

**HYALITE RURAL FIRE DISTRICT
BOARD OF TRUSTEES REGULAR PUBLIC MEETING**

DATE: FEBRUARY 16, 2021

TIME: 7:00 p.m.

LOCATION: Sourdough Fire Station, 4541 S. 3rd Rd., Bozeman, MT

If you are unable to attend the meeting in person, please join the meeting via telephone by calling:

(800) 884-9450

Conference Passcode: 655 453

CALL TO ORDER OF HYALITE RURAL FIRE DISTRICT

Reminder to the public that meetings are being recorded.

PUBLIC COMMENT ON MATTERS NOT INCLUDED IN THE AGENDA

HYALITE CONSENT AGENDA

1. Approval of Financial Report
2. Approval of Warrants
3. Approval of January 19, 2021 Meeting Synopsis
[Consent Agenda Attached]

REGULAR AGENDA

1. Discussion and Decision – Final Bond Refinancing Resolution
Supporting Documents Attached
2. Discussion and Decision – Health Insurance Renewal April 1, 2021
Supporting Documents Attached
3. Fire Chief's Report
Chart of Calls Attached
Letter Received from Winifred Rural Volunteer Fire Department
4. Trustees' Activities
5. Announcements

ADJOURNMENT

This notice is posted on the door of the Administrative Building of the Sourdough Fire Station, the Rae Fire Station, and the Cottonwood Fire Station, and is posted on the Hyalite website and/or Facebook Page at least 48 hours prior to the meeting. Notice of the meeting is published in the Bozeman Daily Chronicle at least 48 hours prior to the meeting.

Consent Agenda



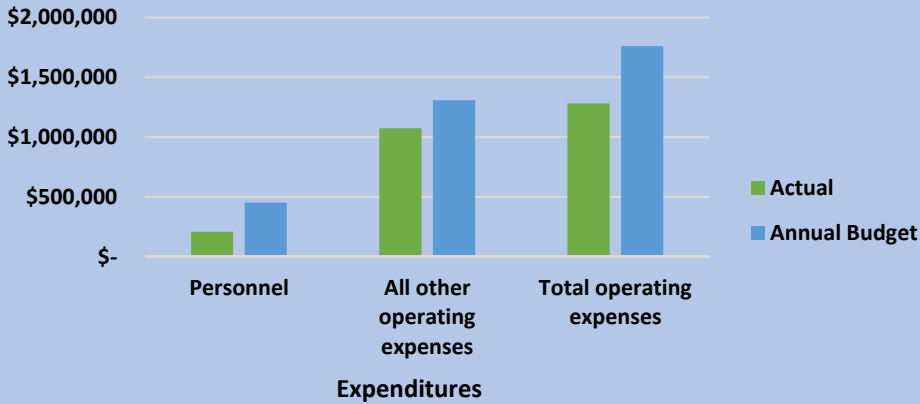
Dashboard for January 2021

At a glance...

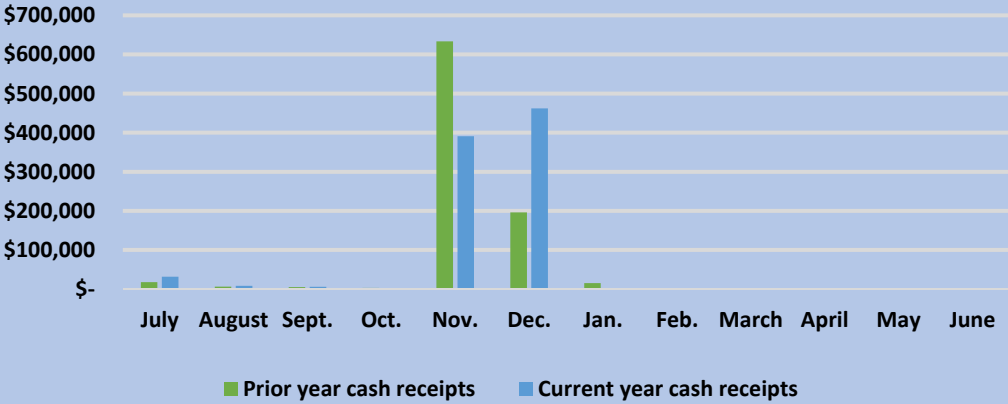
	Current month	Prior year		Calendar YTD
General Fund Cash Balance	\$ 1,676,124	\$ 1,534,470	Number of Calls	641
Taxes Receivable	\$ 673,514	\$ 640,717	Number of Volunteers	44
Short-term payables	\$ -	\$ -	Number of Training Sessions	80
			Number of Training Hours	6,691

The inconsistent nature of our cash flows dictates that we maintain a minimum cash balance of \$400,000. See the graph, which shows the timing of cash receipts below.

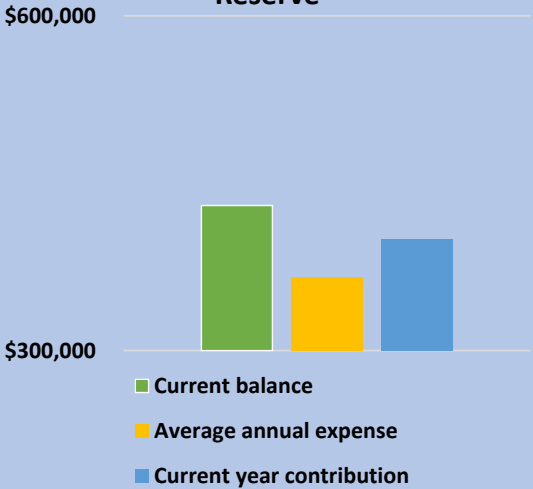
Budgetary Comparisons - for year to date



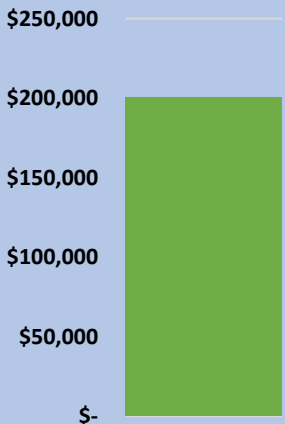
Timing of Cash Receipts



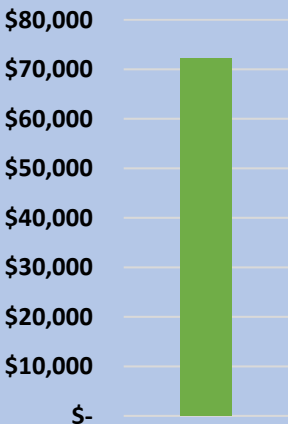
Apparatus and Equipment Reserve



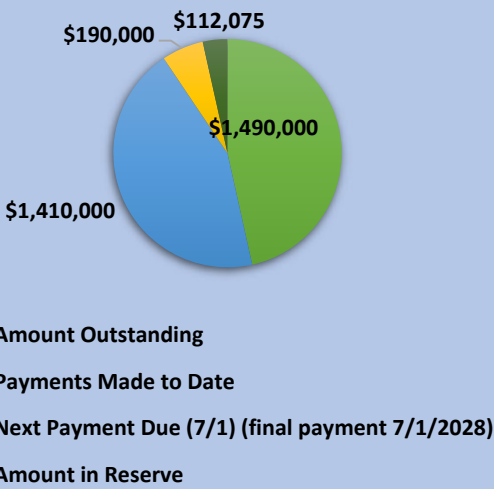
Capital Improvement Reserve



Building Repair/Replacement Reserve



Station Debt



Hyalite Rural Fire District

STATEMENT OF FINANCIAL POSITION

As of January 31, 2021

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	\$2,462,305.12
Accounts Receivable	\$54,594.89
Other Current Assets	\$792,617.80
Total Current Assets	\$3,309,517.81
Fixed Assets	
180000 Capital Assets	
181000 Land	361,201.00
182000 Buildings & Improvements	3,998,808.80
186000 Machinery & Equipment	3,078,573.24
186100 Accumulated Depreciation	(3,003,759.84)
Total 180000 Capital Assets	4,434,823.20
Total Fixed Assets	\$4,434,823.20
TOTAL ASSETS	\$7,744,341.01
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	\$88,715.73
Credit Cards	\$0.00
Other Current Liabilities	\$214,408.47
Total Current Liabilities	\$303,124.20
Long-Term Liabilities	\$1,730,493.44
Total Liabilities	\$2,033,617.64
Equity	
241000 Unrestricted Fund Balance	1,938,775.36
241001 General fixed asset acct group	4,434,823.20
241002 General LT debt account group	(1,828,003.34)
241100 Reserved Fund Balance	
241101 Restricted for Debt Service	112,075.35
241102 Reserved for Capital Reserve	0.00
241103 Capital improvements	200,388.00
241104 Capital replacement	0.00
241105 Apparatus replacement	430,091.93
241106 Building repair/replacement	72,263.20
Total 241104 Capital replacement	502,355.13
Total 241102 Reserved for Capital Reserve	702,743.13
Total 241100 Reserved Fund Balance	814,818.48
241200 Assigned to vol firefighters	8,077.80
Net Revenue	342,231.87
Total Equity	\$5,710,723.37

Hyalite Rural Fire District

STATEMENT OF FINANCIAL POSITION

As of January 31, 2021

	TOTAL
TOTAL LIABILITIES AND EQUITY	\$7,744,341.01

Hyalite Rural Fire District

BUDGET VS. ACTUALS: FY_2020_2021 - FY21 P&L

July 2020 - January 2021 (58.33%)

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
310000 Taxes	1,532,988.74	1,519,758.00	13,230.74	100.87 %
315000 On-behalf payment from State		86,000.00	(86,000.00)	
316000 Entitlement Share	38,837.57	36,000.00	2,837.57	107.88 %
320000 Firefighter fundraising event	1,619.07	2,500.00	(880.93)	64.76 %
360000 Miscellaneous Revenues	8,366.69	4,000.00	4,366.69	209.17 %
365000 Contributions and Donations	41,401.00	500.00	40,901.00	8,280.20 %
370000 Investment Earnings		30,000.00	(30,000.00)	
Total Revenue	\$1,623,213.07	\$1,678,758.00	\$ (55,544.93)	96.69 %
GROSS PROFIT	\$1,623,213.07	\$1,678,758.00	\$ (55,544.93)	96.69 %
Expenditures				
420000 Public Safety Expenses	7,808.45	40,000.00	(32,191.55)	19.52 %
420100 Personnel Services	208,064.70	452,500.00	(244,435.30)	45.98 %
420200 Supplies	20,751.56	32,000.00	(11,248.44)	64.85 %
420207 Small Items of Equipment	6,252.11		6,252.11	
420220 Meals/Incentives	2,403.50	14,000.00	(11,596.50)	17.17 %
420240 Fuel	9,286.62	36,000.00	(26,713.38)	25.80 %
420310 Election Costs		7,000.00	(7,000.00)	
420320 Professional Subscription/Dues	6,846.52	4,000.00	2,846.52	171.16 %
420330 Community Outreach/Education	2,776.89	10,000.00	(7,223.11)	27.77 %
420340 Utility Services	23,580.74	52,000.00	(28,419.26)	45.35 %
420350 Professional Services	20,559.70	40,000.00	(19,440.30)	51.40 %
420390 Firefighter Physicals	1,176.00	15,000.00	(13,824.00)	7.84 %
420400 Training/Travel - Trustees		3,000.00	(3,000.00)	
420420 Facilities	27,549.77	25,000.00	2,549.77	110.20 %
420500 Insurance	68,929.62	70,000.00	(1,070.38)	98.47 %
420930 Safety Equipment	16,295.13	70,000.00	(53,704.87)	23.28 %
420940 Apparatus	46,445.35	70,000.00	(23,554.65)	66.35 %
420960 Special Projects	16.98		16.98	
420970 Capital outlay	783,600.06	818,584.00	(34,983.94)	95.73 %
490100 Debt Services	28,637.50	246,575.00	(217,937.50)	11.61 %
669100 Other Charges		500.00	(500.00)	
Total Expenditures	\$1,280,981.20	\$2,006,159.00	\$ (725,177.80)	63.85 %
NET OPERATING REVENUE	\$342,231.87	\$ (327,401.00)	\$669,632.87	(104.53 %)
NET REVENUE	\$342,231.87	\$ (327,401.00)	\$669,632.87	(104.53 %)

Hyalite Rural Fire District

TRANSACTION LIST BY VENDOR

January 2021

DATE	TRANSACTION TYPE	NUM	POSTING	MEMO/DESCRIPTION	ACCOUNT	AMOUNT
Anderson ZurMuehlen						
01/27/2021	Bill	142167.700/1.27.21	Yes	Hubdoc - 165993165 - INV142167.700/1.27.21	202100 Accounts Payable	1,300.00
BALCO						
01/07/2021	Bill	60952	Yes	Hubdoc - 160693822 - INV60952	202100 Accounts Payable	171.00
01/12/2021	Bill Payment (Check)	7803391	Yes		101000 Cash/Investments:General Fund	-171.00
01/19/2021	Bill	61191	Yes	Hubdoc - 163075266 - INV61191	202100 Accounts Payable	68.00
01/26/2021	Bill Payment (Check)	7803409	Yes		101000 Cash/Investments:General Fund	-68.00
BlueCross BlueShield of Montana						
01/12/2021	Bill	X6A680/2.1.21	Yes	Hubdoc - 160888820 - INVX6A680/2.1.21	202100 Accounts Payable	4,115.39
01/13/2021	Bill Payment (Check)	7803407	Yes		101000 Cash/Investments:General Fund	-4,115.39
Bound Tree Medical						
01/01/2021	Bill	201291/1.1.21	Yes	Hubdoc - 160693834 - INV201291/1.1.21	202100 Accounts Payable	35.97
01/12/2021	Bill Payment (Check)	7803392	Yes		101000 Cash/Investments:General Fund	-35.97
Bozeman Chronicle						
01/12/2021	Bill Payment (Check)	7803393	Yes	347411	101000 Cash/Investments:General Fund	-186.00
01/31/2021	Bill	27299/1.31.21	Yes	Hubdoc - 165993182 - INV27299/1.31.21	202100 Accounts Payable	33.00
Cafe Regis						
01/15/2021	Credit Card Expenditure		Yes		210550 Costco Citi Card-Revisky 3990	32.04
Century Link						
01/01/2021	Bill	4066024041528B/1.1.21	Yes	Hubdoc - 160693816 - INV4066024041528B/1.1.21	202100 Accounts Payable	133.63
01/04/2021	Bill	4065876270585B/1.4.21	Yes	Hubdoc - 163075268 - INV4065876270585B/1.4.21	202100 Accounts Payable	45.92
01/10/2021	Bill	4065874149951B/1.10	Yes	Hubdoc - 163075265 - INV4065874149951B/1.10	202100 Accounts Payable	41.42
01/12/2021	Bill Payment (Check)	7803394	Yes		101000 Cash/Investments:General Fund	-133.63
01/26/2021	Bill Payment (Check)	7803410	Yes		101000 Cash/Investments:General Fund	-87.34
Charter Communications						
01/09/2021	Bill	0672244010921	Yes	Hubdoc - 160693815 - INV0672244010921	202100 Accounts Payable	268.22
01/12/2021	Bill Payment (Check)	7803395	Yes	8313200110672244	101000 Cash/Investments:General Fund	-268.22
Citi Card						
01/18/2021	Bill	3990/1.18.21	Yes	Hubdoc - 163075281 - INV3990/1.18.21	202100 Accounts Payable	3,923.54
01/26/2021	Bill Payment (Check)	7803411	Yes		101000 Cash/Investments:General Fund	-3,923.54
Custom Logo						
01/13/2021	Bill	19553	Yes	Hubdoc - 163241763 - INV19553	202100 Accounts Payable	2,628.25
01/26/2021	Bill Payment (Check)	7803412	Yes		101000 Cash/Investments:General Fund	-2,628.25
Delta Dental						
01/01/2021	Bill	17272-51213/12.25.20	Yes	Hubdoc - 153289831 - INV17272-51213/12.25.20	202100 Accounts Payable	175.28
01/12/2021	Bill Payment (Check)	7803396	Yes		101000 Cash/Investments:General Fund	-175.28
DirectTV						
01/13/2021	Bill	029404001X210113	Yes	Hubdoc - 163075270 - INV029404001X210113	202100 Accounts Payable	174.24
01/26/2021	Bill Payment (Check)	7803413	Yes	029404001	101000 Cash/Investments:General Fund	-174.24
FURS						
01/08/2021	Check	ERIC	Yes		101000 Cash/Investments:General Fund	-5,328.04
General Distributing Co.						
01/12/2021	Bill Payment (Check)	7803397	Yes	56625	101000 Cash/Investments:General Fund	-80.60
01/31/2021	Bill	56625/1.31.21	Yes	Hubdoc - 165993183 - INV56625/1.31.21	202100 Accounts Payable	203.26
Industrial Comm & Elec of Bozeman						
01/18/2021	Bill	32566	Yes	Hubdoc - 163075267 - INV32566	202100 Accounts Payable	154.00
01/26/2021	Bill Payment (Check)	7803414	Yes		101000 Cash/Investments:General Fund	-154.00
Kamp Implement Co.						
01/15/2021	Bill	CT28262	Yes	Hubdoc - 163075269 - INVCT28262	202100 Accounts Payable	286.48
01/26/2021	Bill Payment (Check)	7803415	Yes		101000 Cash/Investments:General Fund	-286.48
Kelley Connect						
01/18/2021	Bill	IN780035	Yes	Hubdoc - 163241759 - INVIN780035	202100 Accounts Payable	207.37

Hyalite Rural Fire District

TRANSACTION LIST BY VENDOR

January 2021

DATE	TRANSACTION TYPE	NUM	POSTING	MEMO/DESCRIPTION	ACCOUNT	AMOUNT
01/26/2021	Bill Payment (Check)	7803416	Yes		101000 Cash/Investments:General Fund	-207.37
Kenyon Noble						
01/12/2021	Bill Payment (Check)	7803398	Yes		101000 Cash/Investments:General Fund	-156.73
Montana Dept. of Revenue						
01/08/2021	Check	FIB e-Pay	Yes	6442692-002-WTH	101000 Cash/Investments:General Fund	-1,016.00
Montana Firemen's Association						
01/08/2021	Check	7803389	Yes		101000 Cash/Investments:General Fund	-207.35
Montana Occupational Health						
01/25/2021	Bill	12068	Yes	Hubdoc - 165993169 - INV12068	202100 Accounts Payable	100.00
Montana State Fund						
01/19/2021	Bill	13020643	Yes	Hubdoc - 163075264 - INV13020643	202100 Accounts Payable	3,658.36
01/26/2021	Bill Payment (Check)	7803417	Yes	03-134600-0	101000 Cash/Investments:General Fund	-3,658.36
Montana State University						
01/12/2021	Bill Payment (Check)	7803399	Yes		101000 Cash/Investments:General Fund	-190.00
Motorola Solutions Inc						
01/07/2021	Bill	16134681/3010128015	Yes	Hubdoc - 160693824 - INV16134681/3010128015	202100 Accounts Payable	221,394.42
01/12/2021	Bill Payment (Check)	7803400	Yes		101000 Cash/Investments:General Fund	-227,646.53
01/26/2021	Bill	16136848	Yes	Hubdoc - 165993174 - INV16136848	202100 Accounts Payable	85,864.68
NAPA Auto Parts						
01/31/2021	Bill	12342/1.31.21	Yes	Hubdoc - 165993184 - INV12342/1.31.21	202100 Accounts Payable	104.58
Northwestern Energy						
01/11/2021	Bill	1196979-7/1.11.21	Yes	Hubdoc - 160693832 - INV1196979-7/1.11.21	202100 Accounts Payable	553.29
01/11/2021	Bill	0180737-9/1.11.21	Yes	Hubdoc - 160693830 - INV0180737-9/1.11.21	202100 Accounts Payable	304.56
01/11/2021	Bill	3252724-4/1.11.21	Yes	Hubdoc - 160693826 - INV3252724-4/1.11.21	202100 Accounts Payable	181.99
01/11/2021	Bill	3091809-8/1.11.21	Yes	Hubdoc - 160693820 - INV3091809-8/1.11.21	202100 Accounts Payable	1,437.02
01/12/2021	Bill Payment (Check)	7803401	Yes		101000 Cash/Investments:General Fund	-2,476.86
01/12/2021	Bill	0180089-5/1.12.21	Yes	Hubdoc - 160888819 - INV0180089-5/1.12.21	202100 Accounts Payable	152.16
01/13/2021	Bill Payment (Check)	7803408	Yes		101000 Cash/Investments:General Fund	-152.16
Owenhouse-Ace Hardware						
01/27/2021	Bill	191619/1.27.21	Yes	Hubdoc - 165993185 - INV191619/1.27.21	202100 Accounts Payable	106.22
People Facts						
01/01/2021	Bill	2020121003	Yes	Hubdoc - 160693803 - INV2020121003	202100 Accounts Payable	16.67
01/12/2021	Bill Payment (Check)	7803402	Yes		101000 Cash/Investments:General Fund	-16.67
PERS						
01/08/2021	Check	ERIC	Yes		101000 Cash/Investments:General Fund	-569.45
PostalAnnex						
01/14/2021	Credit Card Expenditure		Yes	send AQ back for repair	210560 Costco Citi Card-Eaton 2172	49.33
RAE Water						
01/22/2021	Bill	FIRE-00/GH5370-00/1	Yes	Hubdoc - 163241762 - INVFIRE-00/GH5370-00/1	202100 Accounts Payable	123.04
01/26/2021	Bill Payment (Check)	7803418	Yes		101000 Cash/Investments:General Fund	-123.04
Republic Services						
01/28/2021	Bill	0886-001648224	Yes	Hubdoc - 165993171 - INV0886-001648224	202100 Accounts Payable	106.34
01/28/2021	Bill	0886-001647458	Yes	Hubdoc - 165993170 - INV0886-001647458	202100 Accounts Payable	135.22
Ressler						
01/04/2021	Bill	2061839	Yes	Hubdoc - 160693833 - INV2061839	202100 Accounts Payable	249.50
01/12/2021	Bill Payment (Check)	7803403	Yes	56595	101000 Cash/Investments:General Fund	-249.50
Rosas Pizza						
01/06/2021	Credit Card Expenditure		Yes	Wed training	210560 Costco Citi Card-Eaton 2172	156.00
01/13/2021	Credit Card Expenditure		Yes	1 of 2	210560 Costco Citi Card-Eaton 2172	33.00
01/13/2021	Credit Card Expenditure		Yes	2 of 2, NR - training	210560 Costco Citi Card-Eaton 2172	183.00

Hyalite Rural Fire District

TRANSACTION LIST BY VENDOR

January 2021

DATE	TRANSACTION TYPE	NUM	POSTING	MEMO/DESCRIPTION	ACCOUNT	AMOUNT
SCS Unlimited, Inc.						
01/04/2021	Bill	158743	Yes	Hubdoc - 160693814 - INV158743	202100 Accounts Payable	234.75
01/12/2021	Bill Payment (Check)	7803404	Yes		101000 Cash/Investments:General Fund	-234.75
Southco						
01/14/2021	Credit Card Expenditure		Yes	NR - sent to wrong admin email - latches for trucks	210580 Costco Citi Card - Prato 2005	151.82
Staples						
01/06/2021	Credit Card Expenditure		Yes		210560 Costco Citi Card-Eaton 2172	17.98
Sticker Mule						
01/11/2021	Credit Card Expenditure		Yes	custom 5"x3" oval stickers	210570 Costco Citi Card-Nickolay 7029	251.00
Storm Castle						
01/08/2021	Credit Card Expenditure		Yes		210550 Costco Citi Card-Revisky 3990	38.50
Story Distributing						
01/12/2021	Bill Payment (Check)	7803405	Yes	184000	101000 Cash/Investments:General Fund	-1,576.50
Stryker Sales Corporation						
01/14/2021	Bill	3267549	Yes	Hubdoc - 165993177 - INV3267549	202100 Accounts Payable	568.10
The Home Depot						
01/14/2021	Credit Card Expenditure		Yes	3 Milwaukee M18 18-v charger	210580 Costco Citi Card - Prato 2005	417.00
01/14/2021	Credit Card Expenditure		Yes	8 Milwaukee M18 18-v battery packs	210580 Costco Citi Card - Prato 2005	1,752.00
Thriftway						
01/02/2021	Credit Card Expenditure		Yes	small engines	210560 Costco Citi Card-Eaton 2172	29.02
01/12/2021	Credit Card Expenditure		Yes	C-6-2	210100 Conoco	46.50
Town and Country						
01/02/2021	Credit Card Expenditure		Yes	E-6-2	210100 Conoco	40.27
Town Pump						
01/02/2021	Credit Card Expenditure		Yes	R-6	210100 Conoco	25.49
01/05/2021	Credit Card Expenditure		Yes		210100 Conoco	28.00
01/06/2021	Credit Card Expenditure		Yes	WT-6-1	210100 Conoco	22.43
01/07/2021	Credit Card Expenditure		Yes	E-6-2	210100 Conoco	18.09
01/15/2021	Credit Card Expenditure		Yes	C-6-1	210100 Conoco	29.47
01/18/2021	Credit Card Expenditure		Yes	QRU-6	210100 Conoco	14.57
Unemployment Insurance Division						
01/09/2021	Bill Payment (Check)	7803390	Yes		101000 Cash/Investments:General Fund	-119.63
United States Treasury						
01/08/2021	Check	FIB e-Pay	Yes	81-2360037	101000 Cash/Investments:General Fund	-2,200.72
Verizon						
01/23/2021	Bill	9871938998	Yes	Hubdoc - 165993187 - INV9871938998	202100 Accounts Payable	369.61
Wex Bank						
01/23/2021	Bill	69741591	Yes	Hubdoc - 163241767 - INV69741591	202100 Accounts Payable	389.37
01/26/2021	Bill Payment (Check)	7803419	Yes	0203-00-109722-9	101000 Cash/Investments:General Fund	-389.37
Whalen Tire Bozeman						
01/12/2021	Bill Payment (Check)	7803406	Yes		101000 Cash/Investments:General Fund	-9,888.00

Hyalite Rural Fire District

CHECK DETAIL

January 2021

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLR	AMOUNT
100000	Cash/Investments					
101000	General Fund					
01/08/2021	Check	7803389	Montana Firemen's Association	Montana Firemen's Association		-207.35
						-207.35
01/08/2021	Check	ERIC	FURS	FURS-Employee		-5,328.04
				FURS-Employee		-2,274.95
				FURS-Employer		-3,053.10
01/08/2021	Check	ERIC	PERS	PERS-Employee		-569.45
				PERS-Employee		-269.86
				PERS-Employer		-299.59
01/08/2021	Check	FIB e-Pay	Montana Dept. of Revenue	6442692-002-WTH		-1,016.00
				MT - Withholding		-1,016.00
01/08/2021	Check	FIB e-Pay	United States Treasury	81-2360037		-2,200.72
				Federal Withholding		-1,510.00
				Medicare Company		-345.36
				Medicare Employee		-345.36
01/09/2021	Bill Payment (Check)	7803390	Unemployment Insurance Division			-119.63
01/12/2021	Bill Payment (Check)	7803391	BALCO			-171.00
01/12/2021	Bill Payment (Check)	7803392	Bound Tree Medical			-35.97
01/12/2021	Bill Payment (Check)	7803393	Bozeman Chronicle	347411		-186.00
01/12/2021	Bill Payment (Check)	7803394	Century Link			-133.63
01/12/2021	Bill Payment (Check)	7803395	Charter Communications	8313200110672244		-268.22
01/12/2021	Bill Payment (Check)	7803396	Delta Dental			-175.28
01/12/2021	Bill Payment (Check)	7803397	General Distributing Co.	56625		-80.60
01/12/2021	Bill Payment (Check)	7803398	Kenyon Noble			-156.73
01/12/2021	Bill Payment (Check)	7803399	Montana State University			-190.00
01/12/2021	Bill Payment (Check)	7803400	Motorola Solutions Inc			-227,646.53
01/12/2021	Bill Payment (Check)	7803401	Northwestern Energy			-2,476.86
01/12/2021	Bill Payment (Check)	7803402	People Facts			-16.67
01/12/2021	Bill Payment (Check)	7803403	Ressler	56595		-249.50
01/12/2021	Bill Payment (Check)	7803404	SCS Unlimited, Inc.			-234.75
01/12/2021	Bill Payment (Check)	7803405	Story Distributing	184000		-1,576.50
01/12/2021	Bill Payment (Check)	7803406	Whalen Tire Bozeman			-9,888.00
01/13/2021	Bill Payment (Check)	7803407	BlueCross BlueShield of Montana			-4,115.39
01/13/2021	Bill Payment (Check)	7803408	Northwestern Energy			-152.16
01/26/2021	Bill Payment (Check)	7803409	BALCO			-68.00
01/26/2021	Bill Payment (Check)	7803410	Century Link			-87.34

Hyalite Rural Fire District

CHECK DETAIL

January 2021

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLR	AMOUNT
01/26/2021	Bill Payment (Check)	7803411	Citi Card			-3,923.54
01/26/2021	Bill Payment (Check)	7803412	Custom Logo			-2,628.25
01/26/2021	Bill Payment (Check)	7803413	DirectTV	029404001		-174.24
01/26/2021	Bill Payment (Check)	7803414	Industrial Comm & Elec of Bozeman			-154.00
01/26/2021	Bill Payment (Check)	7803415	Kamp Implement Co.			-286.48
01/26/2021	Bill Payment (Check)	7803416	Kelley Connect			-207.37
01/26/2021	Bill Payment (Check)	7803417	Montana State Fund	03-134600-0		-3,658.36
01/26/2021	Bill Payment (Check)	7803418	RAE Water			-123.04
01/26/2021	Bill Payment (Check)	7803419	Wex Bank	0203-00-109722-9		-389.37

**HYALITE RURAL FIRE DISTRICT
BOARD OF TRUSTEES REGULAR PUBLIC MEETING
SYNOPSIS**

DATE: JANUARY 19, 2021

TIME: 7:00 p.m.

LOCATION: Sourdough Fire Station, 4541 S. 3rd Rd., Bozeman, MT

In compliance with [MCA 2017 2-3-212](#) and the Hyalite Rural Fire District Bylaws, the minutes of HRFD Board of Trustees open public meetings are comprised of an audio recording and a written synopsis. The audio recording is designated as the official record of a meeting. The written synopsis serves to assist the public in accessing portions of the audio recording and is a good faith attempt to provide the public with another method to be informed about the actions of the Board. The minutes are available to the public at www.hyalitefire.org/board-meeting-minutes/ or at the Hyalite Rural Fire District Administrative Offices, 4541 S. 3rd Rd., Bozeman, MT, during its standard business hours.

TRUSTEES IN ATTENDANCE:

Pete Geddes
Justin Miller
Nick Shrauger
Walt Zidack
Jason Jarrett

STAFF IN ATTENDANCE:

Jason Revisky, Fire Chief
Brian Nickolay, Assistant Fire Chief
Sheryl Wyman, Administrative Assistant

PUBLIC IN ATTENDANCE:

Michael Buffington, Volunteer Firefighter

0:00:00	CALL TO ORDER OF HYALITE RURAL FIRE DISTRICT Chair Geddes called the meeting to order and reminded the public that the meeting was being recorded. Chair Geddes asked for any public comment on non-agenda items. None given.
0:00:21	HYALITE CONSENT AGENDA Chair Geddes asked if there were any requests to remove items from the Consent Agenda. None given. Motion: Chair Geddes asks for a motion to approve the consent agenda from the December 15, 2020 board meeting. Trustee Miller so moved. Trustee Zidack seconded the motion. Vote: Jarrett-Yes; Zidack-Yes; Shrauger-Yes; Miller-Yes; Geddes-Yes. Unanimous approval. <i>[See December 15, 2020 Board Packet for Consent Agenda items approved]</i>

	REGULAR AGENDA
0:00:54	<p>Discussion and Decision – Bids for Ambulance Billing Services</p> <p>Chief Revisky gave information on steps taken to reach out to other billing companies. There was no response from other billing companies.</p> <p>Chair Geddes asks for board discussion. Trustee Zidack makes comments and supports going with Pintler Billing. Trustee Miller likes that it is a Montana company. Chair Geddes asks for more board comments. None given.</p> <p>Motion: Trustee Miller made a motion to accept Pintler Billing’s Contract and try them out for a year.</p> <p>Second: Trustee Zidack seconded the motion.</p> <p>Vote: Jarrett-Yes; Zidack-Yes; Shrauger-Yes; Miller-Yes; Geddes-Yes-Unanimous approval.</p> <p><i>[See Attachment A for Pintler Billing Contract]</i></p>
0:03:59	<p>Discussion and Decision – Ambulance Purchase</p> <p>Chief Revisky provides the board information on the RFP and three bids were received. Chief Revisky gives information on the bids and ambulance specs of the DeMers and Osage ambulance. Chief Revisky and Volunteer Prato went to Red Lodge to view and drive the DeMers ambulance. They plan on making a trip to Forsyth to view an Osage ambulance.</p> <p>Chief Revisky asks the board to give him authority to choose an ambulance that will be the best value for the district. He had provided the board with an estimate of \$120,000-\$130,000 and the bids came in between \$102,000 and \$103,000. The reason for the lower bid was due to the grant received for the cot loading system and cots which lowered the cost of the ambulance.</p> <p>Chair Geddes asks for board discussion. Trustee Zidack asks about maintenance on the DeMers. Chief Revisky states Apgar Ambulances has a mobile maintenance team that comes to our location to do the service work. Trustee Miller asks about any warranty differences between the two bids. Chief Revisky advises they are the same and industry standard. Chair Geddes asks for more board discussion – None given. Chair Geddes makes comments. Chief Revisky gives more background on the ambulance specs and what he is looking for before he makes a selection. Discussion is held on the motion.</p> <p>Motion: Trustee Jarrett moves the board to give the Chief authority to enter into an agreement for either of the two vehicles described not to exceed \$105,000 without returning to the board.</p> <p>Chair Geddes asks for any board discussion on the motion. None given. Chair Geddes asks for any public comment on the motion. None given.</p> <p>Second: Trustee Miller seconded the motion.</p> <p>Vote: Jarrett-Yes; Zidack-Yes; Shrauger-Yes; Miller-Yes; Geddes-Yes-Unanimous approval.</p> <p>Chief Revisky provides further information on the Red Lodge ambulance maintenance.</p>

0:15:38	Discussion and Decision – Bond Re-financing Update Trustee Zidack informs the board the bond package documents will be going out to the banks this Friday. A resolution should be ready for the board at the February meeting.
0:16:36	Discussion and Decision – Audit Service Administrative Assistant Wyman provided the board with the RFP letter sent out in 2018 for audit services. Chair Geddes asks for any board discussion. Comments are made. The board agrees to use the same request for proposal letter. The letter will be sent out to independent auditors authorized by the State to conduct audits of Montana Local Governments.
0:18:06	Discussion and Decision – Procedure for Fire Chief's Evaluation Chair Geddes gives background of previous evaluation. Chair Geddes asks for board discussion. Trustee Zidack asks a question regarding format of answers to questions. Trustee Shrauger makes comments regarding the Chief outlining goals and be evaluated on those goals. Chair Geddes agrees that should be included. Chief Revisky agrees as well and will be added to the evaluation. Chair Geddes asks for public comment. Volunteer Firefighter Buffington makes comments and requests a change to question #9 regarding length of service with the fire department. Chair Geddes asks for any further discussion. None given.
0:22:52	Fire Chief's Report Chair Geddes goes over the newly added chart of calls with the Chief's report. Chair Geddes asks for comments. Chief Revisky points out that there is a variation in the numbers that can't be predicted. Chair Geddes gives comments on areas that more descriptive information would be helpful for the public. Trustee Jarrett asks for more description on D (Delta) calls. Chief Revisky gives information. Chief Revisky advises the board he will be purchasing a camera system for EMS training. Chair Geddes goes back to the Chief's Report discussion. Trustees Miller and Zidack likes the information provided. Trustee Zidack asks about item four and the COVID situation with the department. Everyone in the department who wanted a vaccine has received one. The Sourdough station has been able to respond with no disruption given the status of the Cottonwood Station. Trustee Shrauger appreciates the spreadsheet and makes comments. Chair Geddes provides suggestions to make the chart clearer for the public. Changes to the chart will be made to better inform the public. Chair Geddes goes back to the discussion of the video equipment request. Chair Geddes asks questions and would like research on costs. Trustee Miller asks about recording and making available the meetings. Chair Geddes also asks Chief Revisky to look into privacy policies. Trustee Shrauger asks about the equipment as a training aid. Chief Revisky responds.

	Chair Geddes asks for any public comment on the Chief's Report. None given. <i>[See Attachment B for Fire Chief's Report]</i>
0:40:07	Trustees' Activities Trustee Shrauger points out in the fire policy past entities are still listed. Rae Fire Service Area, Sourdough Rural Fire District, Sourdough Firefighters Association, and Rae Volunteer Fire Company are no longer entities and don't need to be listed in the policy.
0:41:08	Announcements <ul style="list-style-type: none"> • Next board meeting will be held February 16, 2021.
0:41:48	ADJOURNMENT

Pintler Billing Services, LLC
P O Box 2458 ~ Eureka, MT 59917
(406) 297-1627 office ~ (866) 340-2505 office
(855) 574-5392 fax
www.pintlerbillingservices.com

AGREEMENT for BILLING SERVICES

THIS AGREEMENT is made by and between Pintler Billing Services (Billing Company), and Hyalite Rural Fire District (Client), on this 19th day of January, 2020 and effective on the date of signing.

WHEREAS Billing Company agrees to provide to Client and Client agrees to purchase from Billing Company upon the terms and conditions in accordance with the schedule and other provisions stated herein,

AND WHEREAS this Agreement supersedes and replaces in full any previous agreement between these parties pertaining to the matters addressed in this Agreement. Billing Company and Client agree to the following:

ASSURANCES:

- **Compliance.** The parties intend to comply fully with all applicable state and Federal laws and regulations, including but not limited to the Balanced Budget Act of 1997, the Social Security Act, the federal Anti-Kickback Statute, the federal False Claims Act, the Health Insurance Portability and Accountability Act and all applicable state and federal fraud and abuse laws and rules. Billing Company and Client will each be responsible for monitoring and ensuring its own compliance with all applicable state and Federal laws and regulations governing their respective activities pertinent to this Agreement. Client accepts responsibility for knowledge of applicable regulations and laws, and further warrants that patient care provided and activities performed by Client are compliant with all applicable Federal and state laws and regulations. Billing Company accepts only responsibility for knowledge of regulations and applicable laws as they apply to Billing Company activities, and assures Client that Billing Company will maintain the highest level of compliance possible through continued training and education of its staff, and certification of at least one staff member as a Certified Ambulance Compliance Officer (CACO) through the National Academy of Ambulance Compliance (NAAC). Insofar as any terms or conditions of this Agreement are determined by any court or by the OIG to be contrary to any such statutes or regulations, the parties will promptly and in good faith confer and resolve any issues so as to make the performance of this Agreement consistent with all applicable statutes and regulations.
- **No Responsibility for Other Party's Compliance.** Neither party is responsible for the compliance of the other party with Federal and state laws and regulations applicable to that other party. Each party accepts full responsibility for compliance with all requirements that apply to that party and to the possible repercussions for failing to satisfy those requirements.
- **Exclusive Agreement.** Client warrants to Billing Company that this Agreement is and shall be the exclusive agreement for Client's EMS billing during the term of this Agreement.

CLIENTS:

- **Delivery of Documents and Information for Billing.** Client will provide Billing Company with all information and documents needed by Billing Company to make billing decisions and bill claims for Client. Client shall do this by US mail, secure web portal, electronic PCR software, fax, or in person *at least weekly* unless other arrangements have been made and both parties have

agreed upon a change in delivery arrangements. Client shall provide Billing Company with true and accurate billing information, including, but not limited to: patient demographic information, completed signature forms as required by law, complete documentation of services provided, changes in crew members or their licensure, payments and insurance remittance received, referral or authorization numbers and/or documents, and/or other necessary medical documentation. Client also agrees to provide Billing Company with any new/updated information within one week of receipt of such information. Client warrants that all information provided to Billing Company for billing purposes will be true and accurate to the best of its knowledge. Client will keep original documents and provide Billing Company with clear copies in either paper or electronic form. All documents provided to Billing Company will become the sole property of Billing Company except, upon termination of this Agreement, any protected health information provided to Billing Company by Client or created by Billing Company on behalf of Client shall be handled as provided in the Business Associate Agreement between the parties.

- **PCR Responsibilities:** Client agrees that the sole responsibility for maintenance of the relationship with its ePCR vendor, including subscription, passwords, and administration, belongs to Client. Assignment to Billing Company by Client within electronic PCR software shall constitute delivery of information to Billing Company. Client agrees to provide access to its ePCRs through the electronic PCR software to Billing Company, and agrees that a lapse in the access or subscription to the electronic PCR software shall void Billing Company duties to retrieve billing information. Client remains the custodian of the PCR and medical records, though Billing Company shall retain a copy for billing documentation and support. All requests by third parties for medical records shall be directed to Client for fulfillment, with the exception of records requests for purposes of treatment or payment by receiving hospitals and responsible payers, including insurance companies, which may be handled by Billing Company. Routine records requests required to facilitate payment will be handled by Billing Company.
- **Claims Processing and Follow-up.** Billing Company will process Client's trip reports and submit insurance claims, electronically or on paper (as required by payer), to insurance carriers as soon as possible upon receipt of billing information but never more than five (5) days after billing information is received by Billing Company from Client, provided the billing information is complete upon receipt as detailed above and is received from Client on a regular schedule of at least weekly. Billing Company will bill patients monthly for co-payments or private payments due to Client. Billing Company will track claims submitted and any delinquent claims will be pursued by Billing Company. Billing Company will generate aging reports monthly and will investigate past due claims and patient account issues. Payment plans for patients, if established by Client policy, will be tracked by Billing Company and delinquent patient accounts will be presented in report form to Client for consideration of referral to an outside agency for collection action. At the direction of Client, Billing Company will negotiate payment plans with patients and/or supply patients with a financial hardship waiver request form. Past due accounts will be sent by Billing Company to Centron Services, a Montana collections agency (or agency selected by Client), at the direction of Client.
- **Monthly Reports.** Billing Company will generate monthly reports detailing activity related to claims and patient billing, including: aging, total revenue, total charges, patients receiving statements, and any other matters agreed upon between Client and Billing Company.
- **Patient and Client Staff Questions.** Billing Company will provide a telephone number for questions and inquiries from patients and staff of Client. All questions from patients and staff of Client will be answered by Billing Company immediately when possible, but never longer than one business day after receipt. If a transition from a prior Billing Company is involved, Billing Company will provide unlimited assistance via email or phone to Client crew and managers

regarding completion of transition from previous Billing Company, specific trip report documentation and completion questions, and general questions regarding any aspect of Billing Company services for Client. One live (on-site or virtual) documentation training per year for Client's crews and other designated staff is included at no additional charge.

- **Patient Benefits, Prior Authorization and Referrals.** Billing Company will perform verification of patient benefits for Client upon receipt of complete patient insurance and demographic information. Client will be responsible for prior authorizations and/or referral procurement where required prior to transport, although Billing Company shall inform and educate Client of requirements for authorizations and referrals whenever possible. Billing Company is not responsible for denied claims, including but not limited to any denials due to policy exclusions, benefit limits, or insurance company decisions.
- **Refund Requests and Refunds.** Billing Company will investigate and, as necessary, dispute any refund requests by insurance companies made to Client. In the event that a refund is due, Client agrees to pay the refund amount to the insurance company, patient, or other party to whom the refund is due within the time frame required by law. If there is a refund paid by Client, Billing Company will then refund to Client the amount corresponding to the percentage billed by Billing Company of the amount collected by Client that it subsequently refunded.
- **Processing and Reporting of Claim Payments.** Billing Company will provide a PO Box as a payment address for remittance of physical payments. Billing Company will collect mail from the PO Box daily and payments received for Client will be deposited in Client's account biweekly. Client will provide deposit slips and a deposit stamp to Billing Company, and Billing Company will deposit payments physically or via US Mail depending on bank location of Client. A detailed report of all deposit items will be sent via secure web portal by Billing Company to the Client office for reference and archival purposes. At the request of Client, a separate notification will be sent by Billing Company to any County Treasurer's office, bookkeeper's office, or other individual or entity designated by Client.
- **Assistance in Updating Enrollment Information and Address Changes.** Billing Company will provide assistance to Client in updating enrollment information pertaining to Billing Company with Medicare, Medicaid, BlueCross BlueShield, and other major insurance carriers. Billing Company will also notify payers of address changes as necessary. Billing Company will also provide assistance with enrollment in EFT (and associated ERA) processes with payers as available.
- **Back-up Procedures.** Billing Company will maintain electronic copies of all software, billing programs, and billing records offsite in a HIPAA-compliant manner. Billing Company will contract with a third-party storage company or companies to use state-of-the-art systems for data preservation and, if necessary, restoration of systems.

CHARGES AND FEES:

- **Charges and Payments for Clients.** Client agrees to pay Billing Company for herein described services at a rate of 8% of the amount received by Client from all revenue it receives as a result of Billing Company efforts. Billing Company will provide Client with a monthly statement and monthly reports detailing all transactions that occurred during the previous month. Billing Company will invoice Client at the beginning of each month for claim payments received during the previous month. Payment will be due within ten (10) days of Client's receipt of the invoice.
- **Clearinghouse Subscription and Patient Statement Costs.** Client will also be responsible for the cost of the clearinghouse subscription and sending patient statements. These charges may not

exceed \$33/month and \$1.50 per patient statement per month respectively.

- **Start-up Fee.** Client will be responsible for a one-time start-up fee of \$_____ payable with payment of first invoice.
- **Monthly Statements of Transactions, Costs and Charges.** Billing Company will describe the aforementioned costs, and any selected Optional Clients and their costs in a detailed monthly statement identifying each transaction to allow for exact reconciliation. Costs may not exceed reasonable and necessary costs for processing claims and procuring payment for Client.
- **Suspension of Billing for Non-payment of Fees.** Client agrees to pay Billing Company within ten (10) working days from date of invoice. Billing Company reserves the right to suspend billing for consistent non-payment or untimely payment by Client.
- **Changes to the Agreement.** Billing Company and Client shall retain the right to review and possibly negotiate different terms of this Agreement as circumstances dictate. Any changes to the rate for the Clients provided by Billing Company will be addressed in an addendum to this Agreement. Billing Company reserves the right to alter the rate of compensation for its Clients upon submission of sixty (60) days prior written notice to Client.

OPTIONAL CLIENTS:

- Additional in-person or webinar trainings in compliance, compliance plan creation, and documentation shall be available to Client by Billing Company, with the rate to be negotiated at time of request. In the event that additional services are requested by Client, an addendum to this Agreement will be executed to address those additional services.

TERMS: Billing Company and Client agree that this Agreement shall be valid for **one year**, and will automatically renew annually thereafter, unless either party requests a change in writing as detailed in the Termination section.

TERMINATION: This Agreement may be canceled by Client by giving Billing Company sixty (60) days prior written notice. This Agreement may be canceled by Billing Company by giving Client sixty (60) days prior written notice. This Agreement may be canceled immediately by either party upon written notice to the other party if any intentional wrongdoing occurs which violates the terms set forth herein. Upon termination of this Agreement, the parties agree to the following:

- Client will remit immediately to Billing Company all fees owed to Billing Company.
- Billing Company will pursue payment for all services provided by Client which have already been billed.
- With respect to services provided by Client for which it has provided billing information to Billing Company and for which Billing Company has not yet billed, Client will continue to provide necessary information pertaining to those services until all billing is completed or sixty (60) days has passed, whichever is less, unless the termination is a result of wrongdoing or failure to pay, which would result in immediate cessation of billing activities. Client shall be responsible for the billing of claims that have not been billed by Billing Company within sixty (60) days after termination of this Agreement.
- Billing Company will maintain electronic copies of all billing information for ten (10) years after termination of this Agreement. Copies of billing documents will be made available in digital form from Billing Company to Client at the request of Client upon termination of this Agreement, at a

rate of \$.05 per page. Billing Company reserves the right to withhold copies of records in cases where charges and fees are not paid in full by Client.

WARRANTY: The warranty of Billing Company under this Agreement shall be limited to the re-running, at its own expense, of any inaccurate reports or claims, as errors become apparent and where inaccuracies were caused solely as a result of the performance of Billing Company.

LIMITATION OF LIABILITY: Client agrees that the foregoing warranty made by Billing Company in this Agreement is in lieu of all other warranties, expressed or implied, including but not limited to any implied warranty of merchantability, fitness or adequacy for any particular purpose or use, quality, productiveness or capacity. Client further agrees that Billing Company shall not be liable to Client or any person claiming through or under Client for any expense of any kind whatsoever or for any lost profits or damages of any kind whatsoever caused and in no event shall Billing Company be liable for loss of business or other consequential damages even if Billing Company has been advised of the possibility of such damages. Billing Company has no liability to Client if data or records maintained by Billing Company are destroyed by fire, theft, acts of God, or other cause. In the event of a Billing Company computer system malfunction, for whatever reasons, or inability to access computer, Billing Company shall not be liable for damage to or loss of any Client data that has been entered into the computer system. However, Billing Company will use its best efforts to minimize the possibility of such damage to or loss of Client data by use of regular computer backup procedures. Client agrees to hold Billing Company harmless from any liability resulting from violations of state or Federal regulations relating to the extension of credit or handling of accounts receivable directed by policy of, or direction from, Client. Client agrees to aid in the defense of Billing Company in any such state or Federal proceeding. Billing Company certifies to Client that Billing Company will maintain a Compliance Plan for third-party medical billing company compliance with state and Federal laws and regulations and will abide by the requirements therein.

INDEMNIFICATION: Client shall hold harmless, indemnify and defend Billing Company against any and all claims, causes of action, and damages including, but not limited to, overpayment or false claims liability to any government agency, third party payer, financially responsible party, contractor, carrier or insurer, to the extent caused by any act or omission, including but not limited to supplying inaccurate, incomplete, false or fraudulent information, on the part of Client or its agents, servants, volunteers, contractors or employees. This provision shall include all costs and disbursements, including without limitation court costs and reasonable attorney's fees. Billing Company agrees to indemnify, defend and hold harmless Client and/or its employees, officers, directors and agents from any and all claims, losses, damages, liabilities and expenses, including reasonable attorney's fees, arising from the acts or omissions of any Billing Company agent, servant, contractor or employee and which relates to the services performed by Billing Company under this Agreement.

GENERAL: The term "this Agreement" as used herein includes any future written amendments, modifications, supplements or schedules duly executed by Billing Company and Client. Billing Company is entitled to reasonable attorney's fees for the enforcement of this Agreement at any stage of enforcement proceedings, including appeal. The waiver by either party of any default or breach of this Agreement shall not constitute a waiver of any subsequent default or breach of the same or of a different kind. This Agreement constitutes the whole contract between the parties and may be changed only by an addendum signed by both parties.

CONFIDENTIALITY: Neither Billing Company nor Client shall, during the term of this

Agreement or any extension hereof, for any reason, disclose to any third party any proprietary information regarding the other party unless required to do so by law, regulation or subpoena. For purposes of this Agreement, "proprietary information" shall include, but not be limited to audit requests, audit results, billing processes, and subscriber lists.

HIPAA BUSINESS ASSOCIATE AGREEMENT:

The Business Associate Agreement between covered entity Client and business associate Billing Company applicable to the parties under this Agreement is attached hereto as Attachment A. This Agreement is the Underlying Agreement referred to therein.

INDEPENDENT CONTRACTOR RELATIONSHIP: Billing Company and Client stand in an independent contractor relationship to one another and shall not be considered as joint venturers or partners, and nothing herein shall be construed to authorize either party to act as general agent for the other. There is no liability on the part of Billing Company to any entity for any debts, liabilities or obligations incurred by or on behalf of Client.

NOTIFICATION OF ACTUAL OR POTENTIAL VIOLATION OF LAW: If either party becomes aware of any actual or potential violation by the other party, whether intentional or inadvertent, of any applicable state or Federal statute or regulation, it shall promptly notify the other party.

WARRANTY OF NON-EXCLUSION FROM GOVERNMENT HEALTH CARE PROGRAMS: Each party to the Agreement represents that: (i) it is not currently excluded, or threatened with exclusion, from participating in any Federal or state funded health care program, including Medicare and Medicaid, and (ii) it has never been excluded by any of the aforementioned programs. Each party also agrees to notify the other of any imposed exclusions or sanctions during the term of this Agreement covered by this warranty. The notified party reserves the right to terminate the Agreement upon receipt of such notice. Client further warrants that it will check the List of Excluded Entities and Individuals (LEIE) maintained by the Office of Inspector General of the United States Department of Health and Human Client on a recurring basis and will not utilize an excluded or improperly credentialed individual on any Client that it requests Billing Company to bill. Billing Company further warrants that it will likewise review the LEIE on a recurring basis and not utilize any excluded individual to process Client claims.

PREVENTION OF PERFORMANCE: If a party's obligation to perform any duty hereunder is rendered impossible of performance due to any cause beyond such party's control, including, without limitation, an act of God, war, civil disturbance, fire or casualty, labor dispute, hardware or software failures beyond the party's control, or governmental rule, such party, for so long as such condition exists, shall be excused from such performance, provided it promptly provides the other party with written notice of its inability to perform stating the reasons for such inability and provided that the party takes all appropriate steps as soon as reasonably practicable upon the termination of such condition to recommence performance.

ASSIGNMENT: This Agreement may not be assigned to any third party without the express written consent of the other party. This Agreement shall be binding upon and inure to the benefit of all successors and assigns.

HEADINGS: The headings preceding the text of the several sections and subsections of this Agreement are inserted solely for convenience of reference and shall not constitute a part of this Agreement or affect the meaning, construction or effect of any provision of this Agreement.

NO THIRD PARTY RIGHTS: This Agreement is entered into by and between the parties hereto and for their benefit. There is no intent by either party to create or establish a third party beneficiary or status or rights in any patient, subscriber or other person or entity. No third party shall have any right to enforce or any right to enjoy any benefit created or established under this Agreement.

NOTICES: Notices required to be given under this Agreement shall be made to the Parties at the following addresses and shall be presumed to have been received by the other party (i) three days after mailing by the issuing party when notices are sent by First Class mail, postage prepaid; (ii) upon transmission (if sent via facsimile with a confirmed transmission report); or (iii) upon receipt (if sent by hand delivery or courier Client).

Pintler Billing Services, LLC:

Leslie Graves
PO Box 2458
Eureka Montana 59917
leslie@pintlerbillingservices.com

Hyalite Rural Fire District

Chief Jason Revisky
4541 S 3rd
Bozeman, MT 59715
jrevisky@hyalitefire.org

GOVERNING LAW: This Agreement shall be deemed to have been made and entered into in the State of Montana and shall be interpreted in accordance with the laws thereof, without regard to conflicts of laws principles.

FORUM SELECTION: The Parties expressly agree that the exclusive forum for resolving any legal disputes under this Agreement shall be the District Court of Lincoln County, Montana, or the United States District Court for the District of Montana.

SEVERABILITY: In the event that any one or more of the provisions contained in this Agreement shall for any reason be held by any court or by the Office of Inspector General of the United States Department of Health and Human Clients to be invalid, illegal, or unenforceable in any respect, such invalidity, illegality, or unenforceability shall not affect any other provisions and the Agreement shall be construed as if such invalid, illegal, or unenforceable provision had never been contained in it.

AUTHORIZATION OF AGREEMENT: Each party represents and warrants, each to the other with respect to itself, that the execution and delivery of this Agreement has been duly

authorized and the individuals executing this Agreement on behalf of each party has full power and authority to do so.

ACCEPTANCE BY:
Pintler Billing Services

Authorized Signature

Leslie Graves, Owner

Print Name and Title

Date

Hyalite Rural Fire District



Authorized Signature

EUGENE M. GRAVES III CHAIR

Print your Name and Title

01-19-21

Date

Hyalite Rural Fire District

Fire Chief's Report

January 2021

Prepared by: Fire Chief Jason Revisky

1. The Hyalite Fire Department has responded to 583 calls in 2020 (as of 12/31/2020).
2. Our current roster is at 44 members (effective 1/01/2021).
3. We currently have 8 resident firefighters living at the Sourdough Fire Station.
4. Staffing at the Cottonwood Fire Station is currently suspended due to COVID-19 concerns.
5. We have 3 resident renters at the Rae house.
6. We have experienced no firefighter injuries or significant mechanical breakdowns in the last month.
7. Update on Ambulance Purchase.

	OCTOBER	NOVEMBER	DECEMBER	
EMS Calls (Including MVAs)	14	29	31	
Transports	12	16	22	
Refusals/No Transport	2	13	9	
TYPES OF CALLS				
A	3	1	6	
B	1	3	3	
C	3	7	6	
D	6	8	7	
E		1		

Hyalite Fire Department

Bozeman, MT

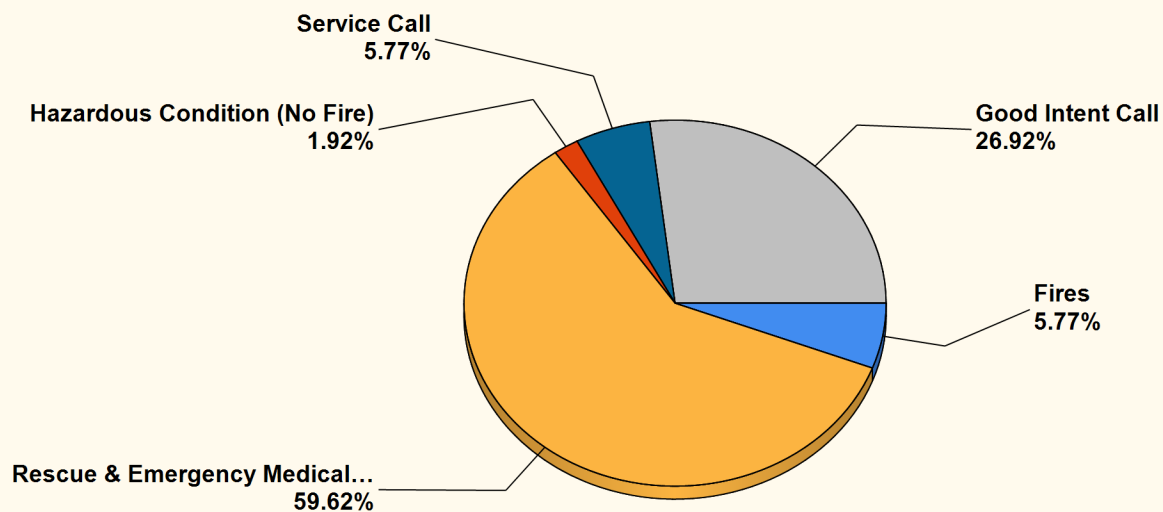
This report was generated on 1/7/2021 11:30:35 AM

Attachment



Breakdown by Major Incident Types for Date Range

Zone(s): All Zones | Start Date: 12/01/2020 | End Date: 12/31/2020



MAJOR INCIDENT TYPE	# INCIDENTS	% of TOTAL
Fires	3	5.77%
Rescue & Emergency Medical Service	31	59.62%
Hazardous Condition (No Fire)	1	1.92%
Service Call	3	5.77%
Good Intent Call	14	26.92%
TOTAL	52	100%

Only REVIEWED and/or LOCKED IMPORTED incidents are included. Summary results for a major incident type are not displayed if the count is zero.



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Doc Id: 553
Page # 1 of 2

Detailed Breakdown by Incident Type

Attachment B

INCIDENT TYPE	# INCIDENTS	% of TOTAL
111 - Building fire	2	3.85%
154 - Dumpster or other outside trash receptacle fire	1	1.92%
321 - EMS call, excluding vehicle accident with injury	25	48.08%
322 - Motor vehicle accident with injuries	1	1.92%
324 - Motor vehicle accident with no injuries.	5	9.62%
412 - Gas leak (natural gas or LPG)	1	1.92%
521 - Water evacuation	1	1.92%
554 - Assist invalid	2	3.85%
611 - Dispatched & cancelled en route	11	21.15%
631 - Authorized controlled burning	1	1.92%
671 - HazMat release investigation w/no HazMat	2	3.85%
TOTAL INCIDENTS:	52	100%

Only REVIEWED and/or LOCKED IMPORTED incidents are included. Summary results for a major incident type are not displayed if the count is zero.

Consent Agenda End

Regular Agenda Item 1

Final Bond Refinancing Resolution

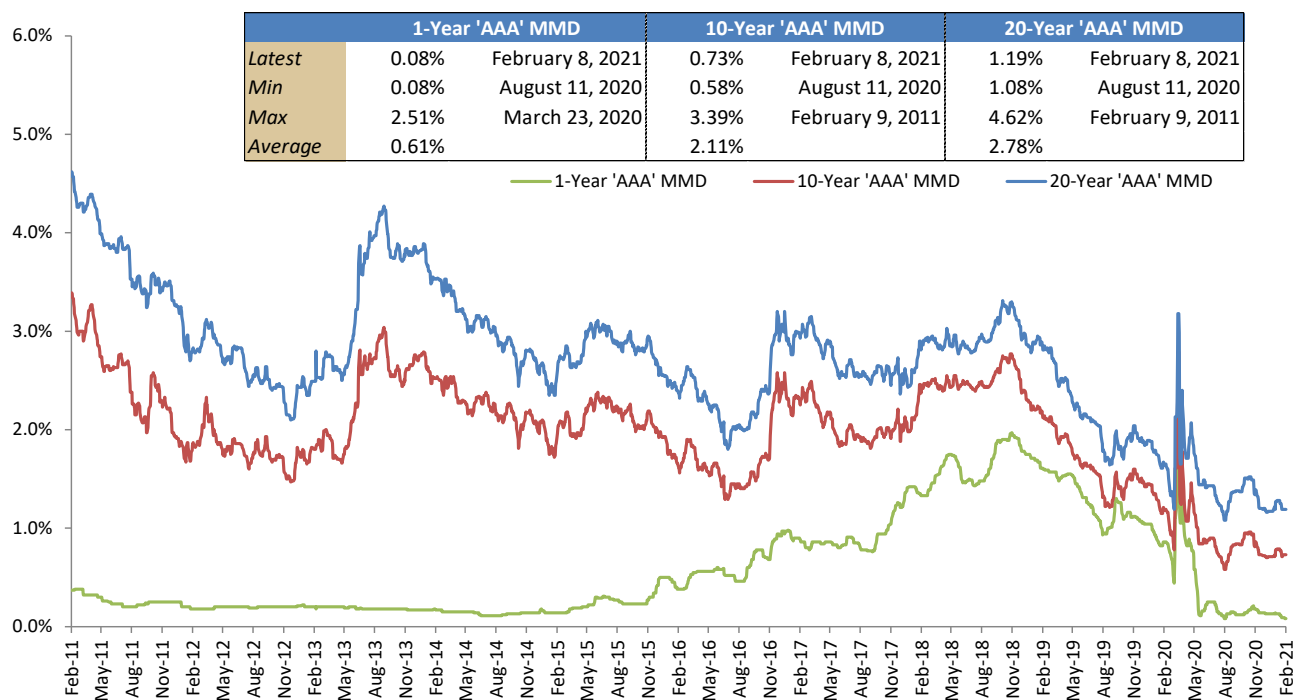
MUNICIPAL MARKET UPDATE

February 8, 2021

"AAA" MUNICIPAL MARKET DATA INDEX (MMD)

1-YEAR, 10-YEAR & 20-YEAR MATURITIES:

2/8/2011-2/8/2021



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**HYALITE RURAL FIRE DISTRICT
REFUNDING BOND SUMMARY
Direct Bank Placement of the Bonds (Bank Loan)**

	Rate in Response	Costs	Redemption Date	Other Requirements	True Interest Cost Rate (TIC)
Stockman Bank	.20-.80%	No additional	Anytime	Audit to be received after completion	0.54%
Madison Valley Bank	1.18%	No additional	Anytime	None	1.18%
US Bank	1.24%	Up to \$3,000	7-1-25 with 10 days notice	Subject to final approval A number of requirements in the event of a default under a Loan Agreement.	1.24%
Capital One	1.70%	No additional	7-1-25 in whole at par on any interest payment date	Audit to be received asap Subject to final approval	1.70%
Rocky Mountain Bank	2.50%	\$6,730 (est)	Anytime	Amortization Schedule Annual audit to be received 180 days after fiscal year end together with other financial reporting as requested Subject to final approval	2.50%

**Hyalite Rural Fire District
Gallatin County, Montana
General Obligation Refunding Bonds, Series 2021 (the “Bonds”)**

**Private Placement Request for Proposals
Financing Term Sheet**

Issuer: Hyalite Rural Fire District Gallatin County, Montana

Estimated Amount: \$1,730,000 - subject to change as described below.

To the extent more or less Bond proceeds are required by the District to complete the refunding, the principal amount of the Bonds may be adjusted upward or downward. Changes will be communicated to the financial institution with the winning proposal. The financial institution submitting the winning proposal agrees to purchase the Bonds pursuant to the final Bond Purchase Agreement (in such adjusted principal amounts).

Purpose: The proceeds of the Bonds, together with other legally available funds, if any, will be used for (i) refunding all or a portion of the District’s outstanding General Obligation Bonds, Series 2013 (the “Series 2013 Bonds”) maturing in the years 2021 through 2028 outstanding in the total principal amount of \$1,680,000* (the “Refunded Bonds”); and (ii) paying costs associated with the refunding, sale and issuance of the Bonds.

Security: The Bonds are general obligations of the District payable from general ad valorem taxes, which the District will covenant to levy annually on all taxable property within the District, without limitation as to rate or amount.

Not Rated: The Bonds will not be rated.

July 1 Maturities: SERIAL AND/OR TERM BONDS
Serial maturities and/or sinking fund payments will be due on July 1 in the estimated amounts as follows to accomplish a roughly level payment schedule (which schedule provides for a final maturity in 2028):

Year	Amount*	Interest Rate
2021	\$205,000	____%
2022	215,000	____%
2023	215,000	____%
2024	215,000	____%
2025	215,000	____%
2026	220,000	____%
2027	220,000	____%
2028	225,000	____%

* Subject to change.

The aggregate principal amount and the principal amount of each maturity (or sinking fund payment) of the Bonds are subject to adjustment by the District after the determination of the winning response.

Bidders have the option of combining the Bonds into one or more Term Bonds. If any Bonds are issued as Term Bonds, such Term Bonds will be subject to annual mandatory redemption in the estimated principal amounts set forth in the foregoing schedule on each July 1, concluding no later than July 1, 2028 at a redemption price equal to the principal amount of such Bonds or portions thereof to be redeemed with interest accrued thereon.

Interest Payable: January 1 and July 1, commencing July 1, 2021.

Interest: Fixed-rate for the term of the Bonds, computed on the basis of a 360-day year of twelve 30 day months.

Dated Date: As of date of delivery, scheduled to be on or about February 26, 2021.

Redemption: Please describe your proposed redemption provisions for the Bonds.

Disclosure: The District has prepared certain disclosure information as found in the enclosed Appendix A – Supplemental Information, however a full Official Statement will not be prepared. Financial disclosures may be found on EMMA. Additional information may be available upon request. This issue is not subject to continuing disclosure requirements but the purchaser can specify continuing requirements for audit reports or other information.

Private Placement Letter:

The Bonds will be sold in a private placement to an institutional investor who is an accredited investor. The purchaser will execute an investor letter in form satisfactory to the District and Bond Counsel stating that the purchaser is purchasing the Bonds for its own account and has no intention of reselling the Bonds and containing other customary certifications.

Tax Treatment: In the opinion of Jackson, Murdo & Grant, P.C., Bond Counsel, based on existing law and assuming the accuracy of certain representations and compliance with certain covenants, interest on the Bonds (i) is excludable from gross income for federal income tax purposes under Section 103 of the Internal Revenue Code of 1986, as amended (the “Code”), (ii) is not an item of tax preference for purposes of the federal alternative minimum tax imposed by Section 55 of the Code, and (iii) is excludable from gross income for Montana individual income tax purposes. Interest on the Bonds is includable, however, in income for purposes of the Montana corporate income tax and the Montana alternative corporate income tax. The District will designate the Bonds “qualified tax-exempt obligations” within the meaning of Section 265(b)(3) of the Code.

Bidding Process: The District will receive written proposals until **February 10, 2021 at 12:00 Noon MT**. A copy of the proposal must be electronically delivered to the Placement Agent:

Bridget Ekstrom, Senior Vice President
D.A. Davidson & Co.
Email: bekstrom@dadco.com

For questions please contact Bridget (406-581-9820 (cell) or 406-556-6965 (office)).

Proposals shall demonstrate:

- (1) the interest rate for each serial maturity of Bonds (or Term Bonds if so designated), based on the maturity amounts shown in this Request for Proposals and based on an assumed February 26, 2021 closing date,
- (2) any additional costs/fees to be borne by the District (i.e. origination fees, legal fees) and any continuing disclosure or other requests/requirements (such as annual audit reports), and
- (3) any redemption provisions or denote the Bonds are callable at any time.

Basis of Award:

Proposals for the Bonds will be compared on the basis of true interest cost ("TIC") and the winning proposal will awarded to the responsive bidder whose bid reflects the lowest TIC on the Bonds. The TIC is the net present value of total interest on the Bonds, from their dated date to their maturities. If two or more proposals state the same lowest TIC, the sale of the Bonds will be awarded to the financial institution selected by the District.

Proposal constraints for the Bonds include:

- (i) the true interest cost (TIC) of the Bonds shall not exceed 2.50%;
- (ii) the Bonds are offered at a purchase price of par;
- (iii) proposals must be for the entire offering of Bonds;
- (iv) only one interest rate per maturity of Bonds;
- (v) rates shall be expressed in integral multiples of one basis point per annum;
and
- (vi) each proposal must be unconditional.

The District reserves the right to reject any and all proposals and to waive any informality and irregularity in any and all proposals. No proposal may be altered after the time specified above for opening proposals without the express consent of the District.

APPENDIX A – SUPPLEMENTAL INFORMATION

\$1,730,000*

HYALITE RURAL FIRE DISTRICT GALLATIN COUNTY, MONTANA GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021

PURPOSE AND SOURCES AND APPLICATION OF FUNDS

General Information

The proceeds of the Hyalite Rural Fire District, Gallatin County, Montana (the “District”), General Obligation Refunding Bonds, Series 2021 (the “Bonds”) will be used for (i) together with other legally available funds, if any, refunding all or a portion of the District’s outstanding General Obligation Bonds, Series 2013 (the “2013 Bonds”) maturing in the years 2021* through 2024*, inclusive, 2025*, and 2027*, outstanding in the total principal amount of \$1,680,000* (the “Refunded Bonds”) that were originally issued by the Sourdough Rural Fire District prior to the consolidation of the Rae Fire Service Area and Sourdough Rural Fire District; and (ii) paying costs associated with the sale and issuance of the Bonds and the refunding.

The District legally assumed all debts, obligations, and rights of the Sourdough Rural Fire District, including all obligations and rights under the 2013 Bonds, effective July 1, 2016. The merger of the Sourdough Rural Fire District and Rae Fire Service Area to form the Hyalite Rural Fire District was disclosed as part of the District’s annual continuing disclosure requirements pursuant to Section 8(c) of Resolution No. 2013-15 authorizing the issuance of the 2013 Bonds (the “2013 Bond Resolution”).

Refunding Plan. The proceeds of the Bonds will be used to provide funds, together with other legally available funds of the District, if any, to establish an irrevocable escrow to call, pay and redeem on April 7, 2021, in advance of their stated maturities, the Refunded Bonds at a price of par, plus interest accrued to the date of redemption (the “Refunding Plan”). Notice of the date of redemption of the 2013 Bonds shall be given to the U.S. Bank National Association, acting as the Bond Registrar for the 2013 Bonds, at least 40 days prior to the date of redemption in a form consistent with Section 2.06(c) of the 2013 Bond Resolution. A portion of the proceeds of the Bonds will be used to pay the administrative costs of the refunding and costs of the issuance of the Bonds. From the proceeds of the Bonds, the District will deposit sufficient funds and/or securities with U.S. Bank National Association (the “Escrow Agent”) to be used to accomplish the Refunding Plan. The funds and/or securities deposited with the Escrow Agent will be pledged irrevocably to and held in trust for the benefit of the owners of the Refunded Bonds by the Escrow Agent, pursuant to an Escrow Agreement to be executed by the District and the Escrow Agent.

* Preliminary; subject to change.

Information on the Refunded Bonds is as follows:

Issue	Amount Outstanding	Refunded Maturities*	Amount Refunded*	Redemption Date*	Premium
2013 Bonds	\$1,680,000	2021-2024, 2026 ¹ , and 2028 ¹	\$1,680,000	April 7, 2021	\$0

Refunded Bonds*			
Maturity Years (July 1)*	Principal Amounts*	Interest Rates	CUSIP
2021	\$190,000	3.000%	836172AH9
2022	195,000	3.000	836172AJ5
2023	200,000	3.000	836172AK2
2024	205,000	3.000	836172AL0
2026 ¹	430,000	3.500	836172AN6
2028 ¹	460,000	3.875	836172AQ9
	<u>\$1,680,000</u>		

* Preliminary; subject to change.

¹ Term Bond.

THE DISTRICT

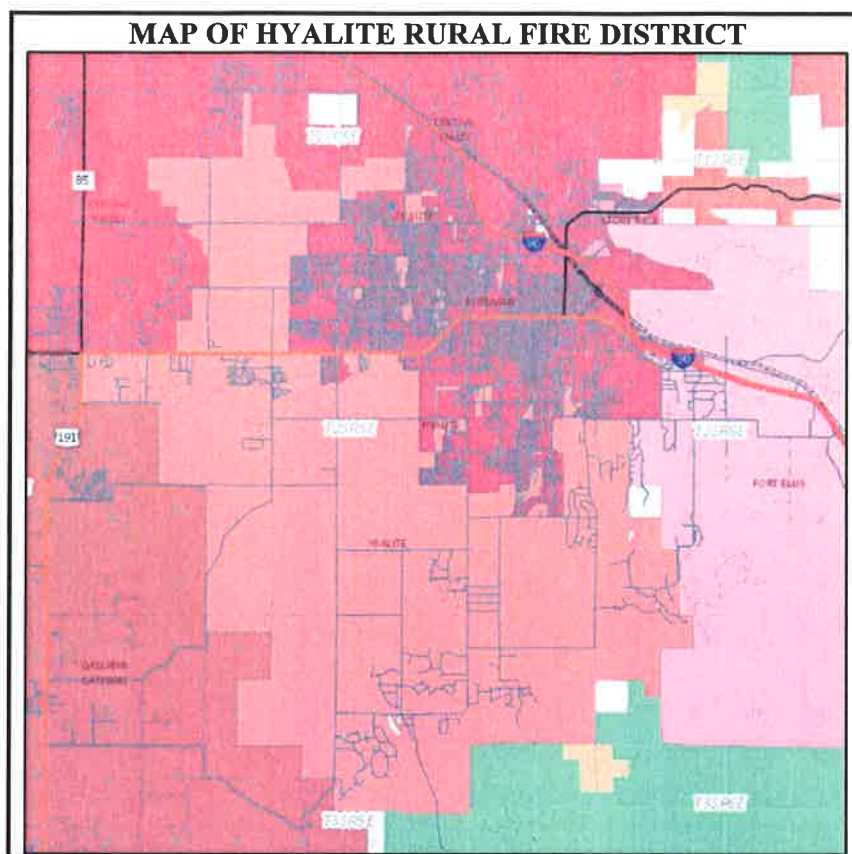
General Information

The Hyalite Rural Fire District is located in Gallatin County (the “County”) and was created on July 1, 2016, when the Sourdough Rural Fire District and the Rae Rural Fire Service Area merged into one Fire District. The Sourdough Rural Fire District and Rae Rural Fire Service Area had functioned as one Fire District for over 10 years prior to the consolidation via an Interlocal Agreement in which the two shared two paid employees, operational services, expenses and volunteers. The District is generally located to the west and south of the City of Bozeman (“Bozeman”) city limits.

The District encompasses approximately 31 square miles. The District serves an estimated population of 8,500 residents as estimated by District officials. The District owns and operates three fire stations: (i) the Sourdough Station located at 4541 South 3rd Avenue; (ii) the Cottonwood Station located at 10200 Cottonwood Road; and (iii) the Rae Station located at 5370 located at Gooch Hill Road.

Bozeman had a 2019 population estimate of 49,831 according the U.S. Census Bureau, an increase of 33.7% over the 2010 Census estimate of 37,280. Bozeman is currently the State’s fourth largest municipality by population behind the cities of Billings, Missoula and Great Falls. According to the U.S. Bureau of the Census, the County had a 2019 population estimate of 114,434, an increase of 27.8% over the 2010 Census count of 89,513. The County is currently the State’s third largest county based on population behind the counties of Yellowstone and Missoula.

The economy of the area is most notably impacted by the contributions of Montana State University, agriculture, technology-based businesses, manufacturing, tourism and recreation and trade center activities.



Administration

The District's governing body is the District Board of Trustees (the "Board"), which is comprised of five board members who are elected for staggered three-year terms. The Board shall prepare and adopt suitable bylaws and has the authority to provide adequate and standard firefighting and emergency response apparatus, equipment, personnel, housing, and facilities, including real property, for the protection of the District. The Board prepares annual budgets and requests special levies for the budget. The budget laws relating to county budgets must, as far as applicable, apply to fire districts, such as the District.

The names of the Board members as well as the dates in which of their respective terms of office expire are as listed below.

Board Member	Board Position	Term Expires (May)	Total Time Served on Board	Occupation
Eugene M. "Pete" Geddes, III	Chair	2023	21 years	Managing Director American Prairie Reserve
Justin Miller	Vice Chair	2021	7 years	Billion Auto Group
Nick Shrauger	Secretary	2021	12 years	Sales Manager
Walt Zidack	Treasurer	2023	7 years	Retired
Jason Jarrett	Member	2022	1 year	Semi-Retired/Builder Retired

The names of the certain administration/staff members and the current position in which they serve are listed below.

Name	Position	Total Years in Current Position	Total Years Affiliated with the District
Jason Revisky	Fire Chief	9 years	11 years
Brian Nickolay	Assistant Fire Chief	15 years	15 years
Sheryl Wyman	Administrative Assistant	1 year	1 year

COVID-19

The District faces challenges to its operations and economic results related to the global COVID-19 pandemic.

On March 12, 2020, the Governor of the State of Montana proclaimed a state of emergency for all counties throughout the State as a result of COVID-19. Since March 12, 2020, the Governor has issued a series of orders and/or directives designed to limit social interactions, including a March 15, 2020 order to close all public K–12 schools in the State, a March 24, 2020 announcement extending closures and mandating social distancing, followed by a stay-at-home order issued on March 25, 2020 that also temporarily closed all non-essential businesses and operations.

On April 22, 2020, the Governor announced a three-phase reopening of Montana with the stay-at-home order expiring on April 26, 2020 for individuals and April 27, 2020 for businesses. Effective June 1, 2020, Montana entered phase-two of reopening the State. The District continues to closely monitor the directives and orders from the Governor’s Office and recommendations from the federal, State, and local authorities that impact the District and its residents; however, stay-at-home orders could be resumed at any time. The District cannot predict if the Governor, or other federal, State, or local authority will issue additional directives or orders that might adversely impact the financial condition or operations of the District, or the assessed values of property within the District.

Measures designed to curtail the spread of the virus may be resumed at any time and may result in delays in the District’s operations and receipt of tax and other revenue, increased costs of operations, and curtailment of services. In addition, the economic repercussions of the pandemic are expected to adversely affect the District and its residents and may negatively affect the assessed values in the District and the ability of property owners to timely pay property taxes.

The Bonds are general obligations of the District, payable from general ad valorem taxes levied on taxable property in the District without limitation as to rate or amount. (See “THE BONDS – Security” herein.)

DISTRICT FINANCIAL INFORMATION

Financial Summary

(As of the Date of Delivery of the Bonds, but excluding the Refunded Bonds.)

2020 District Population Estimate ¹	8,500
2020/21 Assessed Valuation	\$2,026,304,082
2020/21 Taxable Valuation ²	\$28,696,328
General Obligation ("Direct") Debt Outstanding ³	\$1,730,000
Overlapping General Obligation Debt Outstanding	\$31,302,504
Total Direct and Overlapping General Obligation Debt Outstanding ³	\$33,032,504
Total General Obligation Debt Capacity Remaining ³	\$20,559,344

¹ According to estimates by District officials.

² There are no tax increment districts located within the District for which incremental value is excluded.

³ Preliminary; subject to change. Assumes the issuance of the Bonds, but excludes the Refunded Bonds.

Overlapping General Obligation Indebtedness

The following information sets forth the indebtedness of the District following the issuance of the Bonds, excluding the Refunded Bonds, and of taxing entities with boundaries that overlap with all or portions of the District.

	General Obligation Debt Outstanding	General Obligation Debt Chargeable to Property Within the District	
		Percent	Amount
Gallatin County	\$27,295,000	7.8%	\$2,129,010
Bozeman High School District	131,130,000	12.5	16,391,250
Bozeman Elementary School District	50,000,000	11.3	5,650,000
Anderson Elementary School District	6,900,000	98.1	6,768,900
Belgrade High School District	22,360,000	<0.1	22,360
Belgrade Elementary School District	39,314,885	<0.1	39,315
Monforton Elementary School District	13,116,055	2.3	301,669
Total Overlapping General Obligation Debt			\$31,302,504
Total Direct General Obligation Debt ²			1,730,000
Total Direct and Overlapping General Obligation Debt ^{1,2}			\$33,032,504

¹ Preliminary; subject to change. Assumes the issuance of the Bonds, but excludes the Refunded Bonds.

General Obligation Debt Ratios

(As of the Date of Delivery of the Bonds, but excluding the Refunded Bonds.)

Direct Debt Per Capita ¹	\$204
Direct and Overlapping General Obligation Debt Per Capita ¹	\$3,886
Direct Debt to Assessed Valuation ¹	0.09%
Direct and Overlapping General Obligation Debt to Assessed Valuation ¹	1.63%
Direct Debt to Taxable Valuation ^{1,2}	6.03%
Direct and Overlapping General Obligation Debt to Taxable Valuation ^{1,2}	115.11%
Assessed Valuation Per Capita	\$238,389
Taxable Valuation Per Capita ²	\$3,376

¹ Preliminary; subject to change. Assumes the issuance of the Bonds, but excludes the Refunded Bonds.

² There are no tax increment districts located within the District for which incremental value is excluded.

Future Financing

Other than the Bonds, the District does not anticipate, as of the date of this information, the need to incur any additional general obligation indebtedness during the next twelve months.

Schedule of General Obligation Bond Debt Service

As of the date of the issuance of the Bonds, other than the Bonds and excluding the Refunded Bonds, the District will not have any other outstanding general obligation debt. Set forth in the following table is an estimated debt service schedule for the Bonds.

The Bonds ¹			
Fiscal Year	Principal ¹	Interest ¹	Total ¹
2021	\$205,000	\$ _____	\$ _____
2022	215,000	_____	_____
2023	215,000	_____	_____
2024	215,000	_____	_____
2025	215,000	_____	_____
2026	220,000	_____	_____
2027	220,000	_____	_____
2028	225,000	_____	_____
Total	\$1,730,000	\$ _____	\$ _____

¹ Preliminary; subject to change. Based on estimated maturities and interest rates.

Debt Limitations

The maximum amount for which a rural fire district in Montana may become indebted by the issuance of bonds, including all outstanding indebtedness, may not exceed 1.1% of the assessed valuation of taxable property in the district, as ascertained by the most recent assessment for State and county purposes. The most recent assessed valuation for the District equaled \$2,026,304,082. Under the 1.1% limitation, the

total debt capacity of the District equals \$22,289,344. Giving effect to the Bonds being issued in the principal amount of \$1,730,000¹, the District has a remaining debt capacity of \$20,559,344¹.

¹ Preliminary; subject to change. Assumes the issuance of the Bonds and excludes the Refunded Bonds.

Trends in Property Valuations

The 2015 Legislature changed the reappraisal process from a six-year cycle to a two-year cycle for Class Three and Four property, changed certain tax rates, and eliminated the homestead and comstead exemptions that were utilized under prior law. Class Ten property remains on a six-year reappraisal cycle and other property valuations are based on comprehensive appraisals performed by the Department of Revenue each year. See the table titled “District Valuation by Property Classification” herein for a breakdown of property by classification as located in the District.

District Valuation Trends. Set forth in the following table are the assessed and taxable valuations of real and personal property located within the District for the fiscal years 2016/17 through 2020/21.

Fiscal Year	Assessed Valuation	Percent of Change	Taxable Valuation ²	Percent of Change
2020/21 ¹	\$2,026,304,082	1.56%	\$28,696,328	1.79%
2019/20 ¹	1,995,130,425	19.93	28,191,975	20.02
2018/19	1,663,575,731	(0.01)	23,488,705	1.55
2017/18	1,663,728,182	25.81	23,130,569	23.89
2016/17	1,322,398,041	---	18,669,505	---

¹ The assessed valuations for fiscal years 2019/20 and 2020/21 are based on the reappraisal effective January 1, 2019.

² Commencing in 2015/16 and thereafter, with the exception of Class Ten property, taxable value represents the value after the applicable tax rates are applied to assessed value. The applicable mill levy rates are then applied to the taxable value of taxable property to determine tax revenue. There are no tax increment districts located within the District for which incremental value is excluded.

District Valuation by Property Classification. The following table shows the assessed and taxable values for each property classification in the District for the 2020/21 fiscal year.

Property Classification	2020/21 Assessed Value	% of 2020/21 Assessed Value	2020/21 Taxable Value ¹	% of 2020/21 Taxable Value
3 agricultural land	\$8,321,866	0.41%	\$216,187	0.75%
4 residential	1,809,824,993	89.32	24,415,338	85.15
4 commercial	197,842,800	9.77	3,704,176	12.92
8 business equipment	6,658,192	0.33	102,566	0.36
9 pipelines and non-elec. generating property of elec. utility	482,830	0.02	57,941	0.20
10 Forest land	273,312	0.01	1,011	<0.01
13 electrical generation and telecommunication	2,900,089	0.14	174,005	0.61
Total	\$2,026,304,082	100.00%	\$28,671,224	100.00%

¹ Represents information provided at the State level and may differ from certified valuations due to timing of the data being compiled.

Source: Department of Revenue

Tax Collections

The following tables demonstrates the tax collection history for property taxes levied by the District for all funds for fiscal years ended June 30, 2016 through 2021. In Montana, first half property tax collections are due on November 30 and second half property taxes are due on May 31.

Fiscal Year	Total Tax Levy	Total Current Tax Collections	Total Current Tax Collections as Percent of Levy	Total Tax Collections ¹	Total Collections as Percent of Levy ¹
2020/21 ²	\$1,498,587	\$855,504	57.09%	\$901,683	60.17%
2019/20	1,474,690	1,420,866	96.35	1,459,723	98.99
2018/19	1,196,339	1,165,938	97.46	1,211,381	101.26
2017/18	1,159,550	1,132,969	97.71	1,202,846	103.73
2016/17	1,093,633	1,096,323 ³	100.25 ³	1,184,383 ³	108.30 ³
2015/16	1,213,151	1,107,509	91.29	1,177,428	97.06

¹ Total tax collection figures include penalty and interest collected on delinquent

² Collections are through December 2020.

³ Fiscal year 2016/17 was the first year after the Sourdough Rural Fire District and Rae Rural Fire Service Area consolidated as of July 1, 2016 and the increase in collections is attributable to the consolidation and timing of delinquent property tax payments being received.

Source: The County Treasurer

Tax Levies

The following table shows the mill rates per \$1,000 of taxable value for property located in the District for the tax years 2016/17 through 2020/21. Property may be assessed for other specific levies, which are not shown below.

Taxing Entity	----- Fiscal Year -----				
	2016/17	2017/18	2018/19	2019/20	2020/21
University Millage	6.00	6.00	6.00	6.00	6.00
Statewide School Equalization	40.00	40.00	40.00	40.00	40.00
County-wide School Levy	105.39	99.67	102.44	96.45	96.74
Gallatin County Operating & Bond	100.41	91.23	98.87	91.17	97.59
Gallatin County Open Space Bond	5.85	5.13	4.69	3.90	4.04
Gallatin College	1.50	1.50	1.50	1.50	1.50
Bozeman High School District	77.25	73.10	108.95	92.77	97.61
Bozeman Elementary School District	154.81	146.92	142.63	125.90	121.74
County Library	6.89	6.21	6.31	5.58	5.49
County Road	23.42	21.09	21.44	18.97	19.04
Countywide Planning	2.39	2.48	2.50	2.22	1.48
Gallatin Conservation District	1.01	0.89	0.91	0.77	0.91
Hyalite Fire District	59.72	50.58	50.82	52.41	52.96
Total	584.64	544.80	587.06	537.64	545.10
Anderson Elementary School District	200.03	191.33	187.18	151.57	234.56

Source: Department of Revenue and the County Treasurer

Major Taxpayers

The following table lists the major taxpayers within the District for fiscal year 2020/21, in declining order of taxable value.

Taxpayer	Business	2020/21 Taxable Value	% of District 2020/21 Taxable Value (\$28,696,328)
1. Genesis Partners	Developer	\$439,196	1.5%
2. D&G Investments	Auto Dealer	381,490	1.3
3. Covered Wagon Mobile Home Park	Mobile Home Park	143,987	0.5
4. Hackamore Partners	Individual Home	143,860	0.5
5. King Arthur Park & Sales	Mobile Home Park	125,807	0.4
6. Abba Dabba	Storage Facility	118,561	0.4
7. Bearclaw Land	Warehouse Facilities	93,847	0.3
8. Mountain Meadow Estates	Mobile Home Park	93,394	0.3
9. Flathead Pass Group	Office Building	74,388	0.3
10. Individual	Individual	70,454	0.3
Total		<u>\$1,684,984</u>	<u>5.8%</u>

Source: Department of Revenue

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Summary of the District's General Fund Financial Statements

The results for the District shown below were extracted from the District's audited financials.

GENERAL FUND					
Summary of Statements of Revenues Collected, Expenditures Paid, and Changes in Fund Balance					
	Audited 2015/16	Audited 2016/17	Audited 2017/18	Audited 2018/19	Audited 2019/20
Revenues:					
Property Taxes	\$435,484	\$977,951	\$949,467	\$968,795	\$1,232,246
Intergovernmental	253,299	91,596	111,314	121,045	119,859
Interest	8,400	17,064	27,814	32,186	40,084
Charges for Services	293	0	0	0	0
Contributions and Donations	0	0	0	0	1,932
Miscellaneous	4,028	4,185	16,736	44,664	65,710
Total Revenue	\$701,504	\$1,090,796	\$1,105,331	\$1,166,690	\$1,459,831
Expenditures:					
Public Safety-Fire Protection					
Personnel Services	\$372,815	\$401,418	\$396,391	\$404,458	\$441,717
Materials and Services	131,120	412,367	328,064	348,321	362,709
Capital Outlay	0	18,847	656,425	77,356	25,500
Total Expenditures	\$503,935	\$832,632	\$1,380,880	\$830,135	\$829,926
Excess of Revenues					
Over/(Under) Expenditures	\$197,569	\$258,164	\$(275,549)	\$336,555	\$629,905
Net Transfers	0	243,456 ¹	0	0	0
Sale of Capital Assets	0	0	0	0	20,000
Fund Balance, July 1	555,837	1,437,065 ¹	1,938,685	1,663,136	1,999,691
Fund Balance, June 30	\$753,406¹	\$1,938,685	\$1,663,136	\$1,999,691	\$2,649,596
Fund Balance as a % of Exp.	149.5%	232.8%	120.4%	240.9%	319.3%
Unassigned Fund Balance					
as a % of Exp.	149.5%	232.8%	82.9%	127.0%	208.4%

¹ The increase in the fund balance was a result of the Sourdough Rural Fire District and Rae Rural Fire Service Area consolidation and funds being transferred to the General Fund from the close of the Capital Improvement Funds for costs incurred related to project costs related to the Sourdough Fire Station constructed with proceeds from the 2013 Bonds.

Source: The District's Audits

GENERAL FUND

Summary of Balance Sheet					
	Audited 2015/16	Audited 2016/17	Audited 2017/18	Audited 2018/19	Audited 2019/20
ASSETS					
Cash and Cash Equivalents	\$742,852	\$2,008,360	\$1,667,734	\$1,987,272	\$2,577,181
Taxes Receivable	16,264	110,247	72,709	60,262	126,015
Other Current Assets	12,341	7,716	4,177	8,744	0
Prepaid Expenses	25	3,634	18,749	19,499	19,553
TOTAL ASSETS	\$771,482	\$2,129,957	\$1,763,369	\$2,075,777	\$2,722,749
LIABILITIES					
Accounts Payable	\$3,525	\$98,152	\$36,133	\$18,006	\$9,516
Accrued Liabilities	11,170	18,739	19,854	25,806	27,913
TOTAL LIABILITIES	\$14,695	\$116,891	\$55,987	\$43,812	\$37,429
DEFERRED INFLOWS/RESOURCES					
Deferred Inflows	\$3,381	\$74,381	\$44,246	\$32,274	\$35,724
TOTAL DEFERRED INFLOWS OF RESOURCES	\$3,381	\$74,381	\$44,246	\$32,274	\$35,724
FUND BALANCES					
Nonspendable	\$0	\$0	\$18,749	\$19,499	\$19,553
Assigned/Committed	0	0	500,000	925,979	900,479
Unassigned	753,406	1,938,685	1,144,387	1,054,213	1,729,564
TOTAL FUND EQUITY	\$753,406	\$1,938,685	\$1,663,136	\$1,999,691	\$2,649,596
TOTAL LIABILITIES AND FUND EQUITY	\$771,482	\$2,129,957	\$1,763,369	\$2,075,777	\$2,722,749

Source: The District's Audits.

February 10, 2021

Hyalite Rural Fire District
Attn: Board of Trustees
4541 South 3rd Road
Bozeman, MT 59715

Stockman Bank
Attn: Ron O'Donnell, CFA
President and CEO
2700 King Avenue West
Billings, MT 59102

\$1,720,000
HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021

BOND PURCHASE AGREEMENT

The undersigned, Stockman Bank, as purchaser (the "Purchaser"), hereby offers to enter into this Bond Purchase Agreement (this "Agreement") with Hyalite Rural Fire District, Gallatin County, Montana (the "District"), for the sale by the District and purchase by the Purchaser of the above-referenced bonds (the "Bonds"). The Bonds are being issued as set forth in the attached schedules included as Exhibits A and B. This offer is made subject to the written acceptance hereof by the District and delivery of such acceptance to the Purchaser (in the form of one or more executed counterparts hereof) at or prior to 10:00 P.M., on February 16, 2021. Upon such acceptance, this Agreement will be in full force and effect in accordance with its terms and will be binding upon the District and the Purchaser.

The proceeds of the Bonds will be used to (i) provide funds to establish an irrevocable escrow to call, pay and redeem on April 7, 2021, in advance of their stated maturities, the District's outstanding General Obligation Bonds, Series 2013 (the "2013 Bonds") maturing in the years 2021 through 2024, inclusive, 2026 and 2028, outstanding in the total principal amount of \$1,680,000 that were originally issued by the Sourdough Rural Fire District prior to the consolidation of the Rae Fire Service Area and Sourdough Rural Fire District and (ii) pay costs of issuing the Bonds.

The Bonds are being issued pursuant to an initial authorizing resolution of the District adopted on December 15, 2021, and a bond resolution of the District (the "Bond Resolution") to be adopted by the Board of Trustees (the "Board") of the District on or about February 16, 2021, authorizing and fixing the terms and conditions of the Bonds. Capitalized terms used but not otherwise defined herein shall have the meanings given them in the Bond Resolution.

1. Based on the representations, warranties and covenants hereinafter set forth, the Purchaser hereby agrees to purchase from the District and the District hereby agrees to sell to the Purchaser, all of the Bonds upon the following terms:

Principal Amount	\$1,720,000
Purchase Price	The Bonds will be sold at a purchase price of 100%.
Closing Date	On or about February 26, 2021
Maturity Dates and Amounts, Coupon Rates, Yields, and Prices	The Bond Pricing Schedule is included in Exhibit A.
Amortization Schedule/Debt Service Schedule	<p>The Amortization Schedule/Debt Service Schedule for the Bonds is included in Exhibit B.</p> <p>The Bonds are payable in semiannual payments of interest due on each January 1 and July 1, commencing July 1, 2021, with principal paid annually on each July 1.</p>
Fees and Costs	<p>No origination fee or other closing fees payable to Purchaser.</p> <p>The District will pay from proceeds of the Bonds, or other available District funds, the fees of D.A. Davidson & Co., as Placement Agent, the fees of Jackson, Murdo & Grant, P.C., as Bond Counsel, and the fees of U.S. Bank, as Escrow Agent.</p>
Optional Redemption	The Bonds are subject to redemption at the option of the District, in whole or in part, at any time upon 30 days' notice.
Financial Reporting Requirements	<p>The District will provide the Purchaser annually the District's audited financial statements within 30 days after receipt.</p> <p>The parties agree that, in connection with the Bonds, the District is not subject to and shall have no obligation to comply with the disclosure requirements set forth in Rule 15c2-12 promulgated by the Securities and Exchange Commission under the Securities Exchange Act of 1934, as amended.</p>
Deliveries at Closing	At or prior to the closing and delivery of the Bonds, the Purchaser shall receive a copy of the Bond Resolution; the Purchaser and the District shall receive from Bond Counsel to the District an opinion of Bond Counsel regarding the validity and enforceability of the Bonds and the exclusion of interest on the Bonds from gross income for federal income tax purposes; and the Purchaser and Bond Counsel shall receive such certificates as the Purchaser and Bond Counsel may reasonably request.

Bank Qualification	The District will designate the Bonds as “qualified tax-exempt obligations” within the meaning of Section 265(b)(3) of the Internal Revenue Code of 1986, as amended.
Additional Information	<ul style="list-style-type: none"> (i) The Bonds will be evidenced by physical certificates delivered to the Purchaser by the District. (ii) The Bonds will not have a CUSIP number. (iii) The Bonds are not, and will not be, rated by an independent rating agency. (iv) The Purchaser shall not transfer the Bonds except in accordance with the provisions of the Private Placement Letter, a form of which is included in Exhibit C. (v) Payments on the Bonds shall be made directly by the District to the Purchaser. (vi) The Purchaser intends to record the Bonds as a loan on its books and records. (vii) The Purchaser understands that an official statement or other offering statement has not been provided with respect to the Bonds. The Purchaser has made its own inquiry and analysis with respect to the District, the Bonds and the security therefor, and other material factors affecting the security for and payment of the Bonds. The Purchaser received and has reviewed a copy of the Bond Resolution.

2. The Bonds will be a general obligation of the District payable from the proceeds of an ad valorem tax that the District will covenant to levy annually on all taxable property within the District, without limitation as to rate or amount, as described in the Bond Resolution.
3. At delivery of the Bonds on the Closing Date, the Purchaser will execute and deliver to the District a certificate substantially in the form attached hereto as Exhibit C.
4. This Agreement will be governed by and construed in accordance with the laws of the State of Montana.
5. This Agreement may be executed in multiple counterparts, each of which will be deemed an original and all of which together will constitute but one and the same instrument. This Agreement may be delivered by the exchange of signed signature pages by facsimile transmission or by e-mail with a pdf copy or other replicating image attached, and any printed or copied version of any signature pages so delivered shall have the same force and effect as an originally signed version of such signature page.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be duly executed as of the date first above written.

HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA

By: Eugene M. Geddes
Name: Eugene M. "Pete" Geddes
Title: Board Member/Chair

By: Walt Zidack
Name: Walt Zidack
Title: Board Member/Treasurer

By: Sheryl Wyman
Name: Sheryl Wyman
Title: Administrative Assistant

Date: 2/10/2021

Time: 5:30 pm

Accepted and Agreed to:

STOCKMAN BANK

By: _____

Name: Ron O'Donnell

Title: President and CEO

Date: _____

Time: _____

EXHIBIT A

BOND PRICING SCHEDULE



BOND PRICING

HYALITE RURAL FIRE DISTRICT GALLATIN COUNTY, MONTANA

GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021

Current Refunding of Outstanding 2013 Bonds

Private Placement, Any Day Par Call

Stockman Bank

FINAL PRICING

Bond Component	Maturity Date	Amount	Rate	Yield	Price
Serial Bonds:					
	07/01/2021	210,000	0.200%	0.200%	100.000
	07/01/2022	215,000	0.250%	0.250%	100.000
	07/01/2023	215,000	0.300%	0.300%	100.000
	07/01/2024	215,000	0.350%	0.350%	100.000
	07/01/2025	215,000	0.400%	0.400%	100.000
	07/01/2026	215,000	0.500%	0.500%	100.000
	07/01/2027	215,000	0.650%	0.650%	100.000
	07/01/2028	220,000	0.800%	0.800%	100.000
		1,720,000			

Dated Date	02/26/2021	
Delivery Date	02/26/2021	
First Coupon	07/01/2021	
Par Amount	1,720,000.00	
Original Issue Discount		
Production	1,720,000.00	100.000000%
Underwriter's Discount		
Purchase Price	1,720,000.00	100.000000%
Accrued Interest		
Net Proceeds	1,720,000.00	

EXHIBIT B

AMORTIZATION SCHEDULE/DEBT SERVICE SCHEDULE

BOND DEBT SERVICE



HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021
 Current Refunding of Outstanding 2013 Bonds
 Private Placement, Any Day Par Call
 Stockman Bank
FINAL PRICING

Dated Date 02/26/2021
 Delivery Date 02/26/2021

Period Ending	Principal	Coupon	Interest	Debt Service	Annual Debt Service
07/01/2021	210,000	0.200%	2,585.94	212,585.94	212,585.94
01/01/2022			3,513.75	3,513.75	
07/01/2022	215,000	0.250%	3,513.75	218,513.75	222,027.50
01/01/2023			3,245.00	3,245.00	
07/01/2023	215,000	0.300%	3,245.00	218,245.00	221,490.00
01/01/2024			2,922.50	2,922.50	
07/01/2024	215,000	0.350%	2,922.50	217,922.50	220,845.00
01/01/2025			2,546.25	2,546.25	
07/01/2025	215,000	0.400%	2,546.25	217,546.25	220,092.50
01/01/2026			2,116.25	2,116.25	
07/01/2026	215,000	0.500%	2,116.25	217,116.25	219,232.50
01/01/2027			1,578.75	1,578.75	
07/01/2027	215,000	0.650%	1,578.75	216,578.75	218,157.50
01/01/2028			880.00	880.00	
07/01/2028	220,000	0.800%	880.00	220,880.00	221,760.00
	1,720,000		36,190.94	1,756,190.94	1,756,190.94

EXHIBIT C

FORM OF PRIVATE PLACEMENT LETTER

[INSERT BANK LETTERHEAD]

Board of Trustees of Hyalite Rural Fire District

Re: \$1,730,000 Hyalite Rural Fire District General Obligation Refunding Bond, Series 2021

Ladies and Gentlemen:

This letter will provide you with certain representations and agreement with respect to our purchase of the Bond referred to above (the "Series 2021 Refunding Bond"), to be dated the Date of Issue (as defined in the Bond Purchase Agreement hereinafter defined) and to be issued by Hyalite Rural Fire District, Gallatin County, Montana (the "District") pursuant to its Resolution No. ____ (the "Resolution"), dated ____, 2021. The proceeds of the Series 2021 Refunding Bond will be used to refund the \$2,900,000 Sourdough Rural Fire District General Obligation Bonds, Series 2013, originally payable over 15 years, for the purpose of constructing, equipping, and financing a new fire station in the District. Capitalized terms used but not otherwise defined herein shall have their respective meanings as given in the Resolution.

In consideration of the issuance of the Series 2021 Refunding Bond and the sale of the Series 2021 Refunding Bond to us, and as an inducement thereto, we hereby represent and warrant to each of you and agree with each of you as follows:

1. [insert name of bank], is a state banking association, organized under the laws of the State of Montana. The business of the undersigned is banking, including commercial finance and investing. We have sufficient knowledge and experience in financial and business matters, including the purchase and ownership of tax-exempt general obligations and other tax-exempt obligations, to be able to evaluate the risks and merits of the investment represented by our purchase of the Series 2021 Refunding Bond.

2. We are purchasing the Series 2021 Refunding Bond pursuant to a private placement transaction for our own account, for investment (and not on behalf of another), and have no present intention of reselling the Series 2021 Refunding Bond or dividing and selling out interest therein, either currently or after passage of a fixed or determinable period of time or upon the occurrence or nonoccurrence of any predetermined event or circumstance; but, subject to the transfer procedures set forth in the Series 2021 Refunding Bond, and compliance with applicable federal and state (including, but not limited to, State of Montana) law, we reserve the right to sell, offer for sale, pledge, transfer, convey, hypothecate, mortgage or dispose of the Series 2021 Refunding Bond or any interest therein at some future date determined by us.

3. We are familiar with, and have our own legal counsel who is familiar with, the federal and state (including, but not limited to, State of Montana) securities laws (including, but not limited to legislation, rules, regulations and case law) pertaining to the transfer and distribution of tax-exempt securities, including, but not limited to, disclosure obligations of the seller incident to any such transfer or distribution. We acknowledge that none of you is under any obligation to assure that information sufficient to enable us to satisfy those obligations will be available in the future. We acknowledged that the Series 2021 Refunding Bond will not have a CUSIP number and will be evidenced by physical certificates delivered to the Purchaser by the District. We further acknowledge that the Series 2021 Refunding Bond has not been (i) registered under the Securities Act of 1933, as amended, and is not registered or otherwise qualified for sale under the “Blue Sky” laws and regulations of any state, (ii) is not listed on any stock or other securities exchange, and (iii) has not been rated by any credit rating agency. We further represent that we intend to record the Series 2021 Refunding Bond as a loan on our books and records.

4. We covenant and agree with each of you that we will not sell, offer for sale, pledge, transfer, convey, hypothecate, mortgage or dispose of the Series 2021 Refunding Bond or any interest therein in violation of any applicable federal or state (including State of Montana) securities laws. We further covenant that we will sell the Series 2021 Refunding Bond only to such investor who will execute and deliver a private placement letter in substantially the same form as this letter, and we understand that no transfer or re-registration of the ownership of the Series 2021 Refunding Bond will be recognized as effective or made by the Registrar unless such signed private placement letter has been delivered to the Registrar, for transmittal to the County, accompanied by a signed instrument of transfer, in form and substance satisfactory to the Registrar. We also covenant and agree with each of you that, concurrently with any such transfer, we will assign to the transferee all of our rights, title and interest in the Series 2021 Refunding Bond, and the Bond Purchase Agreement dated ____.

5. We understand that the Series 2021 Refunding Bond will be a general obligation of the District. We further understand that the Series 2021 Refunding Bond will be secured only as described in the Resolution and that payments on the Series 2021 Refunding Bond shall be made directly by the District by the Purchaser.

6. We have been furnished with and have read and understood the Resolution, the Series 2021 Refunding Bond, and Bond Purchase Agreement (collectively, the “Bond Documents”).

7. We have reviewed the Private Placement Request for Proposals of the District, dated January 28, 2021, and have made our own inquiry and analysis with respect to the District, including, but not limited to, material factors affecting the credit-worthiness of the District and the likelihood of its payment of the Series 2021 Refunding Bond principal and interest payments. We have been offered access to the District and all financial and other information relating to the District and its operation, as well as such other information as we deemed necessary or appropriate, as a prudent and knowledgeable investor, to evaluate the questions of and receive answers from knowledgeable individuals concerning the Series 2021 Refunding Bond, the financing transaction, and the District. We acknowledge that no official statement or other

offering statement has been provided with respect to the Series 2021 Refunding Bonds. The Purchaser received and has reviewed a copy of the Resolution.

8. Jackson, Murdo & Grant, P.C. has not made any representation or warranty concerning the financial position or business condition of the District, and has not represented or warranted the correctness of any materials furnished by the District in connection with our purchase of the Series 2021 Refunding Bond.

9. We have not relied upon Jackson, Murdo & Grant, P.C. as to the accuracy or completeness of any information provided by the District in connection with this transaction. We understand that we will receive and be entitled to rely upon the approving opinion (the “Bond Counsel Opinion”) of Jackson, Murdo & Grant, P.C., bond counsel, to be dated the Date of Issue, as to the validity of the Series 2021 Refunding Bond and that, under existing law, interest on the Series 2021 Refunding Bond is: (a) not includable in gross income for federal income tax purposes; (b) not an item of tax preference in determining federal alternative minimum taxable income of individuals and other tax payers; (c) includable in adjusted current earnings in determining alternative minimum taxable income of corporations for purposes of the federal alternative minimum tax; (d) is not includable in gross income for State of Montana individual income tax purposes, but is not excludable, however, from the computation of income for the purposes of the Montana corporate income tax and the Montana corporate license tax. We have made our decision to purchase the Series 2021 Refunding Bond based solely upon the Bond Documents, the information provided by the District, and our own inquiry and analysis and delivery of the Bond Counsel Opinion.

10. To the maximum extent permitted by law, we agree to indemnify and hold harmless the District, D.A. Davidson, and Jackson, Murdo & Grant, P.C., and their respective officers, employees, agents and affiliates, from any and all losses, claims, judgments, damages, liabilities, attorneys’ fees and expenses of whatsoever nature, related to, caused by, arising out of or resulting from (a) any inaccuracy in any statement made by us in this letter agreement, (b) our sale, offer for sale, pledge, assignment, transfer, conveyance, hypothecation, mortgage or disposal of the Series 2021 Refunding Bond or any interest therein, in violation of applicable federal or state (including, but not limited to, State of Montana) securities laws, or (c) our breach of any of our covenants herein.

11. We have satisfied ourselves that the Series 2021 Refunding Bond may be legally purchased by us. We have consulted our own legal, accounting, tax, financial, and other advisors, as applicable, to the extent we have deemed appropriate.

This letter shall be binding upon the undersigned and its successors and assigns.

[insert signature block]



SAVINGS

**HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021
Current Refunding of Outstanding 2013 Bonds
Private Placement, Any Day Par Call
Stockman Bank
FINAL PRICING**

Date	Prior Debt Service	Refunding Debt Service	Refunding Receipts	Refunding Net Cash Flow	Savings	Present Value to 02/26/2021 @ 0.5431567%
07/01/2021	218,287.50	212,585.94	3,933.33	208,652.61	9,634.89	9,624.16
07/01/2022	245,875.00	222,027.50		222,027.50	23,847.50	23,732.97
07/01/2023	245,025.00	221,490.00		221,490.00	23,535.00	23,288.92
07/01/2024	244,025.00	220,845.00		220,845.00	23,180.00	22,807.19
07/01/2025	242,875.00	220,092.50		220,092.50	22,782.50	22,288.41
07/01/2026	245,525.00	219,232.50		219,232.50	26,292.50	25,568.94
07/01/2027	242,825.00	218,157.50		218,157.50	24,667.50	23,851.93
07/01/2028	244,106.26	221,760.00		221,760.00	22,346.26	21,482.80
	1,928,543.76	1,756,190.94	3,933.33	1,752,257.61	176,286.15	172,645.32

Savings Summary

PV of savings from cash flow	172,645.32
Net PV Savings	172,645.32

SOURCES AND USES OF FUNDS

**HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021
Current Refunding of Outstanding 2013 Bonds
Private Placement, Any Day Par Call
Stockman Bank
FINAL PRICING**

Dated Date 02/26/2021
Delivery Date 02/26/2021

Sources:

Bond Proceeds:	
Par Amount	1,720,000.00
	1,720,000.00

Uses:

Refunding Escrow Deposits:	
Cash Deposit	1,695,086.67
Cost of Issuance:	
Placement Agent	15,480.00
Bond Counsel	5,000.00
Escrow Agent	500.00
	20,980.00
Other Uses of Funds:	
Rounding Amount	3,933.33
	1,720,000.00

SUMMARY OF REFUNDING RESULTS

**HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021
Current Refunding of Outstanding 2013 Bonds
Private Placement, Any Day Par Call
Stockman Bank
FINAL PRICING**

Dated Date	02/26/2021
Delivery Date	02/26/2021
Arbitrage yield	0.543157%
Escrow yield	0.000000%
Value of Negative Arbitrage	
Bond Par Amount	1,720,000.00
True Interest Cost	0.543157%
Net Interest Cost	0.544043%
All-In TIC	0.865874%
Average Coupon	0.544043%
Average Life	3.868
Par amount of refunded bonds	1,680,000.00
Average coupon of refunded bonds	3.565524%
Average life of refunded bonds	4.005
PV of prior debt to 02/26/2021 @ 0.543157%	1,888,711.99
Net PV Savings	172,645.32
Percentage savings of refunded bonds	10.276507%

BOND PRICING

**HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021
Current Refunding of Outstanding 2013 Bonds
Private Placement, Any Day Par Call
Stockman Bank
FINAL PRICING**

Bond Component	Maturity Date	Amount	Rate	Yield	Price
Serial Bonds:					
	07/01/2021	210,000	0.200%	0.200%	100.000
	07/01/2022	215,000	0.250%	0.250%	100.000
	07/01/2023	215,000	0.300%	0.300%	100.000
	07/01/2024	215,000	0.350%	0.350%	100.000
	07/01/2025	215,000	0.400%	0.400%	100.000
	07/01/2026	215,000	0.500%	0.500%	100.000
	07/01/2027	215,000	0.650%	0.650%	100.000
	07/01/2028	220,000	0.800%	0.800%	100.000
		1,720,000			

Dated Date	02/26/2021	
Delivery Date	02/26/2021	
First Coupon	07/01/2021	
Par Amount	1,720,000.00	
Original Issue Discount		
Production	1,720,000.00	100.000000%
Underwriter's Discount		
Purchase Price	1,720,000.00	100.000000%
Accrued Interest		
Net Proceeds	1,720,000.00	

BOND SUMMARY STATISTICS

**HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021
Current Refunding of Outstanding 2013 Bonds
Private Placement, Any Day Par Call
Stockman Bank
FINAL PRICING**

Dated Date	02/26/2021
Delivery Date	02/26/2021
First Coupon	07/01/2021
Last Maturity	07/01/2028
Arbitrage Yield	0.543157%
True Interest Cost (TIC)	0.543157%
Net Interest Cost (NIC)	0.544043%
All-In TIC	0.865874%
Average Coupon	0.544043%
Average Life (years)	3.868
Weighted Average Maturity (years)	3.868
Duration of Issue (years)	3.825
Par Amount	1,720,000.00
Bond Proceeds	1,720,000.00
Total Interest	36,190.94
Net Interest	36,190.94
Bond Years from Dated Date	6,652,222.22
Bond Years from Delivery Date	6,652,222.22
Total Debt Service	1,756,190.94
Maximum Annual Debt Service	222,027.50
Average Annual Debt Service	239,027.88
Underwriter's Fees (per \$1000)	
Average Takedown	
Other Fee	
Total Underwriter's Discount	
Bid Price	100.000000

Bond Component	Par Value	Price	Average Coupon	Average Life	Average Maturity Date	PV of 1 bp change
Serial Bonds	1,720,000.00	100.000	0.544%	3.868	01/08/2025	648.40
	1,720,000.00			3.868		648.40

	TIC	All-In TIC	Arbitrage Yield
Par Value	1,720,000.00	1,720,000.00	1,720,000.00
+ Accrued Interest			
+ Premium (Discount)			
- Underwriter's Discount			
- Cost of Issuance Expense		-20,980.00	
- Other Amounts			
Target Value	1,720,000.00	1,699,020.00	1,720,000.00
Target Date	02/26/2021	02/26/2021	02/26/2021
Yield	0.543157%	0.865874%	0.543157%

BOND DEBT SERVICE

HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021
Current Refunding of Outstanding 2013 Bonds
Private Placement, Any Day Par Call
Stockman Bank
FINAL PRICING

Dated Date 02/26/2021
Delivery Date 02/26/2021

Period Ending	Principal	Coupon	Interest	Debt Service	Annual Debt Service
07/01/2021	210,000	0.200%	2,585.94	212,585.94	212,585.94
01/01/2022			3,513.75	3,513.75	
07/01/2022	215,000	0.250%	3,513.75	218,513.75	222,027.50
01/01/2023			3,245.00	3,245.00	
07/01/2023	215,000	0.300%	3,245.00	218,245.00	221,490.00
01/01/2024			2,922.50	2,922.50	
07/01/2024	215,000	0.350%	2,922.50	217,922.50	220,845.00
01/01/2025			2,546.25	2,546.25	
07/01/2025	215,000	0.400%	2,546.25	217,546.25	220,092.50
01/01/2026			2,116.25	2,116.25	
07/01/2026	215,000	0.500%	2,116.25	217,116.25	219,232.50
01/01/2027			1,578.75	1,578.75	
07/01/2027	215,000	0.650%	1,578.75	216,578.75	218,157.50
01/01/2028			880.00	880.00	
07/01/2028	220,000	0.800%	880.00	220,880.00	221,760.00
	1,720,000		36,190.94	1,756,190.94	1,756,190.94



D A DAVIDSON
FIXED INCOME CAPITAL MARKETS

BOND DEBT SERVICE
HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021
Current Refunding of Outstanding 2013 Bonds
Private Placement, Any Day Par Call
Stockman Bank
FINAL PRICING

Dated Date 02/26/2021
Delivery Date 02/26/2021

Period Ending	Principal	Coupon	Interest	Debt Service
07/01/2021	210,000	0.200%	2,585.94	212,585.94
07/01/2022	215,000	0.250%	7,027.50	222,027.50
07/01/2023	215,000	0.300%	6,490.00	221,490.00
07/01/2024	215,000	0.350%	5,845.00	220,845.00
07/01/2025	215,000	0.400%	5,092.50	220,092.50
07/01/2026	215,000	0.500%	4,232.50	219,232.50
07/01/2027	215,000	0.650%	3,157.50	218,157.50
07/01/2028	220,000	0.800%	1,760.00	221,760.00
	1,720,000		36,190.94	1,756,190.94



SUMMARY OF BONDS REFUNDED

**HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021
Current Refunding of Outstanding 2013 Bonds
Private Placement, Any Day Par Call
Stockman Bank
FINAL PRICING**

Bond	Maturity Date	CUSIP	Interest Rate	Par Amount	Call Date	Call Price
10/31/13: Ser. 2013 NM (callable 1/1/21), SERIAL:						
	07/01/2021	836172 AH9	3.000%	190,000.00	04/07/2021	100.000
	07/01/2022	836172 AJ5	3.000%	195,000.00	04/07/2021	100.000
	07/01/2023	836172 AK2	3.000%	200,000.00	04/07/2021	100.000
	07/01/2024	836172 AL0	3.000%	205,000.00	04/07/2021	100.000
				790,000.00		
10/31/13: Ser. 2013 NM (callable 1/1/21), TERM26:						
	07/01/2025		3.500%	210,000.00	04/07/2021	100.000
	07/01/2026	836172 AN6	3.500%	220,000.00	04/07/2021	100.000
				430,000.00		
10/31/13: Ser. 2013 NM (callable 1/1/21), TERM28:						
	07/01/2027		3.875%	225,000.00	04/07/2021	100.000
	07/01/2028	836172 AQ9	3.875%	235,000.00	04/07/2021	100.000
				460,000.00		
				1,680,000.00		

ESCROW REQUIREMENTS

HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021
Current Refunding of Outstanding 2013 Bonds
Private Placement, Any Day Par Call
Stockman Bank
FINAL PRICING

Period Ending	Interest	Principal Redeemed	Total
04/07/2021	15,086.67	1,680,000.00	1,695,086.67
	15,086.67	1,680,000.00	1,695,086.67

ESCROW COST

HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021
Current Refunding of Outstanding 2013 Bonds
Private Placement, Any Day Par Call
Stockman Bank
FINAL PRICING

Purchase Date	Cost of Securities	Cash Deposit	Total Escrow Cost
02/26/2021		1,695,086.67	1,695,086.67
	0	1,695,086.67	1,695,086.67



ESCROW SUFFICIENCY
HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021
Current Refunding of Outstanding 2013 Bonds
Private Placement, Any Day Par Call
Stockman Bank
FINAL PRICING

Date	Escrow Requirement	Net Escrow Receipts	Excess Receipts	Excess Balance
02/26/2021		1,695,086.67	1,695,086.67	1,695,086.67
04/07/2021	1,695,086.67		-1,695,086.67	
	1,695,086.67	1,695,086.67	0.00	

PRIOR BOND DEBT SERVICE

HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021
Current Refunding of Outstanding 2013 Bonds
Private Placement, Any Day Par Call
Stockman Bank
FINAL PRICING

Period Ending	Principal	Coupon	Interest	Debt Service
07/01/2021	190,000	3.000%	28,287.50	218,287.50
07/01/2022	195,000	3.000%	50,875.00	245,875.00
07/01/2023	200,000	3.000%	45,025.00	245,025.00
07/01/2024	205,000	3.000%	39,025.00	244,025.00
07/01/2025	210,000	3.500%	32,875.00	242,875.00
07/01/2026	220,000	3.500%	25,525.00	245,525.00
07/01/2027	225,000	3.875%	17,825.00	242,825.00
07/01/2028	235,000	3.875%	9,106.26	244,106.26
	1,680,000		248,543.76	1,928,543.76

PROOF OF ARBITRAGE YIELD

**HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021
Current Refunding of Outstanding 2013 Bonds
Private Placement, Any Day Par Call
Stockman Bank
FINAL PRICING**

Date	Debt Service	PV Factor	Present Value to 02/26/2021 @ 0.5431566849%
07/01/2021	212,585.94	0.998118368	212,185.93
01/01/2022	3,513.75	0.995415036	3,497.64
07/01/2022	218,513.75	0.992719027	216,922.76
01/01/2023	3,245.00	0.990030319	3,212.65
07/01/2023	218,245.00	0.987348893	215,483.96
01/01/2024	2,922.50	0.984674730	2,877.71
07/01/2024	217,922.50	0.982007809	214,001.60
01/01/2025	2,546.25	0.979348112	2,493.67
07/01/2025	217,546.25	0.976695618	212,476.47
01/01/2026	2,116.25	0.974050308	2,061.33
07/01/2026	217,116.25	0.971412163	210,909.37
01/01/2027	1,578.75	0.968781163	1,529.46
07/01/2027	216,578.75	0.966157289	209,249.14
01/01/2028	880.00	0.963540522	847.92
07/01/2028	220,880.00	0.960930842	212,250.40
1,756,190.94			1,720,000.00

Proceeds Summary

Delivery date	02/26/2021
Par Value	1,720,000.00
Target for yield calculation	1,720,000.00



FORM 8038 STATISTICS

**HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021
Current Refunding of Outstanding 2013 Bonds
Private Placement, Any Day Par Call
Stockman Bank
FINAL PRICING**

Dated Date 02/26/2021
Delivery Date 02/26/2021

Bond Component	Date	Principal	Coupon	Price	Issue Price	Redemption at Maturity
Serial Bonds:						
	07/01/2021	210,000.00	0.200%	100.000	210,000.00	210,000.00
	07/01/2022	215,000.00	0.250%	100.000	215,000.00	215,000.00
	07/01/2023	215,000.00	0.300%	100.000	215,000.00	215,000.00
	07/01/2024	215,000.00	0.350%	100.000	215,000.00	215,000.00
	07/01/2025	215,000.00	0.400%	100.000	215,000.00	215,000.00
	07/01/2026	215,000.00	0.500%	100.000	215,000.00	215,000.00
	07/01/2027	215,000.00	0.650%	100.000	215,000.00	215,000.00
	07/01/2028	220,000.00	0.800%	100.000	220,000.00	220,000.00
		1,720,000.00			1,720,000.00	1,720,000.00

	Maturity Date	Interest Rate	Issue Price	Stated Redemption at Maturity	Weighted Average Maturity	Yield
Final Maturity	07/01/2028	0.800%	220,000.00	220,000.00		
Entire Issue			1,720,000.00	1,720,000.00	3.8676	0.5432%

Proceeds used for accrued interest	0.00
Proceeds used for bond issuance costs (including underwriters' discount)	20,980.00
Proceeds used for credit enhancement	0.00
Proceeds allocated to reasonably required reserve or replacement fund	0.00
Proceeds used to refund prior tax-exempt bonds	1,695,086.67
Proceeds used to refund prior taxable bonds	0.00
Remaining WAM of prior tax-exempt bonds (years)	3.9780
Remaining WAM of prior taxable bonds (years)	0.0000
Last call date of refunded tax-exempt bonds	04/07/2021

2011 Form 8038 Statistics

Proceeds used to currently refund prior issues	1,695,086.67
Proceeds used to advance refund prior issues	0.00
Remaining weighted average maturity of the bonds to be currently refunded	3.9780
Remaining weighted average maturity of the bonds to be advance refunded	0.0000



FORM 8038 STATISTICS
HYALITE RURAL FIRE DISTRICT
GALLATIN COUNTY, MONTANA
GENERAL OBLIGATION REFUNDING BONDS, SERIES 2021
Current Refunding of Outstanding 2013 Bonds
Private Placement, Any Day Par Call
Stockman Bank
FINAL PRICING

Refunded Bonds

Bond Component	Date	Principal	Coupon	Price	Issue Price
10/31/13: Ser. 2013 NM (callable 1/1/21):					
SERIAL	07/01/2021	190,000.00	3.000%	103.060	195,814.00
SERIAL	07/01/2022	195,000.00	3.000%	101.679	198,274.05
SERIAL	07/01/2023	200,000.00	3.000%	100.318	200,636.00
SERIAL	07/01/2024	205,000.00	3.000%	98.558	202,043.90
TERM26	07/01/2025	210,000.00	3.500%	98.986	207,870.60
TERM26	07/01/2026	220,000.00	3.500%	98.986	217,769.20
TERM28	07/01/2027	225,000.00	3.875%	99.056	222,876.00
TERM28	07/01/2028	235,000.00	3.875%	99.056	232,781.60
		1,680,000.00			1,678,065.35

	Last Call Date	Issue Date	Remaining Weighted Average Maturity
10/31/13: Ser. 2013 NM (callable 1/1/21)	04/07/2021	10/31/2013	3.9780
All Refunded Issues	04/07/2021		3.9780

RESOLUTION NO. _____

RESOLUTION RELATING TO \$1,720,000 GENERAL
OBLIGATION REFUNDING BONDS, SERIES 2021;
DETERMINING THE FORM AND DETAILS THEREOF,
AUTHORIZING THE EXECUTION AND DELIVERY AND
SECURITY THEREFOR AND AUTHORIZING THE SALE OF
THE BONDS TO STOCKMAN BANK

This Resolution was introduced by _____, _____; moved by Trustee
_____ and seconded by Trustee _____. The Resolution was adopted
_____.

BE IT RESOLVED by the Board of Trustees (the "Board") of Hyalite Rural Fire District,
Gallatin County, Montana--formerly the Sourdough Rural Fire District, Gallatin County,
Montana (the "District"), as follows:

Section 1. Authorization and Sale; Recitals.

1.01 Formation of the District. The District was created on December 16, 2015 after the joint boards of the Rae Fire Service Area and the Sourdough Rural Fire District followed the process set forth in Section 7-33-2120, Montana Code Annotated, to consolidate their existing districts to form the Hyalite Rural Fire District. The County of Gallatin, Montana issued a Certificate establishing the formation of the District on December 16, 2015, which was recorded with the Gallatin County Clerk and Recorder's Office on December 31, 2015.

1.02 District Finances. The District's accounts are handled by the Gallatin County Treasurer. The District's budget is presented for approval of the mill levy by the Gallatin County Commissioners annually.

1.03 Authorization. The District Board determined by passage of District Resolution No. 2020-4 on December 15, 2020, that it was in the District's best interests to proceed at this time with the issuance of the Hyalite Rural Fire District General Obligation Refunding Bonds, Series 2021" (the "Series 2021 Refunding Bonds"), in a principal amount sufficient to refund the \$2,900,000 Sourdough Rural Fire District General Obligation Bonds, Series 2013 (the "Series 2013 Bonds") and to pay all costs of issuing the Series 2021 Refunding Bonds (including, without limitation, the private placement agent fee or underwriter's discount, the fees and expenses of bond counsel, the fees of the paying agent and registrar and escrow agent, and any other issuance costs as necessary as approved by the Refunding Bond Committee) shall be paid by the District from Bond proceeds--subject to the parameters detailed in Section 3 of Resolution No. 2020-4.

After reviewing responses to the District Request for Proposals, the District determines that, consistent with the parameters detailed in Section 3 of Resolution No. 2020-4, it will issue its Series 2021 Refunding Bonds in the aggregate principal amount of up to \$1,720,000 through a private, negotiated sale of the Series 2021 Refunding Bonds, to Stockman Bank, of Bozeman,

Montana (the "Purchaser"), pursuant to a Bond Purchase Agreement Between the Purchaser and the District dated February 10, 2021, regarding the purchase and sale of the general obligation bonds of the District, to be denominated "Hyalite Rural Fire District General Obligation Refunding Bonds, Series 2021." The Series 2021 Refunding Bonds are to bear interest at the rates and mature on the dates and in the amounts and contain the further terms and conditions set forth in this resolution. The sale of the Series 2021 Refunding Bonds to the Purchaser is hereby ratified and confirmed.

All acts, conditions and things required by the Constitution and laws of the State of Montana, including Montana Code Annotated, Title 7, Chapter 7, Part 22, as amended, and Section 7-33-2109, M.C.A., (collectively, the "Act") in order to make the Series 2021 Refunding Bonds valid and binding general obligations in accordance with their terms and in accordance with the terms of this Resolution have been done, do exist, have happened and have been performed in regular and due form, time and manner as so required. The District has full power and authority to issue the Series 2021 Refunding Bonds.

Section 2. Series 2021 Refunding Bonds Terms, Execution and Delivery.

2.01 Terms of Series 2021 Refunding Bonds. The Series 2021 Refunding Bonds shall be in denominations of \$5,000 each or any integral multiple thereof of single maturities. The Series 2021 Refunding Bonds shall mature on July 1 in the years and amounts listed below, and Series 2021 Refunding Bonds maturing in such years and amounts shall bear interest from date of original issue until paid or duly called for redemption at the rates shown opposite such years and amounts, as follows:

<u>Year</u>	<u>Principal Amount</u>	<u>Rate</u>
2021	\$210,000	0.200%
2022	\$215,000	0.250%
2023	\$215,000	0.300%
2024	\$215,000	0.350%
2025	\$215,000	0.400%
2026	\$215,000	0.500%
2027	\$215,000	0.650%
2028	\$220,000	0.800%

Interest on the Series 2021 Refunding Bonds shall be calculated on the basis of a 360-day year composed of twelve 30-day months.

2.02 Registered Form, Interest Payment Dates. The Series 2021 Refunding Bonds shall be issuable only in fully registered form, and the ownership of the Series 2021 Refunding Bonds shall be transferred only upon the bond register of the District hereinafter described. The interest on the Series 2021 Refunding Bonds shall be payable on January 1 and July 1 in each year, commencing July 1, 2021. Interest on the Series 2021 Refunding Bonds shall be payable to the owners of record thereof as such appear on the bond register as of the close of business on the fifteenth day of the month immediately preceding each interest payment date, whether or not such day is a business day. Interest on, and upon presentation and surrender thereof, the principal of each Series 2021 Refunding Bonds, and, upon presentation and surrender thereof, shall be payable by check or draft issued by the Registrar described herein.

2.03 Dated Date. Each Series 2021 Refunding Bond shall be originally dated as of its date of delivery, anticipated to be February 26, 2021, and upon authentication of any Series 2021 Refunding Bond, the Bond Registrar, Transfer Agent and Paying Agent shall indicate thereon the date of such authentication.

2.04 Registration. The District shall appoint, and shall maintain, a bond registrar, transfer agent and paying agent (the "Registrar"). The effect of registration and the rights and duties of the District and the Registrar with respect thereto shall be as follows:

(a) Register. The Registrar shall keep at its principal office a bond register in which the Registrar shall provide for the registration of ownership of Series 2021 Refunding Bonds and the registration of transfers and exchanges of Bonds entitled to be registered, transferred or exchanged.

(b) Transfer of Bonds. Transfer of the Series 2021 Refunding Bonds shall occur only in accordance with the provisions of the Private Placement Letter issued by the Purchaser, a form of which is included in Exhibit C to the Bond Purchase Agreement. Upon surrender to the Registrar for transfer of any Series 2021 Refunding Bond, duly endorsed by the registered owner thereof or accompanied by a written instrument of transfer, in form satisfactory to the Registrar, duly executed by the registered owner thereof or by an attorney duly authorized by the registered owner in writing, the Registrar shall authenticate and deliver, in the name of the designated transferee or transferees, one or more new Series 2021 Refunding Bonds of a like aggregate principal amount and maturity, as the case may be, as requested by the transferor. The Registrar may, however, close the books for registration of any transfer after the fifteenth day of the month preceding each interest payment date and until such interest payment date.

(c) Exchange of Bonds. Whenever any Series 2021 Refunding Bond is surrendered by the registered owner for exchange, the Registrar shall authenticate and deliver one or more new Bonds of a like aggregate principal amount, interest rate and maturity, as requested by the registered owner or the owner's attorney in writing.

(d) Cancellation. All Series 2021 Refunding Bonds surrendered upon any transfer or exchange shall be promptly canceled by the Registrar and thereafter disposed of as directed by the District.

(e) Improper or Unauthorized Transfer. When any Series 2021 Refunding Bond is presented to the Registrar for transfer, the Registrar may refuse to transfer the same until it is satisfied that the endorsement on such Series 2021 Refunding Bond or separate instrument of transfer is valid and genuine and that the requested transfer is legally authorized. The Registrar shall incur no liability for the refusal, in good faith, to make transfers which it, in its judgment, deems improper or unauthorized.

(f) Persons Deemed Owners. The District and the Registrar may treat the person in whose name any Series 2021 Refunding Bond is at any time registered in the bond register as the absolute owner of such Series 2021 Refunding Bond, whether such Series 2021 Refunding Bond shall be overdue or not, for the purpose of receiving payment of, or on account of, the principal of and interest on such Series 2021 Refunding Bond and for all other purposes, and all such payments so made to any such registered owner or upon the owner's order shall be valid and effectual to satisfy and discharge the liability of the District upon such Series 2021 Refunding Bond to the extent of the sum or sums so paid.

(g) Taxes, Fees and Charges. For every transfer or exchange of Series 2021 Refunding Bonds, the Registrar may impose a charge upon the owner thereof sufficient to reimburse the Registrar for any tax, fee or other governmental charge required to be paid with respect to such transfer or exchange.

(h) Mutilated, Lost, Stolen or Destroyed Bonds. In case any Series 2021 Refunding Bond shall become mutilated or be lost, stolen or destroyed, the Registrar shall deliver a new Series 2021 Refunding Bond of like amount, number, maturity date and tenor in exchange and substitution for and upon cancellation of any such mutilated Series 2021 Refunding Bond or in lieu of and in substitution for any such Series 2021 Refunding Bond lost, stolen or destroyed, upon the payment of the reasonable expenses and charges of the Registrar in connection therewith; and, in the case of a Series 2021 Refunding Bond lost, stolen or destroyed, upon filing with the Registrar of evidence satisfactory to it that such Series 2021 Refunding Bond was lost, stolen or destroyed, and of the ownership thereof, and upon furnishing to the Registrar of an appropriate bond or indemnity in form, substance and amount satisfactory to it, in which both the District and the Registrar shall be named as obligees. All Series 2021 Refunding Bonds so surrendered to the Registrar shall be canceled by it and evidence of such cancellation shall be given to the District. If the mutilated, lost, stolen or destroyed Series 2021 Refunding Bond has already matured or such Series 2021 Refunding Bond has been called for redemption in accordance with its terms, it shall not be necessary to issue a new Series 2021 Refunding Bond prior to payment.

2.05 Appointment of Initial Registrar. The District hereby appoints the Gallatin County Treasurer, 311 West Main Street, Room 103, Bozeman, MT 59715, to act as registrar, transfer agent and paying agent (the "Registrar"). The District reserves the right to appoint a successor bond registrar, transfer agent or paying agent, as authorized by the Model Public Obligations Registration Act of Montana, Montana Code Annotated, Title 17, Chapter 5, Part 11, as amended

(the "Registration Act"), but the District agrees to pay the reasonable and customary charges of the Registrar for the services performed.

2.06 Optional Redemption. The Series 2021 Refunding Bonds are subject to redemption at the option of the District, without premium, in whole or in part, at any time upon 30 days' notice to the Owner of the Series 2021 Refunding Bonds.

2.07 Form. The Series 2021 Refunding Bonds shall be drawn in substantially the form set forth in Exhibit A hereto, and by this reference made a part hereof, with such modifications as are permitted by the Act.

2.08 Execution and Delivery. The Series 2021 Refunding Bonds shall be forthwith prepared for execution and shall be executed on behalf of the District by the signatures of the Chairman of the Board of Trustees and the District Secretary, provided that said signatures and the seal may be printed, engraved or lithographed facsimiles thereof. The seal of the District, if any, need not be impressed or imprinted on any Series 2021 Refunding Bond. In case any officer whose signature or a facsimile of whose signature shall appear on the Series 2021 Refunding Bonds shall cease to be such officer before the delivery thereof such signature or facsimile shall nevertheless be valid and sufficient for all purposes, the same as if such officer had remained in office until delivery. Notwithstanding such execution, no Series 2021 Refunding Bond shall be valid or obligatory for any purpose or be entitled to any security or benefit under this resolution unless and until a certificate of authentication on such Series 2021 Refunding Bond has been duly executed by the manual signature of an authorized representative of the Registrar. Certificates of authentication on different Series 2021 Refunding Bonds need not be signed by the same representative. The executed certificate of authentication on each Series 2021 Refunding Bonds shall be conclusive evidence that it has been authenticated and delivered under this resolution. When the Series 2021 Refunding Bonds have been fully executed and authenticated, they shall be delivered by the Registrar to the Purchaser upon payment of the purchase price in accordance with the contract of sale heretofore made and executed, and the Purchaser shall not be obligated to see to the application of the purchase price.

2.09 No Official Statement. No official statement is required to be prepared or delivered to the Purchaser by the District upon issuance of the Series 2021 Refunding Bonds, nor is any continuing disclosure required due to exemptions under 15 U.S.C. 77(d)(2) and 17 CFR 240.15c2-12(d).

Section 3. Security Provisions.

3.01 Use of Proceeds. The Proceeds of the Series 2021 Refunding Bonds will be used to (i) provide funds to establish an irrevocable escrow to call, pay, and redeem on April 7, 2021, in advance of their stated maturities, the District's Outstanding Series 2013 Bonds maturing in the years 2021 through 2024, inclusive, 2026 and 2028, outstanding in the total principal amount of \$1,680,000 that were originally issued by the Sourdough Rural Fire District prior to creation of the District, and (ii) pay costs of issuing the bonds.

3.02 Debt Service Fund. The District hereby establishes the Series 2021 Debt Service Fund (the "Debt Service Fund") to be used for no purpose other than the payment of the

principal of and interest on the District's Series 2021 Refunding Bonds. The District's Debt Service Fund will be administered by the Gallatin County Treasurer. The District irrevocably appropriates to the Debt Service Fund: (a) all taxes levied in accordance with this resolution, (b) all income derived from the investment of amounts on hand in the Debt Service Fund, and (c) such other money as shall be received and appropriated to the Debt Service Fund from time to time.

3.03 Payment from Debt Service Fund. Authorized officials of the District are hereby authorized and directed to request the Gallatin County Treasurer to make withdrawals from the Debt Service Fund sufficient to pay the principal of and interest on the Series 2021 Refunding Bonds as the same become due and payable and shall cause to be transferred to the Registrar from money on deposit in the Debt Service Fund an amount sufficient to pay the amount of principal and interest due on the Series 2021 Bonds, such transfer of funds to the Registrar to be made in such manner as will cause immediately available funds to be deposited with the Registrar on or before the last business day next preceding each interest and principal payment date for the Series 2021 Refunding Bonds.

Section 4. Covenants of the District.

Section 4.01 Compliance with Resolution. The District will request the Gallatin County Treasurer to hold the Series 2021 Debt Service Fund as trust funds, separate and apart from all of its other funds, and the District, its officers and agents, will comply with all covenants and agreements contained in this resolution. The provisions hereinabove made with respect to the Series 2021 Debt Service Fund is in accordance with the undertaking and agreement of the District made in the Bond Purchase Agreement.

Section 4.02 Levy of Taxes. The District will, prior to July 1 of each year, beginning with the year 2021, do all acts and things necessary for the final and valid levy of taxes upon all assessable property within the boundaries of the District in accordance with the Constitution and laws of the State of Montana for the payment of the principal of and interest on the Series 2021 Refunding Bonds. Such tax will be assessed and collected each year and applied to the payment of the debt service requirements of the Series 2021 Refunding Bonds and the same shall not be diverted for any other purposes. The tax so levied and collected shall be paid into the District Debt Service Fund.

Section 4.03 Absence of Litigation. There is now no litigation pending or, to the best knowledge of the District, threatened questioning the validity or regularity of the creation of the District, or the right and power of the District to issue the Series 2021 Refunding Bonds, or the undertaking and agreement of the District to request Gallatin County to levy taxes therefor, or in any manner questioning the existence of any condition precedent to the exercise of the District's powers in these matters. If any such litigation should be initiated or threatened, the District will forthwith notify in writing the Registrar and Purchaser, and will furnish the Registrar and Purchaser a copy of all documents, including pleadings, in connection with such litigation.

Section 5. Arbitrage and Certification of Proceedings; Bank-Qualification.

5.01 Certification. The Chairman of the Board of Trustees and the District Secretary, being the officers of the District charged with the responsibility for issuing the Series 2021 Refunding Bonds, are authorized and directed to execute and deliver to the Purchaser a certification in accordance with the provisions of Section 148 of the Internal Revenue Code of 1986, as amended (the "Code") and the Treasury Regulations implemented thereunder (the "Treasury Regulations") and specifically, Section 1.148-2(b), stating the facts, estimates and circumstances in existence on the date of issue and delivery of the Series 2021 Refunding Bonds which make it reasonable to expect that the proceeds of the Series 2021 Refunding Bonds will not be used in a manner that would cause the Series 2021 Refunding Bonds to be "arbitrage bonds" within the meaning of Section 148 of the Code and applicable Treasury Regulations. The certification shall further state that to the best of the knowledge and belief of the certifying officers no other facts, estimates or circumstances exist which would materially change this expectation.

5.02 Covenant. The District covenants and agrees with the Owners from time to time of the Series 2021 Refunding Bonds that it will not take or permit to be taken by any of its officers, employees or agents any action that would cause the interest on the Series 2021 Refunding Bonds to become subject to taxation under the provisions of the Code and the Treasury Regulations applicable thereunder, and covenants and agrees that it will take or cause its officers, employees or agents to take any action within its or their powers to prevent the interest on the Series 2021 Refunding Bonds from becoming includable in gross income for purposes of federal income taxation under the Code and applicable Treasury Regulations.

5.03 Arbitrage Rebate. The District acknowledges that the Series 2021 Refunding Bonds may be subject to the rebate requirements of Section 148(f) of the Code. The District covenants and agrees to retain such records, make such determinations, file such reports and documents and pay such amounts at such times as are required under said Section 148(f) and applicable Treasury Regulations to preserve the exclusion of interest on the Series 2021 Refunding Bonds from gross income for federal income tax purposes, unless the Series 2021 Refunding Bonds qualify for the exception from the rebate requirement under Section 148(f)(4)(B) of the Code and no "gross proceeds" of the Series 2021 Refunding Bonds (other than amounts constituting a "bona fide debt service fund") arise during or after the expenditure of the original proceeds thereof. In furtherance of the foregoing, the Chairman of the Board of Trustees and the District Secretary are hereby authorized and directed to execute a Rebate Certificate, substantially in the form to be prepared by Bond Counsel, and the District hereby covenants and agrees to observe and perform the covenants and agreements contained therein, unless amended or terminated in accordance with the provisions thereof.

5.04 Bank Qualification. Pursuant to Section 265(b)(3)(B)(ii) of the Code, the District designates the Series 2021 Refunding Bonds as a "qualified tax-exempt obligation." The District does not anticipate issuing any additional bonds this calendar year other than the Series 2021 Refunding Bonds.

5.04 Information Reporting. The District shall file with the Secretary of the Treasury, not later than May 15, 2021, a statement concerning the Series 2021 Refunding Bonds containing the information required by Section 149(e) of the Code.

Section 6. Authentication of Transcript.

The officers of the District are hereby authorized and directed to furnish to the Purchaser and to bond counsel certified copies of all proceedings relating to the issuance of the Series 2021 Refunding Bonds and such other certificates and affidavits as may be required to show the right, power and authority of the District to issue the Series 2021 Refunding Bonds, and all statements contained in and shown by such instruments, including any heretofore furnished, shall constitute representations of the District as to the truth of the statements purported to be shown thereby.

Section 7. Defeasance.

When all of the Series 2021 Refunding Bonds have been discharged as provided in this Section 7, all pledges, covenants and other rights granted by this resolution to the owners of the Series 2021 Refunding Bonds shall cease. The District may discharge its Series 2021 Refunding Bonds with respect to any Series 2021 Refunding Bonds which are due on any date by irrevocably depositing with the Registrar on or before that date a sum sufficient for the payment thereof in full; or, if any Series 2021 Refunding Bonds should not be paid when due, the District may nevertheless discharge its liability with respect thereto by depositing with the Registrar a sum sufficient for the payment thereof in full with interest accrued to the date of such deposit. The District may also discharge its Series 2021 Refunding Bonds with respect to prepayable Series 2021 Refunding Bonds thereof, if any, called for redemption on any date when they are prepayable according to their terms, by depositing with the Registrar on or before that date a sum sufficient for the payment thereof in full; provided that notice of the redemption thereof has been duly given as provided in Section 2.06.

Section 8. Bond Purchase Agreement.

This Resolution does hereby incorporate and commit the District to comply with all terms and conditions detailed in the Bond Purchase Agreement. Any terms or conditions of the Bond Purchase Agreement not expressly set forth herein are hereby incorporated into this Section 8 by reference.

Section 9. Effective Date.

This resolution shall become effective upon adoption.

Passed and adopted by the Board of Trustees of the District, this 16th day of February, 2021.

Chairman of Board

Attest: _____
District Secretary

[Face of the Series 2021 Refunding Bonds]

UNITED STATES OF AMERICA

HYALITE RURAL FIRE DISTRICT

GALLATIN COUNTY, MONTANA

GENERAL OBLIGATION REFUNDING BOND, SERIES 2021

No. R-1

\$ _____

Interest Rate

Maturity

Date of Original

Issue

_____%

July 1, _____

_____, 2021

REGISTERED OWNER: STOCKMAN BANK

PRINCIPAL AMOUNT: _____ THOUSAND DOLLARS

Hyalite Rural Fire District, Gallatin County, Montana (the "District"), acknowledges itself to be indebted and for value received hereby promises to pay to the registered owner named above, or registered assigns, the principal amount specified above on the maturity date specified above or, if this Bond is prepayable as stated herein, on any date prior thereto on which this Bond shall have been duly called for redemption, and to pay interest on said principal amount to the registered owner hereof from _____, 2021 or from such later date to which interest has been paid or duly provided for until this Bond is paid or, if this Bond is prepayable, until it has been duly called for redemption, at the rate specified above. Principal of this Bond is payable upon presentation and surrender hereof to the Treasurer of Gallatin County, Montana, as Bond Registrar, Transfer Agent and Paying Agent at its county offices in Bozeman, Montana or its successor designated under the Resolution, as hereinafter defined (the "Registrar"). Interest on this Bond is payable semiannually on each January 1 and July 1, commencing on July 1, 2021, by check or draft mailed by the Registrar to the person in whose name this Bond is registered as of the close of business on the 15th day (whether or not a Business Day) of the immediately preceding month, at his address as it appears on the bond register maintained by the Registrar. "Business Day" means any day other than a Saturday, Sunday or other day on which commercial banks in Montana, New York, Minnesota and Washington are authorized to be closed. Interest shall be calculated on the basis of a 360-day year composed of twelve 30-day months.

The principal of and interest on this Bond are payable in lawful money of the United States of America. For the prompt and full payment of such principal and interest as the same

respectively become due, the full faith, credit and taxing powers of the District have been and are hereby irrevocably pledged.

The District has initially selected the Treasurer of Gallatin County, Montana, Washington, or its successor, as paying agent (the "Paying Agent") for the Hyalite Rural Fire District, Gallatin County, Montana, \$1,720,000 General Obligation Refunding Bonds, Series 2021 (the "Series 2021 Refunding Bonds").

This Bond is one of an issue in the total principal amount of \$1,720,000, all of like date of original issue and tenor except as to serial number, denomination, maturity date, and interest rate, all pursuant to Resolution No. ____ duly adopted by the District Board of Trustees on ____, 2021 (the "Resolution"). The Series 2021 Refunding Bonds are issuable only as fully registered Bonds of single maturities, in certificated form only, in denominations of \$5,000 or any integral multiple thereof.

The Series 2021 Refunding Bonds of this issue are each subject to redemption at the option of the District, in whole or in part, and if in part from such stated maturities and in such principal amounts as the District may designate in writing to the Registrar, at a price equal to the principal amount thereof to be redeemed plus interest accrued to the redemption date. The date of redemption and the principal amount of the Series 2021 Refunding Bonds shall be fixed by the District Board who shall give notice thereof to the Registrar at least thirty days prior to the date of redemption. Upon partial redemption of any Series 2021 Refunding Bond, a new Series 2021 Refunding Bond will be delivered to the registered owner without charge, representing the remaining principal amount outstanding.

As provided in the Resolution and subject to certain limitations set forth therein, this Series 2021 Refunding Bond is transferable upon the books of the District in the principal office of the Registrar, by the registered owner hereof in person or by his attorney duly authorized in writing, upon surrender hereof together with a written instrument of transfer satisfactory to the Registrar, duly executed by the registered owner or his attorney, and may also be surrendered in exchange for Series 2021 Refunding Bonds of other authorized denominations. Upon any such transfer or exchange, the District will cause a new Series 2021 Refunding Bond or Bonds to be issued in the name of the transferee or registered owner, of the same aggregate principal amount, bearing interest at the same rate and maturing on the same date, subject to reimbursement for any tax, fee or governmental charge required to be paid with respect to such transfer or exchange.

The District and the Registrar may deem and treat the person in whose name this Series 2021 Refunding Bond is registered as the absolute owner hereof, whether this Series 2021 Refunding Bond is overdue or not, for the purpose of receiving payment and for all other purposes, and neither the District nor the Registrar shall be affected by any notice to the contrary.

IT IS HEREBY CERTIFIED, RECITED, COVENANTED AND AGREED that all acts, conditions and things required by the Constitution and laws of the State of Montana to be done, to exist, to happen and to be performed precedent to and in the issuance of this Series 2021 Refunding Bond, in order to make it a valid and binding general obligation of the District

according to its terms, have been done, do exist, have happened and have been performed in regular and due form, time and manner as so required; that the Board of Trustees of the District covenants to cause Gallatin County, Montana to annually levy an ad valorem tax on all of the taxable property in the District sufficient to pay the interest hereon when it falls due and also to pay and discharge the principal of this Series 2021 Refunding Bond at maturity; that this Bond, together with all other indebtedness of the District outstanding on the date of original issue hereof and on the date of the delivery of the Series 2021 Refunding Bonds of this issue to the original purchaser thereof, does not exceed any constitutional or statutory limitation of indebtedness; and that the opinion attached hereto is a true copy of the legal opinion given by Bond Counsel with reference to the Series 2021 Refunding Bonds, dated the date of original issuance and delivery of the Series 2021 Refunding Bonds.

This Series 2021 Refunding Bond shall not be valid or become obligatory for any purpose or be entitled to any security or benefit under the Resolution until the Certificate of Authentication hereon shall have been executed by the Registrar by the manual signature of one of its authorized representatives.

IN WITNESS WHEREOF, Hyalite Rural Fire District, Gallatin County, Montana, by its Board of Trustees, has caused this Series 2021 Refunding Bond to be executed by the signatures of the Chairman of the Board of Trustees of the District and the Secretary of the District.

Chairman, Board of Trustees

District Secretary

Date of Authentication: _____

CERTIFICATE OF AUTHENTICATION

This is one of the Series 2021 Refunding Bonds delivered pursuant to the Resolution mentioned within.

Treasurer of Gallatin County, Montana, as
Bond Registrar, Transfer Agent, and Paying
Agent

By _____

The following abbreviations, when used in the inscription on the face of this Bond, shall be construed as though they were written out in full according to applicable laws or regulations:

TEN COM: as tenants in common

TEN ENT: as tenants by the entireties

JT TEN: as joint tenants with right of survivorship and not as tenants in common

(State) UTMA under Uniform Transfers to Minors Act

(Cust)

(Minor)

Additional abbreviations may also be used.

ASSIGNMENT

FOR VALUE RECEIVED the undersigned hereby sells, assigns and transfers unto _____ the within Bond and all rights thereunder, and hereby irrevocably constitutes and appoints _____ attorney to transfer the within Bond on the books kept for registration thereof, with full power of substitution in the premises.

Dated: _____

PLEASE INSERT SOCIAL SECURITY OR OTHER IDENTIFYING NUMBER OF ASSIGNEE: _____

NOTICE: The signature to this assignment must correspond with the name as it appears upon the face of the within Bond in every particular, without alternation, enlargement or any change whatsoever.

SIGNATURE GUARANTEED

Regular Agenda Item 2

Health Insurance Renewal

April 1, 2021



Presented to: Hyalite Rural Fire District for a proposed effective date of:
April 1, 2021

Your Agent/Producer is First West/ Antoinette Bloem

			Plan 1		
			Current Rates/Benefits	Renewal Option 1 Rates/Benefits	Renewal Option 2 Rates/Benefits
Carrier			BCBSMT	BCBSMT	Pacific Source
Plan Name			G931PFR (PPO 107)	G931PFR (PPO 107)	Navigator Gold 2000
Plan Network			PPO	PPO	Navigator
Rate Quarter			Q2 2020	Q2 2021	Q2 2021
Metallic Level			Gold	Gold	Gold
Deductible			\$1,500	\$1,500	\$2,000
Co-ins			80%	80%	70%
Maximum OOP			\$4,600	\$5,700	\$5,500
Office Visit			\$35.00	\$35.00	\$30.00
Spec. Visit			\$65.00	\$65.00	\$60.00
Urgent Care			\$50.00	\$50.00	\$30.00
Telemedicine			\$35 PCP/\$65 Spec.	\$35 PCP/\$65 Spec.	\$10.00
Prescriptions			\$0/\$10/\$50/\$100/\$250/\$350 when using Value Network Pharmacies	\$5/\$15/\$60/\$150/\$250/\$350 when using Value Network Pharmacies	\$0/\$10/\$35/\$60/\$250
Accident Benefit			\$0	\$0	\$500
HSA Qualified			No	No	No
Preventive Care			Paid at 100%	Paid at 100%	Paid at 100%
Name	EE/SPS/CHD	AGE			
Eaton, Lawrence	EE	64	\$1,174.42	\$1,176.99	\$1,155.00
Eaton, Joshua	CHD	23	\$397.84	\$392.33	\$385.00
Eaton, Hannah	CHD	19	\$363.23	\$369.18	\$362.00
Nickolay, Brian	EE	37	\$489.34	\$485.70	\$477.00
Revisky, Jason	EE	50	\$678.72	\$700.70	\$688.00
Revisky, Fletcher	CHD	18	\$352.09	\$358.20	\$352.00
Revisky, [REDACTED]	CHD	16	\$331.40	\$337.01	\$331.00
Revisky, [REDACTED]	CHD	13	\$304.35	\$300.13	\$295.00
Total Monthly Medical Premium			\$4,091.39	\$4,120.24	\$4,045.00
Total Annual Medical Premium			\$49,096.68	\$49,442.88	\$48,540.00
				0.7%	-1.1%

Composite Rate Table - Small Group		
Employee Only	Manually Enter Rates	\$792.36
Employee Spouse	Manually Enter Rates	\$1,584.72
Employee/Child(ren)	Manually Enter Rates	\$1,663.96
Employee/Family	Manually Enter Rates	\$2,456.32
		\$777.88
		\$1,555.77
		\$1,633.56
		\$2,411.44

Rates shown are for Rating Area 2

Composite Rates by Employee				
Name	Coverage Type			
Eaton, Lawrence	Employee/Child(ren)	Manually Enter Rates	\$1,663.96	\$1,633.56
Eaton, Joshua				
Eaton, Hannah				
Nickolay, Brian	Employee Only	Manually Enter Rates	\$792.36	\$777.88
Revisky, Jason	Employee/Child(ren)	Manually Enter Rates	\$1,663.96	\$1,633.56
Revisky, [REDACTED]				
Revisky, [REDACTED]				
Revisky, [REDACTED]				
Total Medical Premium		\$0.00	\$4,120.27	\$4,045.00
Total Annual Medical Premium		\$0.00	\$49,443.26	\$48,540.00
			#DIV/0!	#DIV/0!

*Prices shown are estimates and may differ from final sold rates



**HYALITE RURAL FIRE DISTRICT
4541 SOUTH 3RD
BOZEMAN, MT 59715**

December 21, 2020

Dear Group Administrator,

Thank you for choosing Blue Cross and Blue Shield of Montana

This exhibit provides important information about your group's renewal options for the upcoming year.

Talk with your broker or the Montana Small Group Account Management team **(800-281-0446, Option 3)** to review your options and help you submit the right paperwork, if you're considering changes.

If you choose to renew with no changes, no paperwork or notification is needed.

Thank you for doing business with **Blue Cross and Blue Shield of Montana.**

Renewal Enclosures

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Section 1: Renewal Health Plan(s) Information

Section 2: Individual Age Rated and Composite Rated Billed Premium Rates

Section 3: Census Information

Section 4: Metallic Plan Option(s) Similar to Current

Section 5: Metallic Lowest Cost Plan Options

Section 6: Metallic Plan Options

Section 7: Metallic Renewal Alternative Plan Options

Section 8: Renewal Dental Plan Summary

Section 9: Alternative Dental Plan Options

Section 10: Vision Rates

Section 11: Important Notices



Small Group Business

Account Name: **HYALITE RURAL FIRE DISTRICT**
 Account Number: **X6A680**
 Renewal Effective Date: **04/01/2021**
 County: **Gallatin 2**

Section 1: Renewal Health Plan(s) Information

A: Current Health Plan(s)

Plan #	Plan Name	Ded In/Out	Office Copay	Coins % In/Out	OPX In/Out	Pharmacy
G6E1PFR	Blue Preferred Gold PPO 135	\$2800/\$5600	100%/100%	100%/100%	\$2800/\$5600	100%

Name	DOB	Age	ST	Employee Rates	Spouse Rates	Child(ren) Rates	Total Monthly Health Cost
				\$0.00	\$0.00	\$0.00	\$0.00
Totals				\$0.00	\$0.00	\$0.00	\$0.00

Plan #	Plan Name	Ded In/Out	Office Copay	Coins % In/Out	OPX In/Out	Pharmacy
G931PFR	Blue Preferred Gold PPO 107	\$1500/\$3000	\$35/\$65	80%/50%	\$4600/\$13800	\$0/\$10/\$50/\$100/\$250/\$350

	Name	DOB	Age	ST	Employee Rates	Spouse Rates	Child(ren) Rates	Total Monthly Health Cost
1	BRIAN NICKOLAY		36	MT	\$489.34	\$0.00	\$0.00	\$489.34
2	JASON REVISKY		49	MT	\$678.72	\$0.00	\$987.84	\$1,666.56
3	LAWRENCE EATON		63	MT	\$1,174.42	\$0.00	\$761.07	\$1,935.49
Totals					\$2,342.48	\$0.00	\$1,748.91	\$4,091.39



Small Group Business

Account Name: HYALITE RURAL FIRE DISTRICT
 Account Number: X6A680
 Renewal Effective Date: 04/01/2021
 County: Gallatin 2

B: Renewal Health Plan(s) Premium

Metallic SG Health Plan(s)			
Plan Information	Proposed 04/01/2021 Plan Options		
Plan(s)	Enrolled Count	Benefits	Total Monthly Health Cost
G6E1PFR	0	Blue Preferred Gold PPO 135	\$0.00
G931PFR	3	Blue Preferred Gold PPO 107	\$4,120.29
Total Health Cost			\$4,120.29

Plan #	Plan Name	Ded In/Out	Office Visit/ Specialist	Coins % In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred RX	Preferred RX
G6E1PFR	Blue Preferred Gold PPO 135	\$2800 / \$5600	100%/100%	100%/100%	\$2800 / \$5600	NA/100%	100%/100%	100%/100%	100%/100%	100%	100%

Name	DOB	Age	ST	Employee Rates	Spouse Rates	Child(ren) Rates	Total Monthly Health Cost
				\$0.00	\$0.00	\$0.00	\$0.00
Totals				\$0.00	\$0.00	\$0.00	\$0.00

Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$302.73	23	\$395.73	32	\$468.15	41	\$515.24	50	\$706.77	59	\$1,030.08
15	\$329.64	24	\$395.73	33	\$474.08	42	\$524.34	51	\$738.03	60	\$1,074.01
16	\$339.93	25	\$397.31	34	\$480.41	43	\$537.00	52	\$772.46	61	\$1,112.00
17	\$350.22	26	\$405.23	35	\$483.58	44	\$552.83	53	\$807.29	62	\$1,136.93
18	\$361.30	27	\$414.72	36	\$486.75	45	\$571.43	54	\$844.88	63	\$1,168.19
19	\$372.38	28	\$430.16	37	\$489.91	46	\$593.59	55	\$882.47	64 +	\$1,187.19
20	\$383.86	29	\$442.82	38	\$493.08	47	\$618.52	56	\$923.23		
21	\$395.73	30	\$449.15	39	\$499.41	48	\$647.02	57	\$964.39		
22	\$395.73	31	\$458.65	40	\$505.74	49	\$675.11	58	\$1,008.32		

Plan #	Plan Name	Ded In/Out	Office Visit/ Specialist	Coins % In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred RX	Preferred RX
G931PFR	Blue Preferred Gold PPO 107	\$1500 / \$3000	\$35 / \$65	80%/50%	\$5700 / \$15000	NA/80%	80%/50%	80%/50%	70%/70%	\$15/\$25/\$80/\$170/\$250/\$350	\$5/\$15/\$60/\$150/\$250/\$350

Name	DOB	Age	ST	Employee Rates	Spouse Rates	Child(ren) Rates	Total Monthly Health Cost
1 BRIAN NICKOLAY		37	MT	\$485.71	\$0.00	\$0.00	\$485.71
2 JASON REVISKY		50	MT	\$700.71	\$0.00	\$995.36	\$1,696.07
3 LAWRENCE EATON		64	MT	\$1,176.99	\$0.00	\$761.52	\$1,938.51
Totals				\$2,363.41	\$0.00	\$1,756.88	\$4,120.29

Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$300.14	23	\$392.33	32	\$464.13	41	\$510.82	50	\$700.71	59	\$1,021.25
15	\$326.81	24	\$392.33	33	\$470.02	42	\$519.84	51	\$731.70	60	\$1,064.79
16	\$337.02	25	\$393.90	34	\$476.29	43	\$532.40	52	\$765.84	61	\$1,102.46
17	\$347.22	26	\$401.75	35	\$479.43	44	\$548.09	53	\$800.36	62	\$1,127.18
18	\$358.20	27	\$411.17	36	\$482.57	45	\$566.53	54	\$837.63	63	\$1,158.17
19	\$369.19	28	\$426.47	37	\$485.71	46	\$588.50	55	\$874.91	64 +	\$1,176.99
20	\$380.56	29	\$439.02	38	\$488.85	47	\$613.22	56	\$915.32		
21	\$392.33	30	\$445.30	39	\$495.13	48	\$641.47	57	\$956.12		
22	\$392.33	31	\$454.72	40	\$501.40	49	\$669.32	58	\$999.67		



Small Group Business

Account Name: HYALITE RURAL FIRE DISTRICT
 Account Number: X6A680
 Renewal Effective Date: 04/01/2021
 County: Gallatin 2

Renewal Health Plan(s) Premium - Composite Rates for Metallic Renewing Plan(s)

Plan	Benefits	EO	ES*	EC	EF	Total Monthly Health Cost
G6E1PFR	Blue Preferred Gold PPO 135	\$799.22	\$1,598.44	\$1,678.36	\$2,477.58	\$0.00
	Enrollment	0	0	0	0	0
G931PFR	Blue Preferred Gold PPO 107	\$792.36	\$1,584.72	\$1,663.96	\$2,456.32	\$4,120.28
	Enrollment	1	0	2	0	3
Total Health Cost						\$4,120.28

EE Tier Codes: EO = Employee; ES = Spouse/Domestic Partner/Civil Union; EC = Child(ren); EF = Family



**BlueCross BlueShield
of Montana**

Small Group Business

Account Name: **HYALITE RURAL FIRE DISTRICT**

Account Number: **X6A680**

Renewal Effective Date: **04/01/2021**

County: **Gallatin 2**

Rates Are Contingent Upon:

- Enrollment of a minimum of 75% of the eligible employees (less valid waivers) and sustained monthly enrollment of 75%.
- The employer contributing a minimum of 50% of the 'Employee Only' cost. If multiple health options are provided to employees, the employer may elect to contribute 50% of the lowest cost plan "Employee Only" premium.
- Employer will promptly notify Blue Cross and Blue Shield of Montana (BCBSMT) of any change in participation and Employer contribution.
- BCBSMT reserves the right to:
 - Restrict new business enrollment in health insurance coverage to open or special enrollment periods unless the 50% minimum employer contribution is met and at least 75% of eligible employees (less valid waivers) have enrolled for coverage; and
 - Review participation and contribution on existing business and non-renew or discontinue health coverage unless the 50% minimum employer contribution is met and at least 75% of eligible employees (less valid waivers) have enrolled for coverage.
 - Change premium rates upon 31 days written notice in the event new local, state, or federal legislation or administrative rulings result in obligating BCBSMT to pay new taxes, surcharges, or other fees, or to modify a benefit or mandate a new benefit.
- Contracts shown represent enrollment as of four months prior to the renewal effective date.
- The health and/or dental rates shown are for twelve (12) months from the renewal effective date and have been priced in accordance with BCBSMT's current regulatory status and the existing benefit program. If your rate effective date is different from your renewal effective date, your rates are guaranteed until your next renewal effective date.
- For Government Plans and Church Plans, BCBSMT's administration is based on the Benefit Plan not being subject to ERISA. For all other plans, BCBSMT's administration is based on the Benefit Plan being subject to ERISA. In the event you have determined that the above administration is not applicable to the Plan, please advise BCBSMT of your position in writing as soon as possible.
- This renewal assumes the contract will be issued in Montana.
- Upon inquiry from employer groups, BCBSMT will provide information to the employer group regarding compensation paid to the employer's broker/agent by BCBSMT in connection with the employer's policy or contract with BCBSMT.
- This information is not intended nor does it modify the terms of any agreement in any way. The coverage provided under any group contract may only be changed in accordance with the terms of the agreement and in accordance with the law.



Small Group Business

Account Name: [HYALITE RURAL FIRE DISTRICT](#)

Account Number: [X6A680](#)

Renewal Effective Date: [04/01/2021](#)

County: [Gallatin 2](#)

Off-Cycle Plan Change Requests for Small Groups (1-50)

Requests for changes or addition of new plans which occur in a different quarter than the group's Anniversary Date, must obtain a new rate quote for any changes or addition of plans.

Rate information from this renewal packet cannot be used if the group requests a medical plan off-Anniversary Date change or addition.

To properly identify a group's new rate for off-Anniversary Date plan changes, a new quote must be pulled or requested from Blue Cross and Blue Shield of Montana (BCBSMT). Rate quotes would only be required for plan changes and/or additions – any existing plans that remain unchanged will not require a new quote.

New quotes pulled for off-Anniversary Date changes may be impacted by:

- Age changes – if a subscriber has aged between the time of the group's renewal and the off-Anniversary Date plan change(s), the new age must be used for quoting purposes for plan changes only. If the subscriber remains in their existing plan, no rate adjustment is required.
- Headquarter location changes – if the group moves headquarter locations after the Anniversary Date, this may affect the rating area and rates for off-Anniversary Date plan change(s). Rates for existing plans will not be affected by the new rating area, until the group's next Anniversary Date.
- Inaccurate rate information – in the unlikely event that inaccurate information is provided for off-Anniversary Date plan change(s), such as updating the group's new rating area, BCBSMT cannot honor the quote.
- Composite changes – Off-Anniversary Date plan change(s) are not available to groups: electing to move from age rated to composite rating; changing from an existing composite rated plan to a different composite rated plan; adding additional composite rated plans.
- Anniversary Date changes are required in these situations. **Contact BCBSMT to obtain final rates involving Anniversary Date changes.**



**BlueCross BlueShield
of Montana**

Small Group Business

Account Name: [HYALITE RURAL FIRE DISTRICT](#)

Account Number: [X6A680](#)

Renewal Effective Date: [04/01/2021](#)

County: [Gallatin 2](#)

Section 2: Individual Age Rated and Composite Rated Billed Premium Rates

Premium rates for all metallic plans (medical and dental) include two ratings:

- Individual Age Rated and
- Composite Rated

Groups with multiple metallic plans must select one rating or the other; a combination of ratings (one plan Individual Age Rated and another Composite Rated) is not allowed.

The rating selection also applies to medical and dental plan combination(s). For example, if the metallic medical plan is Composite Rated, then the dental selection must be Composite Rated too.

Individual Age Rated

Premium rates for Individual Age Rated metallic plans are for each individual covered. The total premium for a family would equal the sum of all individual family members' rates.

For subscribers with more than three (3) covered dependent children under the age of 21 within the covered family, the premium rate for the children is capped at a maximum of three (3) children.

Composite Rated

Premium rates for Composite Rated metallic plans are tiered by subscriber participation:

- **EO - Employee Only**
- **ES - Employee +Spouse**
- **EC - Employee +Child(ren)**
- **EF - Employee +Family (Spouse with children)**

The **Employee +Child(ren)** and **Employee +Family (Spouse with children)** Composite Rated tiers each include all child(ren), regardless of the number of children covered.



Small Group Business

Account Name: [HYALITE RURAL FIRE DISTRICT](#)

Account Number: [X6A680](#)

Renewal Effective Date: [04/01/2021](#)

County: [Gallatin 2](#)

Section 3: Census Information

Census Information						
	Name	Relationship Code	DOB	Age	Coverage Type*	State
1	BRIAN NICKOLAY	EMPLOYEE	██████	37	EO	MT
2	JASON REVISKY	EMPLOYEE	██████	50	EC	MT
2.1	FLETCHER REVISKY	DEPENDENT	██████	18	-	MT
2.2	██████ REVISKY	DEPENDENT	██████	13	-	MT
2.3	██████ REVISKY	DEPENDENT	██████	16	-	MT
3	LAWRENCE EATON	EMPLOYEE	██████	64	EC	MT
3.1	HANNAH EATON	DEPENDENT	██████	19	-	MT
3.2	JOSHUA EATON	DEPENDENT	██████	23	-	MT

*EE Tier Codes: EO = Employee; ES = Spouse/Domestic Partner/Civil Union; EC = Child(ren); EF = Family



Small Group Business

Account Name: **HYALITE RURAL FIRE DISTRICT**

Account Number: **X6A680**

Renewal Effective Date: **04/01/2021**

County: **Gallatin 2**

Section 4: Metallic Plan Option(s) Similar to Current

The following benefit plans are ACA Metallic plans as defined by the Affordable Care Act

For additional plan options, please contact your agent or BCBSMT account executive.

Current Plan: G931PFR_\$1500/\$3000_\$35/\$65_80%/50%_\$4600/\$13800_Gold

Renewal Plan: G931PFR_\$1500/\$3000_\$35/\$65_80%/50%_\$5700/\$15000_Gold

Plan #	Plan Name	PlanType	Ded In/Out	Office Visit/Specialist	Coins % In/Out	OPX In/Out	Ped Dental In/Out	Non-Preferred RX	Preferred RX
G931PFR	Blue Preferred Gold PPO 107	Gold	\$1500 / \$3000	\$35 /\$65	80%/50%	\$5700 / \$15000	70%/70%	\$15/\$25/\$80/\$170/\$250/\$350	\$5/\$15/\$60/\$150/\$250/\$350

Count	Name	DOB	Age	State	Employee Rates	Spouse Rates	Child(ren) Rates	Total Monthly Health Cost
1	BRIAN NICKOLAY		37	MT	\$485.71	\$0.00	\$0.00	\$485.71
3	LAWRENCE EATON		64	MT	\$1,176.99	\$0.00	\$761.52	\$1,938.51
2	JASON REVISKY		50	MT	\$700.71	\$0.00	\$995.36	\$1,696.07
Totals					\$2,363.41	\$0.00	\$1,756.88	\$4,120.29

Composite Rates

Plan #	EO	ES	EC	EF	Total Monthly Health Cost
G931PFR	\$792.36	\$1,584.72	\$1,663.96	\$2,456.32	\$4,120.28

Age Rates

Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$300.14	23	\$392.33	32	\$464.13	41	\$510.82	50	\$700.71	59	\$1,021.25
15	\$326.81	24	\$392.33	33	\$470.02	42	\$519.84	51	\$731.70	60	\$1,064.79
16	\$337.02	25	\$393.90	34	\$476.29	43	\$532.40	52	\$765.84	61	\$1,102.46
17	\$347.22	26	\$401.75	35	\$479.43	44	\$548.09	53	\$800.36	62	\$1,127.18
18	\$358.20	27	\$411.17	36	\$482.57	45	\$566.53	54	\$837.63	63	\$1,158.17
19	\$369.19	28	\$426.47	37	\$485.71	46	\$588.50	55	\$874.91	64 +	\$1,176.99
20	\$380.56	29	\$439.02	38	\$488.85	47	\$613.22	56	\$915.32		
21	\$392.33	30	\$445.30	39	\$495.13	48	\$641.47	57	\$956.12		
22	\$392.33	31	\$454.72	40	\$501.40	49	\$669.32	58	\$999.67		

Current Plan: _

Renewal Plan: G6E1PFR_\$2800/\$5600_100%/100%_100%/100%_\$2800/\$5600_Gold

Plan #	Plan Name	PlanType	Ded In/Out	Office Visit/Specialist	Coins % In/Out	OPX In/Out	Ped Dental In/Out	Non-Preferred RX	Preferred RX
G6E1PFR	Blue Preferred Gold PPO 135	Gold	\$2800 / \$5600	100%/100%	100%/100%	\$2800 / \$5600	100%/100%	100%	100%



Small Group Business

Account Name: HYALITE RURAL FIRE DISTRICT

Account Number: X6A680

Renewal Effective Date: 04/01/2021

County: Gallatin 2

Section 5: Metallic Lowest Cost Plan Options

The following benefit plans are ACA Metallic plans as defined by the Affordable Care Act.

Metallic Lowest Cost Plan Option

Plan #	PlanType	Ded In/Out	Office Visit/ Specialist	Coins % In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred RX	Preferred RX
B902PFR	Bronze	\$6200 /\$12400	60%/60%	60%/50%	\$6900 /\$20700	\$500 /60%	60%/50%	60%/50%	70%/70%	60%/60%/50%/50%/50%/50%	70%/70%/60%/50%/50%/50%

Count	Name	DOB	Age	ST	Employee Rates	Spouse Rates	Child(ren) Rates	Total Monthly Health Cost
1	BRIAN NICKOLAY		37	MT	\$353.44	\$0.00	\$0.00	\$353.44
2	JASON REVISKY		50	MT	\$509.90	\$0.00	\$724.30	\$1,234.20
3	LAWRENCE EATON		64	MT	\$856.49	\$0.00	\$554.15	\$1,410.64
Totals					\$1,719.83	\$0.00	\$1,278.45	\$2,998.28

Composite Rates

Plan #	EO	ES	EC	EF	Total Monthly Health Cost
B902PFR	\$576.59	\$1,153.18	\$1,210.84	\$1,787.43	\$2,998.27

Age Rates

Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$218.40	23	\$285.50	32	\$337.74	41	\$371.72	50	\$509.90	59	\$743.15
15	\$237.82	24	\$285.50	33	\$342.02	42	\$378.28	51	\$532.45	60	\$774.84
16	\$245.24	25	\$286.64	34	\$346.59	43	\$387.42	52	\$557.29	61	\$802.24
17	\$252.66	26	\$292.35	35	\$348.88	44	\$398.84	53	\$582.41	62	\$820.23
18	\$260.66	27	\$299.20	36	\$351.16	45	\$412.26	54	\$609.53	63	\$842.78
19	\$268.65	28	\$310.33	37	\$353.44	46	\$428.24	55	\$636.66	64 +	\$856.49
20	\$276.93	29	\$319.47	38	\$355.73	47	\$446.23	56	\$666.06		
21	\$285.50	30	\$324.04	39	\$360.30	48	\$466.79	57	\$695.75		
22	\$285.50	31	\$330.89	40	\$364.86	49	\$487.06	58	\$727.44		



Small Group Business

Account Name: HYALITE RURAL FIRE DISTRICT

Account Number: X6A680

Renewal Effective Date: 04/01/2021

County: Gallatin 2

Section 6: Metallic Plan Options

The following benefit plans are Metallic plans as defined by the Affordable Care Act. The table below includes Composite Rates for ACA Metallic Alternate Plans

Blue Preferred PPO Network

Plan #	Ded In/Out	Office Visit/Specialist	Coins In/Out	OPX In/Out	ER Copay/ER Coins	IP In/Out	OP Surg In/Out	Ped. Dental In/Out	Non-Preferred Rx	Preferred Rx	Employee Only	Employee +Spouse	Employee +Child	Employee +Family	Total Monthly Health Cost
PPO Plans															
Platinum Plans															
P911PFR	\$250 /\$500	\$25 /\$50	80%/50%	\$1500 /\$4500	\$250 /100%	80%/50%	80%/50%	70%/70%	\$10/\$20/\$70/\$120/\$250/\$350	\$0/\$10/\$50/\$100/\$250/\$350	\$977.90	\$1,955.80	\$2,053.59	\$3,031.49	\$5,085.08
P910PFR	\$750 /\$1500	\$25 /\$45	80%/50%	\$1500 /\$4500	\$250 /100%	80%/50%	80%/50%	70%/70%	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250	\$956.95	\$1,913.90	\$2,009.60	\$2,966.55	\$4,976.15
Gold Plans															
G931PFR	\$1500 /\$3000	\$35 /\$65	80%/50%	\$5700 /\$15000	NA/80%	80%/50%	80%/50%	70%/70%	\$15/\$25/\$80/\$170/\$250/\$350	\$5/\$15/\$60/\$150/\$250/\$350	\$792.36	\$1,584.72	\$1,663.96	\$2,456.32	\$4,120.28
G933PFR	\$2000 /\$4000	\$35 /\$65	80%/50%	\$6000 /\$15000	\$300 /100%	80%/50%	80%/50%	70%/70%	\$10/\$20/\$70/\$120/\$250/\$350	\$0/\$10/\$50/\$100/\$250/\$350	\$788.10	\$1,576.20	\$1,655.01	\$2,443.11	\$4,098.12
G930PFR	\$2500 /\$5000	\$35 /\$65	80%/50%	\$4500 /\$10500	NA/80%	80%/50%	80%/50%	70%/70%	\$15/\$25/\$80/\$170/\$250/\$350	\$5/\$15/\$60/\$150/\$250/\$350	\$782.78	\$1,565.56	\$1,643.84	\$2,426.62	\$4,070.46
Silver Plans															
S931PFR ^{*3}	\$3000 /\$6000	80%/80%	80%/50%	\$5250 /\$15750	NA/80%	80%/50%	80%/50%	70%/70%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%	\$698.62	\$1,397.24	\$1,467.10	\$2,165.72	\$3,632.82
S901PFR	\$4000 /\$8000	70%/70%	70%/50%	\$7350 /\$22050	NA/70%	70%/50%	70%/50%	70%/70%	\$10/\$20/\$70/\$120/\$250/\$350	\$0/\$10/\$50/\$100/\$250/\$350	\$646.54	\$1,293.08	\$1,357.73	\$2,004.27	\$3,362.00
S932PFR	\$4750 /\$9500	\$40 /\$65	70%/50%	\$8400 /\$23700	NA/70%	70%/50%	70%/50%	70%/70%	\$20/\$30/\$70/\$120/\$150/\$250	\$10/\$20/\$50/\$100/\$150/\$250	\$658.38	\$1,316.76	\$1,382.60	\$2,040.98	\$3,423.58
Bronze Plans															
B6J1PFR ^{*3}	\$8550 /\$17100	\$35 /NA	100%/100%	\$8550 /\$17100	NA/100%	100%/100%	100%/100%	100%/100%	100%	100%	\$560.45	\$1,120.90	\$1,176.95	\$1,737.40	\$2,914.35
HSA Plans															
Gold Plans															
G6E1PFR ^{*1*3}	\$2800 /\$5600	100%/100%	100%/100%	\$2800 /\$5600	NA/100%	100%/100%	100%/100%	100%/100%	100%	100%	\$799.22	\$1,598.44	\$1,678.36	\$2,477.58	\$4,155.94
G6J2PFR ^{*1*2*3}	\$2800 /\$5600	90%/90%	90%/50%	\$3500 /\$10500	NA/90%	90%/50%	90%/50%	70%/70%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%	\$749.30	\$1,498.60	\$1,573.53	\$2,322.83	\$3,896.36
G936PFR ^{*1*3}	\$4000 /\$8000	100%/100%	100%/100%	\$4000 /\$8000	NA/100%	100%/100%	100%/100%	100%/100%	100%	100%	\$723.24	\$1,446.48	\$1,518.80	\$2,242.04	\$3,760.84
Silver Plans															
S935PFR ^{*1*3}	\$3000 /\$6000	80%/80%	80%/50%	\$6000 /\$18000	NA/80%	80%/50%	80%/50%	70%/70%	60%/60%/50%/50%/50%/50%	70%/70%/60%/50%/50%/50%	\$679.25	\$1,358.50	\$1,426.43	\$2,105.68	\$3,532.11
S6J3PFR ^{*1*2*3}	\$4000 /\$8000	80%/80%	80%/50%	\$6900 /\$20700	NA/80%	80%/50%	80%/50%	70%/70%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%	\$639.07	\$1,278.14	\$1,342.05	\$1,981.12	\$3,323.17
S933PFR ^{*1*3}	\$4400 /\$8800	100%/100%	100%/100%	\$4400 /\$8800	NA/100%	100%/100%	100%/100%	100%/100%	100%	100%	\$701.88	\$1,403.76	\$1,473.95	\$2,175.83	\$3,649.78
S6E1PFR ^{*1*3}	\$5500 /\$11000	100%/100%	100%/100%	\$5500 /\$11000	NA/100%	100%/100%	100%/100%	100%/100%	100%	100%	\$650.93	\$1,301.86	\$1,366.95	\$2,017.88	\$3,384.83
Bronze Plans															
B902PFR ^{*1*3}	\$6200 /\$12400	60%/60%	60%/50%	\$6900 /\$20700	\$500 /60%	60%/50%	60%/50%	70%/70%	60%/60%/50%/50%/50%/50%	70%/70%/60%/50%/50%/50%	\$576.59	\$1,153.18	\$1,210.84	\$1,787.43	\$2,998.27

All health plans are embedded with pediatric eye exams (and select pediatric hardware) and vision discounts. Virtual Visits are available from a participating provider for certain non-emergency services. Coinsurance applies after deductible is met for medical and pharmacy.

*1 The following HSA options require a mandatory employer contribution. G6E1PFR \$0, G6J2PFR \$0 G936PFR \$475-\$600, S933PFR \$0, S935PFR \$0, S6E1PFR \$0, B902PFR \$0 S6J3PFR \$0, S95PFR \$0.

*2 Select HDHP-HSA preventive prescription drugs will be covered with no member cost share.

*3 Subject to Deductible and Coinsurance for Out Of Network (non-maintenance drugs).



Small Group Business

Account Name: HYALITE RURAL FIRE DISTRICT

Account Number: X6A680

Renewal Effective Date: 04/01/2021

County: Gallatin 2

The table below includes rates based on member Age Rates for ACA Metallic Alternate plans.

The following benefit plans are ACA Metallic plans as defined by the Affordable Care Act.

Blue Preferred PPO Network

Plan #	Ded In/Out	Office Visit/ Specialist	Coins In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped. Dental In/Out	Non-Preferred Rx	Preferred Rx	Total Monthly Health Cost
PPO Plans											
Platinum Plans											
P911PFR	\$250 /\$500	\$25 /\$50	80%/50%	\$1500 /\$4500	\$250 /100%	80%/50%	80%/50%	70%/70%	\$10/\$20/\$70/\$120/\$250/\$350	\$0/\$10/\$50/\$100/\$250/\$350	\$5,085.07
P910PFR	\$750 /\$1500	\$25 /\$45	80%/50%	\$1500 /\$4500	\$250 /100%	80%/50%	80%/50%	70%/70%	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250	\$4,976.13
Gold Plans											
G931PFR	\$1500 /\$3000	\$35 /\$65	80%/50%	\$5700 /\$15000	NA/80%	80%/50%	80%/50%	70%/70%	\$15/\$25/\$80/\$170/\$250/\$350	\$5/\$15/\$60/\$150/\$250/\$350	\$4,120.29
G933PFR	\$2000 /\$4000	\$35 /\$65	80%/50%	\$6000 /\$15000	\$300 /100%	80%/50%	80%/50%	70%/70%	\$10/\$20/\$70/\$120/\$250/\$350	\$0/\$10/\$50/\$100/\$250/\$350	\$4,098.11
G930PFR	\$2500 /\$5000	\$35 /\$65	80%/50%	\$4500 /\$10500	NA/80%	80%/50%	80%/50%	70%/70%	\$15/\$25/\$80/\$170/\$250/\$350	\$5/\$15/\$60/\$150/\$250/\$350	\$4,070.44
Silver Plans											
S931PFR ^{*3}	\$3000 /\$6000	80%/80%	80%/50%	\$5250 /\$15750	NA/80%	80%/50%	80%/50%	70%/70%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%	\$3,632.82
S901PFR	\$4000 /\$8000	70%/70%	70%/50%	\$7350 /\$22050	NA/70%	70%/50%	70%/50%	70%/70%	\$10/\$20/\$70/\$120/\$250/\$350	\$0/\$10/\$50/\$100/\$250/\$350	\$3,361.99
S932PFR	\$4750 /\$9500	\$40 /\$65	70%/50%	\$8400 /\$23700	NA/70%	70%/50%	70%/50%	70%/70%	\$20/\$30/\$70/\$120/\$150/\$250	\$10/\$20/\$50/\$100/\$150/\$250	\$3,423.58
Bronze Plans											
B6J1PFR ^{*3}	\$8550 /\$17100	\$35 /NA	100%/100%	\$8550 /\$17100	NA/100%	100%/100%	100%/100%	100%/100%	100%	100%	\$2,914.33
HSA Plans											
Gold Plans											
G6E1PFR ^{*1*3}	\$2800 /\$5600	100%/100%	100%/100%	\$2800 /\$5600	NA/100%	100%/100%	100%/100%	100%/100%	100%	100%	\$4,155.94
G6J2PFR ^{*1*2*3}	\$2800 /\$5600	90%/90%	90%/50%	\$3500 /\$10500	NA/90%	90%/50%	90%/50%	70%/70%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%	\$3,896.35
G936PFR ^{*1*3}	\$4000 /\$8000	100%/100%	100%/100%	\$4000 /\$8000	NA/100%	100%/100%	100%/100%	100%/100%	100%	100%	\$3,760.84
Silver Plans											
S935PFR ^{*1*3}	\$3000 /\$6000	80%/80%	80%/50%	\$6000 /\$18000	NA/80%	80%/50%	80%/50%	70%/70%	60%/60%/50%/50%/50%/50%	70%/70%/60%/50%/50%/50%	\$3,532.11
S6J3PFR ^{*1*2*3}	\$4000 /\$8000	80%/80%	80%/50%	\$6900 /\$20700	NA/80%	80%/50%	80%/50%	70%/70%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%	\$3,323.14
S933PFR ^{*1*3}	\$4400 /\$8800	100%/100%	100%/100%	\$4400 /\$8800	NA/100%	100%/100%	100%/100%	100%/100%	100%	100%	\$3,649.77
S6E1PFR ^{*1*3}	\$5500 /\$11000	100%/100%	100%/100%	\$5500 /\$11000	NA/100%	100%/100%	100%/100%	100%/100%	100%	100%	\$3,384.81
Bronze Plans											
B902PFR ^{*1*3}	\$6200 /\$12400	60%/60%	60%/50%	\$6900 /\$20700	\$500 /60%	60%/50%	60%/50%	70%/70%	60%/60%/50%/50%/50%/50%	70%/70%/60%/50%/50%/50%	\$2,998.28

All health plans are embedded with pediatric eye exams (and select pediatric hardware) and vision discounts.

Virtual Visits are available from a participating provider for certain non-emergency services.

Coinurance applies after deductible is met for medical and pharmacy.

*1 The following HSA options require a mandatory employer contribution. G6E1PFR \$0, G6J2PFR \$0, G936PFR \$475-\$600, S933PFR \$0, S935PFR \$0, S6E1PFR \$0, B902PFR \$0, S6J3PFR \$0, S95PFR \$0.

*2 Select HDHP-HSA preventive prescription drugs will be covered with no member cost share.

*3 Subject to Deductible and Coinurance for Out Of Network (non-maintenance drugs).



Small Group Business

Account Name: HYALITE RURAL FIRE DISTRICT

Account Number: X6A680

Renewal Effective Date: 04/01/2021

County: Gallatin 2

Section 7: Metallic Renewal Alternative Plan Options

The following benefit plans are ACA Metallic Plans defined by the Affordable Care Act

Blue Preferred PPO Network - PPO Plans

Plan #	PlanType	Ded In/Out	Office Visit/ Specialist	Coins In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
P911PFR	Platinum	\$250 / \$500	\$25 /\$50	80%/ 50%	\$1500 /\$4500	\$250 /100%	80%/50%	80%/50%	70%/70%	\$10/\$20/\$70/\$120/\$250/\$350	\$0/\$10/\$50/\$100/\$250/\$350
Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$370.41	23	\$484.20	32	\$572.81	41	\$630.43	50	\$864.78	59	\$1,260.38
15	\$403.34	24	\$484.20	33	\$580.07	42	\$641.57	51	\$903.04	60	\$1,314.12
16	\$415.93	25	\$486.14	34	\$587.82	43	\$657.06	52	\$945.16	61	\$1,360.61
17	\$428.52	26	\$495.82	35	\$591.69	44	\$676.43	53	\$987.77	62	\$1,391.11
18	\$442.08	27	\$507.44	36	\$595.57	45	\$699.19	54	\$1,033.77	63	\$1,429.36
19	\$455.63	28	\$526.33	37	\$599.44	46	\$726.30	55	\$1,079.77	64 +	\$1,452.60
20	\$469.68	29	\$541.82	38	\$603.31	47	\$756.81	56	\$1,129.64		
21	\$484.20	30	\$549.57	39	\$611.06	48	\$791.67	57	\$1,180.00		
22	\$484.20	31	\$561.19	40	\$618.81	49	\$826.05	58	\$1,233.74		

Plan #	PlanType	Ded In/Out	Office Visit/ Specialist	Coins In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
P910PFR	Platinum	\$750 / \$1500	\$25 /\$45	80%/ 50%	\$1500 /\$4500	\$250 /100%	80%/50%	80%/50%	70%/70%	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250
Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$362.48	23	\$473.83	32	\$560.54	41	\$616.92	50	\$846.25	59	\$1,233.37
15	\$394.70	24	\$473.83	33	\$567.64	42	\$627.82	51	\$883.68	60	\$1,285.96
16	\$407.02	25	\$475.72	34	\$575.22	43	\$642.98	52	\$924.91	61	\$1,331.45
17	\$419.34	26	\$485.20	35	\$579.01	44	\$661.93	53	\$966.60	62	\$1,361.30
18	\$432.60	27	\$496.57	36	\$582.81	45	\$684.20	54	\$1,011.62	63	\$1,398.73
19	\$445.87	28	\$515.05	37	\$586.60	46	\$710.74	55	\$1,056.63	64 +	\$1,421.48
20	\$459.61	29	\$530.21	38	\$590.39	47	\$740.59	56	\$1,105.44		
21	\$473.83	30	\$537.79	39	\$597.97	48	\$774.70	57	\$1,154.71		
22	\$473.83	31	\$549.16	40	\$605.55	49	\$808.35	58	\$1,207.31		

Plan #	PlanType	Ded In/Out	Office Visit/ Specialist	Coins In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
G931PFR	Gold	\$1500 / \$3000	\$35 /\$65	80%/ 50%	\$5700 /\$15000	NA/80%	80%/50%	80%/50%	70%/70%	\$15/\$25/\$80/\$170/\$250/\$350	\$5/\$15/\$60/\$150/\$250/\$350
Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$300.14	23	\$392.33	32	\$464.13	41	\$510.82	50	\$700.71	59	\$1,021.25
15	\$326.81	24	\$392.33	33	\$470.02	42	\$519.84	51	\$731.70	60	\$1,064.79
16	\$337.02	25	\$393.90	34	\$476.29	43	\$532.40	52	\$765.84	61	\$1,102.46
17	\$347.22	26	\$401.75	35	\$479.43	44	\$548.09	53	\$800.36	62	\$1,127.18
18	\$358.20	27	\$411.17	36	\$482.57	45	\$566.53	54	\$837.63	63	\$1,158.17
19	\$369.19	28	\$426.47	37	\$485.71	46	\$588.50	55	\$874.91	64 +	\$1,176.99
20	\$380.56	29	\$439.02	38	\$488.85	47	\$613.22	56	\$915.32		
21	\$392.33	30	\$445.30	39	\$495.13	48	\$641.47	57	\$956.12		
22	\$392.33	31	\$454.72	40	\$501.40	49	\$669.32	58	\$999.67		



**BlueCross BlueShield
of Montana**

Small Group Business

Account Name: HYALITE RURAL FIRE DISTRICT

Account Number: X6A680

Renewal Effective Date: 04/01/2021

County: Gallatin 2

The following benefit plans are ACA Metallic Plans defined by the Affordable Care Act

Plan #	PlanType	Ded In/Out	Office Visit/Specialist	Coins In/Out	OPX In/Out	ER Copay/ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
G933PFR	Gold	\$2000 / \$4000	\$35 /\$65	80%/50%	\$6000 /\$15000	\$300 /100%	80%/50%	80%/50%	70%/70%	\$10/\$20/\$70/\$120/\$250/\$350	\$0/\$10/\$50/\$100/\$250/\$350
Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$298.52	23	\$390.22	32	\$461.63	41	\$508.07	50	\$696.94	59	\$1,015.75
15	\$325.06	24	\$390.22	33	\$467.49	42	\$517.05	51	\$727.77	60	\$1,059.06
16	\$335.20	25	\$391.78	34	\$473.73	43	\$529.53	52	\$761.71	61	\$1,096.53
17	\$345.35	26	\$399.59	35	\$476.85	44	\$545.14	53	\$796.05	62	\$1,121.11
18	\$356.27	27	\$408.95	36	\$479.97	45	\$563.48	54	\$833.13	63	\$1,151.94
19	\$367.20	28	\$424.17	37	\$483.10	46	\$585.33	55	\$870.20	64 +	\$1,170.66
20	\$378.52	29	\$436.66	38	\$486.22	47	\$609.92	56	\$910.39		
21	\$390.22	30	\$442.90	39	\$492.46	48	\$638.01	57	\$950.97		
22	\$390.22	31	\$452.27	40	\$498.70	49	\$665.72	58	\$994.29		

Plan #	PlanType	Ded In/Out	Office Visit/Specialist	Coins In/Out	OPX In/Out	ER Copay/ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
G930PFR	Gold	\$2500 / \$5000	\$35 /\$65	80%/50%	\$4500 /\$10500	NA/80%	80%/50%	80%/50%	70%/70%	\$15/\$25/\$80/\$170/\$250/\$350	\$5/\$15/\$60/\$150/\$250/\$350
Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$296.50	23	\$387.59	32	\$458.52	41	\$504.64	50	\$692.23	59	\$1,008.89
15	\$322.86	24	\$387.59	33	\$464.33	42	\$513.55	51	\$722.85	60	\$1,051.91
16	\$332.94	25	\$389.14	34	\$470.53	43	\$525.96	52	\$756.57	61	\$1,089.12
17	\$343.01	26	\$396.89	35	\$473.63	44	\$541.46	53	\$790.68	62	\$1,113.54
18	\$353.87	27	\$406.19	36	\$476.73	45	\$559.68	54	\$827.50	63	\$1,144.16
19	\$364.72	28	\$421.31	37	\$479.83	46	\$581.38	55	\$864.32	64 +	\$1,162.76
20	\$375.96	29	\$433.71	38	\$482.93	47	\$605.80	56	\$904.24		
21	\$387.59	30	\$439.91	39	\$489.13	48	\$633.70	57	\$944.55		
22	\$387.59	31	\$449.21	40	\$495.34	49	\$661.22	58	\$987.57		

Plan #	PlanType	Ded In/Out	Office Visit/Specialist	Coins In/Out	OPX In/Out	ER Copay/ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
S931PFR	Silver	\$3000 / \$6000	80%/80%	80%/50%	\$5250 /\$15750	NA/80%	80%/50%	80%/50%	70%/70%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%
Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$264.63	23	\$345.92	32	\$409.22	41	\$450.38	50	\$617.81	59	\$900.42
15	\$288.15	24	\$345.92	33	\$414.41	42	\$458.34	51	\$645.13	60	\$938.82
16	\$297.14	25	\$347.30	34	\$419.94	43	\$469.41	52	\$675.23	61	\$972.03
17	\$306.14	26	\$354.22	35	\$422.71	44	\$483.25	53	\$705.67	62	\$993.82
18	\$315.82	27	\$362.52	36	\$425.48	45	\$499.50	54	\$738.53	63	\$1,021.15
19	\$325.51	28	\$376.01	37	\$428.24	46	\$518.87	55	\$771.39	64 +	\$1,037.75
20	\$335.54	29	\$387.08	38	\$431.01	47	\$540.67	56	\$807.02		
21	\$345.92	30	\$392.62	39	\$436.55	48	\$565.57	57	\$843.00		
22	\$345.92	31	\$400.92	40	\$442.08	49	\$590.13	58	\$881.40		

Plan #	PlanType	Ded In/Out	Office Visit/Specialist	Coins In/Out	OPX In/Out	ER Copay/ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
S901PFR	Silver	\$4000 / \$8000	70%/70%	70%/50%	\$7350 /\$22050	NA/70%	70%/50%	70%/50%	70%/70%	\$10/\$20/\$70/\$120/\$250/\$350	\$0/\$10/\$50/\$100/\$250/\$350
Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$244.90	23	\$320.13	32	\$378.71	41	\$416.80	50	\$571.75	59	\$833.29
15	\$266.67	24	\$320.13	33	\$383.51	42	\$424.17	51	\$597.04	60	\$868.82
16	\$274.99	25	\$321.41	34	\$388.63	43	\$434.41	52	\$624.89	61	\$899.55
17	\$283.31	26	\$327.81	35	\$391.19	44	\$447.22	53	\$653.06	62	\$919.72
18	\$292.28	27	\$335.49	36	\$393.76	45	\$462.26	54	\$683.47	63	\$945.01
19	\$301.24	28	\$347.98	37	\$396.32	46	\$480.19	55	\$713.88	64 +	\$960.38
20	\$310.52	29	\$358.22	38	\$398.88	47	\$500.36	56	\$746.85		
21	\$320.13	30	\$363.34	39	\$404.00	48	\$523.41	57	\$780.15		
22	\$320.13	31	\$371.03	40	\$409.12	49	\$546.14	58	\$815.68		



Small Group Business

Account Name: HYALITE RURAL FIRE DISTRICT

Account Number: X6A680

Renewal Effective Date: 04/01/2021

County: Gallatin 2

The following benefit plans are ACA Metallic Plans defined by the Affordable Care Act

Plan #	PlanType	Ded In/Out	Office Visit/ Specialist	Coins In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
S932PFR	Silver	\$4750 / \$9500	\$40 /\$65	70%/ 50%	\$8400 /\$23700	NA/70%	70%/50%	70%/50%	70%/70%	\$20/\$30/\$70/\$120/\$150/\$250	\$10/\$20/\$50/\$100/\$150/\$250
Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$249.39	23	\$325.99	32	\$385.65	41	\$424.44	50	\$582.23	59	\$848.56
15	\$271.55	24	\$325.99	33	\$390.54	42	\$431.94	51	\$607.98	60	\$884.75
16	\$280.03	25	\$327.30	34	\$395.76	43	\$442.37	52	\$636.34	61	\$916.04
17	\$288.50	26	\$333.82	35	\$398.36	44	\$455.41	53	\$665.03	62	\$936.58
18	\$297.63	27	\$341.64	36	\$400.97	45	\$470.74	54	\$696.00	63	\$962.33
19	\$306.76	28	\$354.36	37	\$403.58	46	\$488.99	55	\$726.97	64 +	\$977.97
20	\$316.21	29	\$364.79	38	\$406.19	47	\$509.53	56	\$760.54		
21	\$325.99	30	\$370.00	39	\$411.40	48	\$533.00	57	\$794.45		
22	\$325.99	31	\$377.83	40	\$416.62	49	\$556.15	58	\$830.63		

Plan #	PlanType	Ded In/Out	Office Visit/ Specialist	Coins In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
B6J1PFR	Bronze	\$8550 / \$17100	\$35 /NA	100%/ 100%	\$8550 /\$17100	NA/100%	100%/100%	100%/100%	100%/100%	100%	100%
Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$212.29	23	\$277.50	32	\$328.29	41	\$361.31	50	\$495.62	59	\$722.35
15	\$231.16	24	\$277.50	33	\$332.45	42	\$367.69	51	\$517.55	60	\$753.15
16	\$238.38	25	\$278.61	34	\$336.89	43	\$376.57	52	\$541.69	61	\$779.79
17	\$245.59	26	\$284.17	35	\$339.11	44	\$387.67	53	\$566.11	62	\$797.27
18	\$253.36	27	\$290.83	36	\$341.33	45	\$400.72	54	\$592.47	63	\$819.19
19	\$261.13	28	\$301.65	37	\$343.55	46	\$416.26	55	\$618.84	64 +	\$832.50
20	\$269.18	29	\$310.53	38	\$345.77	47	\$433.74	56	\$647.42		
21	\$277.50	30	\$314.97	39	\$350.21	48	\$453.72	57	\$676.28		
22	\$277.50	31	\$321.63	40	\$354.65	49	\$473.42	58	\$707.08		

Blue Preferred PPO Network - HSA Plans

Plan #	PlanType	Ded In/Out	Office Visit/ Specialist	Coins In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
G6E1PFR	Gold	\$2800 / \$5600	100%/100%	100%/ 100%	\$2800 /\$5600	NA/100%	100%/100%	100%/100%	100%/100%	100%	100%
Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$302.73	23	\$395.73	32	\$468.15	41	\$515.24	50	\$706.77	59	\$1,030.08
15	\$329.64	24	\$395.73	33	\$474.08	42	\$524.34	51	\$738.03	60	\$1,074.01
16	\$339.93	25	\$397.31	34	\$480.41	43	\$537.00	52	\$772.46	61	\$1,112.00
17	\$350.22	26	\$405.23	35	\$483.58	44	\$552.83	53	\$807.29	62	\$1,136.93
18	\$361.30	27	\$414.72	36	\$486.75	45	\$571.43	54	\$844.88	63	\$1,168.19
19	\$372.38	28	\$430.16	37	\$489.91	46	\$593.59	55	\$882.47	64 +	\$1,187.19
20	\$383.86	29	\$442.82	38	\$493.08	47	\$618.52	56	\$923.23		
21	\$395.73	30	\$449.15	39	\$499.41	48	\$647.02	57	\$964.39		
22	\$395.73	31	\$458.65	40	\$505.74	49	\$675.11	58	\$1,008.32		

This HSA option requires a mandatory employer contribution of \$0 .



Small Group Business

Account Name: HYALITE RURAL FIRE DISTRICT

Account Number: X6A680

Renewal Effective Date: 04/01/2021

County: Gallatin 2

The following benefit plans are ACA Metallic Plans defined by the Affordable Care Act

Plan #	PlanType	Ded In/Out	Office Visit/ Specialist	Coins In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
G6J2PFR	Gold	\$2800 / \$5600	90%/90%	90%/50%	\$3500 /\$10500	NA/90%	90%/50%	90%/50%	70%/70%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%
Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$283.82	23	\$371.01	32	\$438.91	41	\$483.06	50	\$662.63	59	\$965.74
15	\$309.05	24	\$371.01	33	\$444.47	42	\$491.59	51	\$691.94	60	\$1,006.93
16	\$318.70	25	\$372.50	34	\$450.41	43	\$503.46	52	\$724.22	61	\$1,042.54
17	\$328.35	26	\$379.92	35	\$453.38	44	\$518.30	53	\$756.86	62	\$1,065.92
18	\$338.73	27	\$388.82	36	\$456.34	45	\$535.74	54	\$792.11	63	\$1,095.23
19	\$349.12	28	\$403.29	37	\$459.31	46	\$556.52	55	\$827.36	64 +	\$1,113.03
20	\$359.88	29	\$415.16	38	\$462.28	47	\$579.89	56	\$865.57		
21	\$371.01	30	\$421.10	39	\$468.22	48	\$606.60	57	\$904.16		
22	\$371.01	31	\$430.00	40	\$474.15	49	\$632.95	58	\$945.34		

This HSA option requires a mandatory employer contribution of \$0 .

Plan #	PlanType	Ded In/Out	Office Visit/ Specialist	Coins In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
G936PFR	Gold	\$4000 / \$8000	100%/100%	100%/100%	\$4000 /\$8000	NA/100%	100%/100%	100%/100%	100%/100%	100%	100%
Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$273.95	23	\$358.11	32	\$423.64	41	\$466.26	50	\$639.58	59	\$932.16
15	\$298.30	24	\$358.11	33	\$429.01	42	\$474.49	51	\$667.87	60	\$971.91
16	\$307.61	25	\$359.54	34	\$434.74	43	\$485.95	52	\$699.03	61	\$1,006.28
17	\$316.93	26	\$366.70	35	\$437.61	44	\$500.28	53	\$730.54	62	\$1,028.84
18	\$326.95	27	\$375.30	36	\$440.47	45	\$517.11	54	\$764.56	63	\$1,057.14
19	\$336.98	28	\$389.26	37	\$443.34	46	\$537.16	55	\$798.58	64 +	\$1,074.32
20	\$347.36	29	\$400.72	38	\$446.20	47	\$559.72	56	\$835.47		
21	\$358.11	30	\$406.45	39	\$451.93	48	\$585.51	57	\$872.71		
22	\$358.11	31	\$415.05	40	\$457.66	49	\$610.93	58	\$912.46		

This HSA option requires a mandatory employer contribution of \$775-\$1000.

Plan #	PlanType	Ded In/Out	Office Visit/ Specialist	Coins In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
S935PFR	Silver	\$3000 / \$6000	80%/80%	80%/50%	\$6000 /\$18000	NA/80%	80%/50%	80%/50%	70%/70%	60%/60%/50%/50%/50%/50%	70%/70%/60%/50%/50%/50%
Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$257.29	23	\$336.33	32	\$397.88	41	\$437.90	50	\$600.68	59	\$875.46
15	\$280.16	24	\$336.33	33	\$402.92	42	\$445.63	51	\$627.25	60	\$912.79
16	\$288.91	25	\$337.67	34	\$408.30	43	\$456.40	52	\$656.51	61	\$945.08
17	\$297.65	26	\$344.40	35	\$410.99	44	\$469.85	53	\$686.11	62	\$966.27
18	\$307.07	27	\$352.47	36	\$413.68	45	\$485.66	54	\$718.06	63	\$992.84
19	\$316.48	28	\$365.59	37	\$416.37	46	\$504.49	55	\$750.01	64 +	\$1,008.98
20	\$326.24	29	\$376.35	38	\$419.07	47	\$525.68	56	\$784.65		
21	\$336.33	30	\$381.73	39	\$424.45	48	\$549.90	57	\$819.63		
22	\$336.33	31	\$389.80	40	\$429.83	49	\$573.78	58	\$856.96		

This HSA option requires a mandatory employer contribution of \$250-\$500.



Small Group Business

Account Name: HYALITE RURAL FIRE DISTRICT

Account Number: X6A680

Renewal Effective Date: 04/01/2021

County: Gallatin 2

The following benefit plans are ACA Metallic Plans defined by the Affordable Care Act

Plan #	PlanType	Ded In/Out	Office Visit/ Specialist	Coins In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
S6J3PFR	Silver	\$4000 / \$8000	80%/80%	80%/50%	\$6900 /\$20700	NA/80%	80%/50%	80%/50%	70%/70%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%

Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$242.07	23	\$316.43	32	\$374.34	41	\$411.99	50	\$565.14	59	\$823.67
15	\$263.59	24	\$316.43	33	\$379.08	42	\$419.27	51	\$590.14	60	\$858.79
16	\$271.81	25	\$317.70	34	\$384.15	43	\$429.40	52	\$617.67	61	\$889.17
17	\$280.04	26	\$324.02	35	\$386.68	44	\$442.05	53	\$645.52	62	\$909.10
18	\$288.90	27	\$331.62	36	\$389.21	45	\$456.93	54	\$675.58	63	\$934.10
19	\$297.76	28	\$343.96	37	\$391.74	46	\$474.65	55	\$705.64	64 +	\$949.29
20	\$306.94	29	\$354.09	38	\$394.27	47	\$494.58	56	\$738.23		
21	\$316.43	30	\$359.15	39	\$399.34	48	\$517.36	57	\$771.14		
22	\$316.43	31	\$366.74	40	\$404.40	49	\$539.83	58	\$806.26		

This HSA option requires a mandatory employer contribution of \$0 .

Plan #	PlanType	Ded In/Out	Office Visit/ Specialist	Coins In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
S933PFR	Silver	\$4400 / \$8800	100%/100%	100%/100%	\$4400 /\$8800	NA/100%	100%/100%	100%/100%	100%/100%	100%	100%

Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$265.86	23	\$347.53	32	\$411.13	41	\$452.49	50	\$620.69	59	\$904.62
15	\$289.49	24	\$347.53	33	\$416.34	42	\$460.48	51	\$648.15	60	\$943.20
16	\$298.53	25	\$348.92	34	\$421.90	43	\$471.60	52	\$678.38	61	\$976.56
17	\$307.57	26	\$355.87	35	\$424.68	44	\$485.50	53	\$708.96	62	\$998.46
18	\$317.30	27	\$364.21	36	\$427.46	45	\$501.84	54	\$741.98	63	\$1,025.91
19	\$327.03	28	\$377.77	37	\$430.24	46	\$521.30	55	\$775.00	64 +	\$1,042.59
20	\$337.11	29	\$388.89	38	\$433.02	47	\$543.19	56	\$810.79		
21	\$347.53	30	\$394.45	39	\$438.58	48	\$568.21	57	\$846.93		
22	\$347.53	31	\$402.79	40	\$444.15	49	\$592.89	58	\$885.51		

This HSA option requires a mandatory employer contribution of \$0 .

Plan #	PlanType	Ded In/Out	Office Visit/ Specialist	Coins In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
S6E1PFR	Silver	\$5500 / \$11000	100%/100%	100%/100%	\$5500 /\$11000	NA/100%	100%/100%	100%/100%	100%/100%	100%	100%

Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$246.56	23	\$322.30	32	\$381.28	41	\$419.64	50	\$575.63	59	\$838.95
15	\$268.48	24	\$322.30	33	\$386.12	42	\$427.05	51	\$601.09	60	\$874.73
16	\$276.86	25	\$323.59	34	\$391.27	43	\$437.36	52	\$629.13	61	\$905.67
17	\$285.24	26	\$330.04	35	\$393.85	44	\$450.26	53	\$657.50	62	\$925.97
18	\$294.26	27	\$337.77	36	\$396.43	45	\$465.40	54	\$688.12	63	\$951.44
19	\$303.29	28	\$350.34	37	\$399.01	46	\$483.45	55	\$718.73	64 +	\$966.90
20	\$312.63	29	\$360.66	38	\$401.59	47	\$503.76	56	\$751.93		
21	\$322.30	30	\$365.81	39	\$406.75	48	\$526.96	57	\$785.45		
22	\$322.30	31	\$373.55	40	\$411.90	49	\$549.85	58	\$821.23		

This HSA option requires a mandatory employer contribution of \$0 .



Small Group Business

Account Name: HYALITE RURAL FIRE DISTRICT

Account Number: X6A680

Renewal Effective Date: 04/01/2021

County: Gallatin 2

The following benefit plans are ACA Metallic Plans defined by the Affordable Care Act

Plan #	PlanType	Ded In/Out	Office Visit/ Specialist	Coins In/Out	OPX In/Out	ER Copay/ ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Non-Preferred Rx	Preferred Rx
B902PFR	Bronze	\$6200 / \$12400	60%/60%	60%/50%	\$6900 /\$20700	\$500 /60%	60%/50%	60%/50%	70%/70%	60%/60%/50%/50%/50%/50%	70%/70%/60%/50%/50%/50%

Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost	Age	Total Monthly Health Cost
< 15	\$218.40	23	\$285.50	32	\$337.74	41	\$371.72	50	\$509.90	59	\$743.15
15	\$237.82	24	\$285.50	33	\$342.02	42	\$378.28	51	\$532.45	60	\$774.84
16	\$245.24	25	\$286.64	34	\$346.59	43	\$387.42	52	\$557.29	61	\$802.24
17	\$252.66	26	\$292.35	35	\$348.88	44	\$398.84	53	\$582.41	62	\$820.23
18	\$260.66	27	\$299.20	36	\$351.16	45	\$412.26	54	\$609.53	63	\$842.78
19	\$268.65	28	\$310.33	37	\$353.44	46	\$428.24	55	\$636.66	64 +	\$856.49
20	\$276.93	29	\$319.47	38	\$355.73	47	\$446.23	56	\$666.06		
21	\$285.50	30	\$324.04	39	\$360.30	48	\$466.79	57	\$695.75		
22	\$285.50	31	\$330.89	40	\$364.86	49	\$487.06	58	\$727.44		

This HSA option requires a mandatory employer contribution of \$0 .



**BlueCross BlueShield
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Small Group Business

Account Name: [HYALITE RURAL FIRE DISTRICT](#)

Account Number: [X6A680](#)

Renewal Effective Date: [04/01/2021](#)

County: [Gallatin 2](#)

Section 8: 04/01/2021 Renewal Dental Plan Summary

No dental plans are associated with this account.



Small Group Business

Account Name: **HYALITE RURAL FIRE DISTRICT**

Account Number: **X6A680**

Renewal Effective Date: **04/01/2021**

County: **Gallatin 2**

Section 9: Alternative Dental Plan Options

					Coinsurance		
Plan#	Plan Type	Deductible In/Out ^{*2}	Annual Benefit Max	Out-of- Network Reimb.	In Network	Out Of Network	Orthodontia Lifetime Max
Contributory Group							
High Allocation							
DMTHR31	Passive	\$25 /\$25	\$3000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$2000
DMTHR32	Passive	\$50 /\$50	\$2000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$2000
DMTHR33	Passive	\$50 /\$50	\$1500	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1500
DMTHR34	Passive	\$50 /\$50	\$1000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000
DMTHM39	Passive	\$50 /\$50	\$1500	MAC	100%/80%/50%/NA	100%/80%/50%/NA	N/A
DMTHM41 ^{*3}	Passive	\$25 /\$25	\$750	MAC	100%/80%/NA/NA	100%/80%/NA/NA	N/A
DMTHR50	Passive	\$50 /\$50	\$1500	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	N/A
DMTHM57	Passive	\$50 /\$50	\$1500	MAC	100%/100%/60%/50%	100%/100%/60%/50%	\$1500
Low Allocation							
DMTLR35	Passive	\$50 /\$50	\$1500	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	N/A
DMTLR36	Passive	\$50 /\$50	\$1000	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	N/A
DMTLR37	Passive	\$75 /\$75	\$1000	90th R&C	90%/70%/50%/NA	90%/70%/50%/NA	N/A
DMTLM38	Passive	\$50 /\$50	\$1500	MAC	100%/80%/50%/50%	100%/80%/50%/50%	\$1000
DMTLM40	Passive	\$75 /\$75	\$1000	MAC	90%/70%/50%/NA	90%/70%/50%/NA	N/A
DMTLR58 ^{*4}	Passive	\$50 /\$50	\$1000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000
Voluntary Group							
High Allocation							
DMTHR42 ^{*1}	Passive	\$50 /\$50	\$1500	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1500
DMTHM43 ^{*1}	Passive	\$50 /\$50	\$1500	MAC	100%/80%/50%/NA	100%/80%/50%/NA	N/A
DMTHM45 ^{*3}	Passive	\$25 /\$25	\$750	MAC	100%/80%/NA/NA	100%/80%/NA/NA	N/A
DMTHR51 ^{*1}	Passive	\$50 /\$50	\$1000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000
DMTHR52 ^{*1}	Passive	\$50 /\$50	\$1500	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	N/A
DMTHM59 ^{*1}	Passive	\$50 /\$50	\$1500	MAC	100%/100%/60%/50%	100%/100%/60%/50%	\$1500
Low Allocation							
DMTLR53 ^{*1}	Passive	\$50 /\$50	\$1000	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	N/A
DMTLM54 ^{*1}	Passive	\$50 /\$50	\$1000	MAC	100%/80%/50%/50%	100%/80%/50%/50%	\$1000
DMTLR60 ^{*1*4}	Passive	\$50 /\$50	\$1000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000

Coinurance Type - I : Exams/Cleanings/X-Rays (both High & Low Coverage).

Coinurance Type - II : Fillings/Non-Surgical Perio/Non-Surgical Extractions (both High & Low), Endo/Perio/Oral Surgery (High).

Coinurance Type - III: Inlays/Onlays/Crowns/Dentures (both High & Low), Endo/Perio/Oral Surgery (Low).

Coinurance Type - IV: Ortho (both High & Low Coverage).

R&C: Reasonable and Customary; MAC: Maximum Allowable Charge.

Contributory Group = (> 75% Participation AND >50% Employer Contribution), Voluntary Group = (>25% Participation AND <50% Employer Contribution).

*1 - Waiting Period 12 month applicable for Surgical Perio/Major Restorative/Prosthodontics/Misc Rest & Prosth Service.

*2 - Waived Deductible applies to all Class I services and plans include 3x Family Deductible Limit.

*3 - Only Basic Restorative Services are covered.

*4 - Prev/Diag svcs do not count toward annual max.



Small Group Business

Account Name: [HYALITE RURAL FIRE DISTRICT](#)

Account Number: [X6A680](#)

Renewal Effective Date: [04/01/2021](#)

County: [Gallatin 2](#)

Rates Are Contingent Upon:

1. A twelve month effective period beginning from the renewal effective date.
2. Retirees are not eligible for coverage.

Plan Pairings (Groups 10+)

Any one contributory high option can be paired with any one contributory low option.

Any one voluntary high option can be paired with any voluntary low option.

Voluntary plans and contributory plans may not be offered together.

Exception: DMTHM57 can be paired with DMTHR33.

Also: DMTHM59 can be paired with DMTHR42.

Also: DMTHM41 can be paired with any contributory plan.

And DMTHM45 can be paired with any voluntary plan.

Participation Requirements

Contributory

- >75% participation
- >50% employer contribution

Voluntary

- >25% participation
- <50% employer contribution



Small Group Business

Account Name: **HYALITE RURAL FIRE DISTRICT**

Account Number: **X6A680**

Renewal Effective Date: **04/01/2021**

County: **Gallatin 2**

Age and Composite Rating

All stand-alone dental plans may be either age or composite rated, depending upon your group's preference. If your group is renewing in a BCBSMT medical plan, the same rating method (age or composite) as the medical plan must be applied.

Composite Rates

Plan	Plan Type	Employee Only	Employee + Spouse	Employee + Child	Employee + Family	Total Monthly Dental Cost
Contributory Group - High Allocation						
DMTHR31	Passive	\$81.82	\$163.64	\$200.46	\$323.19	\$482.74
DMTHR32	Passive	\$78.17	\$156.34	\$191.52	\$308.77	\$461.21
DMTHR33	Passive	\$74.93	\$149.86	\$183.58	\$295.97	\$442.09
DMTHR34	Passive	\$68.58	\$137.16	\$168.02	\$270.89	\$404.62
DMTHM39	Passive	\$48.37	\$96.74	\$118.51	\$191.06	\$285.39
DMTHM41	Passive	\$23.91	\$47.82	\$58.58	\$94.44	\$141.07
DMTHR50	Passive	\$68.48	\$136.96	\$167.78	\$270.50	\$404.04
DMTHM57	Passive	\$66.04	\$132.08	\$161.80	\$260.86	\$389.64
Contributory Group - Low Allocation						
DMTLR35	Passive	\$61.88	\$123.76	\$151.61	\$244.43	\$365.10
DMTLR36	Passive	\$58.06	\$116.12	\$142.25	\$229.34	\$342.56
DMTLR37	Passive	\$50.41	\$100.82	\$123.50	\$199.12	\$297.41
DMTLM38	Passive	\$47.65	\$95.30	\$116.74	\$188.22	\$281.13
DMTLM40	Passive	\$35.60	\$71.20	\$87.22	\$140.62	\$210.04
DMTLR58	Passive	\$63.76	\$127.52	\$156.21	\$251.85	\$376.18
Voluntary Group - High Allocation						
DMTHR42	Passive	\$80.19	\$160.38	\$196.47	\$316.75	\$473.13
DMTHM43	Passive	\$52.42	\$104.84	\$128.43	\$207.06	\$309.28
DMTHM45	Passive	\$26.29	\$52.58	\$64.41	\$103.85	\$155.11
DMTHR51	Passive	\$74.28	\$148.56	\$181.99	\$293.41	\$438.26
DMTHR52	Passive	\$74.19	\$148.38	\$181.77	\$293.05	\$437.73
DMTHM59	Passive	\$70.64	\$141.28	\$173.07	\$279.03	\$416.78
Voluntary Group - Low Allocation						
DMTLR53	Passive	\$63.03	\$126.06	\$154.42	\$248.97	\$371.87
DMTLM54	Passive	\$48.91	\$97.82	\$119.83	\$193.19	\$288.57
DMTLR60	Passive	\$69.27	\$138.54	\$169.71	\$273.62	\$408.69

Please note: In the 'Renewing Plan Rates' Section, the 'Total Monthly Dental Cost' column captures only those members who are presently enrolled in the dental plan. For the 'Dental Plan Options' Section, 'Total Monthly Dental Cost' includes all members enrolled as now purchasing dental coverage.

Dental Group Size: A



**BlueCross BlueShield
of Montana**

Small Group Business

Account Name: **HYALITE RURAL FIRE DISTRICT**

Account Number: **X6A680**

Renewal Effective Date: **04/01/2021**

County: **Gallatin 2**

Age Rates

Plan	Plan Type	Monthly Dental Cost (Under 21 Years)	Monthly Dental Cost (21 Years & Above)	Total Monthly Dental Cost
Contributory Group - High Allocation				
DMTHR31	Passive	\$53.74	\$66.95	\$482.76
DMTHR32	Passive	\$52.82	\$62.48	\$461.20
DMTHR33	Passive	\$50.69	\$59.83	\$442.08
DMTHR34	Passive	\$47.39	\$53.76	\$404.60
DMTHM39	Passive	\$32.67	\$38.66	\$285.32
DMTHM41	Passive	\$19.29	\$15.98	\$141.08
DMTHR50	Passive	\$43.89	\$57.13	\$404.08
DMTHM57	Passive	\$45.98	\$51.43	\$389.64
Contributory Group - Low Allocation				
DMTLR35	Passive	\$39.44	\$51.84	\$365.12
DMTLR36	Passive	\$38.13	\$47.51	\$342.56
DMTLR37	Passive	\$32.84	\$41.52	\$297.44
DMTLM38	Passive	\$34.30	\$35.99	\$281.16
DMTLM40	Passive	\$24.52	\$28.00	\$210.08
DMTLR58	Passive	\$44.31	\$49.72	\$376.12
Voluntary Group - High Allocation				
DMTHR42	Passive	\$55.66	\$62.62	\$473.12
DMTHM43	Passive	\$35.84	\$41.48	\$309.28
DMTHM45	Passive	\$21.21	\$17.56	\$155.08
DMTHR51	Passive	\$52.08	\$57.49	\$438.28
DMTHR52	Passive	\$48.18	\$61.24	\$437.68
DMTHM59	Passive	\$50.44	\$53.76	\$416.80
Voluntary Group - Low Allocation				
DMTLR53	Passive	\$41.87	\$51.09	\$371.84
DMTLM54	Passive	\$36.55	\$35.60	\$288.60
DMTLR60	Passive	\$48.67	\$53.50	\$408.68

Please note: In the 'Renewing Plan Rates' Section, the 'Total Monthly Dental Cost' column captures only those members who are presently enrolled in the dental plan. For the 'Dental Plan Options' Section, 'Total Monthly Dental Cost' includes all members enrolled as now purchasing dental coverage.

Note: Due to system rounding, the group's total premium amount based on composite rates may vary slightly in comparison with the group's total premium amount based on member age rates.

Dental Group Size: A



**BlueCross BlueShield
of Montana**

Small Group Business

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Renewal Effective Date: **04/01/2021**

County: **Gallatin 2**

Section 10: Vision Rates

The plan will pay the following amounts for covered vision services. Any balances are the member's responsibility. Benefits are provided only for members 19 years of age and older.

Vision Plan						
Plan #	Exam (once every 12-month benefit period)	Frames	Conventional Lenses (per pair)*1	Contact Lenses*2	Per Member Per Month Rate (19 Yrs and Above)*3	Total Monthly Vision Cost
VSTDSMT	\$60	\$48	Single Vision - \$50; Bifocal Single- \$72; Bifocal Double- \$136; Trifocal - \$92; Lenticular Including Aspheric - \$320	In Lieu of glasses - \$98; Sole Treatment Option - \$320	\$6.00	\$30.00

Note: Refer to Vision Summaries for additional details.

*1 Lenticular includes Aspheric.

*2 This is for Sole Treatment Option only. If your visual acuity cannot be made 20/70 or better with spectacle lenses, but can be made better than 20/70 with contact lenses.

*3 The Vision rates above are calculated on a per member per month basis. The rates would be charged per employee, per spouse/DP (if applicable) and up to a max of three children. The Vision rates above are calculated on a per member per month basis and are applicable to members 19 years of age and older.

Plan	Enrolled Count	Per Member Per Month Rate (19 Yrs & Above) *	Total Monthly Vision Cost
VSTDSMT	5	\$6.00	\$30.00

*If you are interested in purchasing the optional vision coverage, the group monthly premium is calculated as \$6.00 on a per member per month basis and are applicable to members 19 years of age and older.



Important Notices

I. Initial Notice About Special Enrollment Rights in Your Group Health Plan

A federal law called Health Insurance Portability and Accountability Act (HIPAA) requires that we notify you about a very important provisions in the plan. You have the right to enroll in the plan under its "special enrollment provision" without being considered a late enrollee if you acquire a new dependent or if you decline coverage under this plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons. Section I of this notice may not apply to certain self-insured, non-federal governmental plans. Contact your employer or plan administrator for more information.

A. SPECIAL ENROLLMENT PROVISIONS

Loss of Other Coverage (Excluding Medicaid or a State Children's Health Insurance Program)

If you are declining enrollment for yourself or your eligible dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if you move out of an HMO service area, or the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 31 days after your or your dependents' other coverage ends (or move out of the prior plan's HMO service area, or after the employer stops contributing toward the other coverage).

Loss of Coverage For Medicaid or a State Children's Health Insurance Program

If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

New Dependent by Marriage, Birth, Adoption, or Placement for Adoption

If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

Eligibility for State Premium Assistance for Enrollees of Medicaid or a State Children's Health Insurance Program

If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

To request special enrollment or obtain more information, call Customer Service at the phone number on the back of your Blue Cross and Blue Shield ID card.

II. Additional Notices

Other federal laws require we notify you of additional provisions of your plan.

NOTICES OF RIGHT TO DESIGNATE A PRIMARY CARE PROVIDER (FOR NON-GRANDFATHERED HEALTH PLANS ONLY)

For plans that require or allow for the designation of primary care providers by participants or beneficiaries:

If the plan generally requires or allows the designation of a primary care provider, you have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, call Customer Service at the phone number on the back of your Blue Cross and Blue Shield ID card.

For plans that require or allow for the designation of a primary care provider for a child:

For children, you may designate a pediatrician as the primary care provider.

For plans that provide coverage for obstetric or gynecological care and require the designation by a participant or beneficiary of a primary care provider:

You do not need prior authorization from the plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals.

For a list of participating health care professionals who specialize in pediatrics, obstetrics or gynecology, call Customer Service at the phone number on the back of your Blue Cross and Blue Shield ID card.



IRS Announces Inflation Adjustments for 2021 HDHPs and HSAs

The IRS has announced the inflation adjustments for 2021 High Deductible Health Plans (HDHP) and Health Savings Accounts (HSA). These adjustments include maximum HSA contributions, minimum deductible amount and maximum out-of-pocket limits. The following adjustments apply to the calendar year 2021.

Contributions to an HSA

For the calendar year 2021, the annual limitation on contributions to an HSA under §223(b)(2)(A) for an individual with self-only coverage under a HDHP is **\$3,600**. The annual limitation on contributions to an HSA under §223(b)(2)(B) for an individual with family coverage under an HDHP is **\$7,200**.

Additional Contribution Amount (Individuals Age 55 and Older)

The catch-up contribution limit to an HSA under §223(b)(3)(B), is \$1,000. There is no change from 2020.

High Deductible Health Plans

An HDHP is defined under §223(c)(2)(A) as a health plan with an annual deductible that is not less than \$1,400 for self-only coverage or \$2,800 for family coverage. The annual out-of-pocket expenses (deductibles, copayments, and other amounts, but not premiums) do not exceed \$7,000 for self-only coverage or \$14,000 for family coverage.

	2021	2020
Minimum Individual Deductible	\$1,400	\$1,400
Minimum Family Deductible	\$2,800	\$2,800
Maximum Individual OOP	\$7,000	\$6,900
Maximum Family OOP	\$14,000	\$13,800
Maximum Individual Contribution	\$3,600	\$3,550
Maximum Family Contribution	\$7,200	\$7,100
Minimum Individual Embedded Deductible	\$2,800*	\$2,800
Minimum Family Embedded Deductible	\$2,800	\$2,800

**According to IRS guidance, an individual deductible (an embedded deductible) provided under a family HDHP must be at least the family minimum for the year (\$2,800 in 2021). Due to system limitations, groups with an embedded deductible family HDHP may not offer an employee-only HDHP with a deductible less than the family minimum (\$2,800) unless separate benefit agreements are established for employee-only and family HDHP coverage. The IRS individual minimum is \$1,400 for 2021.*

***Please note that the HDHP limits on out of pocket expenses and the maximum out of pocket limits under the Affordable Care Act ("ACA") are NOT the same. The maximum out of pocket limits for 2021 are \$8,550 for self-only coverage, \$17,100 for other than self-only coverage.*

IRS revenue procedure: <https://www.irs.gov/pub/irs-drop/rp-20-32.pdf>

Regular Agenda Item 3

Fire Chief's Report

Hyalite Rural Fire District

Fire Chief's Report

February 2021

Prepared by: Fire Chief Jason Revisky

1. The Hyalite Fire Department has responded to 58 calls in 2021 (as of 1/31/2021).
2. Our current roster is at 44 members (effective 1/01/2021).
3. We currently have 8 resident firefighters living at the Sourdough Fire Station.
4. Staffing at the Cottonwood Fire Station is currently suspended due to COVID-19 concerns.
5. We have 3 resident renters at the Rae house.
6. We have experienced no firefighter injuries or significant mechanical breakdowns in the last month.
7. Update on Ambulance Purchase.

	OCTOBER	NOVEMBER	DECEMBER	JANUARY
TOTAL HRFD EMS Calls (Including MVAs)	14	29	31	33
Calls Resulting in Transports	12	16	22	13
Refusals/No Transport Needed	2	13	9	20
TYPES OF EMS CALLS DISPATCHED BY 911				
A – Less Severe	3	1	6	4
B	1	3	3	7
C	3	7	6	8
D – Most Severe	6	8	7	6
E – Rarely Used		1		

Hyalite Fire Department

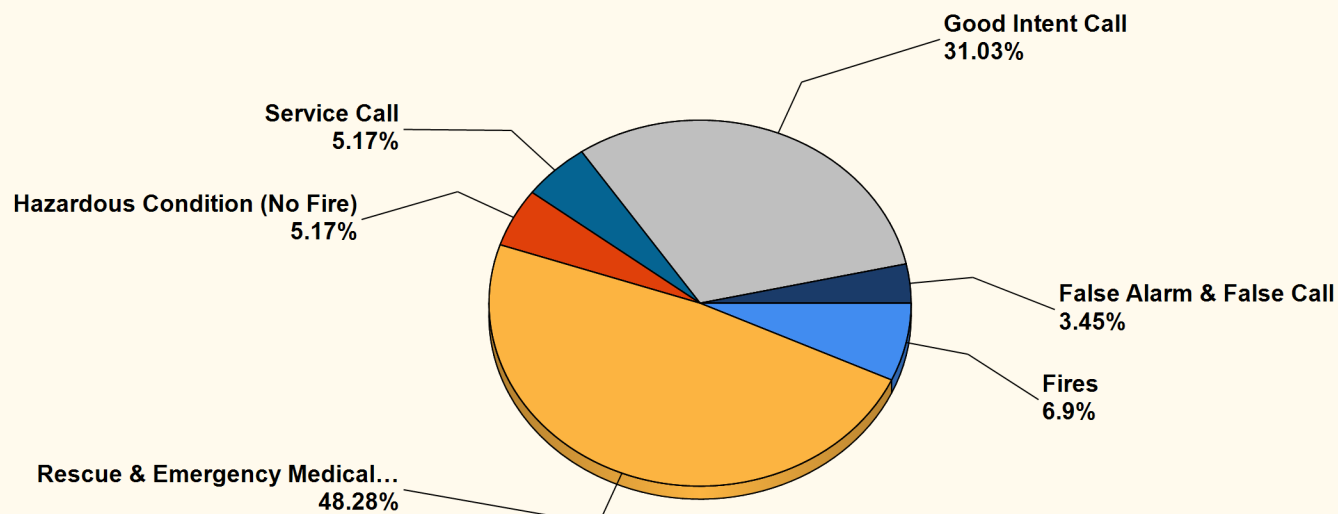
Bozeman, MT

This report was generated on 2/16/2021 12:26:36 PM



Breakdown by Major Incident Types for Date Range

Zone(s): All Zones | Start Date: 01/01/2021 | End Date: 01/31/2021



MAJOR INCIDENT TYPE	# INCIDENTS	% of TOTAL
Fires	4	6.9%
Rescue & Emergency Medical Service	28	48.28%
Hazardous Condition (No Fire)	3	5.17%
Service Call	3	5.17%
Good Intent Call	18	31.03%
False Alarm & False Call	2	3.45%
TOTAL	58	100%

Only REVIEWED and/or LOCKED IMPORTED incidents are included. Summary results for a major incident type are not displayed if the count is zero.



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Detailed Breakdown by Incident Type

INCIDENT TYPE	# INCIDENTS	% of TOTAL
111 - Building fire	2	3.45%
113 - Cooking fire, confined to container	1	1.72%
132 - Road freight or transport vehicle fire	1	1.72%
321 - EMS call, excluding vehicle accident with injury	20	34.48%
322 - Motor vehicle accident with injuries	1	1.72%
324 - Motor vehicle accident with no injuries.	7	12.07%
412 - Gas leak (natural gas or LPG)	1	1.72%
440 - Electrical wiring/equipment problem, other	1	1.72%
444 - Power line down	1	1.72%
553 - Public service	1	1.72%
554 - Assist invalid	2	3.45%
611 - Dispatched & cancelled en route	17	29.31%
622 - No incident found on arrival at dispatch address	1	1.72%
745 - Alarm system activation, no fire - unintentional	1	1.72%
746 - Carbon monoxide detector activation, no CO	1	1.72%
TOTAL INCIDENTS:	58	100%

Only REVIEWED and/or LOCKED IMPORTED incidents are included. Summary results for a major incident type are not displayed if the count is zero.





WINIFRED RURAL VOLUNTEER FIRE DEPARTMENT

Brandon W. Udelhoven

Department Treasurer

P.O. Box 183 Winifred, MT 59489

Phone: (406)-366-1345

WINIFREDRVFD@gmail.com

To: Jason Revisky and Hyalite Rural Fire District

On behalf of the Winifred Rural Volunteer Fire Department, I would like to take the time to thank you for your gracious donation of the 10 SCBA units and additional tanks; it truly will have a great impact on our department.

Equipment donations like this go a long way in helping to properly outfit our volunteers, giving them the tools needed to stay safe while protecting our community.

Thank you again for your support.

A handwritten signature in black ink, appearing to read "Brandon W. Udelhoven".

Brandon W. Udelhoven