) to auto preview.
- Unless you are expecting an email, check validity before opening, in particular the attachments.
- Do not be tricked into visiting malicious websites where Adobe Reader can open an infected PDF document.
- Careful with mass mailed emails. If it has FW: or multiple FW:s in the subject line, be careful.
- Careful with "friendship" mass emails, especially if they are not being

cleaned up prior to being resent.

Basically, do not ever take an email in your inbox for granted. With all the spam, spoofing, and phishing, often things are not s they seem. Continue to be careful please. It only takes one email to take a system down.

This may be a good time to re-visit your policy on e-mailing and attachments for the sake of security. Add PDF files to the list of attachments to be weary of and ALWAYS know what you are opening. ■

Payroll Reporting for Workers' Compensation Made Easy? Yah, Right!

By Ann Komac, Claims Manager

Okay, maybe payroll reporting cannot be made easy but I am confident it can be easier if you follow the guidelines in this article. But before I discuss guidelines, I think it is important to provide you with some background on the purpose of workers' compensation coverage and why it is in your best interest to ensure all of your employees, elected officials, volunteer emergency service workers, community service workers, and volunteers are properly covered and reported.

It is an objective of the Montana workers' compensation system to provide, without regard to fault, wage-loss and medical benefits to a worker suffering from a work-related injury or disease. All businesses in Montana, with employees, are required by law to have workers' compensation coverage. In addition to providing benefits to injured workers, workers' compensation coverage provides employers with exclusive remedy, which means an injured worker cannot sue their employer directly.

In addition to employees, Montana law requires employers to cover their elected officials, volunteer emergency service workers (firefighters, police, ambulance workers) and court appointed workers. A member may also elect to cover other volunteers. Other volunteers fall into three categories. (1) the consistent volunteer is an individual who volunteers in excess of 15 hours per month; (2) the regular volunteer is an individual who

volunteers between one and fifteen hours per month; (3) the casual volunteer is an individual who volunteers for a special activity, for example, an annual event sponsored by the city. The MMIA recommends a city elect coverage on all volunteers and not just a select group or groups. The coverage is inexpensive and provides the city with exclusive remedy should the individual sustain an injury or disease while serving in their capacity as a city volunteer. Without workers' compensation coverage, a volunteer's remedy would be to file a liability claim.

Now that you have a basic understanding of the purpose of workers' compensation coverage and it's role with individuals who provide services to the city, but who are not in the role of a traditional employee, let's talk reporting guidelines. Keep in mind that payroll reporting for workers' compensation is retrospective, which allows you to have actual wage information as well as a payroll listing when you report.

1. Volunteer emergency services personnel.

List these individuals under their appropriate class code at a rate of \$50 per month or their actual remuneration, whichever is greater. If any of these individuals serve in more than one capacity, you must report them under each class code that applies. For example if the Public Works Director is also a volunteer firefighter you would report his or her actual wages as the Public Works Director under the Professional & Administrative Employees class code AND list him or her as a volunteer firefighter at a rate of \$50 per month. Fiscal Year 2010-2011, the rate per \$100 of payroll is \$3.85. For example a volunteer firefighter at an assumed rate of \$50 per month the assessment cost will be \$1.93 per month. Keep in mind this amount is before your modification factor is applied.

2. Court appointed workers.

List these in-

dividuals under the appropriate class code for the numbers of hours worked at minimum wage.

Number of Casual Volunteers	Standard Assessment
1 – 25 Volunteers	\$91
29 – 100 Volunteers	\$161
101 – 199 Volunteers	\$186
200 – 299 Volunteers	\$238
For each 100 volunteers above 299 add	\$64

Other volunteers

3. Paid and unpaid elected officials. List paid individuals under the appropriate class code at their actual wage and list unpaid individuals under their appropriate class code. If they are unpaid, report \$0 for wages and no assessment will be charged.

4. Consistent and regular volunteer. Report all volunteers on the separate form provided in your quarterly reporting packet. List volunteers under the appropriate class code with the number of hours volunteered. The assumed payroll for these volunteers is:

- Consistent Volunteer** - \$100 per month
- Regular Volunteer** - \$50 per month

5. Casual volunteer. These are the special event volunteers. The MMIA requires prior written notice of the event and an estimate of the number of volunteers is required to obtain coverage. Assessment rates are a flat fee as follows:

The MMIA is hopeful these five guidelines in conjunction with the detailed payroll reporting instructions you receive will help simplify quarterly payroll reporting for its members. The only category where coverage is optional is other volunteers (see #3 & 4 above) and each member needs to make their own business decision as to whether they want to cover volunteers or not. However, the MMIA recommends members cover all volunteers. Once again keep in mind it is inexpensive coverage and prevents the filing of a liability claim should a volunteer suffer an injury or disease related to their volunteer efforts.

If you have question or concerns regarding the reporting instructions, please call the MMIA at 1-800-635-3089. You can ask for Ann Komac, Claims Manager or Kayla Forgey, Accounting Associate. ■





MONTANA MUNICIPAL INTERLOCAL AUTHORITY

Montana Municipal Interlocal Authority

PO Box 6669
Helena, Montana 59604-6669

www.mmia.net

Presort Standard
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59405
Permit #151



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www.mmia.net

Calendar of Events

- July 4-5** Independence Day, holiday
- August 19** Board of Directors retreat
- 20** Board of Directors meeting, Helena
- September 7** Labor Day, holiday
- 8-10** Law Enforcement Use of Force Symposium (Tentative)
- 16-17** Governor's Conference on Workers' Compensation, Big Sky
- October 6-8** MLCT Annual Conference, Butte
- 6** MMIA Board of Directors meeting, Butte
- 7** MMIA Annual Meeting, Butte
- 11** Columbus Day, holiday

