

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

DATE: FEBRUARY 15, 2022

TIME: 7:00 p.m.

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

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 25, 2022 Meeting Synopsis
[Consent Agenda Attached]

REGULAR AGENDA

1. Swearing in of New Firefighters
2. Discussion and Decision – First West Insurance Presentation on Health and Dental Insurance
Options – Antoinette Bloem - *See Attached Documents*
3. Discussion and Decision – Creating a Fire Station Concept Sub-Committee
4. Fire Chief's Report
5. Trustees' Activities
 - a) Trustee Beideman – 2022 FSTS Staff and Command Seminar
6. 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 2022

At a glance...

*Pending County Reports for January

General Fund Cash Balance*

Taxes Receivable*

Accounts Payable

Current month*

\$ 1,237,915

Prior year

\$ 1,667,475

\$ 734,604

\$ 41,645

\$ 1,667,475

\$ 653,885

\$ 90,736

Number of Calls

Number of Volunteers

Number of Training Sessions

Number of Training Hours

Calendar

YTD

60

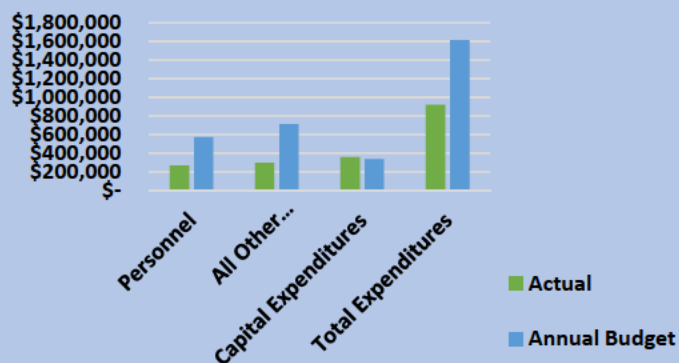
48

13

212

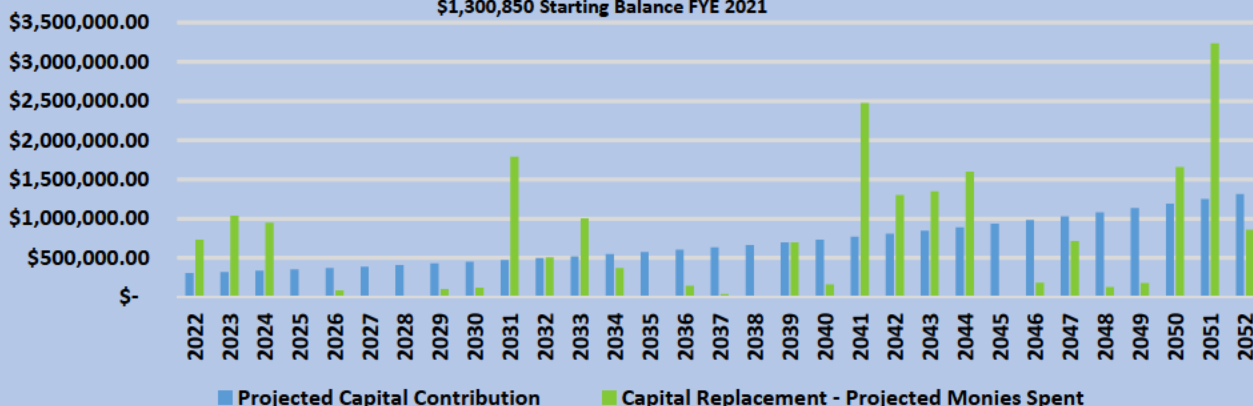
The inconsistent nature of our cash flows dictates that we maintain a minimum cash balance of \$400,000.

Budgetary Comparisons - for year to date

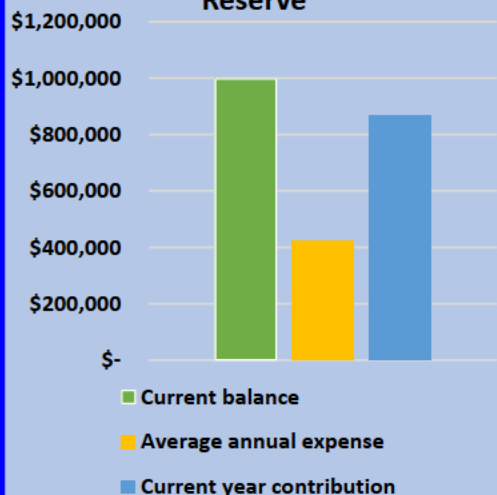


Capital Replacement Schedule

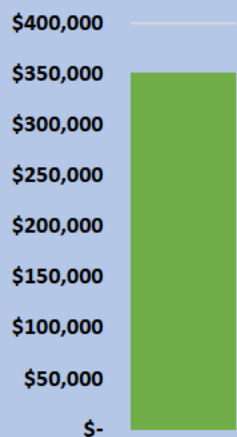
\$1,300,850 Starting Balance FYE 2021



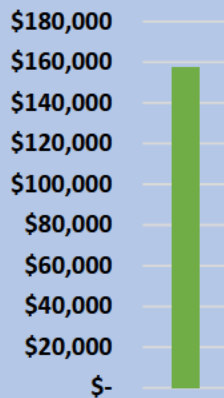
Apparatus and Equipment Reserve



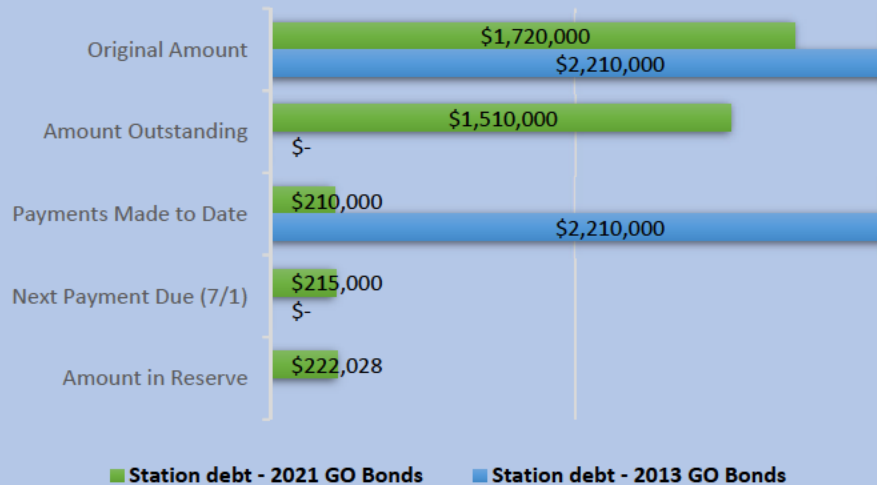
Capital Improvement Reserve



Building Repair/Replacement Reserve



Station Debt



Hyalite Rural Fire District

Statement of Financial Position

As of January 31, 2022

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	\$2,965,544.58
Accounts Receivable	\$11,996.87
Other Current Assets	\$897,587.36
Total Current Assets	\$3,875,128.81
Fixed Assets	
180000 Capital Assets	
181000 Land	361,201.00
182000 Buildings & Improvements	4,115,007.40
186000 Machinery & Equipment	3,467,389.39
186100 Accumulated Depreciation	(3,430,091.24)
186500 Construction in Progress	0.00
Total 180000 Capital Assets	4,513,506.55
Total Fixed Assets	\$4,513,506.55
TOTAL ASSETS	\$8,388,635.36
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	\$41,645.42
Credit Cards	\$0.00
Other Current Liabilities	\$36,352.07
Total Current Liabilities	\$77,997.49
Long-Term Liabilities	\$1,821,992.95
Total Liabilities	\$1,899,990.44
Equity	
241000 Unrestricted Fund Balance	1,000,074.32
241001 General fixed asset acct group	4,513,506.55
241002 General LT debt account group	(1,659,009.85)
241100 Reserved Fund Balance	
241101 Restricted for Debt Service	222,028.00
241102 Reserved for Capital Reserve	0.00
241103 Capital improvements	350,388.00
241104 Capital replacement	0.00
241105 Apparatus replacement	997,898.88
241106 Building repair/replacement	157,314.60
Total 241104 Capital replacement	1,155,213.48
Total 241102 Reserved for Capital Reserve	1,505,601.48
Total 241100 Reserved Fund Balance	1,727,629.48
241200 Assigned to vol firefighters	8,486.41
Net Revenue	897,958.01
Total Equity	\$6,488,644.92

This financial statement has not been subjected to an audit, review or compilation engagement, and no assurance is provided on it.
Accrual Basis

Hyalite Rural Fire District

Statement of Financial Position

As of January 31, 2022

	TOTAL
TOTAL LIABILITIES AND EQUITY	\$8,388,635.36

Hyalite Rural Fire District

Budget vs. Actuals: FY_2021_2022 - FY22 P&L

July 2021 - January 2022 **(58.33%)**

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
310000 Taxes	1,711,177.90	1,690,572.00	20,605.90	101.22 %
315000 On-behalf payment from State		91,269.00	(91,269.00)	
316000 Entitlement Share	39,386.36	38,838.00	548.36	101.41 %
320000 Firefighter fundraising event	408.61	2,500.00	(2,091.39)	16.34 %
360000 Miscellaneous Revenues	15,623.74	4,000.00	11,623.74	390.59 %
365000 Contr butions and Donations	42,823.67	500.00	42,323.67	8,564.73 %
370000 Investment Earnings	4,013.80	30,000.00	(25,986.20)	13.38 %
380000 Proceeds From Sale of Equipment	500.00		500.00	
Total Revenue	\$1,813,934.08	\$1,857,679.00	\$ (43,744.92)	97.65 %
GROSS PROFIT	\$1,813,934.08	\$1,857,679.00	\$ (43,744.92)	97.65 %
Expenditures				
420000 Public Safety Expenses	15,296.70	40,000.00	(24,703.30)	38.24 %
420100 Personnel Services	265,146.32	572,152.00	(307,005.68)	46.34 %
420200 Supplies	21,920.40	32,000.00	(10,079.60)	68.50 %
420207 Small Items of Equipment	609.49		609.49	
420220 Meals/Incentives	2,166.67	14,000.00	(11,833.33)	15.48 %
420240 Fuel	18,478.30	36,000.00	(17,521.70)	51.33 %
420310 Election Costs		7,000.00	(7,000.00)	
420320 Professional Subscription/Dues	9,293.79	3,000.00	6,293.79	309.79 %
420330 Community Outreach/Education	2,082.26	10,000.00	(7,917.74)	20.82 %
420340 Utility Services	27,120.79	52,000.00	(24,879.21)	52.16 %
420350 Professional Services	26,275.00	40,000.00	(13,725.00)	65.69 %
420390 Firefighter Physicals	475.00	14,000.00	(13,525.00)	3.39 %
420400 Training/Travel - Trustees		3,000.00	(3,000.00)	
420420 Facilities	14,404.56	25,000.00	(10,595.44)	57.62 %
420500 Insurance	74,591.54	70,000.00	4,591.54	106.56 %
420930 Safety Equipment	53,873.68	70,000.00	(16,126.32)	76.96 %
420940 Apparatus	30,152.10	70,000.00	(39,847.90)	43.07 %
420970 Capital outlay	354,089.47	334,000.00	20,089.47	106.01 %
490100 Debt Services		222,028.00	(222,028.00)	
669100 Other Charges	0.00	500.00	(500.00)	0.00 %
Total Expenditures	\$915,976.07	\$1,614,680.00	\$ (698,703.93)	56.73 %
NET OPERATING REVENUE	\$897,958.01	\$242,999.00	\$654,959.01	369.53 %
NET REVENUE	\$897,958.01	\$242,999.00	\$654,959.01	369.53 %

Hyalite Rural Fire District

Transaction List by Vendor

January 2022

DATE	TRANSACTION TYPE	NUM	POSTING	MEMO/DESCRIPTION	ACCOUNT	AMOUNT
1st in Emergency Products						
01/05/2022	Expenditure		Yes	chainsaw mount	210580 Costco Citi Card - Prato 2005	1,660.00
Air Controls Bozeman						
01/05/2022	Bill Payment (Check)	7803879	Yes		101000 Cash/Investments:General Fund	-1,002.75
Amatics						
01/20/2022	Bill Payment (Check)	7803898	Yes		101000 Cash/Investments:General Fund	-8,000.00
Amazon						
01/11/2022	Credit Card Expenditure		Yes	ems supplies	210590 Costco Citi Card - Dahlhauser 4822	89.02
01/12/2022	Credit Card Expenditure		Yes	tape, labels, ptouch	210595 Costco Citi Card - Wyman 9122	48.84
01/12/2022	Expenditure		Yes	k-cups, staples	210595 Costco Citi Card - Wyman 9122	130.89
01/15/2022	Credit Card Expenditure		Yes	ems supplies	210585 Costco Citi Card - Malone 5334	131.87
American Medical Response, Inc.						
01/05/2022	Bill	HYFD2215	Yes	Hubdoc - 250194937 - INVHYFD2215	202100 Accounts Payable	337.44
01/20/2022	Bill Payment (Check)	7803899	Yes		101000 Cash/Investments:General Fund	-337.44
Anderson ZurMuehlen						
01/05/2022	Bill Payment (Check)	7803895	Yes	142167.700	101000 Cash/Investments:General Fund	-1,950.00
01/24/2022	Bill	420573/142167.700	Yes	Hubdoc - 253703279 - INV420573/142167.700	202100 Accounts Payable	1,950.00
B-52 Burgers and Brew						
01/17/2022	Credit Card Expenditure		Yes	meal	210580 Costco Citi Card - Prato 2005	26.82
Best Rate Diesel Repair Inc.						
01/05/2022	Bill Payment (Check)	7803889	Yes		101000 Cash/Investments:General Fund	-831.04
Big Sky Publishing						
01/20/2022	Bill Payment (Check)	7803900	Yes		101000 Cash/Investments:General Fund	-22.00
BlueCross BlueShield of Montana						
01/12/2022	Bill	X6A680/1.12.22	Yes	Hubdoc - 253703298 - INVX6A680/1.12.22	202100 Accounts Payable	2,625.98
Bozeman Chronicle						
01/05/2022	Bill Payment (Check)	7803888	Yes	347411	101000 Cash/Investments:General Fund	-62.45
Carriage House						
01/13/2022	Credit Card Expenditure		Yes	missing receipt	210580 Costco Citi Card - Prato 2005	2.16
CentralSquare Technologies LLC						
01/20/2022	Bill	343767	Yes	Hubdoc - 253703282 - INV343767	202100 Accounts Payable	756.00
Century Link						
01/01/2022	Bill	406-602-4041/1.1.22	Yes	Hubdoc - 250194942 - INV406-602-4041/1.1.22	202100 Accounts Payable	164.98
01/05/2022	Bill Payment (Check)	7803880	Yes		101000 Cash/Investments:General Fund	-58.29
01/10/2022	Bill	406-587-4149/1.10.22	Yes	Hubdoc - 250206701 - INV406-587-4149/1.10.22	202100 Accounts Payable	57.92
01/20/2022	Bill Payment (Check)	7803901	Yes		101000 Cash/Investments:General Fund	-222.90
Citi Card						
01/18/2022	Bill	3990/1.18.22	Yes	Hubdoc - 254162339 - INV3990/1.18.22	202100 Accounts Payable	9,612.03
Connect Telephone and Computer Group						
01/01/2022	Bill	113990	Yes	Hubdoc - 246282355 - INV113990	202100 Accounts Payable	60.00
01/05/2022	Bill Payment (Check)	7803884	Yes		101000 Cash/Investments:General Fund	-60.00
Delta Dental						
01/01/2022	Bill	09046/1.1.22	Yes	Hubdoc - 239915299 - INV09046/1.1.22	202100 Accounts Payable	157.24
01/05/2022	Bill Payment (Check)	7803892	Yes		101000 Cash/Investments:General Fund	-157.24
DirectTV						
01/13/2022	Bill	029404001X220113	Yes	Hubdoc - 250194945 - INV029404001X220113	202100 Accounts Payable	182.24
01/20/2022	Bill Payment (Check)	7803902	Yes	029404001	101000 Cash/Investments:General Fund	-182.24

Hyalite Rural Fire District

Transaction List by Vendor

January 2022

DATE	TRANSACTION TYPE	NUM	POSTING	MEMO/DESCRIPTION	ACCOUNT	AMOUNT
Farstad Oil						
01/20/2022	Bill Payment (Check)	7803903	Yes	184000	101000 Cash/Investments:General Fund	-2,913.63
Fiesta En Jalisco						
01/04/2022	Credit Card Expenditure		Yes	FSTS Leadership	210585 Costco Citi Card - Malone 5334	52.63
01/06/2022	Credit Card Expenditure		Yes	leadership class	210585 Costco Citi Card - Malone 5334	48.54
FURS						
01/10/2022	Check		Yes		101000 Cash/Investments:General Fund	-7,733.70
General Distributing Co.						
01/05/2022	Bill Payment (Check)	7803896	Yes	56625	101000 Cash/Investments:General Fund	-87.42
01/31/2022	Bill	56625/1.31.22	Yes	Hubdoc - 254162279 - INV56625/1.31.22	202100 Accounts Payable	237.94
Google						
01/02/2022	Expenditure		Yes	gsuite	210570 Costco Citi Card - Nickolay 7029	120.00
GRAINGER						
01/03/2022	Credit Card Expenditure		Yes	bin	210585 Costco Citi Card - Malone 5334	2.81
01/13/2022	Credit Card Expenditure		Yes	bins	210585 Costco Citi Card - Malone 5334	48.16
01/13/2022	Credit Card Expenditure		Yes	bins	210585 Costco Citi Card - Malone 5334	72.64
Industrial Comm & Elec of Bozeman						
01/05/2022	Bill Payment (Check)	7803881	Yes		101000 Cash/Investments:General Fund	-4,368.00
Kelley Connect						
01/05/2022	Bill Payment (Check)	7803878	Yes		101000 Cash/Investments:General Fund	-111.01
01/27/2022	Bill	IN974309	Yes	Hubdoc - 254169423 - INVIN974309	202100 Accounts Payable	147.28
Ken Houck Photo						
01/05/2022	Bill Payment (Check)	7803894	Yes		101000 Cash/Investments:General Fund	-300.00
Kenyon Noble						
01/05/2022	Bill Payment (Check)	7803891	Yes		101000 Cash/Investments:General Fund	-4.99
L.N. Curtis and Sons						
01/12/2022	Bill	INV559338	Yes	Hubdoc - 253703292 - INVINV559338	202100 Accounts Payable	11,052.00
Montana Dept. of Revenue						
01/10/2022	Check	FIB EPAY	Yes	6442692-002-WTH	101000 Cash/Investments:General Fund	-1,880.00
Montana Firemen's Association						
01/25/2022	Check	7803897	Yes		101000 Cash/Investments:General Fund	-361.63
Montana State Fund						
01/18/2022	Bill	13142301	Yes	Hubdoc - 253703281 - INV13142301	202100 Accounts Payable	3,074.91
Murdochs						
01/06/2022	Credit Card Expenditure		Yes	fuel nozzle	210580 Costco Citi Card - Prato 2005	85.28
NAPA Auto Parts						
01/05/2022	Bill Payment (Check)	7803883	Yes	12342	101000 Cash/Investments:General Fund	-246.95
01/31/2022	Bill	12342/1.31.22	Yes	Hubdoc - 254162283 - INV12342/1.31.22	202100 Accounts Payable	329.98
Neptune's Taphouse and Eatery						
01/07/2022	Credit Card Expenditure		Yes	leadership lunch	210585 Costco Citi Card - Malone 5334	62.00
Northwestern Energy						
01/11/2022	Bill	1196979-7/1.11.22	Yes	Hubdoc - 250194958 - INV1196979-7/1.11.22	202100 Accounts Payable	907.27
01/11/2022	Bill	0180737-9/1.11.22	Yes	Hubdoc - 250194946 - INV0180737-9/1.11.22	202100 Accounts Payable	377.90
01/11/2022	Bill	3252724-4/1.11.22	Yes	Hubdoc - 250194943 - INV3252724-4/1.11.22	202100 Accounts Payable	248.46
01/11/2022	Bill	3091809-8/1.11.22	Yes	Hubdoc - 250918868 - INV3091809-8/1.11.22	202100 Accounts Payable	1,921.74
01/12/2022	Bill	0180089-5/1.12.22	Yes	Hubdoc - 250194961 - INV0180089-5/1.12.22	202100 Accounts Payable	210.04
01/20/2022	Bill Payment (Check)	7803904	Yes		101000 Cash/Investments:General Fund	-1,743.67
01/20/2022	Bill Payment (Check)	7803910	Yes		101000 Cash/Investments:General Fund	-1,921.74

Hyalite Rural Fire District

Transaction List by Vendor

January 2022

DATE	TRANSACTION TYPE	NUM	POSTING	MEMO/DESCRIPTION	ACCOUNT	AMOUNT
Owenhouse-Ace Hardware						
01/05/2022	Bill Payment (Check)	7803882	Yes		101000 Cash/Investments:General Fund	-262.02
01/11/2022	Credit Card Expenditure		Yes	utility tote	210590 Costco Citi Card - Dahlhauser 4822	17.99
01/27/2022	Bill	191619/1.27.22	Yes	Hubdoc - 253703312 - INV191619/1.27.22	202100 Accounts Payable	4,138.74
Papa Johns						
01/12/2022	Credit Card Expenditure		Yes		210580 Costco Citi Card - Prato 2005	129.23
PayneWest Insurance						
01/10/2022	Bill	321311	Yes	Hubdoc - 250860259 - INV321311	202100 Accounts Payable	1,089.00
01/20/2022	Bill Payment (Check)	7803909	Yes		101000 Cash/Investments:General Fund	-1,089.00
People Facts						
01/01/2022	Bill	2021120950	Yes	Hubdoc - 245958799 - INV2021120950	202100 Accounts Payable	16.67
01/05/2022	Bill Payment (Check)	7803893	Yes		101000 Cash/Investments:General Fund	-16.67
PERS						
01/10/2022	Check		Yes		101000 Cash/Investments:General Fund	-427.60
RAE Water						
01/05/2022	Bill Payment (Check)	7803890	Yes		101000 Cash/Investments:General Fund	-132.79
01/25/2022	Bill	1-25-2022	Yes	Hubdoc - 253703283 - INV1-25-2022	202100 Accounts Payable	128.79
RAM Mount						
01/13/2022	Expenditure		Yes	mounts 6-1 and c-6	210580 Costco Citi Card - Prato 2005	111.46
Republic Services						
01/05/2022	Bill Payment (Check)	7803887	Yes		101000 Cash/Investments:General Fund	-281.56
01/28/2022	Bill	0886-001753283	Yes	Hubdoc - 253703289 - INV0886-001753283	202100 Accounts Payable	120.44
01/28/2022	Bill	0886-001754155	Yes	Hubdoc - 253703290 - INV0886-001754155	202100 Accounts Payable	160.58
Ressler						
01/13/2022	Bill	2095483	Yes	Hubdoc - 250194960 - INV2095483	202100 Accounts Payable	201.44
01/20/2022	Bill Payment (Check)	7803905	Yes	56595	101000 Cash/Investments:General Fund	-201.44
01/26/2022	Bill	2096475	Yes	Hubdoc - 253703295 - INV2096475	202100 Accounts Payable	140.46
Rosas Pizza						
01/05/2022	Credit Card Expenditure		Yes	training	210585 Costco Citi Card - Malone 5334	152.00
SCS Unlimited, Inc.						
01/13/2022	Bill	161013	Yes	Hubdoc - 253703294 - INV161013	202100 Accounts Payable	4,255.00
01/13/2022	Bill	161016	Yes	Hubdoc - 253703296 - INV161016	202100 Accounts Payable	1,003.00
Spectrum Enterprise						
01/09/2022	Bill	0672244010922	Yes	Hubdoc - 250194957 - INV0672244010922	202100 Accounts Payable	273.32
01/20/2022	Bill Payment (Check)	7803906	Yes		101000 Cash/Investments:General Fund	-273.32
Staples						
01/11/2022	Credit Card Expenditure		Yes	supplies	210595 Costco Citi Card - Wyman 9122	154.14
The 49er Diner, Bar & Casino						
01/05/2022	Credit Card Expenditure		Yes	leadership class	210585 Costco Citi Card - Malone 5334	48.50
Thriftway						
01/19/2022	Credit Card Expenditure		Yes	AMB-6-1	210100 Conoco	54.78
Town and Country						
01/01/2022	Bill	5863770/1.1.22	Yes	Hubdoc - 250194970 - INV5863770/1.1.22	202100 Accounts Payable	280.84
01/20/2022	Bill Payment (Check)	7803907	Yes		101000 Cash/Investments:General Fund	-280.84
Town Pump						
01/04/2022	Credit Card Expenditure		Yes	E-6	210100 Conoco	61.13
01/05/2022	Credit Card Expenditure		Yes	C-6-2	210100 Conoco	54.85
01/06/2022	Credit Card Expenditure		Yes	C-6-4	210100 Conoco	61.69

Hyalite Rural Fire District

Transaction List by Vendor

January 2022

DATE	TRANSACTION TYPE	NUM	POSTING	MEMO/DESCRIPTION	ACCOUNT	AMOUNT
01/13/2022	Credit Card Expenditure		Yes	QRU-6	210100 Conoco	35.31
01/13/2022	Credit Card Expenditure		Yes	C-6-3	210100 Conoco	42.48
01/15/2022	Credit Card Expenditure		Yes	E-6	210100 Conoco	27.60
01/15/2022	Credit Card Expenditure		Yes	E-6-1	210100 Conoco	47.80
01/16/2022	Credit Card Expenditure		Yes	E-6	210100 Conoco	29.65
01/18/2022	Credit Card Expenditure		Yes	QRU-6	210100 Conoco	26.53
01/20/2022	Credit Card Expenditure		Yes	C-6-1	210100 Conoco	87.00
01/20/2022	Credit Card Expenditure		Yes	C-6-2	210100 Conoco	74.23
Unemployment Insurance Division						
01/31/2022	Bill Payment (Check)	7803911	Yes		101000 Cash/Investments:General Fund	-251.38
United States Treasury						
01/10/2022	Check	FIB EPAY	Yes	81-2360037	101000 Cash/Investments:General Fund	-5,298.20
USPS						
01/05/2022	Credit Card Expenditure		Yes	shipping label	210570 Costco Citi Card - Nickolay 7029	7.95
Verizon						
01/05/2022	Bill Payment (Check)	7803886	Yes		101000 Cash/Investments:General Fund	-645.16
01/23/2022	Bill	9898030197	Yes	Hubdoc - 253703322 - INV9898030197	202100 Accounts Payable	937.95
Waterous Company						
01/04/2022	Credit Card Expenditure		Yes	seminar fee	210580 Costco Citi Card - Prato 2005	300.00
Wex Bank						
01/05/2022	Bill Payment (Check)	7803885	Yes	Voided	101000 Cash/Investments:General Fund	0.00
01/20/2022	Bill Payment (Check)	7803908	Yes		101000 Cash/Investments:General Fund	-1,017.51
01/23/2022	Bill	77789247/1.23.22	Yes	Hubdoc - 253703315 - INV77789247/1.23.22	202100 Accounts Payable	1,048.78
01/23/2022	Credit Card Expenditure		Yes	finance charge	210100 Conoco	127.16

Hyalite Rural Fire District

Check Detail

January 2022

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLR	AMOUNT
100000	Cash/Investments					
101000	General Fund					
01/05/2022	Bill Payment (Check)	7803878	Kelley Connect			-111.01
01/05/2022	Bill Payment (Check)	7803879	Air Controls Bozeman			-1,002.75
01/05/2022	Bill Payment (Check)	7803880	Century Link			-58.29
01/05/2022	Bill Payment (Check)	7803881	Industrial Comm & Elec of Bozeman			-4,368.00
01/05/2022	Bill Payment (Check)	7803882	Owenhouse-Ace Hardware			-262.02
01/05/2022	Bill Payment (Check)	7803883	NAPA Auto Parts	12342		-246.95
01/05/2022	Bill Payment (Check)	7803884	Connect Telephone and Computer Group			-60.00
01/05/2022	Bill Payment (Check)	7803885	Wex Bank	Voided		0.00
01/05/2022	Bill Payment (Check)	7803886	Verizon			-645.16
01/05/2022	Bill Payment (Check)	7803887	Republic Services			-281.56
01/05/2022	Bill Payment (Check)	7803888	Bozeman Chronicle	347411		-62.45
01/05/2022	Bill Payment (Check)	7803889	Best Rate Diesel Repair Inc.			-831.04
01/05/2022	Bill Payment (Check)	7803890	RAE Water			-132.79
01/05/2022	Bill Payment (Check)	7803891	Kenyon Noble			-4.99
01/05/2022	Bill Payment (Check)	7803892	Delta Dental			-157.24
01/05/2022	Bill Payment (Check)	7803893	People Facts			-16.67
01/05/2022	Bill Payment (Check)	7803894	Ken Houck Photo			-300.00
01/05/2022	Bill Payment (Check)	7803895	Anderson ZurMuehlen	142167.700		-1,950.00
01/05/2022	Bill Payment (Check)	7803896	General Distributing Co.	56625		-87.42
01/10/2022	Check	FIB EPAY	United States Treasury	81-2360037 Federal Withholding Medicare Company Medicare Employee		-5,298.20 -4,194.00 -552.10 -552.10
01/10/2022	Check	FIB EPAY	Montana Dept. of Revenue	6442692-002-WTH MT - Withholding		-1,880.00 -1,880.00
01/10/2022	Check		FURS	FURS-Employee FURS-Employer		-7,733.70 -3,302.10 -4,431.61
01/10/2022	Check		PERS	PERS-Employee PERS-Employer		-427.60 -201.44 -226.16
01/20/2022	Bill Payment (Check)	7803898	Amatics			-8,000.00
01/20/2022	Bill Payment (Check)	7803899	American Medical Response, Inc.			-337.44
01/20/2022	Bill Payment (Check)	7803900	Big Sky Publishing			-22.00

Hyalite Rural Fire District

Check Detail

January 2022

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLR	AMOUNT
01/20/2022	Bill Payment (Check)	7803901	Century Link			-222.90
01/20/2022	Bill Payment (Check)	7803902	DirectTV	029404001		-182.24
01/20/2022	Bill Payment (Check)	7803903	Farstad Oil	184000		-2,913.63
01/20/2022	Bill Payment (Check)	7803904	Northwestern Energy			-1,743.67
01/20/2022	Bill Payment (Check)	7803905	Ressler	56595		-201.44
01/20/2022	Bill Payment (Check)	7803906	Spectrum Enterprise			-273.32
01/20/2022	Bill Payment (Check)	7803907	Town and Country			-280.84
01/20/2022	Bill Payment (Check)	7803908	Wex Bank			-1,017.51
01/20/2022	Bill Payment (Check)	7803909	PayneWest Insurance			-1,089.00
01/20/2022	Bill Payment (Check)	7803910	Northwestern Energy			-1,921.74
01/25/2022	Check	7803897	Montana Firemen's Association	Montana Firemen's Association		-361.63
						-361.63
01/31/2022	Bill Payment (Check)	7803911	Unemployment Insurance Division			-251.38

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

DATE: JANUARY 25, 2022

TIME: 7:00 p.m.

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

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:

Justin Miller
Jason Jarrett
Ken Beideman

STAFF IN ATTENDANCE:

Brian Nickolay, Fire Chief
Chris Dahlhauser, Assistant Fire Chief
Sheryl Wyman, Administrative Assistant

PUBLIC IN ATTENDANCE:

Morgan Scarr, Amatics

0:00:00	CALL TO ORDER OF HYALITE RURAL FIRE DISTRICT Vice Chair Miller called the meeting to order and asked for any public comment on non-agenda items. None given. HYALITE CONSENT AGENDA Vice Chair Miller asks if there are any requests to pull anything from the Consent Agendas. None given. Motion: Vice Chair Miller asks for a motion to approve the consent agenda. Trustee Jarrett made a motion to approve. Trustee Beideman seconded the motion. Vote: Jarrett-Aye; Beideman-Yes; Miller-Yes; Unanimous approval. <i>[See December 7, 2021 Board Packet for Consent Agenda items Approved]</i>
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	REGULAR AGENDA
0:00:46	<p>Agenda Item 1 – Discussion and Decision – Audit Presentation – Morgan Scarr, Amatics.</p> <p>Morgan Scarr with Amatics discusses the reports presented for FY21. This is the first year preparing the audit. She went over the governance letter and the financial statements.</p> <p>Ms. Scarr discussed the process and the government auditing standards used to prepare the audit. The responsibility is for management to provide the financial statements and their responsibility to audit and provide opinion on the financial statements. Ms. Scarr discussed the process and testing they used to get an understanding of our internal controls. They found no issues with our internal controls.</p> <p>They issued an unmodified clean opinion on the audit.</p> <p>There was a data entry error in the check numbering which was resolved. Recommendations were made regarding using QuickBooks online. Suggestions were made on line items that could be improved upon.</p> <p>Vice Chair Miller asks for board comments. Trustee Jarrett asks if any discussion has been held regarding the budget and possible other software options. No discussion has been held to date. Ms. Scarr discusses possible options which would help with the breakdown of information.</p> <p>Motion: Trustee Jarrett made a motion to accept the Audit as presented.</p> <p>Trustee Beideman seconded the motion.</p> <p>Vote: Jarrett-Yes; Beideman-Yes; Miller-Yes. Unanimous approval.</p> <p><i>[See Attachment A- Letter and Financial Audit]</i></p>
0:15:55	<p>Agenda Item 2 – Discussion and Decision – May 3, 2022 Trustee Election</p> <p>Administrative Assistant Wyman advises the board know there is one position that is open, Trustee Jarrett’s position. Trustee Jarrett has already filed to run again. February 7th is the last day for anyone to file a declaration of candidacy. The open trustee position will be noticed in the paper on January 28th and on our website. It is also posted at the stations. If there are no other requests to run Trustee Jarrett will be elected by acclamation. The county will let us know if an election will need to be held.</p> <p><i>[See Attachment B - Resolution 2022-001]</i></p>
0:18:14	<p>Agenda Item 3 – Discussion and Decision – Pintler Billing Services Contract</p> <p>Chief Nickolay discusses the changes in the contract presented to the board. This is a yearly contract. There is a change in the contract from last year will be the cost</p>

	<p>for the billing services will be 8% or \$500 per month whichever is more. Chief Nickolay goes over the positive aspects of the service.</p> <p>Trustee Jarrett states we will need to have 13 calls to make the \$500. Trustee Beideman asks what the costs were for last year. Pintler Billing received nothing for the previous year's contract because we did not provide any transports for billing purposes. Assistant Chief Dahlhauser discusses the benefits of the contract. Vice Chair asks if there are options to wait on the contract. Chief Nickolay advises we are close to start transporting. Pintler Billing has done a fair amount of work in the past to get us set up without being paid. Trustee Jarrett states basically we have paid \$1,000 for consulting. He feels we don't want to go to much further than a couple of months before we start collecting money transporting.</p> <p>Motion: Vice Chair Miller asks for a motion to accept the contract. Trustee Jarrett so moves.</p> <p>Trustee Beideman seconded the motion.</p> <p>Vote: Jarrett-Yes; Beideman-Yes; Miller-Yes. Unanimous approval.</p> <p><i>[See Attachment C-Pintler Billing Services Contract]</i></p>
0:25:27	<p>Fire Chief's Report</p> <p>Chief Nickolay discusses items in his fire chief's report. We had 630 calls in 2021. This is an increase from the previous year.</p> <p>Discussion is held regarding the replacement of Engine 6-2 and Engine 6-3. Apparatus production is 18 months out and Chief Nickolay is working on the specification process for the new engines. The engines are scheduled on the capital replacement plan for 2022 and 2023.</p> <p>Included in the packet is the data collection for preliminary needs for the new Rae Station. A suggestion was made for a committee to go through the items.</p> <p>Ambulance 6-1 is in service. We are close with the billing and training aspect of transporting.</p> <p><i>[See Attachment D – Fire Chief's Report with Attachments]</i></p>
0:31:44	<p>Trustees' Activities</p> <p>None</p>
0:31:50	<p>Announcements</p> <ul style="list-style-type: none"> Next board meeting set for February 15, 2022 at the Sourdough Station.
0:33:19	<p>ADJOURNMENT</p>



January 25, 2022

To the Board of Trustees
Hyalite Rural Fire District
4541 S. 3rd Street
Bozeman, Montana 59718

We have audited the financial statements of the governmental activities and major funds of Hyalite Rural Fire District for the year ended June 30, 2021. Professional standards require that we communicate to you the following information related to our audit.

Our Responsibilities under U.S. Generally Accepted Auditing Standards and *Government Auditing Standards*

As stated in our engagement letter dated October 15, 2021, our responsibilities, as described by professional standards, is to express opinions about whether the financial statements prepared by management with your oversight are fairly presented, in all material respects, in conformity with U.S. generally accepted accounting principles. Our audit of the financial statements does not relieve you or management of your responsibilities.

As part of our audit, we considered the District's internal control. Such considerations were solely for the purpose of determining our audit procedures and not to provide any assurance concerning such internal control.

As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, we performed tests of the District's compliance with certain provisions of laws, regulations, contracts, and grants. However, providing an opinion on compliance with such provisions was not an objective of our audit.

Significant Audit Matters

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by Hyalite Rural Fire District are described in Note 1 to the financial statements. No new accounting policies were adopted, and the application of existing policies was not changed during the year ended June 30, 2021. We noted no transactions entered into by the District during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected.

The most sensitive estimates affecting the financial statements were capital assets' useful lives, potential impairments, and depreciation. These are all estimates made by management. We evaluated the key factors and assumptions used to develop these estimates in determining that the balances are reasonable in relation to the financial statements taken as a whole.

Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users. The most sensitive disclosures affecting the financial statements were the summary of significant accounting policies in Note 1 and capital assets in Note 3.



The financial statement disclosures are neutral, consistent, and clear.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Disagreements with Management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Management Representation

We have requested certain representations from management that are included in the management representation letter dated January 25, 2022.

Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the District's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Other Audit Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the governmental unit's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

Current Year Recommendations

- We noted check numbering issues during the year under audit in which the accounting system reported checks using incorrect check numbers (the check number in the accounting system differed from the check number on the physical check that was issued). Check numbers should be verified during bank reconciliation to ensure errors are detected and corrected in a timely manner.
- Utilizing QuickBooks Online for both fund accounting and government-wide accounting appears to result in some inconsistent reporting, since the software is not designed to run multiple bases of accounting through the same trial balance. If continuing to use QuickBooks Online, consider treating debt and fixed asset activities as separate activities ('funds') rather than grouping with both general and governmental activities.

Other Matters

We applied certain limited procedures to management's discussion and analysis, schedule of proportionate share of net pension liability, schedule of contributions and budgetary comparison information, which are required supplementary information (RSI) that supplements the basic financial statements. Our procedures consisted of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We did not audit the RSI and do not express an opinion or provide any assurance on the RSI.

Restriction on Use

This information is intended solely for the information and use of management and the Board of Trustees of the Hyalite Rural Fire District and the Montana Department of Administration and is not intended to be, and should not be, used by anyone other than these specified parties.

Sincerely,

Amatics CPA Group
Bozeman, Montana

HYALITE RURAL FIRE DISTRICT
FINANCIAL REPORT
June 30, 2021

C O N T E N T S

	<u>PAGE</u>	
INDEPENDENT AUDITOR’S REPORT.....	1 and 2	
MANAGEMENT’S DISCUSSION AND ANALYSIS.....	3 through 7	
FINANCIAL STATEMENTS		
Government-wide Financial Statements		
Statement of Net Position.....	8	
Statement of Activities.....	9	
Fund Financial Statements		
Balance Sheet – Governmental Funds.....	10	
Reconciliation of the Balance Sheet of the Governmental Funds to the Statement of Net Position.....	11	
Statement of Revenues, Expenditures and Changes in Fund Balances – Governmental Funds.....	12	
Reconciliation of the Statement of Revenues, Expenditures and Changes in Fund Balances of the Governmental Funds to the Statement of Activities.....	13	
Notes to Financial Statements.....	14 through 40	
REQUIRED SUPPLEMENTARY INFORMATION		
Schedule of Proportionate Share of Net Pension Liability.....	41	
Schedule of Contributions.....	42	
Schedule of Revenues, Expenditures and Changes in Fund Balance – Budget and Actual – General Fund.....	43	
Notes to Required Supplementary Information.....	44 through 47	
INDEPENDENT AUDITOR’S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH <i>GOVERNMENT AUDITING STANDARDS</i>		48 and 49
Schedule of Findings and Responses.....	50	
Status of Prior Year Findings.....	51	



INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees
Hyalite Rural Fire District
Bozeman, Montana

Report on the Financial Statements

We have audited the accompanying financial statements of the governmental activities and the major funds of Hyalite Rural Fire District (the 'District'), as of and for the year ended June 30, 2021, and the related notes to the financial statements, which collectively comprise the District's basic financial statements as listed in the table of contents.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Opinions

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities and major funds of the Hyalite Rural Fire District, as of June 30, 2021, and the respective changes in financial position and, where applicable, cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters***Required Supplementary Information***

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis, schedule of proportionate share of net pension liability, schedule of contributions and budgetary comparison information on pages 3-7 and 41-47 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated January 25, 2022, on our consideration of Hyalite Rural Fire District's internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the District's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the District's internal control over financial reporting and compliance.

Amatics CPA Group

Bozeman, Montana
January 25, 2022

MANAGEMENT'S DISCUSSION AND ANALYSIS

The management's discussion and analysis of the Hyalite Rural Fire District (the District) provides an overall review of the District's financial activities for the year ended June 30, 2021. The intent of this discussion and analysis is to look at the District's financial performance as a whole; readers are encouraged to consider the information presented here in conjunction with the additional information contained in the financial statements and the notes thereof.

USING THIS ANNUAL FINANCIAL REPORT

This discussion and analysis is intended to serve as an introduction to the District's basic financial statements. The basic financial statements are comprised of three components: 1) government-wide financial statements, 2) fund financial statements, and 3) notes to the financial statements.

Overview of the Financial Statements

Government-wide Financial Statement – Reporting the District as a Whole

Statement of Net Position and Statement of Activities

The statement of net position includes all assets, deferred outflows, liabilities, deferred inflows, and net position using the accrual basis of accounting, which is similar to the accounting used by most private-sector companies. The statement of activities includes all of the current year's revenues and expenses, regardless of when cash is received or paid.

The statement of net position and statement of activities report the District's net position and its change in net position in the current year. Net position is the residual of assets plus deferred outflows less liabilities and deferred inflows, which is one way to measure the District's financial health or financial position. Over time, an increase or decrease in the net position may serve as a useful indicator of whether the financial position of the District is improving or deteriorating. However, you need to consider other nonfinancial factors in making an assessment of the District's health, such as changes in the economy.

Governmental Activities

The District's functions include emergency response to fires (structure, vehicle, and wild land), medical emergencies, and accidents. Functions include regular firefighting training, public education classes, and testing of area firefighting resources.

Fund Financial Statements – Reporting the District's Most Significant Funds

The fund statements provide detailed information about the funds used by the District. State law generally requires fire districts to segregate money generated for certain specific purposes in separate funds. The District is required to report its activities in these governmental funds: general fund and debt service fund.

Overview of the Financial Statements (Continued)

Governmental Funds

Governmental funds are used to account for essentially the same functions reported as governmental activities in the government-wide financial statements. However, unlike the government-wide financial statements, governmental fund financial statements focus on near-term inflows and outflows of spendable resources, as well as on the balance of spendable resources available at the end of the fiscal year. Such information may be useful in evaluating a government's near-term financing requirements. These funds are reported using an accounting method called modified accrual basis of accounting, which measures cash and all other financial assets that can readily be converted to cash. The governmental fund statements provide a detailed short-term view of the District's general government operations and the basic services it provides.

Both the governmental fund balance sheet and the government fund statement of revenues, expenditures, and changes in fund balances provide a reconciliation to facilitate a comparison between governmental activities (reported in the statement of net position and the statement of activities) and the governmental funds.

The Government as a Whole

The following is a schedule of net position:

	<u>2021</u>	<u>2020</u>	<u>Change</u>
Current and other assets	\$ 2,827,520	\$ 2,834,824	\$ (7,304)
Capital assets, net	<u>4,388,373</u>	<u>3,928,349</u>	<u>460,024</u>
Total assets	<u>7,215,893</u>	<u>6,763,173</u>	<u>452,720</u>
Deferred outflows of resources	<u>162,983</u>	<u>92,490</u>	<u>70,493</u>
Current liabilities	52,068	227,429	(175,361)
Long-term liabilities outstanding	<u>1,798,788</u>	<u>1,723,234</u>	<u>75,554</u>
Total liabilities	<u>1,850,856</u>	<u>1,950,663</u>	<u>(99,807)</u>
Deferred inflows of resources	<u>9,892</u>	<u>6,279</u>	<u>3,613</u>
Net position			
Net investment in capital assets	2,878,373	2,240,004	638,369
Restricted	222,028	112,075	109,953
Unrestricted	<u>2,417,727</u>	<u>2,546,642</u>	<u>(128,915)</u>
Total net position	<u>\$ 5,518,128</u>	<u>\$ 4,898,721</u>	<u>\$ 619,407</u>

The Government as a Whole (Continued)

Net position may serve as a useful indicator of a government's financial position over time. For fiscal year 2021, assets exceeded liabilities by \$5,365,037. A large portion of the District's net position (\$2,878,373) reflects the District's investment in capital assets (e.g. land, buildings and improvements, machinery and equipment, net of depreciation, less any related debt used to acquire those assets that is still outstanding). The District uses these capital assets to provide services to citizens. Consequently, these assets are not available for future spending. Although the District's investment in its capital assets is reported net of related debt, it should be noted that the resources needed to repay this debt must be provided from other sources, since the capital assets themselves cannot be used to liquidate these liabilities.

Restricted net position totaling \$222,028 is available for the District to use to meet its debt obligations.

Unrestricted net position totaling \$2,417,727 is available for the District to use in its ongoing obligations to citizens, vendors and creditors.

The following is a schedule of changes in net position:

	<u>2021</u>	<u>2020</u>	<u>Change</u>
Revenues:			
General revenues			
Property taxes	\$ 1,514,260	\$ 1,477,668	\$ 36,592
Intergovernmental	159,566	123,906	35,660
Interest	13,021	40,084	(27,063)
Contributions and donations	12,572	1,932	10,640
CARES Act grants	257,787	-	257,787
Miscellaneous	<u>16,630</u>	<u>85,710</u>	<u>(69,080)</u>
Total revenues	<u>1,973,836</u>	<u>1,729,300</u>	<u>244,536</u>
Expenses:			
Public safety	<u>1,354,429</u>	<u>1,196,768</u>	<u>157,661</u>
Total expenses	<u>1,354,429</u>	<u>1,196,768</u>	<u>157,661</u>
Change in net position	619,407	532,532	86,875
Net position, beginning	<u>4,898,721</u>	<u>4,366,189</u>	<u>532,532</u>
Net position, ending	<u>\$ 5,518,128</u>	<u>\$ 4,898,721</u>	<u>\$ 619,407</u>

Net position increased by \$619,407 over the prior year. Public safety expenses comprise all governmental activity expenses in 2021. Public safety expenses increased \$157,661 from the prior year. Most of this increase was due to personnel, supplies, and repair and maintenance expenses.

Governmental Funds

The focus of the District's governmental funds is to provide information on near-term inflows, outflows, and balances of spendable resources. Such information is useful in assessing the District's financial requirements. In particular, unreserved fund balance may serve as a useful measure of the District's net resources available for spending at the end of the fiscal year.

For the fiscal year ended June 30, 2021, the combined ending fund balances of the District governmental funds were \$2,761,860. This is an increase of \$189 over the prior year ending fund balance.

Of the ending fund balance, \$1,917,429 constitutes unassigned fund balance, which is available for current needs. Fund balance of \$603,068 has been committed by the Board for future capital expenditures. \$222,028 of ending fund balance has been restricted for debt service. Ending fund balance of \$19,335 is nonspendable, which represents prepaid expenses.

General Fund

This is the chief operating fund of the District. At the end of the fiscal year 2021, unassigned fund balance was \$1,917,429 nonspendable fund balance was \$19,335, and committed fund balance was \$603,068.

Debt Service Fund

The debt service fund is used to account for and report the accumulation of funds restricted or committed for the periodic payment of principal and interest on general long-term debt. At the end of fiscal year 2021, restricted fund balance was \$222,028.

Where do the Resources Come From

The majority of the revenue comes from general property taxes.

What does it Cost

The major costs are for personnel services.

Capital Asset and Debt Administration

The capital assets are land and buildings, which include fire stations, and equipment including fire trucks, water tenders, and other related vehicles and equipment. See Note 3 to the financial statements for more detailed information on the capital asset activity for the year ended June 30, 2021.

See Note 4 to the financial statements for more detailed information on the long-term debt activity for the year ended June 30, 2021.

Fund Deficits

None.

Excess of Expenditures over Appropriations

Total expenditures were not in excess of the appropriations for the year ended June 30, 2021.

The Government's Future

The District is rapidly growing and, as a result of this growth, seeing an increase in demand for its services. The Board strives to manage the District in a way that balances the increased need for services with the constituent's desire for a stable mill levy. The District expects a steady increase in tax revenue due to continued development growth in the district. This will substantially support the expected increase in operational expenses. The District continues to fund the capital replacement and improvement reserves through unspent revenues from each fiscal year. It is the intent of the District to manage financial resources in a manner that funds expected capital expenditures through these reserves which will result in a steady mill levy.

CONTACT FOR FURTHER INFORMATION

Walt Zidack, Treasurer
Hyalite Rural Fire District
(406) 586-3770

FINANCIAL STATEMENTS

Governmental Activities:

ASSETS

Cash and cash equivalents	\$ 2,739,524
Receivables:	
Property taxes	66,065
Other	2,596
Prepaid expenses	19,335
Capital assets, nondepreciable	387,815
Capital assets depreciable, net	<u>4,000,558</u>
Total assets	<u>7,215,893</u>

DEFERRED OUTFLOWS OF RESOURCES

Contributions to pension plans in current fiscal year	<u>162,983</u>
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LIABILITIES

Accounts payable	24,923
Accrued liabilities	21,520
Long-term liabilities:	
Due within one year	5,625
Due after one year	<u>1,798,788</u>
Total liabilities	<u>1,850,856</u>

DEFERRED INFLOWS OF RESOURCES

Pension deferrals	2,559
Bond refunding	<u>7,333</u>
Total deferred inflows of resources	<u>9,892</u>

NET POSITION

Net investment in capital assets	2,878,373
Restricted for:	
Debt service	222,028
Unrestricted	<u>2,417,727</u>
Total net position	<u>\$ 5,518,128</u>

Governmental Activities:

Expenses:

Public safety - fire protection:

Personnel services	\$ 499,910
Materials and services	424,239
Depreciation	364,001
Interest	45,299
Bond issuance cost	<u>20,980</u>
Total program expenses	<u>1,354,429</u>

General revenues:

Property taxes	1,514,260
Intergovernmental	159,566
Interest	13,021
Contributions and donations	12,572
CARES Act grants	257,787
Miscellaneous	<u>16,630</u>
Total general revenues	<u>1,973,836</u>

Change in net position 619,407

Net position, beginning 4,898,721

Net position, ending \$ 5,518,128

	<u>General</u>	<u>Debt Service</u>	<u>Total Governmental Funds</u>
ASSETS			
Cash and cash equivalents	\$ 2,517,496	\$ 222,028	\$ 2,739,524
Receivables:			
Property taxes	66,065	-	66,065
Other	2,596	-	2,596
Prepaid expenses	<u>19,335</u>	<u>-</u>	<u>19,335</u>
Total assets	<u>\$ 2,605,492</u>	<u>\$ 222,028</u>	<u>\$ 2,827,520</u>
LIABILITIES, DEFERRED INFLOWS OF RESOURCES, AND FUND BALANCES			
Liabilities:			
Accounts payable	\$ 24,923	\$ -	\$ 24,923
Accrued liabilities	<u>21,520</u>	<u>-</u>	<u>21,520</u>
Total liabilities	<u>46,443</u>	<u>-</u>	<u>46,443</u>
Deferred inflows of resources:			
Unavailable property taxes	<u>19,217</u>	<u>-</u>	<u>19,217</u>
Total deferred inflows of resources	<u>19,217</u>	<u>-</u>	<u>19,217</u>
Fund balances:			
Nonspendable	19,335	-	19,335
Restricted for:			
Debt service	-	222,028	222,028
Committed for:			
Capital	603,068	-	603,068
Unassigned	<u>1,917,429</u>	<u>-</u>	<u>1,917,429</u>
Total fund balances	<u>2,539,832</u>	<u>222,028</u>	<u>2,761,860</u>
Total liabilities, deferred inflows, and fund balances	<u>\$ 2,605,492</u>	<u>\$ 222,028</u>	<u>\$ 2,827,520</u>

Total fund balance, governmental funds \$ 2,761,860

Amounts reported for governmental activities in the statement of net position are different because:

Capital assets used in governmental activities are not current financial resources and, therefore, are not reported in the governmental funds. 4,388,373

Deferred outflows and inflows of resources related to pensions are applicable to future periods and, therefore, are not reported in the government fund.

Deferred outflows of resources - pensions	162,983
Deferred inflows of resources - pensions	(2,559)
Deferred inflows of resources - bond refunding	(7,333)

Other long-term assets are not available to pay current period expenditures and, therefore, are deferred in the governmental funds:

Unavailable property taxes	19,217
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Some liabilities, including compensated absences, bonds payable and net pension liability, are not due and payable in the current period and, therefore, are not included in the governmental funds. (1,804,413)

Net position of governmental activities \$ 5,518,128

	<u>General</u>	<u>Debt Service</u>	<u>Total Governmental Funds</u>
Revenues:			
Property taxes	\$ 1,530,767	\$ -	\$ 1,530,767
Intergovernmental	125,389	-	125,389
Interest	13,021	-	13,021
Contributions and donations	12,572	-	12,572
CARES Act grants	257,787	-	257,787
Miscellaneous	<u>16,630</u>	<u>-</u>	<u>16,630</u>
Total revenues	<u>1,956,166</u>	<u>-</u>	<u>1,956,166</u>
Expenditures:			
Public safety - fire protection:			
Personnel services	470,426	-	470,426
Materials and services	424,236	-	424,236
Debt service:			
Principal	-	210,000	210,000
Interest	-	46,310	46,310
Bond issuance cost	-	20,980	20,980
Capital outlay	<u>824,025</u>	<u>-</u>	<u>824,025</u>
Total expenditures	<u>1,718,687</u>	<u>277,290</u>	<u>1,995,977</u>
Excess of revenues over expenditures	237,479	(277,290)	(39,811)
Other financing sources (uses):			
Proceeds from refunding bonds	-	1,720,000	1,720,000
Payment to refunded bond escrow agent	-	(1,680,000)	(1,680,000)
Transfers in	-	347,243	347,243
Transfers out	<u>(347,243)</u>	<u>-</u>	<u>(347,243)</u>
Total other financing sources (uses)	<u>(347,243)</u>	<u>387,243</u>	<u>40,000</u>
Net change in fund balances	(109,764)	109,953	189
Fund balances, beginning of the year	<u>2,649,596</u>	<u>112,075</u>	<u>2,761,671</u>
Fund balances, end of the year	<u>\$ 2,539,832</u>	<u>\$ 222,028</u>	<u>\$ 2,761,860</u>

Net change in fund balances - total governmental funds	\$	189
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Amounts reported for governmental activities in the statement of activities are different because:

Governmental funds report capital outlay as expenditures. However, in the statement of activities, the cost of those assets is allocated over their estimated useful lives and reported as depreciation expense.

Capital outlay	824,025
Depreciation expense	(364,001)

Revenues in the statement of activities that do not provide current financial resources are not reported as revenues in the governmental funds:

Decrease in unavailable property taxes	(16,507)
State pension aid (on-behalf payment)	34,177

The repayment of the principal of long-term debt consumes the current financial resources of governmental funds. The repayment, however, has no effect on net position.

Repayment of principal on bonds	1,890,000
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Proceeds from the modification of a long-term debt agreement are reported as other financing sources in the governmental funds but are recognized as a liability on the statement of net position.

Proceeds from refunding bonds	(1,720,000)
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Some expenses reported in the statement of activities do not require the use of current financial resources and, therefore, are not reported as expenditures in the governmental funds:

Compensated absences	31,611
Bond refunding amortization	1,011
Adjustment to actuarial pension expense	<u>(61,098)</u>

Change in net position of governmental activities	<u>\$</u>	<u>619,407</u>
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NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Reporting Entity

The Hyalite Rural Fire District (the District) is organized and operated under the provisions of Title 7, Chapter 33, Part 21, Montana Code Annotated, to provide life, safety, and fire protection systems to the Hyalite community. It is a separate political entity established by the Gallatin County Commissioners, the affairs of which are governed and managed by an elected Board of Trustees (the Board). The County levies and collects taxes to fund the District's budget, and the Gallatin County Treasurer serves as Treasurer of the District. The District is not a component unit of another entity and has no component units.

Government-wide and Fund Financial Statements

The government-wide financial statements (i.e., the statement of net assets and the statement of activities) report information on all the activities of the District. Governmental activities, which are supported by taxes, are reported separately from business-type activities, which rely to a significant extent on fees and charges for support. For the year ended June 30, 2021, the District did not have any business-type activities.

The statement of activities demonstrates the degree to which the direct expenses of a given function or segment is offset by program revenues. Direct expenses are those that are clearly identifiable with a specific function. Program revenues include charges to customers who purchase, use, or directly benefit from goods, services, or privileges provided by a given function. For the year ended June 30, 2021, the District did not have any program revenue. Property taxes and other items are reported as general revenues.

Fund financial statements are provided for governmental funds. Major individual governmental funds are reported in separate columns in the fund financial statements.

The District reports the following major governmental funds:

General Fund – The general fund is the District's primary operating fund. It is used to account for and report all financial resources except those required to be accounted for in another fund.

Debt Service Fund – The debt service fund is used to account for and report the accumulation of funds restricted or committed for the periodic payment of principal and interest on general long-term debt.

Measurement Focus, Basis of Accounting, and Financial Statement Presentation

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting. Revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. On an accrual basis, revenues from property taxes and benefit assessments are recognized in the year for which the taxes and assessments are levied and revenue from investments is recognized when earned.

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Measurement Focus, Basis of Accounting, and Financial Statement Presentation (Continued)

Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Under this method, revenues are recognized when measurable and available. Revenues are accrued when their receipt occurs within sixty days after the end of the accounting period so as to be both measurable and available. Expenditures generally are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures are recorded when payment is due. General capital asset acquisitions are reported as expenditures in governmental funds.

Cash and Investments

Cash is held by the Gallatin County Treasurer and pooled in the County external investment pool. The fair value of the position in the pool is the same as the value of the pool shares. The County Treasurer invests the pooled cash pursuant to state law (MCA 20-9-213[4]). Allowable investments include time and savings deposits with a bank, savings and loan association, or credit union in the state, obligations of the United States Government, securities issued by agencies of the United States, repurchased agreements, and the State Short-Term Investment Pool (STIP).

The audited financial statements of Gallatin County, which include information about the investment pool, are available at <https://lgs.mt.gov/>.

Taxes Receivable

Property tax levies are set by the County, in connection with the budget process, and are based on taxable values listed as of January 1 for all real property located in the District. Taxable values are established by the Montana Department of Revenue based on market values. A revaluation of all property is required to be completed on a periodic basis. Taxable value is defined by Montana statute as a fixed percentage of market value.

Real property taxes and special assessments are generally billed in October and are payable one half by November 30 and one half by May 31. After these dates, taxes and assessments become delinquent and become a lien on the property. Personal property is assessed and personal property taxes are billed throughout the year, with a significant portion generally billed in May, June, and July. Personal property taxes are based on levies set during the prior August. These taxes become delinquent 30 days after billing. Taxes and assessments that become delinquent are charged interest at the rate of 5/6 of 1% per month from the time of delinquency until paid plus a penalty of 2%. Real property on which taxes and assessments remain delinquent and unpaid may be sold at tax sales. In the case of personal property, the property is seized and sold after the taxes become delinquent.

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Capital Assets

Capital assets, which include land, buildings and improvements, and machinery and equipment, are reported on the statement of net position. All capital assets with a purchase price over \$5,000 are capitalized. Such assets are recorded at historical cost. Donated property and materials are recorded at fair market value as of the date of the donation.

The costs of normal maintenance and repairs that do not add to the value of an asset or materially extend an asset's life are not capitalized.

Buildings and improvements and machinery and equipment are depreciated using the straight-line method over the following estimated useful lives:

Buildings and improvements	7-40 years
Machinery and equipment	3-7 years

Compensated Absences

Liabilities associated with accumulated vacation and sick leave are accrued when incurred in the government-wide financial statements. A liability for these amounts is reported in the governmental funds only if they have matured, for example, as a result of employee resignations or retirements. District employees earn vacation leave ranging from 15 to 24 days per year, depending on the individual's years of service. The maximum permissible accumulation is the amount earned in a year. At termination, employees are paid for any accumulated vacation leave, up to the maximum accumulation, at the current rate of pay. District employees earn sick leave at the rate of one day per month. There is no limit on the accumulation of sick leave days. Upon termination, only 25% of accumulated sick leave is paid.

Net Pension Liability and Deferred Outflows/Inflows of Resources

The District recognized net pension liability for the pension plan in which it participates. Changes in the net pension liability during the year are recorded as pension expense, or as deferred inflows of resources or deferred outflows of resources depending on the nature of the change. Those changes in net pension liability that are recorded as deferred inflows of resources or deferred outflows of resources that arise from changes in actuarial assumptions or other inputs and differences between expected or actual experience are amortized over the weighted average remaining service life of all participants in the pension plan and recorded as a component of pension expense beginning with the period in which they are incurred. Projected earnings on qualified pension plan investment earnings are recognized as a component of pension expense. Differences between projected and actual investment earnings are reported as deferred inflows of resources or deferred outflows of resources and amortized as a component of pension expense.

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Long-term Obligations

In the fund-level financial statements, governmental funds report the face amount of debt issued, as well as any premiums (discounts) as other financing sources (uses). Debt issuance costs are reported as debt service expenditures. In the government-wide financial statements, long-term debt is reported as liabilities in the statement of net position. Bond issuance costs are expensed. Bond premiums/discounts are reported along with the debt as valuation accounts and amortized as a component of interest expense.

Fund Balance

The Government Accounting Standards Board (GASB) has issued Statement No. 54, Fund Balance Reporting and Governmental Fund Type Definitions (GASB 54). This Statement defines the different types of fund balances that a governmental entity must use for financial reporting purposes.

In accordance with GASB 54, the District reports fund balance in two general classifications: nonspendable and spendable. Nonspendable represents the portion of fund balance that is not in spendable form such as prepaid expenses. Spendable fund balance is further categorized as restricted, committed, assigned, and unassigned.

The restricted fund balance category contains balances that can be spent only for the specific purposes stipulated by external parties. External parties include grantors, debt covenants, votes, and laws and regulations of other governments.

The committed fund balance category includes amounts that can be used only for the specific purposes determined by a formal action of the government's highest level of decision-making authority, the Board of Trustees. The Board needs to formally adopt a Resolution in order to establish, modify, or rescind a fund balance commitment.

Amounts in the assigned fund balance are to be used by the District for specific purposes but do not meet the criteria to be classified as restricted or committed.

Unassigned fund balance is the residual classification for the government's general fund.

When an expense is incurred for purposes for which both restricted and unrestricted fund balance are available, the District's policy is to apply restricted fund balance first.

Net Position

Net investment in capital assets consists of capital assets, net of accumulated depreciation, reduced by the outstanding balances of any borrowing used for the acquisition, construction, or improvement of those assets.

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Net Position (Continued)

Net position is reported as restricted when there are limitations imposed on its use through external restrictions imposed by creditors, granters, or laws and regulations of other governments. When an expense is incurred for purposes for which both restricted and unrestricted net position are available, the District's policy is to apply restricted net position first.

NOTE 2. CASH AND INVESTMENTS

As of June 30, 2021, the District had the following investment:

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
Gallatin County External Investment Pool	<u>\$ 2,517,496</u>	<u>\$ 222,028</u>	<u>\$ 2,739,524</u>

The District participates in an investment pool managed by the Gallatin County Treasurer. The pool is not registered with the Securities and Exchange Commission as an investment company and is not subject to regulatory oversight. Investments of the pool consist primarily of repurchase agreements, STIP, U.S. Treasury Bills, and securities of the U.S. Government, its agencies, or government sponsored entities and are carried at quoted market prices. The fair value of investments is determined annually, and is based on quoted market prices.

The District's balance in the investment pool is reported as cash and cash equivalents in the accompanying financial statements, as the District has full access to these funds upon request. Interest earnings are allocated to the individual funds of the District based on the District's month end balance in relation to the total pool investments.

Montana law allows the local governing body to require security for the portion of deposits not guaranteed or insured. Deposit insurance is administered by the Federal Deposit Insurance Corporation. Since the District invests in a pool managed by the County Treasurer, pledged securities for the various individual deposits and repurchase agreements are managed by the County Treasurer.

NOTE 3. CAPITAL ASSETS

Capital asset activity for the year ended June 30, 2021, were as follows:

	Balance July 1, 2020	Additions	Disposals	Transfers	Balance June 30, 2021
Capital assets not being depreciated:					
Land	\$ 361,201	\$ -	\$ -	\$ -	\$ 361,201
Machinery and equipment not in service	-	26,614	-	-	26,614
Total capital assets not being depreciated	361,201	26,614	-	-	387,815
Capital assets being depreciated:					
Buildings and improvements	3,991,598	21,021	-	-	4,012,619
Machinery and equipment	2,388,049	776,390	-	-	3,164,439
Total	6,379,647	797,411	-	-	7,177,058
Less accumulated depreciation	(2,812,499)	(364,001)	-	-	(3,176,500)
Total capital assets being depreciated, net	3,567,148	433,410	-	-	4,000,558
Capital assets, net	\$ 3,928,349	\$ 460,024	\$ -	\$ -	\$ 4,388,373

Depreciation expense for the year ended June 30, 2021, totaled \$364,001 and was charged to Public Safety.

NOTE 4. LONG-TERM LIABILITIES

In February 2021, the District issued general obligation bonds in the amount of \$1,720,000 to refund the Series 2013 bonds. The bonds were issued at par, carry interest rates of .2% to .8%, and mature in 2028. The District reduced its debt service payments by \$176,286 over the next 8 years by refunding the prior debt and there was an economic gain on the refunding of \$172,645. A deferred charge on refunding results from the difference in the carrying value of refunded debt and its reacquisition price. The difference is deferred and amortized over the shorter of the life of the refunded or refunding debt. At June 30, 2021, the District reports deferred inflows of resources in the amount of \$7,333 related to the refunding bonds. The deferred charges will be amortized as a component of interest expense in the statement of activities.

NOTE 4. LONG-TERM LIABILITIES (CONTINUED)

Changes in Long-term Debt

The following is a summary of the changes in long-term debt for the year ended June 30, 2021:

	<u>July 1, 2020</u>	<u>Additions</u>	<u>Reductions</u>	<u>June 30, 2021</u>	Amount Due within <u>One Year</u>
Direct placement:					
Bonds payable	\$ 1,680,000	\$ 1,720,000	\$ 1,890,000	\$ 1,510,000	\$ -
Premium	8,345	-	8,345	-	-
Net pension liability	170,778	101,135	-	271,913	-
Compensated absences	54,111	7,352	38,963	22,500	5,625
Total	<u>\$ 1,913,234</u>	<u>\$ 1,828,487</u>	<u>\$ 1,937,308</u>	<u>\$ 1,804,413</u>	<u>\$ 5,625</u>

Debt Service Requirement to Maturity

The approximate annual debt service requirements to maturity, including principal and interest, for long-term debt as of June 30, 2021, are as follows:

<u>Year ending June 30,</u>	<u>Principal</u>	<u>Interest</u>
2022	\$ -	\$ 3,514
2023	215,000	6,759
2024	215,000	6,167
2025	215,000	5,468
2026	215,000	4,662
2027-2029	<u>650,000</u>	<u>7,034</u>
	<u>\$ 1,510,000</u>	<u>\$ 33,604</u>

NOTE 5. RETIREMENT PLANS

Firefighters' Unified Retirement System

Summary of Significant Accounting Policies

MPERA prepared financial statements using the accrual basis of accounting. The same accrual basis was used by MPERA for the purposes of determining the Net Pension Liability (NPL); Deferred Outflows of Resources and Deferred Inflows of Resources related to pensions; Pension Expense; the Fiduciary Net Position; and, Additions to or Deductions from Fiduciary Net Position. Member contributions are recognized in the period in which contributions are due. Employer contributions are recognized when due and the employer has made a formal commitment to provide the contributions. Revenues are recognized in the accounting period they are earned and become measurable. Benefit payments and refunds are recognized in the accounting period in which they are due and payable in accordance with the benefit terms. Expenses are recognized in the period incurred. Investments are reported at fair value. MPERA adhered to all accounting principles generally accepted by the United States of America. MPERA applied all applicable pronouncements of the Governmental Accounting Standards Board (GASB).

NOTE 5. RETIREMENT PLANS (CONTINUED)

Firefighters' Unified Retirement System (Continued)

General Information about the Pension Plan

Plan Description

The Firefighters' Unified Retirement System (FURS), administered by the Montana Public Employee Retirement Administration (MPERA), is a multiple-employer, cost-sharing defined benefit plan established in 1981, and governed by Title 19, chapters 2 & 13, Montana Code Annotated (MCA). This plan provides retirement benefits to firefighters employed by first- and second-class cities, other cities and rural fire district departments that adopt the plan, and to firefighters hired by the Montana Air National Guard on or after October 1, 2001. Benefits are established by state law and can only be amended by the Legislature.

Benefits Provided

The FURS provides retirement, disability, and death benefits to plan members and their beneficiaries. Benefits are based on eligibility, years of service, and highest average compensation (HAC). Member rights are vested after five years of service.

Service retirement and monthly benefit formula:

- Hired on or after July 1, 1981, or member has elected to be covered by GABA:
 - 20 years of membership service, regardless of age
 - 2.5% of HAC x years of service credit
- Hired prior to July 1, 1981, and who had not elected to be covered by GABA, the greater of above, or:
 - If membership service is less than 20 years: 2% of the highest monthly compensation (HMC) for each year of service credit, or
 - If membership service is greater or equal to 20 years: 50% of HMC plus 2% of HMC for each year of service credit in excess of 20
- Early retirement: Age 50 with 5 years of membership service - Normal retirement benefit calculated using HAC and service credit

Second retirement:

Applies to retirement system members re-employed in a FURS position on or after July 1, 2017:

- If the member works more than 480 hours in a calendar year and accumulates less than 5 years of service credit before terminating again, the member:
 - is not awarded service credit for the period of reemployment;
 - is refunded the accumulated contributions associated with the period of reemployment;
 - starting the first month following termination of service, receives the same retirement benefit previously paid to the member; and
 - does not accrue post-retirement benefit adjustments during the term of reemployment but receives a Guaranteed Annual Benefit Adjustment (GABA) in January immediately following second retirement.

NOTE 5. RETIREMENT PLANS (CONTINUED)

Firefighters' Unified Retirement System (Continued)

General Information about the Pension Plan (Continued)

Benefits Provided (Continued)

Second retirement (continued):

- If the member works more than 480 hours in a calendar year and accumulates at least 5 years of service credit before terminating again, the member:
 - is awarded service credit for the period of reemployment;
 - starting the first month following termination of service, receives:
 - the same retirement benefit previously paid to the member; and
 - a second retirement benefit for the period of reemployment calculated based on the laws in effect as of the members' rehire date, and
 - does not accrue post-retirement benefit adjustments during the term of reemployment but receives a GABA:
 - on the initial retirement benefit in January immediately following second retirement, and
 - on the second retirement benefit starting in January after receiving that benefit for at least 12 months.
 - A member who returns to covered service is not eligible for a disability benefit.

Member's compensation period used in benefit calculation:

- Hired prior to July 1, 1981 and not electing GABA: highest monthly compensation (HMC);
- Hired after June 30, 1981 and those electing GABA: highest average compensation (HAC) during any consecutive 36 months (or shorter period of total service).
- Part-time firefighter: 15% of regular compensation of a newly confirmed full-time firefighter.

Compensation Cap

- Hired on or after July 1, 2013: 110% annual cap on compensation considered as a part of a member's HAC.

Guaranteed Annual Benefit Adjustment (GABA)

- Hired on or after July 1, 1997, or those electing GABA, and has been retired for at least 12 months – the member's benefit increases by 3.0% each January.

Minimum Benefit Adjustment (non-GABA)

- A member with 10 or more years of membership service who has not elected to be covered under GABA - the minimum benefit provided may not be less than 50% of the monthly compensation paid to a newly confirmed active firefighter of the employer that last employed the member as a firefighter in the current fiscal year.

NOTE 5. RETIREMENT PLANS (CONTINUED)

Firefighters' Unified Retirement System (Continued)

General Information about the Pension Plan (Continued)

Contributions

The State Legislature has the authority to establish and amend contribution rates to the plan. Member and employer contribution rates are specified by Montana Statute and are a percentage of the member's compensation. Contributions are deducted from each member's salary and remitted by participating employers.

Special Funding

MCA 19-13-604 requires the State of Montana to contribute a percentage of total compensation directly to the Plan annually after the end of each fiscal year. Member, Employer and State contribution rates are shown in the table below.

Fiscal Year	Member		Employer	State
	Non-GABA	GABA		
1998-2021	9.500%	10.700%	14.360%	32.610%
1997	7.800%		14.360%	32.610%

Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions

GASB Statement 68 allows a measurement date of up to 12 months before the employer's fiscal year-end can be utilized to determine the Plan's TPL. The basis for the TPL as of June 30, 2020, was determined by taking the results of the June 30, 2019, actuarial valuation and applying standard roll forward procedures. The roll forward procedure uses a calculation that adds the annual normal cost (also called the service cost), subtracts the actual benefit payments and refunds for the plan year, and then applies the expected investment rate of return for the year. The roll forward procedure will include the effects of any assumption changes and legislative changes. The update procedures are in conformity with Actuarial Standards of Practice issued by the Actuarial Standards Board.

NOTE 5. RETIREMENT PLANS (CONTINUED)

Firefighters' Unified Retirement System (Continued)

Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Continued)

The Total Pension Liability (TPL) minus the Fiduciary Net Position equals the Net Pension Liability (NPL). The proportionate shares of the employer's and the State of Montana's NPL for June 30, 2020, and 2019, are displayed below. The employer's proportionate share equals the ratio of the employer's contributions to the sum of all employer and non-employer contributions during the measurement period. Due to the existence of the special funding situation, the state is required to report a proportionate share of a local government's collective NPL that is associated with the non-state employer. The state's proportionate share for a particular employer equals the ratio of the contributions for the particular employer to the total state contributions paid. The employer recorded a liability of \$223,033 and the employer's proportionate share was 0.1425%.

	Net Pension Liability as of <u>6/30/2020</u>	Net Pension Liability as of <u>6/30/2019</u>	Percent of Collective NPL as of 6/30/2019	Percent of Collective NPL as of 6/30/2018	Change in Percent of Collective NPL
Employer					
Proportionate share	\$ 223,033	\$ 170,778	0.1425%	0.1489%	-0.0064%
State of Montana					
Proportionate share associated with Employer	<u>502,791</u>	<u>413,027</u>	<u>0.3213%</u>	<u>0.3600%</u>	<u>-0.0387%</u>
Total	<u>\$ 725,824</u>	<u>\$ 583,805</u>	<u>0.4638%</u>	<u>0.5089%</u>	<u>-0.0451%</u>

Changes in Actuarial Assumptions and Methods

The following changes in assumptions or other inputs were made that affected the measurement of the TPL.

- 1) The discount rate was lowered from 7.65% to 7.34%
- 2) The investment rate of return was lowered from 7.65% to 7.34%
- 3) The inflation rate was reduced from 2.75% to 2.40%

Changes in Benefit Terms

There have been no changes in benefit terms since the previous measurement date.

Changes in Proportionate Share

There were no changes between the measurement date of the collective NPL and the employer's reporting date that are expected to have a significant effect on the employer's proportionate share of the collective NPL. However, each employer may have unique circumstances that will impact the employer's proportionate share of the collective net pension. If there were changes that are expected to have an impact on the net pension liability, the employer should disclose the amount of the expected resultant change in the employer's proportionate share of the collective net pension liability, if known.

NOTE 5. RETIREMENT PLANS (CONTINUED)

Firefighters' Unified Retirement System (Continued)

Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Continued)

Pension Expense

At June 30, 2020 measurement date, the employer recognized its proportionate share of the Plan's pension expense of \$52,203. The employer also recognized grant revenue of \$118,206 for the support provided by the State of Montana for its proportionate share of the pension expense that is associated with the employer.

	Pension Expense as of June 30, 2020	Pension Expense as of June 30, 2019
Employer Proportionate share	\$ 52,203	\$ 44,696
State of Montana Proportionate share associated with Employer	<u>118,206</u>	<u>86,044</u>
Total	<u>\$ 170,409</u>	<u>\$ 130,740</u>

Recognition of Deferred Inflows and Outflows

At June 30, 2020, the employer reported its proportionate share of the Plan's deferred outflows of resources and deferred inflows of resources from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between actual and expected experience	\$ 15,180	\$ 1,161
Changes in assumptions	39,620	-
Difference between projected and actual earnings on pension plan investments	28,633	-
Changes in proportion and differences between employer contributions and proportionate share of contributions	6,198	-
Contributions paid subsequent to the measurement date FY 2020/2021 contributions	<u>37,749</u>	<u>-</u>
Total	<u>\$ 127,380</u>	<u>\$ 1,161</u>

NOTE 5. RETIREMENT PLANS (CONTINUED)

Firefighters' Unified Retirement System (Continued)

Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Continued)

Recognition of Deferred Inflows and Outflows (Continued)

Deferred outflows of resources related to pensions resulting from the District's contributions subsequent to the measurement date in the amount of \$37,749 will be recognized as a reduction of the net pension liability in the year ended June 30, 2022. Other amounts reported as deferred outflows and inflows of resources related to pensions will be recognized in pension expense as follows:

FURS	For the measurement year ended June 30:	Recognition of Deferred Outflows and Deferred Inflows in future years as an increase or (decrease) to Pension Expense
	2021	\$ 19,571
	2022	24,771
	2023	21,932
	2024	11,956
	Thereafter	10,241

Actuarial Assumptions

The total pension liability in the June 30, 2020 actuarial valuation was determined using the following actuarial assumptions.

Investment Return (net of admin expense)	7.34%
Admin Expense as % of Payroll	0.13%
General Wage Growth *	3.50%
*includes Inflation at	2.40%
Merit Increases	0% to 6.30%
Postretirement Benefit Increases 1. Guaranteed Annual Benefit Adjustment (GABA) each January • Members hired on or after July 1, 1997 or those electing GABA • Requires 12 full months of retirement before GABA will be made 2. Minimum Benefit Adjustment (non-GABA) • Members with 10 or more years of membership service and member did not elect GABA	3.0% The minimum benefit provided should be less than 50% of the current base compensation of a newly confirmed active firefighter of the employer that last employed the member as a fire fighter.
Mortality: • Contributing members, Service Retired Members & beneficiaries • Disabled members	RP-2000 Combined Employee and Annuitant Mortality Tables projected to 2020 with scale BB, set back one year for males RP-2000 Combined Mortality Tables with no projections

NOTE 5. RETIREMENT PLANS (CONTINUED)

Firefighters' Unified Retirement System (Continued)

Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Continued)

Actuarial Assumptions (Continued)

The most recent experience study, performed for the period covering fiscal years 2011 through 2016, is outlined in a report dated May 5, 2017, and can be located on the MPERA website. The long-term expected return on pension plan assets is reviewed as part of the regular experience studies prepared for the Plan. The long-term rate of return as of June 30, 2020, was calculated using the average long-term capital market assumptions published in the Survey of Capital Market Assumptions 2020 Edition by Horizon Actuarial Service, LLC, yielding a median real rate of return of 4.94%. The assumed inflation is based on the intermediate inflation of 2.4% in the 2020 OASDI Trustees Report by the Chief Actuary for Social Security to produce 75-year cost projections. Combining these two results yields a nominal return of 7.34%. Best estimates of arithmetic real rates of return for each major asset class included in the target asset allocation (78c & 78f) as of June 30, 2020, are summarized below.

<u>Asset Class</u>	<u>Target Asset Allocation</u>	<u>Long-Term Expected Real Rate of Return Arithmetic</u>
Cash	2.0%	0.11%
Domestic equity	30.0%	6.19%
International equity	16.0%	6.92%
Private investments	14.0%	10.37%
Natural resources	4.0%	3.43%
Real estate	9.0%	5.74%
Core fixed income	20.0%	1.57%
Non-core fixed income	5.0%	3.97%
Total	<u>100.0%</u>	

Discount Rate

The discount rate used to measure the TPL was 7.34%. The projection of cash flows used to determine the discount rate assumed that contributions from participating plan members, employers, and non-employer contributing entities would be made based on the Board's funding policy, which established the contractually required rates under the Montana Code Annotated. The state contributed 32.61% of the salaries paid by employers. Based on those assumptions, the Plan's fiduciary net position was projected to be adequate to make all the projected future benefit payments of current plan members through the year 2133. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the TPL. A municipal bond rate was not incorporated in the discount rate.

NOTE 5. RETIREMENT PLANS (CONTINUED)

Firefighters' Unified Retirement System (Continued)

Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Continued)

Sensitivity of the Proportionate Share of the Net Pension Liability to Changes in the Discount Rate

The following presents the employer's sensitivity of the NPL to the discount rate in the table on below. A small change in the discount rate can create a significant change the liability. The NPL was calculated using the discount rate of 7.34%, as well as what the NPL would be if it were calculated using a discount rate 1.00% lower or 1.00% higher than the current rate.

	1.0% Decrease (6.34%)	Current Discount Rate	1.0% Increase (8.34%)
FURS Employer's proportion of Net Pension Liability	\$ 360,719	\$ 223,033	\$ 112,401

Pension Plan Fiduciary Net Position

The stand-alone financial statements of the Montana Public Employees Retirement Board (PERB) Annual Comprehensive Financial Report (ACFR) and the GASB 68 Report disclose the Plan's fiduciary net position. The reports are available from the PERB at PO Box 200131, Helena MT 59620-0131, (406) 444-3154 or both are available on the MPERA website at <http://mpera.mt.gov/index.shtml>.

Public Employees' Retirement System

Summary of Significant Accounting Policies

MPERA prepared financial statements using the accrual basis of accounting. The same accrual basis was used by MPERA for the purposes of determining the Net Pension Liability (NPL); Deferred Outflows of Resources and Deferred Inflows of Resources related to pensions; Pension Expense; the Fiduciary Net Position; and, Additions to or Deductions from Fiduciary Net Position. Member contributions are recognized in the period in which contributions are due. Employer contributions are recognized when due and the employer has made a formal commitment to provide the contributions. Revenues are recognized in the accounting period they are earned and become measurable. Benefit payments and refunds are recognized in the accounting period in which they are due and payable in accordance with the benefit terms. Expenses are recognized in the period incurred. Investments are reported at fair value. MPERA adhered to all accounting principles generally accepted by the United States of America. MPERA applied all applicable pronouncements of the Governmental Accounting Standards Board (GASB).

NOTE 5. RETIREMENT PLANS (CONTINUED)

Public Employees' Retirement System (Continued)

General Information about the Pension Plan

Plan Description

The PERS-Defined Benefit Retirement Plan (DBRP), administered by the Montana Public Employee Retirement Administration (MPERA), is a multiple-employer, cost-sharing plan established July 1, 1945, and governed by Title 19, chapters 2 & 3, Montana Code Annotated (MCA). This plan provides retirement benefits to covered employees of the State, and local governments, and certain employees of the Montana University System, and school districts. Benefits are established by state law and can only be amended by the Legislature.

All new members are initially members of the PERS-DBRP and have a 12-month window during which they choose to remain in the PERS-DBRP or join the PERS-DCRP by filing an irrevocable election. Members may not be participants of both the defined benefit and defined contribution retirement plans. All new members from the universities also have a third option to join the university system's Montana University System Retirement Program (MUS-RP).

Benefits Provided

The PERS-DBRP provides retirement, disability, and death benefits to plan members and their beneficiaries. Benefits are based on eligibility, years of service, and highest average compensation (HAC). Member rights are vested after five years of service.

Service retirement:

- Hired prior to July 1, 2011:
 - Age 60, 5 years of membership service
 - Age 65, regardless of membership service
 - Any age, 30 years of membership service
- Hired on or after July 1, 2011:
 - Age 65, 5 years of membership service
 - Age 70, regardless of membership service

Early retirement:

- Hired prior to July 1, 2011:
 - Age 50, 5 years of membership service
 - Any age, 25 years of membership service
- Hired on or after July 1, 2011:
 - Age 55, 5 years of membership service

NOTE 5. RETIREMENT PLANS (CONTINUED)

Public Employees' Retirement System (Continued)

General Information about the Pension Plan (Continued)

Benefits Provided (Continued)

Second retirement: (requires returning to PERS-covered employer or PERS service)

- Retired before January 1, 2016 and accumulate less than 2 years additional service credit or retired on or after January 1, 2016 and accumulate less than 5 years additional service credit:
 - A refund of member's contributions plus return interest (currently 2.02% effective July 1, 2018).
 - No service credit for second employment;
 - Start the same benefit amount the month following termination; and
 - Guaranteed Annual Benefit Adjustment (GABA) starts again in the January immediately following the second retirement.
- Retired before January 1, 2016 and accumulate at least 2 years of additional service credit:
 - A recalculated retirement benefit based on provisions in effect after the initial retirement; and
 - GABA starts on the recalculated benefit in the January after receiving the new benefit for 12 months.
- Retired on or after January 1, 2016 and accumulate 5 or more years of service credit:
 - The same retirement as prior to the return to service;
 - A second retirement benefit as prior to the second period of service based on laws in effect upon the rehire date; and
 - GABA starts on both benefits in the January after receiving the original and the new benefit for 12 months.

Member's highest average compensation (HAC)

- Hired prior to July 1, 2011 highest average compensation during any consecutive 36 months;
- Hired on or after July 1, 2011 – highest average compensation during any consecutive 60 months;

Compensation Cap

- Hired on or after July 1, 2013 – 110% annual cap on compensation considered as a part of a member's highest average compensation.

NOTE 5. RETIREMENT PLANS (CONTINUED)

Public Employees' Retirement System (Continued)

General Information about the Pension Plan (Continued)

Benefits Provided (Continued)

Monthly benefit formula

- Members hired prior to July 1, 2011
 - Less than 25 years of membership service: 1.785% of HAC per year of service credit;
 - 25 years of membership service or more: 2% of HAC per year of service credit.
- Members hired on or after July 1, 2011
 - Less than 10 years of membership service: 1.5% of HAC per year of service credit;
 - 10 years or more, but less than 30 years of membership service: 1.785% of HAC per year of service credit;
 - 30 years or more of membership service: 2% of HAC per year of service credit.

Guaranteed Annual Benefit Adjustment (GABA)

After the member has completed 12 full months of retirement, the member's benefit increases by the applicable percentage (provided below) each January, **inclusive** of all other adjustments to the member's benefit.

- 3.0% for members hired **prior** to July 1, 2007
- 1.5% for members hired between July 1, 2007 and June 30, 2013
- Members hired on or after July 1, 2013:
 - 1.5% for each year PERS is funded at or above 90%;
 - 1.5% reduced by 0.1% for each 2.0% PERS is funded below 90%; and
 - 0% whenever the amortization period for PERS is 40 years or more.

Contributions

The state Legislature has the authority to establish and amend contribution rates. Member and employer contribution rates are specified by Montana Statute and are a percentage of the member's compensation. Contributions are deducted from each member's salary and remitted by participating employers.

Special Funding

The State of Montana, as the non-employer contributing entity, paid to the Plan, additional contributions that qualify as special funding. Those employers who received special funding are all participating employers.

Not Special Funding

Per Montana law, state agencies and universities paid their own additional contributions. The employer paid contributions are not accounted for as special funding for state agencies and universities but are reported as employer contributions.

NOTE 5. RETIREMENT PLANS (CONTINUED)

Public Employees' Retirement System (Continued)

General Information about the Pension Plan (Continued)

Not Special Funding (Continued)

Member and employer contribution rates are shown in the table below.

Fiscal Year	Member		Local Government	
	Hired before 7/1/2011	Hired after 7/1/2011	Employer	State
2021	7.90%	7.90%	8.77%	0.10%
2020	7.90%	7.90%	8.67%	0.10%
2019	7.90%	7.90%	8.57%	0.10%
2018	7.90%	7.90%	8.47%	0.10%
2017	7.90%	7.90%	8.37%	0.10%
2016	7.90%	7.90%	8.27%	0.10%
2015	7.90%	7.90%	8.17%	0.10%
2014	7.90%	7.90%	8.07%	0.10%
2012-2013	6.90%	7.90%	7.07%	0.10%
2010-2011	6.90%		7.07%	0.10%
2008-2009	6.90%		6.94%	0.10%
2000-2007	6.90%		6.80%	0.10%

1. Member contributions to the system of 7.9% are temporary and will be decreased to 6.9% on January 1 following actuary valuation results that show the amortization period has dropped below 25 years and would remain below 25 years following the reduction of both the additional employer and additional member contribution rates.
2. Employer contributions to the system:
 - a. Effective July 1, 2014, following the 2013 Legislative session, PERS-employer contributions increase an additional 0.1% a year and will continue over 10 years through 2024. The additional employer contributions including the 0.27% added in 2007 and 2009, will terminate on January 1 following actuary valuation results that show the amortization period has dropped below 25 years and would remain below the 25 years following the reduction of both the additional employer and additional member contributions rates.
 - b. Effective July 1, 2013, employers are required to make contributions on working retirees' compensation. Member contributions for working retirees are not required.
 - c. The portion of employer contributions allocated to the Plan Choice Rate (PCR) are included in the employers reporting. The PCR was paid off effective March 2016 and the contributions previously directed to the PCR are now directed to member accounts.

NOTE 5. RETIREMENT PLANS (CONTINUED)

Public Employees' Retirement System (Continued)

General Information about the Pension Plan (Continued)

Not Special Funding (Continued)

3. Non-Employer Contributions:
 - a. Special Funding
 - i. The state contributed 0.1% of members' compensation on behalf of local government entities.
 - ii. The state contributed 0.37% of members' compensation on behalf of school district entities.
 - iii. The state contributed a Statutory Appropriation from the General Fund of \$33,951,150.

Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions

GASB Statement 68 allows a measurement date of up to 12 months before the employer's fiscal year-end can be utilized to determine the Plan's TPL. The basis for the TPL as of June 30, 2020, was determined by taking the results of the June 30, 2019, actuarial valuation and applying standard roll forward procedures. The roll forward procedure uses a calculation that adds the annual normal cost (also called the service cost), subtracts the actual benefit payments and refunds for the plan year, and then applies the expected investment rate of return for the year. The roll forward procedure will include the effects of any assumption changes and legislative changes. The update procedures are in conformity with Actuarial Standards of Practice issued by the Actuarial Standards Board.

The Total Pension Liability (TPL) minus the Fiduciary Net Position equals the Net Pension Liability (NPL). The proportionate shares of the employer's and the state of Montana's NPL for June 30, 2020, and 2019, are displayed below. The employer's proportionate share equals the ratio of the employer's contributions to the sum of all employer and non-employer contributions during the measurement period. The State's proportionate share for a particular employer equals the ratio of the contributions for the particular employer to the total state contributions paid. The employer recorded a liability of \$48,880 and the employer's proportionate share was 0.001853%.

	Net Pension Liability as of <u>6/30/2020</u>	Net Pension Liability as of <u>6/30/2019</u>	Percent of Collective NPL as of <u>6/30/2019</u>	Percent of Collective NPL as of <u>6/30/2018</u>	Change in Percent of Collective NPL
Employer					
Proportionate share	\$ 48,880	\$ -	0.001853%	0.000000%	0.001853%
State of Montana					
Proportionate share					
associated with Employer	<u>15,428</u>	<u>-</u>	<u>0.000585%</u>	<u>0.000000%</u>	<u>0.000585%</u>
Total	<u>\$ 64,308</u>	<u>\$ -</u>	<u>0.002438%</u>	<u>0.000000%</u>	<u>0.002438%</u>

NOTE 5. RETIREMENT PLANS (CONTINUED)

Public Employees' Retirement System (Continued)

Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Continued)

Changes in Actuarial Assumptions and Methods

The following changes in assumptions or other inputs were made that affected the measurement of the TPL.

- 1) The discount rate was lowered from 7.65% to 7.34%
- 2) The investment rate of return was lowered from 7.65% to 7.34%
- 3) The inflation rate was reduced from 2.75% to 2.40%

Changes in Benefit Terms

There have been no changes in benefit terms since the previous measurement date.

Changes in Proportionate Share

There were no changes between the measurement date of the collective NPL and the employer's reporting date that are expected to have a significant effect on the employer's proportionate share of the collective NPL. However, each employer may have unique circumstances that will impact the employer's proportionate share of the collective net pension. If there were changes that are expected to have an impact on the net pension liability, the employer should disclose the amount of the expected resultant change in the employer's proportionate share of the collective net pension liability, if known.

Pension Expense

At June 30, 2020, the employer recognized a Pension Expense of \$15,687 for its proportionate share of the Plan's pension expense. The employer also recognized grant revenue of \$2,523 for the support provided by the State of Montana for its proportionate share of the pension expense associated with the employer.

	Pension Expense as of June 30, 2020	Pension Expense as of June 30, 2019
Employer Proportionate share	\$ 15,687	\$ (9,472)
State of Montana Proportionate share associated with Employer	<u>2,523</u>	<u>-</u>
Total	<u>\$ 18,210</u>	<u>\$ (9,472)</u>

NOTE 5. RETIREMENT PLANS (CONTINUED)**Public Employees' Retirement System (Continued)****Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Continued)***Recognition of Deferred Inflows and Outflows*

At June 30, 2020, the employer reported its proportionate share of the Plan's deferred outflows of resources and deferred inflows of resources from the following sources:

	<u>Deferred Outflows of Resources</u>	<u>Deferred Inflows of Resources</u>
Differences between actual and expected experience	\$ 789	\$ 1,398
Changes in assumptions	3,385	-
Difference between projected and actual earnings on pension plan investments	4,233	-
Changes in proportion and differences between employer contributions and proportionate share of contributions	24,400	-
Contributions paid subsequent to the measurement date FY 2020/2021 contributions	<u>2,796</u>	<u>-</u>
Total	<u>\$ 35,603</u>	<u>\$ 1,398</u>

Deferred outflows of resources related to pensions resulting from the District's contributions subsequent to the measurement date in the amount of \$2,796 will be recognized as a reduction of the net pension liability in the year ended June 30, 2022. Other amounts reported as deferred outflows and inflows of resources related to pensions will be recognized in pension expense as follows:

<u>PERS</u>	<u>For the measurement year ended June 30:</u>	<u>Recognition of Deferred Outflows and Deferred Inflows in future years as an increase or (decrease) to Pension Expense</u>
	2021	\$ 13,991
	2022	14,881
	2023	1,479
	2024	1,057
	Thereafter	-

NOTE 5. RETIREMENT PLANS (CONTINUED)

Public Employees' Retirement System (Continued)

Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Continued)

Actuarial Assumptions

The total pension liability in the June 30, 2019 actuarial valuation was determined using the following actuarial assumptions.

Investment Return (net of admin expense)	7.34%
Admin Expense as % of Payroll	0.30%
General Wage Growth *	3.50%
*includes Inflation at	2.40%
Merit Increases	0% to 4.80%
Postretirement Benefit Increases 1. Guaranteed Annual Benefit Adjustment (GABA) each January <ul style="list-style-type: none">After the member has completed 12 full months of retirement, the member's benefit increases by the applicable percentage (provided below) each January, inclusive of all other adjustments to the member's benefit.<ul style="list-style-type: none">Members hired prior to July 1, 2007Members hired between July 1, 2007 & June 30, 2013Members hired on or after July 1, 2013<ul style="list-style-type: none">For each year PERS is funded at or above 90%<ul style="list-style-type: none">The 1.5% is reduced by 0.1% for each 2.0% PERS is funded below 90%0% whenever the amortization period for PERS is 40 years or more	3.0% 1.5% 1.5% 0%
Mortality: <ul style="list-style-type: none">Contributing members, , service retired members & beneficiariesDisabled Members	RP-2000 Combined Employee and Annuitant Mortality Tables projected to 2020 with scale BB, set back one year for males RP-2000 Combined Mortality Tables, with no projections

NOTE 5. RETIREMENT PLANS (CONTINUED)

Public Employees' Retirement System (Continued)

Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Continued)

Actuarial Assumptions (Continued)

The most recent experience study, performed for the period covering fiscal years 2011 through 2016, is outlined in a report dated May 5, 2017 and can be located on the MPERA website. The long-term expected return on pension plan assets is reviewed as part of the regular experience studies prepared for the Plan. The long-term rate of return as of June 30, 2020, was calculated using the average long-term capital market assumptions published in the Survey of Capital Market Assumptions 2020 Edition by Horizon Actuarial Service, LLC, yielding a median real rate of return of 4.94%. The assumed inflation is based on the intermediate inflation of 2.4% in the 2020 OASDI Trustees Report by the Chief Actuary for Social Security to produce 75-year cost projections. Combining these two results yields a nominal return of 7.34%. Best estimates of arithmetic real rates of return for each major asset class included in the target asset allocation (78c & 78f) as of June 30, 2020, are summarized in the table below.

<u>Asset Class</u>	<u>Target Asset Allocation</u>	<u>Long-Term Expected Real Rate of Return Arithmetic</u>
Cash	2.0%	0.11%
Domestic equity	30.0%	6.19%
International equity	16.0%	6.92%
Private investments	14.0%	10.37%
Natural resources	4.0%	3.43%
Real estate	9.0%	5.74%
Core fixed income	20.0%	1.57%
Non-core fixed income	5.0%	3.97%
Total	<u>100.0%</u>	

Discount Rate

The discount rate used to measure the TPL was 7.34%. The projection of cash flows used to determine the discount rate assumed that contributions from participating plan members, employers, and non-employer contributing entities would be made based on the Board's funding policy, which established the contractually required rates under the Montana Code Annotated. The state contributed 0.10% of the salaries paid by local governments and 0.37% paid by school districts. In addition, the state contributed a statutory appropriation from the general fund. Based on those assumptions, the Plan's fiduciary net position was projected to be adequate to make all the projected future benefit payments of current plan members through the year 2123. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the TPL. A municipal bond rate was not incorporated in the discount rate.

NOTE 5. RETIREMENT PLANS (CONTINUED)

Public Employees' Retirement System (Continued)

Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Continued)

Sensitivity of the Proportionate Share of the Net Pension Liability to Changes in the Discount Rate

The following presents the employer's sensitivity of the NPL to the discount rate in the table below. A small change in the discount rate can create a significant change in the liability. The NPL was calculated using the discount rate of 7.34%, as well as what the NPL would be if it were calculated using a discount rate 1.00% lower or 1.00% higher than the current rate.

	<u>1.0% Decrease (6.34%)</u>	<u>Current Discount Rate</u>	<u>1.0% Increase (8.34%)</u>
PERS Employer's proportion of Net Pension Liability	\$ 67,280	\$ 48,880	\$ 33,423

PERS Disclosure for the Defined Contribution Plan

The District contributed to the state of Montana Public Employee Retirement System Defined Contribution Retirement Plan (PERS- DCRP) for employees that have elected the DCRP. The PERS-DCRP is administered by the PERB and is reported as a multiple- employer plan established July 1, 2002, and governed by Title 19, chapters 2 & 3, MCA.

All new PERS members are initially members of the PERS-DBRP and have a 12-month window during which they may choose to remain in the PERS-DBRP or join the PERS-DCRP by filing an irrevocable election. Members may not be participants of both the defined benefit and defined contribution retirement plans.

Member and employer contribution rates are specified by state law and are a percentage of the member's compensation. Contributions are deducted from each member's salary and remitted by participating employers. The State Legislature has the authority to establish and amend contribution rates.

Benefits are dependent upon eligibility and individual account balances. Participants are vested immediately in their own contributions and attributable income. Participants are vested after 5 years of membership service for the employer's contributions to individual accounts and the attributable income. Nonvested contributions are forfeited upon termination of employment per 19-3-2117(5), MCA. Such forfeitures are used to cover the administrative expenses of the PERS-DCRP.

At the plan level for the measurement period ended June 30, 2020, the PERS-DCRP employer did not recognize any net pension liability or pension expense for the defined contribution plan. Plan level non-vested forfeitures for the 329 employers that have participants in the PERS-DCRP totaled \$775,195.

NOTE 5. RETIREMENT PLANS (CONTINUED)

Public Employees' Retirement System (Continued)

PERS Disclosure for the Defined Contribution Plan (Continued)

Pension plan fiduciary net position: The stand-alone financial statements (76d) of the Montana Public Employees Retirement Board (PERB) Annual Comprehensive Financial Report (ACFR) and the GASB 68 Report disclose the Plan's fiduciary net position. The reports are available from the PERB at PO Box 200131, Helena MT 59620-0131, (406) 444-3154 or both are available on the MPERA website at <http://mpera.mt.gov/index.shtml>.

Employer's Proportion of FURS and PERS Pension Amounts Combined

	Employer's proportionate share associated with FURS	Employer's proportionate share associated with PERS	Employer's Total Pension
Net pension liability (NPL)	\$ 223,033	\$ 48,880	\$ 271,913
Deferred outflows of resources	\$ 127,380	\$ 35,603	\$ 162,983
Deferred inflows of resources	\$ 1,161	\$ 1,398	\$ 2,559
Pension expense	\$ 170,409	\$ 18,210	\$ 188,619

NOTE 6. RISK MANAGEMENT

The District's risk management activities are recorded in the general fund. Significant losses for public officials, automobile, property and general liability are covered by commercial insurance policies. The District also participates in the State Unemployment and Workers' Compensation programs for losses due to employee life and health risk. There have been no significant reductions in insurance coverage.

NOTE 7. COMMITMENT

The District entered into a contract in June 2020 for installation of solar panels at the fire station. The amount of the contract was \$51,250 and the project is scheduled to be completed by the end of October 2021. The District received a grant from Northwestern Energy in October 2020 in the amount of \$41,000 for this project. As of June 30, 2021, \$26,614 of project costs have been capitalized and are presented as machinery and equipment not in service at Note 3.

NOTE 8. SUBSEQUENT EVENT

Management has evaluated subsequent events through January 25, 2022, the date on which the financial statements were available to be issued.

REQUIRED SUPPLEMENTARY INFORMATION

Year ended June 30:	Employer's proportion of the net pension liability	Employer's proportionate share of the net pension liability associated with the employer	State of Montana's proportionate share of the net pension liability associated with the employer	Total	Employer's covered payroll **	Employer's proportionate share of the net pension liability as a percentage of its covered payroll	Plan fiduciary net position as a percentage of the total pension liability
FIREFIGHTERS' UNIFIED RETIREMENT SYSTEM							
2020	0.142500%	\$ 223,033	\$ 502,791	\$ 725,824	\$ 248,817	89.637%	75.370%
2019	0.148900%	\$ 170,778	\$ 413,027	\$ 583,805	\$ 258,159	66.152%	80.080%
2018	0.146000%	\$ 168,194	\$ 384,585	\$ 552,779	\$ 230,001	73.128%	79.030%
2017	0.123500%	\$ 139,567	\$ 316,941	\$ 456,508	\$ 184,583	75.612%	77.770%
2016	0.125200%	\$ 143,015	\$ 324,027	\$ 467,042	\$ 176,328	81.107%	75.480%
2015	0.131210%	\$ 134,197	\$ 298,893	\$ 433,090	\$ 176,326	76.107%	76.900%
2014	0.101100%	\$ 98,681	\$ 222,621	\$ 321,302	\$ 131,314	75.149%	76.710%
PUBLIC EMPLOYEES' RETIREMENT SYSTEM							
2020	0.001853%	\$ 48,880	\$ 15,428	\$ 64,308	\$ 31,086	157.240%	68.900%
2019	0.000000%	\$ -	\$ -	\$ -	\$ -	0.000%	73.850%
2018	0.000000%	\$ -	\$ -	\$ -	\$ 9,770	0.000%	73.470%
2017	0.000000%	\$ -	\$ -	\$ -	\$ 38,930	0.000%	73.750%
2016	0.001171%	\$ 19,947	\$ 244	\$ 20,191	\$ 14,027	142.204%	74.710%
2015	0.002495%	\$ 34,880	\$ 429	\$ 35,309	\$ 29,120	119.780%	78.400%
2014	0.000000%	\$ -	\$ -	\$ -	\$ -	111.220%	79.870%

*The amounts presented above for each fiscal year were determined as of June 30th, the measurement date. The Schedule is intended to show information for 10 years. Additional years will be displayed as they become available.

** All employer adjustments made in the current fiscal year 2020 but are adjusting a payroll with a pay date in a prior fiscal year, are considered prior year adjustments and are removed from the covered payroll report before the actuary calculates the employers proportionate share.

Year ended June 30:	Contractually required contributions	Contributions in relation to the contractually required contributions	Contribution deficiency (excess)	Employer's covered payroll **	Contributions as a % of covered payroll
FIREFIGHTERS' UNIFIED RETIREMENT SYSTEM					
2021	\$ 37,749	\$ 37,749	\$ -	\$ 262,873	14.360%
2020	\$ 36,624	\$ 36,624	\$ -	\$ 248,817	14.719%
2019	\$ 35,577	\$ 35,577	\$ -	\$ 258,159	13.781%
2018	\$ 33,853	\$ 33,853	\$ -	\$ 230,001	14.719%
2017	\$ 26,506	\$ 26,506	\$ -	\$ 184,583	14.360%
2016	\$ 25,210	\$ 25,210	\$ -	\$ 176,328	14.297%
2015	\$ 25,813	\$ 25,813	\$ -	\$ 176,326	14.639%

Year ended June 30:	Contractually required contributions	Plan choice rate required contributions	Contributions in relation to the contractually required contributions	Contribution deficiency (excess)	Employer's covered payroll **	Contributions as a % of covered payroll
PUBLIC EMPLOYEES' RETIREMENT SYSTEM						
2021	\$ 2,796	\$ -	\$ 2,796	\$ -	\$ 31,878	8.771%
2020	\$ 2,724	\$ -	\$ 2,724	\$ -	\$ 31,086	8.763%
2019	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%
2018	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%
2017	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%
2016	\$ 1,172	\$ 367	\$ 1,540	\$ -	\$ 14,027	10.980%
2015	\$ 2,400	\$ 15	\$ 2,414	\$ -	\$ 29,120	8.290%

*The amounts presented above for each fiscal year were determined as of June 30th, the employer's most recent fiscal year end. The Schedule is intended to show information for 10 years. Additional years will be displayed as they become available.

** All employer adjustments made in the current fiscal year 2020 but are adjusting a payroll with a pay date in a prior fiscal year, are considered prior year adjustments and are removed from the covered payroll report before the actuary calculates the employers proportionate share.

	<u>Original Budget</u>	<u>Final Budget</u>	<u>Actual</u>	<u>Variance with Final Budget Over (Under)</u>
REVENUES				
Property taxes	\$ 1,519,758	\$ 1,519,758	\$ 1,530,767	\$ 11,009
Intergovernmental	122,000	122,000	125,389	3,389
Interest	30,000	30,000	13,021	(16,979)
Contributions and donations	500	500	12,572	12,072
CARES Act grants	-	-	257,787	257,787
Miscellaneous	<u>6,500</u>	<u>6,500</u>	<u>16,630</u>	<u>10,130</u>
Total revenues	<u>1,678,758</u>	<u>1,678,758</u>	<u>1,956,166</u>	<u>277,408</u>
EXPENDITURES				
Current:				
Public safety	1,187,575	1,187,575	894,662	(292,913)
Capital outlay	<u>818,584</u>	<u>818,584</u>	<u>824,025</u>	<u>5,441</u>
Total expenditures	<u>2,006,159</u>	<u>2,006,159</u>	<u>1,718,687</u>	<u>(287,472)</u>
OTHER FINANCING USES				
Transfers out	<u>-</u>	<u>-</u>	<u>(347,243)</u>	<u>(347,243)</u>
Net change in fund balance	<u>\$ (327,401)</u>	<u>\$ (327,401)</u>	<u>(109,764)</u>	<u>\$ 564,880</u>
Fund balance, beginning of the year			<u>2,649,596</u>	
Fund balance, end of the year			<u>\$ 2,539,832</u>	

NOTE 1. BUDGET COMPLIANCE

In accordance with Section 7-33-2105, Montana Code Annotated, the District's Board annually presents its budget to the Board of County Commissioners at the regular budget meetings as prescribed by law and therewith certifies the amount of money necessary and proper for the ensuing year. Based on this statute, the total budget is the legal level of budgetary authority. State law requires only that a fund's total expenditures not exceed total budgeted expenditures. Budgets may be amended as defined by State law.

NOTE 2. BUDGET BASIS OF ACCOUNTING

The budget is prepared on the same basis of accounting used in preparing the District's fund financial statements.

NOTE 3. EXCESS OF EXPENDITURES OVER APPROPRIATIONS

Total expenditures were not in excess of the total budgeted expenditures during the year ended June 30, 2021.

NOTE 4. CHANGES OF BENEFIT TERMS

The following changes to the plan provision were made as identified:

2017:

Working Retiree Limitations – for PERS

Effective July 1, 2017, if a PERS retiree returns as an independent contractor to what would otherwise be PERS – covered employment, general contractor overhead costs are excluded from PERS working retiree limitations.

Refunds

- 1) Terminating members eligible to retire may, in lieu of receiving a monthly retirement benefit, refund their accumulated contributions in a lump sum.
- 2) Terminating members with accumulated contributions between \$200 and \$1,000 who wish to rollover their refund must do so within 90 days of termination of service.
- 3) Trusts, estates, and charitable organizations listed as beneficiaries are entitled to receive only a lump-sum payment.

NOTE 4. CHANGES OF BENEFIT TERMS (CONTINUED)

2017 (Continued):

Working Retiree Limitations – for FURS

Applies to retirement system members who return on or after July 1, 2017 to covered employment in the system from which they retired.

- Members who return for less than 480 hours in a calendar year:
 - May not become an active member in the system; and
 - Are subject to a \$1 reduction in their retirement benefit for each \$3 earned in excess of \$5,000 in the calendar year.
- Members who return for 480 or more hours in a calendar year:
 - Must become an active member of the system;
 - Will stop receiving a retirement benefit from the system; and
 - Will be eligible for a second retirement benefit if they earn 5 or more years of service credit through their second employment.
- Employee, employer and state contributions, if any, apply as follows:
 - Employer contributions and state contributions (if any) must be paid on all working retirees;
 - Employee contributions must be paid on working retirees who return to covered employment for 480 or more hours in a calendar year.

Second Retirement Benefit – for FURS

Applies to retirement system members who return on or after July 1, 2017 to active service covered by the system from which they retired.

- If the member works more than 480 hours in a calendar year and accumulates less than 5 years of service credit before terminating again, the member:
 - is not awarded service credit for the period of reemployment;
 - is refunded the accumulated contributions associated with the period of employment;
 - starting the first month following termination of service, receives the same retirement benefit previously paid to the member; and
 - does not accrue post-retirement benefit adjustments during the term of reemployment but receives a Guaranteed Annual Benefit Adjustment (GABA) in January immediately following second retirement.
- If the member works more than 480 hours in a calendar year and accumulates at least 5 year of service credit before terminating again, the member:
 - is awarded service credit for the period of reemployment;
 - starting the first month following termination of service, receives:
 - * The same retirement benefit previously paid to the member, and
 - * A second retirement benefit for the period of reemployment calculated based on the laws in effect as of the member's rehire date; and

NOTE 4. CHANGES OF BENEFIT TERMS (CONTINUED)

2017 (Continued):

Second Retirement Benefit – for FURS (Continued)

- does not accrue post-retirement benefit adjustments during the term of reemployment but receives a GABA:
 - * On the initial retirement benefit in January immediately following second retirement, and
 - * On the second retirement benefit starting in January after receiving that benefit for at least 12 months.
- A member who returns to covered service is not eligible for a disability benefit.

Refunds

- Terminating members eligible to retire may, in lieu of receiving a monthly retirement benefit, refund their accumulated contributions in a lump sum.
- Terminating members with accumulated contributions between \$200 and \$1,000 who wish to rollover their refund must do so within 90 days of termination of service.
- Trusts, estates, and charitable organizations listed as beneficiaries are entitled to receive only a lump-sum payment.

Interest Credited to Member Accounts

- Effective July 1, 2017, the interest rate credited to member accounts increased from 0.25% to 0.77%.

Lump-sum Payouts

- Effective July 1, 2017, lump-sum payouts in all systems are limited to the member's accumulated contributions rate than the present value of the member's benefit.

Disabled PERS Defined Contribution (DC) Members

- PERS members hired after July 1, 2011 have a normal retirement age of 65. PERS DC members hired after July 1, 2011 who become disable were previously only eligible for a disability benefit until age 65. Effective July 1, 2017, these individuals will be eligible for a disability benefit until they reach 70, thus ensuring the same 5-year time period available to PERS DC disabled members hired prior to July 1, 2011 who have a normal retirement age of 60 and are eligible for a disability benefit until age 65.

NOTE 5. CHANGES IN ACTUARIAL ASSUMPTIONS AND METHODS**Method and assumptions used in calculations of actuarially determined contributions**

The following Actuarial Assumptions for FURS and PERS were adopted from the June 30, 2019 actuarial valuation:

	FURS	PERS
General Wage Growth*	3.50%	3.50%
Investment rate of return*	7.65%	7.65%
*Includes inflation at	2.75%	2.75%
Merit salary increases	0% to 6.3%	0% to 8.47%
Asset valuation method	4-year smoothed market	4-year smoothed market
Actuarial cost method	Entry age normal	Entry age normal
Amortization method	Level percentage of payroll, open	Level percentage of payroll, open
Remaining amortization period		30 years
Mortality (Healthy members)	For Males and Females: RP 2000 Combined Employee and Annuitant Mortality Table projected to 2020 using Scale BB, males set back 1 year.	For Males and Females: RP 2000 Combined Employee and Annuitant Mortality Table projected to 2020 using Scale BB, males set back 1 year.
Mortality (Disabled members)	For Males and Females: RP 2000 Combined Mortality Table	For Males and Females: RP 2000 Combined Mortality Table, with no projections
Admin Expense as % of Payroll	0.13%	0.30%

Administrative expenses are recognized by an additional amount added to the normal cost contribution rate for the System. The amount varies from year to year based on the prior year's actual administrative expenses.



INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER
FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS
BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN
ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

To the Board of Trustees
Hyalite Rural Fire District
Bozeman, Montana

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to the financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the governmental activities and major funds of Hyalite Rural Fire District (the 'District') as of and for the year ended June 30, 2021, and the related notes to the financial statements, which collectively comprise the District's basic financial statements, and have issued our report thereon dated January 25, 2022.

Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, we considered the District's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the District's internal control. Accordingly, we do not express an opinion on the effectiveness of the District's internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.



Compliance and Other Matters

As part of obtaining reasonable assurance about whether the District's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the District's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the District's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Amatics CPA Group

Bozeman, Montana
January 25, 2022

The results of our tests disclosed no instances of noncompliance with certain provisions of laws, regulations, contracts and grant agreements and other matters, and no internal control deficiencies considered to be a material weakness as of June 30, 2021.

There were no compliance findings or internal control deficiencies reported in the prior auditor's *Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with Government Auditing Standards* for the year ended June 30, 2020.

RESOLUTION NO. 2022-01

HYALITE RURAL FIRE DISTRICT

A RESOLUTION CALLING FOR A TRUSTEES ELECTION

WHEREAS, Section 7-33-2106, MCA, requires that the trustees of the rural fire district are to be elected and can only be appointed by the county commissioners if no nominations are made for the trustee offices; and

WHEREAS, candidates for the office of trustee of the fire district to be filled by the election may file their Declaration of Candidacy form at least 85 days before the election day; and

WHEREAS, the Montana election laws require the election to be held on school election day, which is May 3, 2022 and

WHEREAS, the trustees of the fire district have determined that 1 trustee position(s) will expire in May, 2022; and

WHEREAS, the trustees find that it is necessary to elect 1 trustee(s) at the election in 2022.

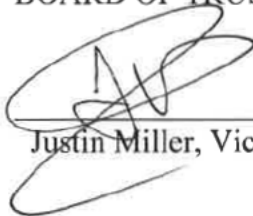
NOW THEREFORE, BE IT RESOLVED:

1. A trustee election for the above-named rural fire district to elect 1 trustee(s) shall be held on May 3, 2022.
2. A Declaration of Candidacy form for trustee may be filed with the Gallatin County Election Department no later than February 7, 2022. If the number of candidates is equal to or less than the number of positions to be elected, the county governing body shall declare elected by acclamation each candidate who filed a nominating petition for a position. If a nomination is not made for one or more trustee positions, the county governing body shall appoint one or more trustees as necessary to fill those positions.

Dated this 25th day of January, 2022.

BOARD OF TRUSTEES

By:



Justin Miller, Vice Chairman

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 25 day of January, 2022 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. Client will respond to requests for clarification or information regarding PCR's as soon as possible, but never more than five (5) days after the request is received. 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 **OR** a minimum of \$500/month, whichever is more. 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 \$250.00 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 SERVICES:

- 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

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, President
PO Box 2458
Eureka Montana 59917
leslie@pintlerbillingservices.com

Hyalite Rural Fire District

4541 S 3rd
Bozeman, MT 59715
admin@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


Authorized Signature

Vice Chair
Print your Name and Title

1/25/22
Date



Hyalite Rural Fire District

Fire Chief's Report

January 2022

Prepared by: Fire Chief Brian Nickolay

1. The Hyalite Fire Department responded to 630 calls in 2021. This is our highest annual call volume.
 - Call volume 2020 - 583
 - Call volume 2019 - 536
 - Call volume 2018 - 515
2. Our current roster is at 48 members (effective 1/1/2022).
3. We currently have 8 resident firefighters living at the Sourdough Fire Station.
 - Sourdough resident firefighters continue to fill weekend shifts Friday 7pm – Monday 7am
4. We currently have 4 resident firefighters living at the Cottonwood Fire Station.
 - Cottonwood resident firefighters continue to fill weekday night shifts Monday – Thursday 7pm – 7am.
5. We currently have 4 resident renters at the Rae house.
 - Rae renters continue to be offered incentive in discounted rent for responding to 30% of the call volume per month.
6. Non-resident volunteer firefighters continue to cover six hour shifts at the Sourdough Fire Station on Monday – Friday 7am – 7pm. This staffing level allows us to keep a crew on duty at the fire station 24 hours a day, 7 days a week.
7. We continue our regular multi company fire and EMS training every Wednesday night and command training twice a month.
8. The ambulance contract for Gallatin County is still in draft form. We are waiting for the county to release the latest draft to review.

9. Our Fall firefighter recruit academy is finishing their training. The academy will finish in February. We will then begin planning for our spring recruit academy. We plan to recruit six new members to the fire department.

10. The new Command 6-1 and Command 6-2 are now both finished and in service.

11. We are in the process of going through the specification process for the replacement of Engine 6-2 and Engine 6-3. The engines are due for replacement in 2022 and 2023. We are beginning the process now due to extended ordering periods of 18 months to get fire engines delivered. We have an apparatus committee formed. We will bring further updates as we progress.

12. The old Utility 6-1 which was the 1996 green Chevrolet Suburban has been sold.

13. Data collecting for a new Rae Fire Station has been completed. Report is attached.

14. Updates have been completed to the volunteer firefighter handbook and volunteer fire positions. The handbook and volunteer position descriptions are attached for reference. Review and updates will be made annually or as needed.

15. Staff is continuing to work on our ambulance transport plan.

- The new ambulance 6-1 has been delivered and is now in service.
- Staff is working on finishing up the needed information for Pintler billing services.
- Staff is working with our medical control at Bozeman Health Deaconess Hospital to line out our transport plan
- We are in the process of training our firefighter/EMTs for ambulance transport functions.
- All needed equipment has been purchased.

16. We have experienced no firefighter injuries in the last month.

17. All Hyalite Fire apparatus are in service. Water Tender 6-2 which is our 1985 Mack Pierce water tender was out of service for multiple days this month due to an air brake valve failure. Repairs have been completed.

Hyalite Fire Department

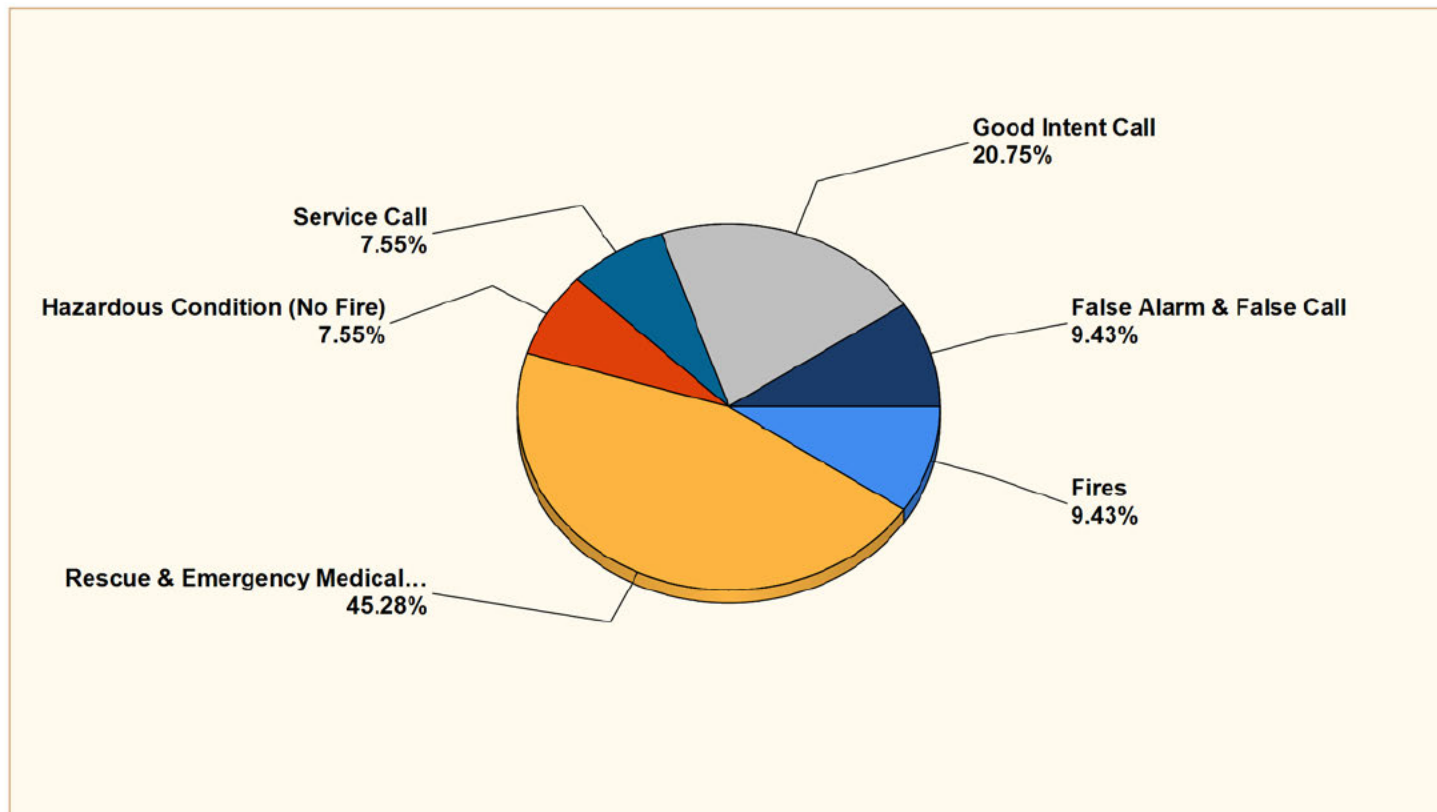
Bozeman, MT

This report was generated on 1/12/2022 11:29:35 AM



Breakdown by Major Incident Types for Date Range

Zone(s): All Zones | Start Date: 12/01/2021 | End Date: 12/31/2021



MAJOR INCIDENT TYPE	# INCIDENTS	% of TOTAL
Fires	5	9.43%
Rescue & Emergency Medical Service	24	45.28%
Hazardous Condition (No Fire)	4	7.55%
Service Call	4	7.55%
Good Intent Call	11	20.75%
False Alarm & False Call	5	9.43%
TOTAL	53	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.

Detailed Breakdown by Incident Type

INCIDENT TYPE	# INCIDENTS	% of TOTAL
111 - Building fire	4	7.55%
142 - Brush or brush-and-grass mixture fire	1	1.89%
321 - EMS call, excluding vehicle accident with injury	17	32.08%
322 - Motor vehicle accident with injuries	1	1.89%
324 - Motor vehicle accident with no injuries.	6	11.32%
412 - Gas leak (natural gas or LPG)	3	5.66%
445 - Arcing, shorted electrical equipment	1	1.89%
510 - Person in distress, other	2	3.77%
554 - Assist invalid	1	1.89%
571 - Cover assignment, standby, moveup	1	1.89%
611 - Dispatched & cancelled en route	9	16.98%
622 - No incident found on arrival at dispatch address	2	3.77%
743 - Smoke detector activation, no fire - unintentional	2	3.77%
745 - Alarm system activation, no fire - unintentional	2	3.77%
746 - Carbon monoxide detector activation, no CO	1	1.89%
TOTAL INCIDENTS:	53	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.

Hyalite Fire Department

Bozeman, MT

This report was generated on 1/13/2022 11:23:42 AM



Incident Count per User-Defined Fields for Date Range

Start Date: 12/01/2021 | End Date: 12/31/2021

ANSWERS	# INCIDENTS
USER-DEFINED FIELD: For EMS calls was this an Alpha, Bravo, Charlie, Delta or Echo call type?	
Alpha	4
Bravo	2
Charlie	1
Delta	10
MVA	6

USER-DEFINED FIELD: For EMS calls what was the outcome of the patients?	
MVA with at least one patient transport by AMR	1
MVA with no transport	4
Refusal	3
Transported by AMR	15

Only User-Defined values selected in the CUSTOM field of an incident Included. Only REVIEWED incidents included in count.



Hyalite Fire Department

New Rae Fire Station

Purpose – To provide operational and administrative needs for the replacement of the Rae Fire Station. Additionally, to address future growth of the fire district's west end.

Needs bullet points –

- Four Apparatus Bays
 - Pull through style
 - 14-ft doors
 - 50-ft in length
 - Potentially one bay at 80 feet
 - Proper floor drains
 - Bay Restroom
 - Apparatus bay hydrant refill
- Decontamination Area directly adjacent to apparatus bays
 - PPE extractor and drying
 - Equipment cleaning and drying
 - Firefighter showers
- Equipment repair area
 - Adjacent to apparatus bays
- PPE/Locker room
- EMS supply room
- Storage supply room
- Workout room
- 12 Resident bedrooms (consider 6 in station resident rooms and 6 rental apartments)
 - 6 conjoining resident bathrooms
- Resident lounge/living room
- Resident Kitchen with pantry
- Resident laundry (multiple hook ups)
- Resident entry/mudroom
- Resident garage/storage area
- Three administrative offices
 - Battalion Chief, Captain, and general use
- Proper communication abilities
 - High speed internet
 - Emergency radio and notification
- Conference room
- Public restrooms
- Exterior message board
- Separation of resident and administrative areas
- Public, resident and response parking areas

Need description –

1. **Four apparatus bays**

- Consider one 80-foot bay to accommodate future aerial/ladder apparatus
- Fulfill needed apparatus placement
 - 1 ambulance/EMS response vehicle
 - 1 structure fire engine
 - 1 wildland fire brush unit
 - 1 water tender
- Currently the apparatus bay configuration of the three Hyalite Fire District stations are filled to capacity.
 - Unable to purchase additional apparatus in the future.
 - Dependent on the current Rae Fire Station apparatus bays being kept in place to hold reserve apparatus.
- Pull through apparatus bays
 - Allows for safe operations. No need for backing of apparatus
 - Eliminate the need to back in off Gooch Hill Road
- Apparatus bays doors
 - At least 50 feet in length
 - Overhead doors would need to be 14 feet openings
 - Consideration for glass panels for lighting and solar heating
- Proper floor drains in the apparatus bays
 - Oil/sand separator
 - Connected to a wastewater system
 - Apparatus melt off/de-ice when returning during winter months
 - In floor heating would be beneficial
 - Allows apparatus to be washed inside the station
 - Ensure all areas of the bay floor slope to a drain
- Wall hydrant style water refill for apparatus
 - Important serving rural non-hydrant areas
 - Able to refill apparatus at the fire station after calls or training
 - 2 1/2 "national hose connections
 - Plumbed to all apparatus bays
 - Prevent having to strength hose across the apparatus floor
 - Prevents slip and trip hazards and prevent injuries
- Vehicle exhaust removal system
 - Protect the health of our firefighters
 - Quickly remove harmful exhaust from apparatus
 - Plumbed to every apparatus bay
- Electrical and air shorelines
 - Provide electrical charging and air supply to apparatus
 - Plumbed to all apparatus bays
 - Supplied from a station air compressor enclosed in a compressor room
 - Air compressor with enough capability to service vehicles if needed
- 1 Bay restroom
 - Directly adjacent to the apparatus bays
 - Allows responders to use the restroom without disturbing or contaminating living spaces.
- Hose bibs for washing apparatus
 - Multiple bibs at different locations.

2. Decontamination Area

- Directly adject to apparatus bays
 - Allows for direct cleaning of people, PPE and equipment upon returning to the fire station
- Proper ventilation
 - Allows for proper air movement and drying of equipment
- PPE extractor and PPE dryer
- Equipment cleaning
 - Wash sinks with proper drainage
 - Floor drains with proper drainage
 - Water spicket connections
 - Equipment drying racks
 - Hose drying racks
- 2-4 Individual firefighter showers rooms
 - Allows firefighters to shower immediately upon returning regardless of resident or not
 - Allows for living space in the fire station to not be contaminated
 - Each shower tied to a dressing room
- Eye wash station

3. Equipment Repair Area

- Adjacent to apparatus bays
 - Workspace with a workbench and tool box
 - Potential for larger repairs to be done in old Rae Fire Stations bays
- Plumbed with air lines for maintenance from station compressor

4. PPE/Locker room

- Separated from the living quarter to protect the health and safety of firefighters.
- Placed to allow proper flow of the fire station.
- 18-20 lockers for PPE storage.
- Large enough for firefighter to don and doff PPE turnouts
- No windows in order to eliminate direct sunlight to PPE.
- Proper ventilation
- Motion sensor lights

5. EMS Supply Room

- Room roughly double the size of the EMS supply room at Sourdough station

6. Storage Supply Room

- Storage space for general cleaning supplies, paper products, prevention materials and event items
- Similar to mezzanine and fire riser room at Sourdough station

7. Workout Room

- Positioned to not interrupt daily fire station operations
 - Loud music and weight noise
- Rubber gym floor
- Proper size for multiple users
- Roll up or exterior door for fair weather usage
- Proper ventilation

8. Resident Bedrooms

- Option 1 –
 - 12 resident bedrooms

- Dorm room style similar to Sourdough Station
- Bed, desk and armoire furniture provided
- Conjoining shared bathrooms between rooms
- Eliminate the need for a resident to traverse the station to use the restroom or shower.
- Option 2 –
 - 6 resident bedrooms with same features as option 1
 - 6 separated studio rental apartments
 - Allow for a continuation of our resident rental program

9. Lounge/Living Area

- Lounge seating for resident firefighters plus extra 4 person crew

10. Resident Kitchen

- Kitchen area large enough to support residents
- Refrigerator and freezer space for resident and non-resident usage
- Cooktop and stove large enough to support resident and non-resident usage
 - Controlled by station alerting
- Pantry space for resident firefighters

11. Resident laundry area

- Large enough to accommodate resident firefighters
- At least two washers and two dryers

12. Resident entry area

- Separate entry area for resident firefighters adjacent to resident parking area
- Storage to accommodate resident firefighter outdoor clothing storage
- Separate from living area

13. Resident garage/storage area

- Storage of resident firefighter outdoor gear
- Could use existing Rae station

14. Administrative Offices

- Three individual offices
 - Supplied with office furniture
- Plan for future development of staff
 - Battalion Chief, Captain and watch desk/receptionist

15. Proper Communication Capabilities

- High speed wireless internet
 - Transmitted throughout the fire station
 - Important for MSU students
- Base station radio
 - Radio head in proper location. Most likely adjacent to PPE room/apparatus bay
 - Radio speakers wired to all rooms in the fire station with volume control knobs in each room.
- Station alerting
 - Message board in PPE room
 - Light control for night time notification
 - Stove/oven control

16. Conference/Community Room

- Very similar to Sourdough station
 - Proper acoustics
 - Conference table and chairs

- Multiple white boards (smart board)??
- Connected to public area of fire station

17. Public restrooms

- Directly adject to conference room
- Men and women restrooms

18. Exterior message board

- Digital message board
- Area has a good amount of traffic
- Display events, prevention messages and board info

19. Separate living and admin spaces

- Keeping resident and admin areas separated would be beneficial
- Reduce noise in the admin area
- Connect admin areas to public area

20. Separate resident and admin parking areas

- Allows for proper flow of parking areas
- Public usage does not affect emergency response

21. Other Considerations

- Fire suppression sprinkler system
- Motion sensor lights
 - Override switches in certain areas
- Try to avoid flat roof design
- Outdoor patio area away from Huffine Lane and Gooch Hill Road
- Backup power generator
- Flag pole



VOLUNTEER HANDBOOK

HYALITE RURAL FIRE DISTRICT

REVISED: OCTOBER 12, 2021

APPROVED BY: BRIAN NICKOLAY, FIRE CHIEF

PURPOSE AND DISCLAIMERS

The Volunteer Handbook is designed to inform you of guidelines, policies, rules and procedures relating to safety, attendance, member benefits and other general member information. We realize that we cannot answer every question in this format, so as questions arise, please ask the Assistant Fire Chief or Fire Chief. The policies in this Handbook are applicable in most situations, but the Fire Department reserves the right to interpret these policies and to evaluate and make personnel decisions it considers to be the most appropriate under the circumstances on a case-by-case basis. This Handbook is not, therefore, intended to be nor should it be considered by you to be a contract of employment. The Handbook may be changed by the Fire Department from time to time. When that happens, the Fire Department will endeavor to give its volunteers advance notice of such changes. In the event of a change in any ordinance, rule, or law upon which this Handbook relies, then this document should be considered as being amended to comply with the change. If any part of this Handbook is found to violate an ordinance, state or federal law, the remainder of the Handbook will not be affected. All policies not declared invalid or unenforceable will still apply.

For the purpose of this Handbook, volunteer(s) is defined as any person that is a volunteer member of the Fire Department. No member of the management staff has any authority to make any agreement that is inconsistent with this Handbook. In those instances where there is a conflict with State or Federal law, the law shall take precedence over this Handbook.

OPERATIONAL STATEMENT

We, the members of the Hyalite Fire Department, are a group of individuals possessing a common set of values and qualities. The first and most important quality we are concerned with is the safety of ourselves and others around us. In order to ensure this safety, it is imperative that we perform as a team, and work together for each other. This involves placing a great deal of trust in each other. Unfortunately, trust is not an inherent quality among people, but must be learned, earned, and developed over time. We develop this trust by treating each other with respect, dignity, and displaying confidence in ourselves and those around us. We are constantly watching out for one another and observing what goes on around us.

It goes without saying that being aware and educated about the various situations which can occur at the incident scene is of utmost importance to us. Therefore, vigorous training, learning, and continuous improvement are our major activities. We strive for personal and organizational competence and efficiency. We pride ourselves in our willingness to learn and adjust to the task at hand, as well as our ability to teach those less educated the way to do things right.

It should not be surprising then, that we are very demanding of ourselves, our system, and each other. We expect a person to be brave and aggressive, yet know their limitations. This requires a great deal of self-motivation and self-discipline. Dedication, honesty and an accommodating attitude are also important elements of a member with the Hyalite Fire Department. We are committed to providing high quality, high value service to our internal and external customers. We feel that working on and maintaining these qualities helps us to be well-balanced and prepared for whatever challenges may come our way.

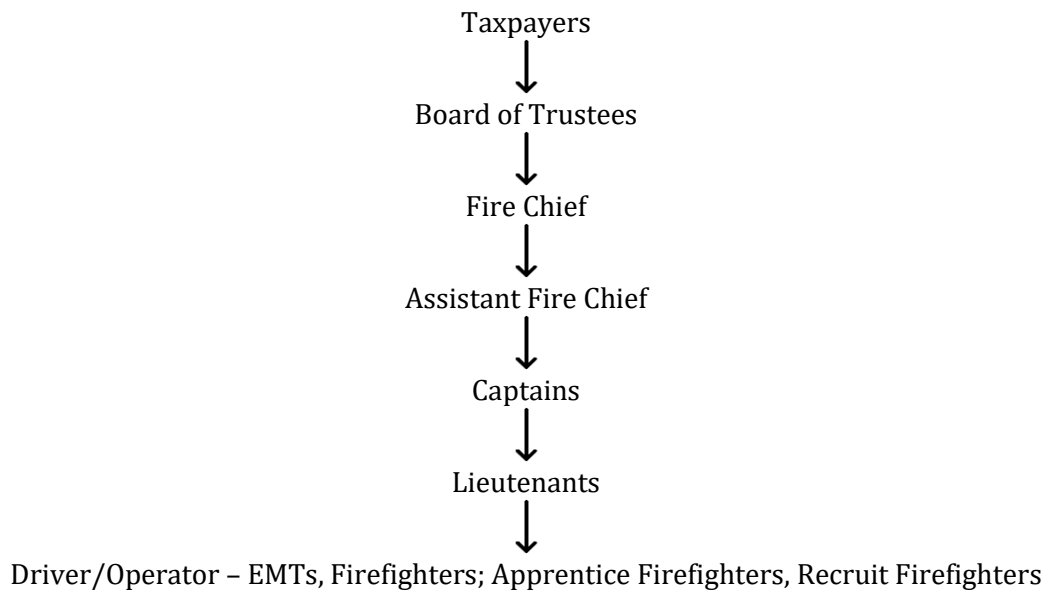
RISK MANAGEMENT MODEL

The risk management model shall be based on the concept that:

1. Response is initiated on the assumption that lives and property can be protected from imminent danger.

2. Calculated risk to responders' safety is acceptable only to protect savable lives.
3. Minimal risk to responders' safety, only in a calculated manner, is acceptable to protect savable property.
4. No risk to responders' safety is acceptable to protect lives or property that is already lost.
5. We will operate in a standard manner.

ORGANIZATIONAL STRUCTURE – CHAIN OF COMMAND



VOLUNTEER EXPECTATIONS

The proper operation of the Fire Department requires that public officials, volunteers and staff be independent, impartial and responsible, that the Fire Department policies and decisions be made in the proper channel of the Fire Department structure, that public office and membership not be used for personal gain, and that the public have confidence in the integrity of its Fire Department.

Service to our customers is our primary concern and:

- We will always tell the truth.
- We will always work in a safe manner and look out for the safety of each other.
- We will earn the right to belong.
- We will maintain a positive attitude towards our customers, our fellow firefighters, and ourselves.
- We will support the community.
- We will work to solve our differences openly and constructively.
- We will support change and improvement.
- We will maintain the integrity of the organization.
- We will earn the public's trust.
- We will obey the law.

- We will support each other.
- We will take pride in our equipment and environment.
- We will constantly strive for improvement.
- We will maintain ourselves in mind, body and spirit.
- We will balance a confidence in our discipline and craft with humility and compassion.

RULES OF CONDUCT

The rules below represent the standard of conduct for volunteers of the Hyalite Fire Department. The basis for these rules is founded on the following policy:

Every volunteer of the Hyalite Fire Department is expected to operate in a highly self-disciplined manner and is responsible to regulate his/her conduct in a positive, productive and mature way. Failure to do so may result in disciplinary action up to and including termination.

ALL VOLUNTEERS SHALL:

1. Follow standard operating policies, procedures and guidelines of the Hyalite Fire Department.
2. Use knowledge gained through training and current capabilities to protect the public at all times while engaged in Fire Department activities.
3. Work competently to cause all Fire Department related programs to operate effectively.
4. Always engage in conduct to reflect positively on the Fire Department and creates good order within the Fire Department.
5. When acting in the capacity of a supervisor, manage in an effective and considerate manner and when a subordinate, follow instructions with positive and cooperative demeanor.
6. Keep informed to effectively perform assigned positions by attending incidents, events and regular training.
7. Be concerned and protective of each member's welfare.
8. Operate safely and use good judgment.
9. Keep physically and mentally fit.
10. Observe the hours necessary to fulfill the position.
11. Obey all laws and regulations.
12. Responsibly use all Fire Department apparatus, equipment and property with care.
13. Apply the risk management model to all situations.
14. Demonstrate continuous effort to improve operations.

VOLUNTEERS SHALL NOT:

1. Engage in any activity that is detrimental to the Fire Department.
2. Engage in transactions where there is a conflict of interest with the Fire Department.
3. Use your position with the Fire Department for personal gain or influence.
4. Use or be under the influence of alcoholic beverages, debilitating drugs, or any substance which could impair physical or mental capabilities while engaged in Fire Department activities.
5. Engage in sexual conduct while participating in Fire Department activities.

VOLUNTEER ANTI-DISCRIMINATION POLICIES

The Fire Department does not discriminate against any volunteer because of sex, race, religion, age, national origin, marital status, disability status (or the history or perception thereof), veteran status, sexual orientation, or any other status or characteristic protected under any applicable federal or state law. This relates to all aspects of membership, and to the use of all facilities and participation in the Fire Department sponsored activities. This policy does not preclude discrimination based on bona fide occupational qualifications or other recognized exceptions under the law.

As a volunteer of the Fire Department, you are entitled to work in an environment free of discrimination. Racial, sexual, or ethnic remarks or slurs and other forms of harassment are not tolerated. If you feel you have been treated unfairly, notify the Assistant Fire Chief or the Fire Chief.

UNLAWFUL HARASSMENT

The Fire Department prohibits harassment of its volunteers by anyone, including management staff, peers, and other volunteers, on the basis of sex, race, religion, sex, age, national origin, marital status, disability status (or the history or perception thereof), veteran status, sexual orientation, or any other status or characteristic protected under any applicable federal or state law.

Harassment is a form of misconduct that can be demeaning to another person, and is strictly prohibited. All volunteers, including management staff, will be subject to discipline, up to and including termination of employment, for violation of this policy.

Sexual Harassment: Unwelcome sexual advances, requests for sexual favors or sexual suggestive conduct or statements are sexual harassment when:

1. Submission to the advance is either an explicit or implicit term or condition of the volunteer position;
2. Submission to or rejection of the advance affects the basis of volunteer decisions for the volunteer; or
3. Such conduct or statements have the purpose or effect of interfering with the volunteer's work performance or create an intimidating, hostile or offensive working environment.

Examples of harassment, which may violate this policy, also include:

1. Verbal harassment such as epithets, derogatory comments or slurs, demeaning or sexually explicit jokes;

2. Physical harassment such as assault, impeding or blocking movement, unauthorized touching or any physical interference with normal work or movement when directed at any individual;
3. Visual forms of harassment such as derogatory, offensive or sexually suggestive posters, cartoons, pictures or drawings displayed in the workplace; and
4. Behavioral forms of harassment such as suggestive facial expressions or noises, leering or obscene gestures.

These forms of misconduct undermine morale and the integrity of the volunteer relationship, and interfere with productivity. Volunteers found to be harassing others will be immediately and appropriately disciplined, up to and including immediate discharge.

A volunteer should report harassment as soon as possible after the incident or action occurs. Early reporting is encouraged because of the Department's ability to investigate an act or report diminished over time. Volunteers are also encouraged to report harassment before it becomes severe or pervasive. To report an incident of harassment the volunteer should take the following steps:

1. Inform the individual that his/her behavior is unwelcome, offensive, or inappropriate.
2. Notify the Fire Chief or Assistant Fire Chief.
3. Keep notes. Keep a record of dates, times, places, and witnesses, and describe each event. Save all notes, correspondence, or related records in a safe place.

If a volunteer is not personally a victim of harassment, but observes actions against other volunteers which the volunteer believes to be prohibited harassment, the volunteer is encouraged to bring them to the attention of the Fire Chief or Assistant Fire Chief.

When a volunteer complains about harassment, the Fire Department will immediately conduct a thorough, objective, and complete investigation of the harassment, while protecting the confidentiality of the harassment complaint to the extent possible. The Fire Department will make a determination about whether prohibited harassment occurred and will communicate this finding to the parties involved. The Fire Department will then take prompt and effective remedial action if harassment has occurred in violation of this policy. The action must be commensurate with the severity of the offense and be made known to the victim.

The Fire Department also prohibits retaliation against any volunteer because he or she made a report of alleged harassment, or against any volunteer who has testified, assisted, or participated in any manner in an investigation or a report of alleged harassment.

Any supervisor who becomes aware of possible harassment must promptly advise the Fire Chief or Assistant Fire Chief.

VOLUNTEER RECRUITMENT

Under the direction of the Fire Department's Board of Trustees, the Fire Chief has the authority to recruit, terminate, discipline, and manage Fire Department volunteers and staff. The Fire Department's recruitment and selection procedures are designed to make sure all applicants are treated equally. Volunteers are selected from a list of applicants that have completed a volunteer application and submitted it to the Department's Office. Applications will be screened by the Fire Chief or an appointed selection committee. Successful candidates will be subjected to a probationary period of six (6) months.

BACKGROUND CHECK

Applicants are subject to a background check before acceptance as a volunteer with the Fire Department. The background check will access credit history, criminal activity and driving records. All applicants are entitled to a copy of their background check and may contest the contents by following the applicable state and federal laws and regulations.

All volunteers may at any time have their driving record checked by the Fire Department. If the record indicates violations, the volunteer may be subject to appropriate warnings or disciplinary action.

Volunteers must notify the Fire Chief or Assistant Fire Chief of any change in license status, and all traffic violations with three (3) days of status change or violation. A volunteer who fails to report a traffic violation or change in license status to the Fire Chief may be subject to disciplinary action up to and including termination. The Fire Department monitors driving records as a component of risk management.

DRIVER'S LICENSE AND PROOF OF INSURANCE

All volunteers must have and maintain a valid driver's license and proof of insurance. Copies will be maintained in the volunteer's personnel file.

PHYSICAL EXAMINATION

All volunteers shall complete a physical examination to determine if the volunteer is able to perform the essential functions of the volunteer position, with or without reasonable accommodation and without direct threat to the health or safety of the volunteer or other persons. This examination will be funded by the Fire Department. The annual "Fit for Duty" form as submitted by the health care provider will be maintained in the volunteer's personnel file.

VOLUNTEER PROBATIONARY PERIOD

All volunteers will complete an initial volunteer probationary period of six (6) months. During that time the volunteer will be evaluated for proper performance, conduct and participation. Volunteers may be terminated at any time for any reason deemed sufficient by the Department, in its sole discretion, with or without cause and without the right to prior notice and appeal.

POSITION DESCRIPTIONS

Position descriptions are created, approved by the Fire Chief and maintained by the Fire Department. The position description does not constitute an employment agreement between the Department and the volunteer, and is subject to change as the needs of the Fire Department and the requirements of the position change. The list of position duties included in each position description is intended to illustrate the various types of work performed. All positions may be assigned to perform duties that are not listed in the position description. This is a generally accepted practice, as long as the work is logically related to the position and does not pose a safety risk to the volunteer or the community.

PERFORMANCE REVIEWS

Purpose: Volunteer performance reviews are an essential communication tool for the volunteer and management staff of the Fire Department. Such reviews provide information relating to merit, identify areas of training needs, target the strengths and weaknesses of the volunteer's performance, and may measure the relationship between goals and objectives of each volunteer. The purpose of the review is to let volunteers know how well they are performing their functions and whether they have identifiable deficiencies which need to be addressed. The review process gives volunteers and management staff an opportunity to measure, review and establish goals, reward or acknowledge good performance, create incentives, and to detect and correct improper behavior or activity and/or substandard performance.

Review Process: Performance reviews will be completed annually. Volunteers and management staff are required to sign the completed performance review forms. All performance reviews will be approved by the Fire Chief and placed in the volunteer's personnel file. Volunteers may be provided with a copy of performance review. The volunteer and management staff may establish in writing specific performance objectives and completion dates as part of each review.

VOLUNTEER BENEFITS AND INCENTIVES

- A. Insurance** – The Fire Department provides an accident and disability insurance policy on each of its volunteers at no cost.
- B. Worker's Compensation Insurance** – The Fire Department provides Worker's Compensation Insurance through Montana State Fund for work related accidents and diseases. Benefits include medical treatment, medical care and disability compensation.
- C. Volunteer Firefighter Retirement System** – The Fire Department participates in the Montana State Volunteer Retirement System. To maintain eligibility, the volunteer must attend at least 30 hours of fire training per year and maintain continuous membership with the Fire Department.
- D. Assigned Apparel and Equipment** – The Fire Department will determine the type and style of uniforms and clothing to be worn while on Fire Department related activities, and shall provide the volunteer with said uniforms and clothing. All apparel provided to the volunteer will be maintained and washed by the volunteer. All turnouts will be laundered at the fire station in the special washing machine provided by the Fire Department. All garments needing replacement will be replaced by contacting the management staff. Clothing with the Fire Department approved logo should be worn for official business only.

If a volunteer is required to have turnouts, the Fire Department will supply them and maintain them. Upon leaving the Fire Department, a volunteer must return the turnouts or reimburse the Fire Department for the cost at the current replacement value.

The Fire department will also determine the type of equipment the volunteer will need to perform the essential functions of the assigned position. The equipment must be kept in good condition. Upon leaving the Fire Department, a volunteer must return the equipment or reimburse the Fire Department for the cost at the current replacement value. Volunteers are not allowed to alter or make changes to any assigned apparel, turnouts, or equipment.

- E. Training Opportunities** – The Fire Department encourages its volunteers to continue their education and experience through training classes offered by public and private entities. These

classes may require the volunteer to work individually or in a small work group setting and to perform physical skill sets.

DISCIPLINE AND CORRECTIVE ACTION POLICY

It is the policy of the Fire Department that volunteers who fail to perform position duties in a satisfactory manner, whose conduct disrupts the Fire Departments' operations, who fail to meet the expectations or the goals of a plan of improvement, or who violate the Fire Departments' procedures, policies, rules or performance standards are subject to disciplinary action, up to and including termination.

Discipline shall be commensurate with the seriousness of the offense. For example, the Fire Department, at their discretion, may use corrective counseling or a verbal warning before more severe disciplinary action is taken for routine performance deficiencies and lesser offenses and repeated lesser offenses.

For purposes of this policy, "position-related reasons" means grounds for taking disciplinary action based on failure to satisfactorily perform position duties; disruption of the Fire Department's operations, failure to meet the expectations or the goals of a plan improvement; violation of the Fire Department's procedures, policies, rules or performance standards; or other legitimate business reasons.

Following are examples of conduct which violate our standards of conduct for volunteers. This list is not complete. If a volunteer engages in the conduct listed or in conduct the Fire Department believes is similar to the kinds of conduct listed, the volunteer may be subject to disciplinary action:

- a. Violation of the Code of Conduct;
- b. Insubordination;
- c. Dishonesty;
- d. Unauthorized use, removal or destruction of Department property or the property of other volunteers;
- e. Excessive tardiness or absences;
- f. Violation of safety rules or failure to follow safety procedures;
- g. Possession, sale or use of intoxicants or illegal drugs on Department premises, in Department vehicles or while on Department related activities;
- h. Responding to a call, training or Department activity while intoxicated under the influence of illegal drugs or intoxicants, or otherwise unfit for duty.
- i. Abusive language or actions;
- j. Inability or unwillingness to get along with other volunteers and/or staff;
- k. Fighting;
- l. Possession of firearms at incidents or Department related activities;
- m. Violation of any Fire Department rule, policy or practice whether written or unwritten.

A volunteer's overall record may be considered in determining an appropriate disciplinary action. The Fire Department will determine the facts, whether discipline is warranted and what level of discipline, up to and including termination, is warranted.

DISCIPLINARY ACTIONS. Each of the following disciplinary actions is independent of the other and will not necessarily be applied in the order listed. For example, depending on the severity of the offense, a volunteer may be terminated or suspended without having been warned or counseled, or may be terminated without having been placed on probation or suspended.

Corrective Counseling. Corrective counseling may be provided for position-related reasons. Corrective counseling should consist of a straightforward discussion with the volunteer about matters deemed to be a problem with work performance or behavior. Corrective counseling will be documented, and a copy of the documentation must be provided to the volunteer and placed in the volunteer's personnel file.

Verbal Warning. A verbal warning may be given to a volunteer for position-related reasons. The nature of the issue will be explained to and discussed with the volunteer. The verbal warning must be documented, acknowledged by the volunteer and a copy provided to the volunteer and placed in the volunteer's personnel file.

Written Warning. A written warning may be given to a volunteer for position-related reasons. The warning must be in writing and must contain a description of the specific conduct for which the volunteer is being warned, how the problem is to be corrected, and the consequences if the problem is not corrected. The volunteer must acknowledge receipt of the written warning with his/her signature and must be given a copy of the warning. Written warnings will be placed in the volunteer's personnel file.

Disciplinary Probation. (Not to be confused with the volunteer probationary period.) A disciplinary probation may be given to a volunteer for position-related reasons. The terms of a disciplinary probation must be in writing and must contain the specifics of the conduct for which the volunteer is being placed on probation, a plan of improvement the volunteer must follow to get off probation, the length of time of the probation, and the consequences for failure to meet the terms of the probation. The volunteer must acknowledge receipt of a disciplinary probation by his/her signature and must be given a copy of the disciplinary probation. Disciplinary probations will be placed in the volunteer's personnel file.

Suspension. A volunteer may be suspended for position-related reasons. The purpose of a suspension may be to provide an opportunity to conduct an investigation. A suspension must be in writing and contain a description of the specific conduct or reasons for which the volunteer is being suspended. A copy of the document placing the volunteer on suspension must be given to the volunteer. The volunteer must acknowledge receipt of the document with his/her signature. The document will be placed in the volunteer's personnel file.

Disciplinary Demotion. A volunteer may be given a disciplinary demotion for position-related reasons. The terms of a disciplinary demotion must be in writing and must contain a description of the specific conduct or reasons for which the volunteer is being demoted. The volunteer must acknowledge the receipt of a disciplinary demotion by his/her signature and must be given a copy of the disciplinary demotion. Disciplinary demotions will be placed in the volunteer's personnel file.

Termination. A volunteer may be terminated for position-related reasons. Notice of a termination must be in writing. A copy of the notice must be given to the volunteer and will be placed in the volunteer's personnel file.

RECORDS MAINTENANCE. Notices of disciplinary actions are permanently maintained in the volunteer's personnel file. Should the volunteer apply for another position within the Fire Department, a potential employer requests a reference check, or become subject to further disciplinary action, etc. prior disciplinary actions may be considered.

VOLUNTEER RIGHTS. Should the volunteer become subject to a disciplinary action, the volunteer should receive copies of the information being placed in his/her personnel file. The volunteer also has the right to grieve the disciplinary actions as outlined through the grievance procedure below.

GRIEVANCE PROCEDURE

Grievances shall consist of matters of disagreement arising out of the Fire Department/volunteer relationship where there is not an applicable policy, where there is believed to be a deviation from established policy, or where the policy is considered to be inappropriate. All disciplinary actions may be subject to the grievance procedure, with the exception of corrective counseling and verbal warnings.

A volunteer who believes that he or she has a grievance must first discuss the grievance with management staff. A grievance must be discussed within five working days after the occurrence of the subject matter of the grievance, or it is deemed to have been waived by the aggrieved party.

If the volunteer wishes to pursue the grievance after the initial discussion with management staff, the volunteer must submit the grievance in writing to the Fire Chief within five (5) working days after the initial discussion. The Fire Chief shall make a determination in writing within 20 working days after receiving the written grievance.

If the volunteer wishes to appeal the written determination of the Fire Chief, the volunteer must submit a written appeal to the Chair of the Board of Trustees at the following address: 4541 S. 3rd Rd., Bozeman, MT 59715 within ten working days of the date of the Fire Chief's determination. The volunteer shall explain the nature of the problem, the specific reasons for the volunteer's dissatisfaction, and the volunteer's desired solution. In addition, the volunteer must submit a list of the names of others who have knowledge about the grievance and copies of any relevant documents. The Board of Trustees will consider the information submitted by the volunteer and allow the volunteer to present his or her position to the Board of Trustees at a noticed public meeting. The Board may ask the parties questions and may request additional information be submitted before a final decision is made. The Board will discuss the matter and provide a response in writing within twenty working days. The Board's decision is the final step of the grievance process.

FAIR TREATMENT POLICY

The policy of the Fire Department is to provide for an orderly process whereby volunteers may have their problems and complaints considered as fairly and rapidly as possible without fear of retaliation. Every effort will be made to find an acceptable solution by informal means at the lowest possible level of supervision. Volunteers wishing to discuss a specific non-disciplinary matter should start with the immediate supervisor and follow the chain of command. In the event the volunteer cannot start with the immediate supervisor, he/she is entitled to commence the process at whatever level of supervisory command is available.

SAFETY POLICY STATEMENT

Nothing is of greater concern to the Fire Department than the safety of its volunteers, employees and the public. For the volunteer's protection, position-related injuries or illnesses must be

reported immediately to management staff. Volunteers are expected to use common sense and good judgment in work habits, to follow safe work practices and to bring any unsafe conditions to the attention of a supervisor.

For example, volunteers must:

1. Operate only equipment you are fully qualified and authorized to use.
2. Never perform a task that you have not been trained to perform.
3. Follow safe operating procedures for all equipment. Use the safeguards provided for your protection. Never operate machinery when safety features have been removed or are not functioning properly.
4. Refrain from fighting, horseplay, or distracting fellow workers.
5. Not wear torn or loose clothing or jewelry which could become entangled in operating machinery.
6. Use protective equipment and clothing as specified for the job task.
7. Observe all hazards and warning signs.
8. Report immediately any hazardous conditions and/or unsafe work practices to any supervisor.
9. Keep aisles, walkways and working areas orderly, clean, and clear of tripping and slipping hazards. This includes picking up loose products or materials that can create hazards, or contribute to injuries.
10. Not riding as a passenger on vehicles which are not provided with passenger seats (i.e., forklifts, etc.).
11. Keep emergency equipment in your work area (such as fire extinguishers, fire alarms, exit doors, and first aid kits), clear of obstacles and readily accessible.
12. Know and observe emergency action procedures during emergencies.
13. Wear seat belts at all times while in moving apparatus or vehicles.

UNSAFE CONDITIONS

Every volunteer is responsible for safety as a specific job position. To achieve the Fire Department's goal of providing a safe workplace, everyone must be aware of safety at all times. Volunteers are expected to report immediately any unsafe or hazardous condition directly to a supervisor, if it cannot be corrected safely and independently. Every effort will be made to remedy safety problems as quickly as possible.

ACCIDENT REPORTING

Accidents involving the Fire Department apparatus or damage to equipment or property, or personal injury, must be immediately reported to management staff and the Fire Chief as soon after the incident as possible. The Fire Chief will determine the need for further investigation.

EMPLOYEE INJURY REPORT

In case of an accident involving personal injury to a volunteer, regardless of how serious the Fire Chief and Assistant Fire Chief should be notified immediately. Failure to report accidents can result in a violation of conditions of insurance coverage and State laws, leading to difficulties in processing insurance and benefit claims. Injured workers must fill out a Worker's Compensation Report form and submit it as soon as possible to the staff. All injuries must be reported in a timely manner to avoid risk of claim denial.

RETURN-TO-WORK POLICY

The following procedures must be followed by volunteers who wish to return to the Fire Department following an injury, whether incurred while on a Fire Department activity or otherwise, that has resulted in the volunteer being off work or being unable in the opinion of the Fire Chief to perform the essential functions of the position without reasonable accommodation. The Fire Chief may prohibit the volunteer from returning to work until he/she has requested to return to work in accordance with the procedure set for the below.

1. All requests to return to work must be accompanied by a dated, written release signed by the attending physician. This release must clearly specify whether the volunteer is fully released for the functions of the position description or whether there are any restrictions.

LEAVE OF ABSENCE POLICY

If a volunteer requires a leave of absence longer than two weeks, he/she must notify the Fire Chief or Assistant Fire Chief in writing indicating the need and reason for leave, date of leave start and estimated date of return. Depending on the length of leave requested, the volunteer may have to return all Fire Department issued equipment and gear.

DRUG FREE WORKPLACE

Volunteers may not consume, use, distribute, or possess illegal drugs or controlled substances, which are not prescribed by a licensed physician, on Department premises, or during work/training hours, including on-call hours. Volunteers may also not consume alcohol or be impaired by alcohol during work and training activities, including on duty hours, or while wearing clothing with identifying markings of the Fire Departments.

DRUGS AND ALCOHOL POLICY

Purpose and Goal. The Fire Department has a responsibility to its staff, volunteers and the public to insure safe working conditions and a productive workforce unimpaired by chemical substance abuse pursuant to the Drug Free Workplace Act of 1988. To satisfy these responsibilities, the Fire Department must preserve a work environment free from the effects of drugs, alcohol, or other performance-impairing substances. The misuse of alcohol, prescription drugs and controlled substances can impair volunteer performance, as well as physical and mental health, and may jeopardize volunteer and staff safety as well as the safety of the public. The Fire Department is committed to maintaining a safe and healthy work place for all staff and volunteers.

Prohibited Conduct. The following conditions and activities are expressly prohibited.

1. Respond to a call, training, or other Fire Department activity while under the influence of alcohol or drugs;
2. Be on Fire Department property while under the influence of alcohol or drugs;
3. Respond to a call, training or other Fire Department activity within the last eight (8) hours of consuming alcohol or drugs;
4. Unlawfully manufacture, distribute, dispense, possess or use a controlled substance;
5. Refuse to be tested, this includes refusal to cooperate with testing, failure to report to test site within allotted time, failure to remain available for post-accident testing and attempts to alter specimens or otherwise affect testing results, failure to authorize release of test results or other relevant documentation;
6. Use alcohol or drugs within eight (8) hours after an accident that would require post-accident testing or before a post-accident test.
7. Use any prescription or non-prescription medications which may interfere with the safe and effective performance of duties or operation of Fire Department equipment or apparatus without taking appropriate precautions and notifying the Fire Chief.

Consequences of Prohibited Conduct. Volunteers, who have engaged in prohibited conduct, may be subject to immediate and appropriate disciplinary action up to and including termination.

Types of Testing. The following types of drug and alcohol tests shall be performed with respect to volunteers and shall be provided by an approved Fire Department testing facility.

1. Reasonable Suspicion Testing. A reasonable suspicion test may be required under the following conditions and if deemed necessary may be carried out by trained local law enforcement requested by the Chief or his/her designee.
 - a) The Fire Department shall require a volunteer to submit to an alcohol test when the Fire Department has reasonable suspicion to believe the volunteer has violated the prohibitions of this policy concerning alcohol. The Fire Department's determination that reasonable suspicion exists to require the volunteer to undergo an alcohol test must be based on specific observations concerning the appearance, behavior, or speech of the volunteer.
 - b) The Fire Department shall require a volunteer to submit to a controlled substances test when the Fire Department has reasonable suspicion to believe the volunteer has violated the prohibitions of this policy concerning controlled substances. The Fire Department's determination that reasonable suspicion exists to require the volunteer to undergo a controlled substances test must be based on specific observations concerning the appearance, behavior, or speech of the member.

The “reasonable suspicion” behavior should be witnessed by at least two (2) members if at all feasible and reported to the Fire Chief or his/her designee immediately. Failure to report a member that is under the influence shall be grounds for discipline.

Any “reasonable suspicion” incident will be documented as soon after the incident as possible. The Fire Department will ensure the member involved is immediately removed from the workplace in a confidential and discrete manner.

2. Post-Accident Testing. Post-accident testing will be required in the event of:

- a) A fatality;
- b) Significant bodily injury; or
- c) Serious motor vehicle accident.

Note: Even in the event of a no-fault accident (as determined by local authorities or internal investigation) the Fire Chief may request, for a volunteer’s own legal protection, to submit to drug and alcohol testing to positively verify drugs or alcohol were not a factor in the incident.

3. Post-accident testing requires that volunteer by:

- a) Tested for alcohol as soon as possible within two (2) hours, but in no case later than eight (8) hours after the incident; and
- b) Drug tested as soon as possible, but in no case later than thirty-two (32) hours after the incident.

The Fire Department will ensure the volunteer involved in an accident requiring testing will be immediately removed from his/her position. The Chief and/or designee shall be notified immediately if/when a volunteer is removed from his/her position.

A volunteer who is seriously injured and cannot provide a specimen for testing may be requested at the Fire Department’s discretion, to authorize the release of relevant hospital reports and other documentation that would indicate whether there were any controlled substances or alcohol in his/her at the time of the incident.

The Fire Department will provide its volunteers with any necessary information and procedures to enable them to meet these requirements for post-accident testing.

Cost of Testing. The Fire Department will be responsible for payment of all post-accident and reasonable suspicion tests.

Prescription Medications. Volunteers are required to notify the Fire Chief or his/her designee when they are taking prescription medications with warning labels relevant to the volunteer’s position description (for example, relating to the operation of vehicles, heavy equipment, or machinery) or which may impair their ability to function safely. The Fire Department does not request information about the condition for which medication is prescribed, only that the medication has been prescribed. In some cases, it may be necessary to temporarily re-assign volunteers until the course of medication is completed. If a volunteer is in doubt about a medication’s effect on work performance, he/she should ask the prescribing qualified health care

provider or pharmacist for clarification. It is the volunteer's responsibility to avoid impairment while performing functions with the Fire Department from prescription or over-the-counter medication.

Failure to Cooperate. Failure to cooperate with any aspect of this policy, including but not limited to falsifying or attempting to falsify test results or specimens, or refusing to cooperate in testing will subject the volunteer to discipline, up to and including termination. Any volunteer who refuses to take a drug or alcohol test to comply with this policy will be immediately removed from his/her position and subject to discipline.

SOCIAL MEDIA AND SOCIAL NETWORKING POLICY

The Fire Department acknowledges use of technology by emergency service organizations provides several useful benefits including training and the acquisition of useful information for the betterment of the organization and its volunteers. It also allows for the dissemination of information to the public for recruitment, safety education and public relations purposes. As such, the Fire Department embraces the usage of instant technology to that end.

This policy establishes the Fire Department's social media and instant technology use procedures and protocols which are intended to mitigate associated risks from the use of tie technology where possible.

This policy applies to all the volunteers of the Fire Department.

For the purposes of this policy, the term instant technology is defined as resources including, but not limited to, instant messaging, texting, paging and social networking sites such as Facebook, Myspace, LinkedIn, Twitter, YouTube and any other information sharing services, websites and/or blogs.

All Department social media pages shall be approved by the Fire Chief or his/her designees. All social media content shall adhere to all applicable laws, regulations and policies including the records management and retention requirements set by law and regulation.

The Internet and other information sharing devices are global entities with no control of users or content. Therefore, available resources may contain material of a controversial nature. The Fire Department are not responsible for information found on these sources.

The Fire Department understands the value of such technology, but also understands the concerns and issues raised when information is released that violates privacy concerns or portrays this organization to the public in an illegal or negative manner (intentional or unintentional.)

Therefore, no information, videos or pictures gathered while on Fire Department business (this includes emergency calls, meetings, details, trainings or anything obtained on Fire Department property or at department functions) may be shared or posted in any format without the approval and written consent of the Fire Chief or Assistant Fire Chief.

Under this restriction, volunteers are prohibited from disseminating or transmitting in any fashion photographs, statements and/or identifiable images of individuals receiving emergency medical assistance. Any such transmission violates Montana State Laws and/or the HIPAA privacy rights of such individuals and may result in a criminal and/or civil proceeding being commenced against volunteers violating this provision of the policy.

This policy is not intended to limit your right to freedom of speech or expression; but as we are a public entity, it has been put in place to protect the rights of the Fire Department, its members and the public we are sworn to protect. Volunteers are advised that their speech directly or by means of instant technology either on or off duty and in the course of their official duties that has a connection to their professional duties and responsibilities may not be protected speech under the First Amendment. Speech that impairs or impedes the performance of the Fire Department, undermines discipline and harmony among peers or negatively affect the public perception of the Fire Department may be sanctioned.

As a basic constitutional concept of law, a public volunteer may comment on a matter of public concern. However, airing personal Fire Department related grievances do not raise a matter of public concern.

In that regard, volunteers must follow the following guidelines when discussing the Fire Department on social media websites:

- Do not make any disparaging or false statements or use profane language.
- Do not make any statements or other forms of speech that ridicule, malign, disparage or otherwise express bias against any race, religion or protected class of individual.
- Make clear you are expressing your personal opinion and not that of the Fire Department.
- Do not share confidential or proprietary information.
- Do not violate the Fire Department's policies including the Code of Ethics.
- Do not display the Fire Department's logos, uniforms or similar identifying items without prior written authorization.
- Do not post personal photographs or provide similar means of personal recognition may cause you to be identified as a firefighter of the Department without prior written authorization.
- Do not publish any materials that could reasonably be considered to represent the views or positions of the Department without prior written authorization.

The Fire Department owns the right to all data and files in any owned computer, network, cell phone, or other information system. The Fire Department also reserve the right to monitor electronic mail messages (including personal/private/instant messaging systems) and their content, as well as any and all use of the Internet and of computer equipment used to create, view, or access e-mail and Internet content. Volunteers must be aware that the electronic messages sent and received using Fire Department equipment are not private and are subject to viewing, downloading, inspection, release, and archiving by the Department at all times. The Fire Department has the right to inspect any and all files stored in private areas of the network or on individual computers or storage media in order to assure compliance with policy and state and federal laws.

Violations of the Social Media and Social Networking Policy are subject to the Discipline and Corrective Action Policy.

VOLUNTEER HANDBOOK ACKNOWLEDGMENT

I certify that I have received a copy of the Volunteer Handbook for the Hyalite Fire Department. I understand that it is my responsibility to read and ask questions if necessary regarding this manual and its policies. I understand that this document does not constitute a written contract for employment and that no one other than the Board of Trustees through the Fire Chief has the authority to enter into such a contract. I understand that my membership is “at will” which means that I may resign my membership or the Fire Department may terminate my membership at any time and for reasons with or without notice.

Volunteer Members Name: _____

Volunteer Members Signature: _____

Date Signed: ____/____/____



HYALITE FIRE DEPARTMENT

APPRENTICE FIREFIGHTER

POSITION DESCRIPTION

GENERAL STATEMENT OF POSITION:

Apprentice Firefighters for the Hyalite Fire Department are responsible for the protection of life and property through firefighting, EMS, rescue and other position related services. These services may be performed under conditions which require strenuous physical exertion and intense mental focus. Apprentice Firefighters work at the fire stations and emergency incidents under close supervision in accordance with the well-defined standard operating procedures and guidelines within the incident command system. Apprentice Firefighters participate in supervised training in firefighting, EMS, rescue and related skills. Apprentice Firefighters will be asked to participate in community service activities and trainings. Occasionally, Apprentice Firefighters may be required to replace a supervisor and when so assigned, are responsible for the management of operations and the supervision of other firefighters and equipment. Apprentice Firefighters work under the general supervision of a Lieutenant.

ESSENTIAL FUNCTIONS:

- Applies the risk management model to all situations;
- Reads and understands maps of the fire district, and the county;
- Communicates effectively on radios;
- Uses Self-Contained Breathing Apparatus (SCBA) and Personal Protective Equipment (PPE) to prevent exposure to hazardous materials and infectious diseases;
- Works on a standard tactical crew operating within the Incident Command System following the chain of command;
- Lay and connect fire hose;
- Holds nozzles while directing water streams;
- Kneels and crawls in heat and smoke while wearing PPE and SCBA;
- Operates tools including but not limited to an axe, maul, pike pole, halligan, pry bar, shovel, and broom;
- Operates power driven machinery such as but not limited to chainsaws, K-12 saw, PPV fan, portable generators, sawzalls, and extrication tools;
- Performs duties requiring frequent pulling of 40 pounds or more, such as removing hose from apparatus, pulling ceiling, starting power equipment, and opening doors on apparatus;
- Moves up to 165 pounds in rescue operations wearing PPE and SCBA while in a kneeling or crouching position;
- Lifts arms above shoulder level to cut vent and inspections holes with hand tools;
- Raises, climbs, and works from ladders up to 35' high and moves from ladders to buildings while wearing PPE and SCBA;
- Assembles and deploys scene lighting equipment;
- Performs salvage operations;
- Administers emergency medical services to sick and injured persons;

- Operates an air cascade system for firefighter rehabilitation;
- Directs traffic at scenes of emergencies;
- Participates in training that include skills in firefighting, EMS, rescue, and related duties;
- Performs general checks and cleaning of Hyalite property and equipment;
- Demonstrates continuous effort to improve operations; and
- Attends community related functions.

REQUIRED SKILLS, KNOWLEDGE, AND ABILITIES:

Demonstrated knowledge of:

- Structural firefighting principles, practices, and procedures demonstrating competency in Exterior Fire Attack, Interior Fire Attack, Primary Search and Patient Rescue,
- Fire salvage and overhaul procedures;
- Emergency medical services;
- Hazardous materials first responder operations;
- Traffic control procedures;
- Structural fire behavior and building construction;
- Fire Department policies, procedures, guidelines, rules, and regulations; and
- Incident Command System.

Demonstrated ability to:

- Work cooperatively and courteously with management, subordinates, the public and peers;
- Be a dependable and an effective team member;
- Understand and follow verbal and written instructions;
- Write accurate reports concerning the use and condition of apparatus, related equipment, and supplies;
- Move objects 20-50 pounds short distances (20 feet or more);
- Work for long periods of time, requiring sustained physical activity and intense concentration;
- Rely on sense of sight and hearing to help determine the nature of an emergency and make operational decisions;
- Remain in a standing position or sitting position for extended periods which could be several hours at a time;
- Stand and operate on uneven and unsteady surfaces, including up, down and across severe grades on ice, snow and wet slippery surfaces;
- Work in a variety of weather conditions with exposure to the outdoor elements;
- Work safely without presenting a direct threat to self or others;
- Work in confined spaces such as attics and crawl spaces which require bending and stooping repeatedly;
- Identify critical incident scene safety factors and address them appropriately;
- Learn emergency service related material through structured lectures and reading and through oral instruction and observation;
- Obey and comply with all of the procedures, guidelines, rules, regulations and policies established by the Hyalite Fire Department; and
- Understand and operate within the Incident Command Management System.

ADDITIONAL REQUIREMENTS:

- 18 years of age or older;

- Successfully pass a background check;
- Possess a valid driver's license and have a good driving record;
- Have access to a privately owned vehicle with insurance as mandated by State law;
- Complete an annual physical as specified by the fire department;
- Gain and maintain a minimum CPR and AED certification;
- Successfully complete the Hyalite Firefighter Recruit Academy;
- Must make 10% of the calls excluding EMS calls, fill 12 shifts at the Sourdough Fire Station and attend a minimum of 50% regular fire department trainings per quarter or equivalent approved by the fire chief; and
- Ability to perform other essential or marginal functions depending upon work assignment, location and/or staffing.

ACCEPTABLE EXPERIENCE AND TRAINING:

A volunteer interested in an Apprentice Firefighter position will be evaluated on the above criteria. Supplemental training attended outside of the Fire Department will be considered and weighed accordingly.

APPROVED:



Fire Chief, Hyalite Fire Dept.

10/2021



HYALITE FIRE DISTRICT

FIREFIGHTER

POSITION DESCRIPTION

GENERAL STATEMENT OF POSITION:

Firefighters for the Hyalite Fire District are responsible for the protection of life and property through firefighting, EMS, rescue and other position related services. These services may be performed under conditions which require strenuous physical exertion and intense mental focus. Firefighters work at the fire stations and emergency incidents under close supervision in accordance with the well-defined standard operating procedures and guidelines within the incident command system. Firefighters participate in supervised training in firefighting, EMS, rescue and related skills. Firefighters will be asked to participate in community service activities and trainings. Occasionally, firefighters may be required to replace a supervisor and when so assigned, are responsible for the management of operations and the supervision of other firefighters and equipment. Firefighters work under the general supervision of a Lieutenant.

ESSENTIAL FUNCTIONS:

- Applies the Hyalite Fire District risk management model to all situations;
- Reads and understands maps of the fire district, and the county;
- Communicates effectively on radios;
- Uses Self-Contained Breathing Apparatus (SCBA) and Personal Protective Equipment (PPE) to prevent exposure to hazardous materials and infectious diseases;
- Works on a standard tactical crew operating within the Incident Command System following the chain of command;
- Lays and connects hose;
- Holds nozzles while directing water streams;
- Kneels and crawls in heat and smoke while wearing PPE and SCBA;
- Operates tools including but not limited to an axe, maul, pike pole, Halligan, pry bar, shovel, and broom;
- Operates power driven machinery such as but not limited to chainsaws, K-12 saw, PPV fan, portable generators, sawzalls, and extrication tools;
- Performs duties requiring frequent pulling of 40 pounds or more, such as removing hose from apparatus, pulling ceiling, starting power equipment, and opening doors on apparatus;
- Moves up to 165 pounds in rescue operations wearing PPE and SCBA while in a kneeling or crouching position;
- Lifts arms above shoulder level to cut vent and inspections holes with hand tools;
- Raises, climbs, and works from ladders up to 35' high and moves from ladders to buildings while wearing PPE and SCBA;
- Assembles and deploys scene lighting equipment;
- Performs salvage operations;

- Administers emergency medical services to sick and injured persons;
- Uses special extrication tools to force entry and rescue patients in vehicle and machinery entrapment;
- Use air monitoring equipment to detect and measure levels of hazardous materials;
- Operates an air cascade system for firefighter rehabilitation;
- Directs vehicle traffic at scenes of emergencies;
- Participates in training that include skills in firefighting, EMS, rescue, and related duties;
- Performs general checks and cleaning of Hyalite Fire property and equipment;
- Demonstrates continuous effort to improve operations; and
- Attends community related functions.

REQUIRED SKILLS, KNOWLEDGE, AND ABILITIES:

Demonstrated knowledge of:

- Structural firefighting principles, practices, and procedures demonstrating competency in Exterior Fire Attack, Interior Fire Attack, Primary Search and Patient Rescue, Flat Roof Ventilation, Pitched Roof Ventilation, and Gable End Fire Attack;
- Fire salvage and overhaul procedures;
- Wildland firefighting principles, practices, and procedures demonstrating competency in Progressive Hose Lays and Pump and Roll;
- Emergency medical services;
- BLS ambulance transport procedures;
- Vehicle rescue procedures including vehicle stabilization and extrication;
- Vehicle fire attack methods;
- Hazardous materials first responder operations;
- Natural gas and propane emergencies;
- Basic hydraulics of hose line and nozzle application;
- Fire hydrant and fill site operations;
- Thermal imaging cameras;
- Atmospheric quality monitoring;
- Piercing nozzle applications;
- 2.5" hose deployments;
- Wall breaching and door forcible entry applications including K-12 saw usage;
- Traffic control procedures;
- Structural fire behavior and building construction;
- Fire Department policies, procedures, guidelines, rules, and regulations; and
- Incident Command System.

Demonstrated ability to:

- Work cooperatively and courteously with management, subordinates, the public and peers;
- Be a dependable and an effective team member;
- Understand and follow verbal and written instructions;
- Write accurate reports concerning the use and condition of apparatus, related equipment, and supplies;
- Move objects 20-50 pounds short distances (20 feet or more);
- Work for long periods of time, requiring sustained physical activity and intense concentration;

- Rely on sense of sight and hearing to help determine the nature of an emergency and make operational decisions;
- Remain in a standing position or sitting position for extended periods which could be several hours at a time;
- Stand and operate on uneven and unsteady surfaces, including up, down and across severe grades on ice, snow and wet slippery surfaces;
- Work in a variety of weather conditions with exposure to the outdoor elements;
- Work safely without presenting a direct threat to self or others;
- Work in confined spaces such as attics and crawl spaces which require bending and stooping repeatedly;
- Identify critical incident scene safety factors and address them appropriately;
- Learn emergency service related material through structured lectures and reading and through oral instruction and observation;
- Obey and comply with all of the procedures, guidelines, rules, regulations and policies established by the Hyalite Fire District; and
- Understand and operate within the Incident Command Management System.

ADDITIONAL REQUIREMENTS:

- 18 years of age or older;
- Successfully pass a background check;
- Complete an annual physical as specified by the fire department;
- Possess a valid driver's license and have a good driving record;
- Have access to a privately owned vehicle with insurance as mandated by State law;
- Successfully complete a NWCG S-130, S-190, I-100 & L-180 basic wildland fire course;
- Gain and maintain a State of Montana Firefighter 1 certification;
- Attend trainings throughout the year which includes weekly training nights and two rescue training weekends;
- Must make 10% of the calls excluding EMS, fill 12 day shifts at the Sourdough Fire Station and attend a minimum 50% of regular fire department trainings per quarter or equivalent approved by the fire chief; and
- Ability to perform other essential or marginal functions depending upon work assignment, location and/or staffing.

ACCEPTABLE EXPERIENCE AND TRAINING:

A volunteer interested in a Firefighter position will be evaluated on the above criteria. Supplemental trainings attended outside of the Fire Departments will be considered and weighed accordingly.

APPROVED:



Fire Chief, Hyalite Fire Dept.

10/2021



HYALITE FIRE DISTRICT

DRIVER/OPERATOR – EMT

POSITION DESCRIPTION

GENERAL STATEMENT OF POSITION:

Driver/Operator (D/O) – Emergency Medical Technicians (EMTs) for the Hyalite Fire District are responsible for the safe response and effective operation of firefighting and rescue apparatus to, from and at emergency scenes. The operation of fire apparatus requires constant alertness and observation. D/O – EMTs must make sound tactical decisions to provide for safety including scene lighting, water supply and pump pressure management for various applications simultaneously. D/O – EMTs also are responsible for the delivery of emergency medical services to sick and injured patients. D/O – EMTs may also provide rehabilitation and support services to firefighters at emergency scenes. D/O – EMTs work at the fire stations and emergency incidents under close supervision in accordance with the well-defined standard operating procedures and guidelines within the incident command system. D/O – EMTs participate in supervised training in EMS, support and rehabilitation skills. D/O – EMTs spend time in special and routine checks of apparatus and equipment as well as facilities care and preventative maintenance to ensure the departments are in a state of constant readiness. D/O and EMTs will be asked to participate in community service activities and trainings. D/O and EMTs work under the general supervision of a Lieutenant.

ESSENTIAL FUNCTIONS:

- Applies the risk management model to all situations;
- Reads and understands maps of the fire district and the county;
- Communicates effectively on radios;
- Drives fire, rescue & support apparatus at maximum operating efficiency consistent with the needs and mechanical limitations of the apparatus in multiple weather situations while providing for safety first;
- Positions fire apparatus at an emergency scene in order to gain the safest and most expeditious access to the scene as directed by the Incident Command Officer;
- Administers emergency medical services to sick and injured persons;
- Uses Self-Contained Breathing Apparatus (SCBA) and Personal Protective Equipment (PPE) to prevent exposure to hazardous materials and infectious diseases;
- Works on a standard tactical crew operating within the Incident Command System;
- Regulates water pressure from an engine, water tender or brush truck at fire scenes;
- Drafts water out of a static water source using fire apparatus and portable pumps;
- Assembles and deploys scene lighting equipment;
- Performs duties requiring frequent pulling of 40 pounds or more, such as removing hose from apparatus, starting power equipment, and opening doors on the apparatus;

- Operates power driven equipment such as but not limited to chainsaws, generators, and extrication equipment;
- Operates tools including but not limited to a shovel and broom;
- Lays and connects hoses at fire scenes;
- Raise ladders at fire scenes;
- Directs traffic at emergency scenes;
- Operates an air cascade system for firefighter rehabilitation;
- Attends classes in D/O operations, firefighting, emergency medical service and emergency service-related functions;
- Demonstrates continuous effort to improve operations; and
- Attends community related functions.

REQUIRED KNOWLEDGE AND ABILITIES:

Demonstrated knowledge of:

- Firefighting principles, practices and procedures;
- Safe operation of fire and rescue apparatus;
- The geographical layout of District, including fill sites and hydrant locations;
- Emergency medical services;
- BLS ambulance transport procedures;
- Vehicle rescue methods;
- Fire salvage and overhaul operations;
- Hazardous materials first responder operations;
- Natural gas and propane emergencies;
- Fire Departments' policies, procedures, guidelines, rules and regulations; and
- Incident Command System.

Demonstrated ability to:

- Work cooperatively and courteously with management, subordinates, the public and peers;
- Be a dependable and an effective team member;
- Understand and follow verbal and written instructions;
- Write accurate reports concerning the use and condition of apparatus, related equipment, and supplies;
- Move objects 20-50 pounds short distances (20 feet or more);
- Rely on sense of sight and hearing to help determine the nature of an emergency and make operational decisions;
- Remain in a standing position or sitting position for extended periods which could be several hours at a time;
- Stand and operate on uneven and unsteady surfaces, including up, down and across severe grades on ice, snow and wet slippery surfaces;
- Work in a variety of weather conditions with exposure to the outdoor elements;
- Work safely without presenting a direct threat to self or others;
- Make fine, highly controlled muscular movements to adjust the position of control mechanisms such as operating levers, pedals, and valves;

- Understand apparatus limitations as related to apparatus response and fire suppression activities;
- Identify critical incident scene safety factors and address them appropriately;
- Learn emergency service related material through structured lectures and reading and through oral instruction and observation;
- Obey and comply with all of the procedures, guidelines, rules, regulations and policies established by the Hyalite Fire Department; and
- Understand and operate within the Incident Command Management System.

ADDITIONAL REQUIREMENTS:

- 18 years of age or older;
- Successfully pass a background check;
- Possess a valid driver's license and have a good driving record;
- Have access to a privately owned vehicle with insurance as mandated by State law;
- Complete an annual physical as specified by the fire department;
- Successfully pass the Departments' Driver/Operator - EMT Training Program;
- Have and maintain a minimum CPR and AED certification;
- Have and maintain a national registry and state of Montana emergency medical technician certification;
- Attend all trainings throughout the year which includes weekly training nights and two rescue training weekends;
- Must make 10% of the calls excluding EMS calls, fill 12 day shifts at the Sourdough fire station and attend a minimum 50% of regular fire department trainings per quarter or equivalent approved by the fire chief; and
- Ability to perform other essential or marginal functions depending upon work assignment, location and/or staffing.

ACCEPTABLE EXPERIENCE AND TRAINING:

A volunteer interested in a Driver/Operator – EMT position will be evaluated on the above criteria. Supplemental training attended outside of the Fire Departments will be considered and weighed accordingly.

APPROVED:



Fire Chief, Hyalite Fire Department.

10/2021



HYALITE FIRE DISTRICT

LIEUTENANT

POSITION DESCRIPTION

GENERAL STATEMENT OF POSITION

Lieutenants for the Hyalite Fire Department are responsible for the supervision of the fire departments' members including Firefighters and Driver/Operator – EMTs on an assigned tactical crew. Lieutenants perform leadership in firefighting, emergency medical service, rescue situations and other emergency related circumstances as well as other department functions. Lieutenants are responsible for the members assigned to their crew while operating at an incident or at the fire stations. Lieutenants oversee and ensure the proper checks of apparatus and equipment at the fire stations to maintain the readiness of the Fire Departments to respond. Lieutenants are responsible for the cleanliness of the fire stations while supervising a crew. Lieutenants act as coaches during training, they shall identify and report needs of the Fire Departments to the Fire Chief or Assistant Fire Chief. Lieutenants discipline members up to the level of a verbal warning. All discipline measures must be documented and submitted to the Fire Chief or Assistant Fire Chief. Lieutenants work under the general supervision of a Captain.

ESSENTIAL FUNCTIONS:

- Performs all functions and maintains the qualifications of a firefighter and driver/operator – EMT;
- Applies the risk management model to all situations;
- Ensures the safe and effective operations of his/her crew;
- Establishes command, directs and coordinates emergency scene activity unless and until relieved by a command officer;
- Supervises a tactical crew during firefighting, EMS, rescue and related operations;
- Coordinates the laying of hose lines and the placement of ladders;
- Directs the use of water streams, ventilation procedures and overhaul operations;
- Coordinates rescue operations on a tactical crew level;
- Maintains fire apparatus and equipment are in readiness status at the fire stations;
- Reports to management in writing any concerns with the use and/or condition of apparatus, related equipment and supplies;
- Instructs members in firefighting, rescue and emergency medical service skills and techniques to ensure minimum standards are maintained;
- Participates in recruit interviews and evaluates potential new members when requested;
- Works directly with other members to provide assistance;
- Participates in management meetings to review operations and identify needs of the Fire Department;
- Attends classes in firefighting, emergency medical service and emergency service related functions;
- Conducts tours of stations for interested groups; and
- Demonstrates continuous effort to improve operations.

REQUIRED KNOWLEDGE, SKILLS AND ABILITIES:

Demonstrated knowledge of:

- Firefighting principles, practices and procedures;
- Safe Operation of fire, support & rescue apparatus;
- The geographical layout of District and Service Area, including fill sites and hydrant locations;
- Emergency medical service techniques;
- Vehicle rescue methods;
- Fire salvage and overhaul operations;
- Fire sprinkler system operations;
- Natural gas and propane emergencies;
- Fire Departments' policies, procedures, guidelines, rules and regulations;
- Gallatin County standard operating procedures;
- Gallatin County mutual aid system; and
- Incident Command System.

Demonstrated ability to:

- Perform a broad range of supervisory responsibilities over others;
- Present oneself in a highly self-disciplined manner and to act as a leader in the Fire Department;
- Safely and properly lead others in a tactical crew as determined by management staff;
- Work cooperatively with management, subordinates and peers;
- Exercise judgement consistent with the policies of the Hyalite Fire District;
- Make life or death decisions during emergency situations;
- Train and instruct firefighters in modern firefighting principles, practices, and procedures;
- Observe and monitor behavior to determine compliance with prescribed operating and safety standards;
- Effectively communicate with customers, volunteers and the public using a telephone or in a one-to-one or group setting;
- Learn emergency service related material through structured lectures and reading and through verbal instruction and observation;
- Write reports with proper sentence construction, punctuation, and grammar; and
- Identify critical incident scene safety factors and address them appropriately.

ADDITIONAL REQUIREMENTS:

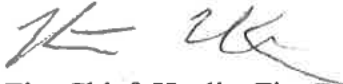
- One year of experience as a responding member with the Hyalite Fire Department or acceptance from the fire chief;
- Maintain the additional requirements of a firefighter and driver/operator – EMT;
- Complete an annual physical as specified by the fire department;
- Approved as a Driver/Operator on department apparatus at assigned station;
- Complete a NWCG S-215 Wildland Urban Interface course;
- Complete a 12-hour ride along with AMR or acceptance from the fire chief;
- Complete an 4 hour sit along with Gallatin County 911 dispatch;
- Complete Montana FSTS Instructor C course;
- Complete a minimum 24 hours of training as a crew leader and show demonstrated ability to lead a crew in basic structure fire tactical evolution;
- Successfully complete a 3 month probationary period demonstrating the ability to perform as a lieutenant within the fire department;

- Must make 10% of the calls excluding EMS calls, fill 12 shifts at the Sourdough Fire Station, attend a minimum 50% of regular fire department trainings and a minimum 3 command trainings per quarter or equivalent approved by the fire chief; and
- Demonstrated ability to perform other essential or marginal functions depending upon work assignment, location and/or staffing.

ACCEPTABLE EXPERIENCE AND TRAINING:

A volunteer interested in a Lieutenant position will be evaluated on the above criteria. Supplemental training attended outside of the Fire Department will be considered and weighed accordingly.

APPROVED:



Fire Chief, Hyalite Fire Department

10/2021



HYALITE FIRE DISTRICT

CAPTAIN

POSITION DESCRIPTION

GENERAL STATEMENT OF POSITION:

Captains for the Hyalite Fire Department are responsible for command and direction of all firefighting, EMS, rescue and other related emergency operations within the Hyalite Fire District while on duty. Captains work a command shift and are responsible for responding to all emergencies as the highest ranking on-duty officer of the fire department. Captains respond to mutual aid incidents and provide support to participating mutual aid partners. Captains must possess managerial skills, successfully function in a team environment and be able to make timely and effective decisions. Captains discipline members up to the level of a written warning. All discipline measures must be documented and submitted to the Fire Chief or Assistant Fire Chief. A captain is also expected to participate and provide input on the improvement of department operations and procedures. Captains work under the general supervision of the Fire Chief or his/her management staff.

ESSENTIAL FUNCTIONS:

- Performs all functions and maintain qualifications of a firefighter, driver/operator – EMT and lieutenant;
- Applies the risk management model to all situations;
- Responds to emergency incidents, makes assessments, establish and assumes command when assigned;
- Responds to mutual aid requests with participating mutual aid agencies and provides command support;
- Manages water supply logistical needs;
- Acts as a point of contact for the Fire Departments while on duty;
- Assists in command duties when the on duty command staff is focused on other with issues during an event;
- Participates in the critique of operations and assists with the development of standard operating procedures, guidelines and training programs;
- Ensures operational compliance with all Departmental procedures, guideline and regulations;
- Coaches department trainings and reports progress and needs to management;
- Participates in training to enhance command skills;
- Works directly with other members to provide assistance; and
- Demonstrates continuous effort to improve operations.

REQUIRED KNOWLEDGE, SKILLS AND ABILITIES:

Demonstrated knowledge of:

- Supervisory techniques;
- Firefighting principles, practices, and procedures;
- Safe driving of apparatus;
- The operation of fire and rescue apparatus;
- Fire Departments' policies, procedures, guidelines, rules and regulations;
- Emergency medical service techniques;
- Vehicle rescue methods;
- Hazardous materials first responder operations;
- The geographical layout of District, including fill sites and hydrant locations;
- Gallatin County standard operating procedures; and
- Incident Command System.

Demonstrated ability to:

- Maintain managerial control under extremely stressful conditions;
- Command all routine incidents within the Hyalite Fire Department.
- Provide effective supervision in matters on and off an incident including report writing, administrative functions and human resources.
- Follow orders and instructions from supervisors and chief officers.
- Give clear instructions to others, verbally and in writing.
- Successful performance in crew leading and command training.
- Consistently exercise initiative
- Consistently exercise judgement consistent with the policies of the Hyalite Fire Department.
- Communicate effectively with members and the public both verbally and in writing.
- Work cooperatively with management, subordinates and peers;
- Exercise a high degree of self-discipline;
- Make life or death decisions during emergency situations;
- Learn emergency service related material through structured lectures and reading and through oral instruction and observation;
- Write reports with proper sentence construction, punctuation, and grammar; and
- Identify critical incident scene safety factors and address them appropriately.

ADDITIONAL REQUIREMENTS:

- Two years of experience as a responding member with the Hyalite Fire Department or acceptance from the fire chief;
- Approved as Driver/Operator on all department apparatus;
- Maintain the additional requirements of a firefighter, driver/operator – EMT and Lieutenant;
- Complete an annual physical as specified by the fire department;
- Successfully complete a minimum 20 hours of simulated command training;
- Complete command shadowing on a minimum of 8 calls excluding EMS calls;
- Complete a Montana FSTS leadership course;
- Successfully complete Gallatin County Blue Card Command Training;
- Successfully completed a 3 months probationary period demonstrating the abilities to perform as a captain within the fire department;
- Must make 10% of the calls excluding EMS calls, cover 12 command shifts, attend a minimum 50% of regular fire department trainings and attend 50% command trainings per quarter or equivalent approved by the fire chief; and

- Ability to perform other essential or marginal functions depending upon work assignment, location and/or staffing.

ACCEPTABLE EXPERIENCE AND TRAINING:

A volunteer interested in a Captain position will be evaluated on the above criteria. Supplemental trainings attended outside of the Fire Departments will be considered and weighed accordingly.

APPROVED:


Fire Chief, Hyalite Fire District

10/2021

Consent Agenda End

Regular Agenda Item 2

First West Insurance Health and Dental Options



Presented to: Hyalite Rural Fire District for a proposed effective date of:
April 1, 2022

Your Agent/Producer is First West Insurance

			Current Plan				
			Carrier	BCBSMT	BCBSMT	BCBSMT	Pacific Source
			Plan				
			Name	G931PFR (PPO 107)	G931PFR (Gold PPO 107)	G930PFR (Gold PPO 105)	Navigator Gold 2000
			Plan Network	PPO	PPO	PPO	Navigator
			Rate Quarter	Q2 2021	Q2 2022	Q2 2022	Q2 2022
			Metallic Level	Gold	Gold	Gold	Gold
			Deductible	\$1,500	\$1,500	\$2,500	\$2,000
			Co-ins	80%	80%	80%	70%
			Maximum OOP	\$5,700	\$5,700	\$4,500	\$5,500
			Office Visit	\$35.00	\$35.00	\$35.00	\$30.00
			Spec. Visit	\$65.00	\$65.00	\$65.00	\$60.00
			Urgent Care	\$50.00	\$50.00	\$50.00	\$30.00
			Telemedicine	\$35 PCP/\$65 Spec.	\$15 PCP/\$65 Spec.	\$15 PCP/\$65 Spec.	\$0 copay
			Prescriptions	\$5/\$15/\$60/\$150/\$250/\$350 when using Value Network Pharmacies	\$5/\$15/\$60/\$150/\$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	\$0	\$500
			HSA Qualified	No	No	No	No
			Preventive Care	Paid at 100%	Paid at 100%	Paid at 100%	Paid at 100%
Name	EE/SPS/C HD	AGE	Rates shown are for Rating Area 2				
Dahlhauser, Christopher	EE	48	\$613.22	\$682.50	\$674.24	\$664.00	
Dahlhauser, Samantha	CHD	16	\$326.81	\$358.57	\$354.23	\$349.00	
Dahlhauser, Zev	CHD	11	\$300.13	\$319.33	\$315.47	\$311.00	
Malone, Malcolm	EE	27	\$401.75	\$437.47	\$432.17	\$425.00	
Nickolay, Brian	EE	38	\$485.70	\$520.12	\$513.83	\$506.00	
Prato, Colin	EE	29	\$426.47	\$467.10	\$461.45	\$454.00	
Total Monthly Medical Premium			\$2,554.08	\$2,785.09	\$2,751.39	\$2,709.00	
Total Annual Medical Premium			\$30,648.96	\$33,421.08	\$33,016.68	\$32,508.00	
% Change from Current				9.04%	7.73%	6.07%	

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

	Current Plan			
Carrier	BCBSMT	BCBSMT	BCBSMT	Pacific Source
Plan Name	G931PFR (PPO 107)	G931PFR (Gold PPO 107)	G930PFR (Gold PPO 105)	Navigator Gold 2000
Plan Network	PPO	PPO	PPO	Navigator
Rate Quarter	Q2 2021	Q2 2022	Q2 2022	Q2 2022
Metallic Level	Gold	Gold	Gold	Gold
Deductible	\$1,500	\$1,500	\$2,500	\$2,000
Co-ins	80%	80%	80%	70%
Maximum OOP	\$5,700	\$5,700	\$4,500	\$5,500
Office Visit	\$35.00	\$35.00	\$35.00	\$30.00
Spec. Visit	\$65.00	\$65.00	\$65.00	\$60.00
Urgent Care	\$50.00	\$50.00	\$50.00	\$30.00
Telemedicine	\$35 PCP/\$65 Spec.	\$15 PCP/\$65 Spec.	\$15 PCP/\$65 Spec.	\$0 copay
Prescriptions	\$5/\$15/\$60/\$150/\$250/\$350 when using Value Network Pharmacies	\$5/\$15/\$60/\$150/\$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	\$0	\$500
HSA Qualified	No	No	No	No
Preventive Care	Paid at 100%	Paid at 100%	Paid at 100%	Paid at 100%

	Composite Rate Table - Small Group			
Employee Only	Manually Enter Rates	\$546.10	\$539.49	\$531.18
Employee/Spouse	Manually Enter Rates	\$1,092.19	\$1,078.98	\$1,062.35
Employee/Child(ren)	Manually Enter Rates	\$1,146.80	\$1,132.93	\$1,115.47
Employee/Family	Manually Enter Rates	\$1,692.90	\$1,672.41	\$1,646.65

Composite Rates by Employee					
Name	Coverage Type	Rates shown are for Rating Area 2			
Dahlhauser, Christopher	Employee/Child(ren)	Manually Enter Rates	\$1,146.80	\$1,132.93	\$1,115.47
Dahlhauser, Samantha					
Dahlhauser, Zev					
Malone, Malcolm	Employee Only	Manually Enter Rates	\$546.10	\$539.49	\$531.18
Nickolay, Brian	Employee Only	Manually Enter Rates	\$546.10	\$539.49	\$531.18
Prato, Colin	Employee Only	Manually Enter Rates	\$546.10	\$539.49	\$531.18

Total Medical Premium	\$0.00	\$2,785.09	\$2,751.39	\$2,709.00
Total Annual Medical Premium	\$0.00	\$33,421.08	\$33,016.68	\$32,508.00
% Change from Current		#DIV/0!	#DIV/0!	#DIV/0!

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



January 14, 2022

BRIAN NICKOLAY
HYALITE RURAL FIRE DISTRICT
ADMINISTRATIVE ASSISTANT 4541 S. 3RD RD.
BOZEMAN MT 59715

RE: COVID-19 Premium Changes for HYALITE RURAL FIRE DISTRICT
Group #17272-51213 ER#09046

Dear Valued Customer:

We appreciate your business and thank you for choosing Delta Dental Insurance Company(Delta Dental). Your employees are among the millions nationwide who trust their smiles to Delta Dental.

We are pleased to present you with your dental plan contract renewal information. We are committed to providing you with quality plan designs combined with excellent customer service.

When reviewing your Delta Dental PPOSM plan, we considered cost factors related to your group's dental service utilization and claims experience as well as the impact of the ongoing COVID-19 pandemic. Our analysis indicates that a decrease in your current rates are warranted.

The following is the renewal information for your dental plan:

Effective Date	April 1, 2022	
Contract Term	April 1, 2022 to March 31, 2024	
% Decrease	4.00%	
	Current Rates	Renewal Rates
Employee	\$ 39.31	\$ 37.74
Employee + One or More	\$ 96.66	\$ 92.79

Please keep this renewal letter with your contract documents. It serves as an amendment to your Delta Dental Contracts for the rates and contract term.

Delta Dental Insurance Company
Telephone: 800-521-2651

Delta Dental of California
Telephone: 888-335-8227

Delta Dental Mid-Atlantic Region
Delta Dental of Delaware, Inc.
Delta Dental of the District of Columbia
Delta Dental of New York, Inc.
Delta Dental of Pennsylvania (Maryland)
Delta Dental of West Virginia
Telephone: 800-932-0783

To renew your dental plan contract, please follow these steps:

- 1) Review this letter for changes in your dental plan for April 1, 2022
- 2) Begin paying the rates outlined in this letter with your new contract term.

If you choose not to renew your contract, please send written notification, by certified mail, to Allied Administrators at PO Box 70930 Oakland CA 94612 or email: info@alliedadministrators.com on or prior to March 1, 2022

If you have any questions about your renewal, your Allied Administrators account coordinator 877-472-2669 will be happy to help.

We appreciate your continued confidence in Delta Dental. We are proud of our association with you and look forward to a long and mutually successful relationship.

Sincerely,

Delta Dental Insurance Company



Mohammadreza Navid
Group Vice President
Sales

c: DELTA DENTAL INSURANCE CO

FIRST WEST INSURANCE
ANTOINETTE BLOEM
1905 STADIUM DR
BOZEMAN MT 59715



**BlueCross BlueShield
of Montana**

Southwest Service Center
1001 E Lookout Dr, 12th Fl Bldg B
Richardson, TX 75082

RETURN ADDRESS REQUESTED

HYALITE RURAL FIRE DISTRICT
4541 SOUTH 3RD
BOZEMAN MT 59715

Dear Group Administrator,

Thank you for choosing Blue Cross and Blue Shield of Montana.

This exhibit includes essential information about your group's renewal options for the upcoming year.

Talk with your Producer or the Montana Small Group Account Management team 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.**



**BlueCross BlueShield
of Montana**

Dear Group Administrator,

It's time to renew with Blue Cross and Blue Shield of Montana!

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



Step 1 Talk to your Producer or Blue Cross and Blue Shield of Montana Small Group Account Management team at 800-281-0446 to review your options and any paperwork needed if you want to make a change to your coverage.



Step 2 To make changes for the new year, please return the BPA Amendment Form to mtsmallgroupamendment@bcbsmt.com at least 15 days before your renewal date.

If you don't want to make any changes, then you're set! No paperwork or emails are required - coverage will renew without any interruption.

Thank you for continuing to trust Blue Cross and Blue Shield of Montana to protect your business!

RENEWAL CONTENTS

- [How to Read Your Renewal](#)
- [Renewal at a Glance](#)
- [Medical Plans](#)
- [Dental Plans](#)
- [Vision Plans](#)
- [Enhancing Employer Benefits](#)
- [Ready to Renew](#)
- [Appendix](#)

How to Read Your Renewal

Your Blue Cross and Blue Shield of Montana (BCBSMT) coverage renews each year on your renewal date (found in the top right corner of this page).

Lots of things can change from year-to-year, that's why it's important to think through your business needs and your employees' needs to make sure the right plans are in place for the new year.

This renewal exhibit helps you learn more about coverage options.



Follow these steps to get the most out of your renewal exhibit

Step 1: Review your current renewal

The [Renewal at a Glance](#) section provides a quick overview on the:

- **Current Plan** – shows current plan(s) and total monthly cost(s)
- **Renewing Plan** – gives suggestions for the next year based upon current coverage – if you don't make any changes to your plans, this is the plan(s) that will start on the new coverage year.
- **Low Cost Options** – look at these plans for lower cost coverage ideas (if available)

Step 2: Need more ideas?

Did you know that you have a wide variety of medical plans to choose from? If you didn't find the right fit in the [Renewal at a Glance](#) section, go to the [Medical Plans](#) section to review everything available.

Best of all – small groups can offer up to SIX benefit plans – offering more than one plan to your employees lets them choose the benefits and price that is right for their needs.

Step 3: Consider enhancing your employer benefit package

Offering a competitive benefits package is important. BCBSMT offers small group dental plans, short-term and long-term disability plans and more found in [Dental Plans](#) and [Enhancing Employer Benefits](#) sections.

Step 4: Need more information?

The [Appendix](#) includes helpful information like:

- Employee census – who has coverage today
- Premiums at the employee level

[Go Back to Renewal Contents](#)

How to Read Your Renewal

- Details on what coverage includes

Step 5: Let's renew!

No changes? Great! You don't need to return any paperwork or send any emails. Your coverage will continue uninterrupted based on the Renewing Plan(s) in the [Renewal at a Glance](#) section.

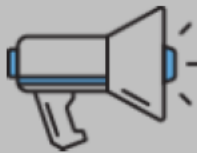
Need to make plan changes? No problem. Simply return the BPA Amendment Form (found in the Forms section of Blue Access for Employers) at least 15 days before the renewal date to:



Email: MTsmallgroupamendment@bcbsmt.com



Fax: 406-441-5585



Small businesses have big options, thanks to BCBSMT!

Did you know that small employers can offer up to SIX medical plans through BCBSMT?

Employer contributions are based on the lowest cost option offered.

Offering more than one plan lets employees have the freedom to choose what is right for them.

[Go Back to Renewal Contents](#)

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Renewal at a Glance

Your group's current Medical plan(s), suggested plans for the upcoming year and low-cost options (if available) are listed below.

If these plans aren't a good fit for the new year, don't worry, you've got more plans to choose from in the [Medical Plans](#) section.

	Current Plan	Renewal Plan	Low Cost Option 1	Low Cost Option 2
Plan ID	G6E1PFR	G6E1PFR	B6J1PFR	B902PFR
Metallic	Gold	Gold	Bronze	Bronze
Network Name	Blue Preferred	Blue Preferred	Blue Preferred	Blue Preferred
Deductible In-Network // Out-of-Network	\$2800//\$5600	\$2900//\$5800	\$8550//\$17100	\$6500//\$13000
Primary Care/Virtual Visit	100%/DC	DC/DC	\$35/\$15	DC/DC
Coinsurance In-Network // Out-of-Network	100%/100%	100%/100%	100%/100%	60%/50%
Out-of-Pocket Max In-Network // Out-of-Network	\$2800//\$5600	\$2900//\$5800	\$8550//\$17100	\$7000//\$26000
Specialist Office Visit	100%	DC	DC	DC
Non Preferred Pharmacy Copays	100%	100%	100%	60%/60%/50%/50%/50%/50%

	Current Plan	Renewal Plan	Low Cost Option 1	Low Cost Option 2
Plan ID	G931PFR	G931PFR	B6J1PFR	B902PFR
Metallic	Gold	Gold	Bronze	Bronze
Network Name	Blue Preferred	Blue Preferred	Blue Preferred	Blue Preferred
Deductible In-Network // Out-of-Network	\$1500//\$3000	\$1500//\$3000	\$8550//\$17100	\$6500//\$13000
Primary Care/Virtual Visit	\$35/\$35	\$35/\$15	\$35/\$15	DC/DC
Coinsurance In-Network // Out-of-Network	80%/50%	80%/50%	100%/100%	60%/50%
Out-of-Pocket Max In-Network // Out-of-Network	\$5700//\$15000	\$5700//\$15000	\$8550//\$17100	\$7000//\$26000
Specialist Office Visit	\$65	\$65	DC	DC
Non Preferred Pharmacy Copays	\$15/\$25/\$80/\$170/\$250/\$350	\$15/\$25/\$80/\$170/\$250/\$350	100%	60%/60%/50%/50%/50%/50%

More information on rates is available in the [Appendix – Monthly Medical Premiums](#) section. To view other plans, see the [Medical Plans](#) section.

Current and Renewal Metallic Medical Plans and Premium - Age Rates

Medical Rates					Current Plan : G6E1PFR				Renewal Plan : G6E1PFR			
	Employee	DOB	Age	State	Employee Rates	Spouse Rates	Child Rates	Total	Employee Rates	Spouse Rates	Child Rates	Total
1					\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Monthly Medical Premium*					\$0.00				\$0.00			

Medical Rates					Low Cost Option 1 : B6J1PFR				Low Cost Option 2 : B902PFR			
	Employee	DOB	Age	State	Employee Rates	Spouse Rates	Child Rates	Total	Employee Rates	Spouse Rates	Child Rates	Total
1					\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Monthly Medical Premium*					\$0.00				\$0.00			

Medical Rates					Current Plan : G931PFR				Renewal Plan : G931PFR			
	Employee	DOB	Age	State	Employee Rates	Spouse Rates	Child Rates	Total	Employee Rates	Spouse Rates	Child Rates	Total
1	MALONE MALCOLM	07/09/1994	27	MT	\$401.75			\$401.75	\$437.47			\$437.47
2	PRATO COLIN	01/25/1993	29	MT	\$426.47			\$426.47	\$467.10			\$467.10
3	DAHLHAUSER CHRISTOPHER	04/12/1973	48	MT	\$613.22		\$626.95	\$1240.17	\$682.50		\$677.90	\$1360.40
4	NICKOLAY BRIAN	12/17/1983	38	MT	\$485.71			\$485.71	\$520.12			\$520.12
Total Monthly Medical Premium*					\$2554.10				\$2785.09			

Medical Rates					Low Cost Option 1 : B6J1PFR				Low Cost Option 2 : B902PFR			
	Employee	DOB	Age	State	Employee Rates	Spouse Rates	Child Rates	Total	Employee Rates	Spouse Rates	Child Rates	Total
1	MALONE MALCOLM	07/09/1994	27	MT	\$309.82			\$309.82	\$318.54			\$318.54
2	PRATO COLIN	01/25/1993	29	MT	\$330.81			\$330.81	\$340.12			\$340.12
3	DAHLHAUSER CHRISTOPHER	04/12/1973	48	MT	\$483.36		\$480.11	\$963.47	\$496.96		\$493.61	\$990.57
4	NICKOLAY BRIAN	12/17/1983	38	MT	\$368.35			\$368.35	\$378.72			\$378.72
Total Monthly Medical Premium*					\$1972.45				\$2027.95			

Renewal at a Glance

Total Monthly Renewal Premium - Age Rates

Plan ID	Plan Name	Enrolled Count	Total Monthly Medical Cost
G6E1PFR	Blue Preferred Gold PPO 135	0	\$0.00
G931PFR	Blue Preferred Gold PPO 107	4	\$2785.09
Total Monthly Medical Premium*			\$2,785.09

See [Medical Rate Contingencies](#) in the Appendix section for more information about your rates.

To view all alternate plan options available to you, please see the [Medical Plans](#) section.

Renewal at a Glance

Vision Plan and Premium

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

	Current Vision Plan	Renewal Vision Plan
	VSTD SMT	VSTD SMT
Exam (once every 12-month period)	\$60	\$60
Frames	\$48	\$48
Conventional Lenses (per pair)	Single-Vision - \$50 Bifocal-Single - \$72 Bifocal-Double - \$136 Trifocal - \$92 Lenticular Including Aspheric - \$320	Single-Vision - \$50 Bifocal-Single - \$72 Bifocal-Double - \$136 Trifocal - \$92 Lenticular Including Aspheric - \$320
Contact Lenses	In Lieu of glasses - \$98 Sole Treatment Option - \$320	In Lieu of glasses - \$98 Sole Treatment Option - \$320
Per Member Per Month Rate (19 years and above)	\$6.00	\$6.00
Enrolled count	4	4
Total Monthly Vision Cost	\$24.00	\$24.00

[Go Back to Renewal Contents](#)

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Medical Plans



Review these medical plans at different coverage levels, networks and price points to find the plans you – and your employees – need.

Plan ID	Individual Deductible In-Network//Out-of-Network	Individual Out-of-Pocket Max In-Network//Out-of-Network	Primary Care/Virtual Visit	Coinsurance In-Network//Out-of-Network	Specialist Office Visit	Urgent Care Visit	ER Copay//Coinsurance Per ER visit	In-Patient Deductible In-Network//Out-of-Network	Non-Preferred Pharmacy Copays	Total Monthly Health Cost - Age Rates	Total Monthly Health Cost - Composite Rates
Blue Preferred Network											
PPO Plans											
Platinum											
P911PFR	\$250//\$500	\$1500//\$4500	\$25/\$15	80%//50%	\$50	\$50	\$250//100%	DC//DC	\$10/\$20/\$70/\$120/\$250/\$350	\$3419.13	\$3419.14
P6K1PFR	\$500//\$1000	\$2500//\$7500	\$10/\$10	80%//50%	\$40	\$50	\$250//100%	DC//DC	\$10/\$20/\$70/\$120/\$250/\$350	\$3317.32	\$3317.30
P910PFR	\$750//\$1500	\$1500//\$4500	\$25/\$15	80%//50%	\$45	\$50	\$250//100%	DC//DC	\$10/\$20/\$55/\$95/\$250/\$350	\$3346.33	\$3346.31
Gold											
G931PFR	\$1500//\$3000	\$5700//\$15000	\$35/\$15	80%//50%	\$65	\$50	DC//80%	DC//DC	\$15/\$25/\$80/\$170/\$250/\$350	\$2785.09	\$2785.11
G933PFR	\$2000//\$4000	\$6000//\$15000	\$35/\$15	80%//50%	\$65	\$50	\$300//100%	DC//DC	\$10/\$20/\$70/\$120/\$250/\$350	\$2776.48	\$2776.49
G930PFR	\$2500//\$5000	\$4500//\$10500	\$35/\$15	80%//50%	\$65	\$50	DC//80%	DC//DC	\$15/\$25/\$80/\$170/\$250/\$350	\$2751.39	\$2751.40
G6K2PFR	\$3500//\$7000	\$6000//\$15000	\$25/\$15	80%//50%	\$45	\$50	DC//80%	DC//DC	\$15/\$25/\$80/\$170/\$250/\$350	\$2599.14	\$2599.16
Silver											
S931PFR	\$3000//\$6000	\$5250//\$15750	DC/DC	80%//50%	DC	DC	DC//80%	DC//DC	80%/80%/70%/60%/60%/50%	\$2451.22	\$2451.21
S932PFR	\$4750//\$9500	\$8400//\$23700	\$40/\$15	70%//50%	\$65	\$50	DC//70%	DC//DC	\$20/\$30/\$70/\$120/\$250/\$350	\$2315.24	\$2315.25
S6K3PFR	\$6000//\$12000	\$8700//\$26100	\$30/\$15	60%//50%	\$50	\$75	DC//60%	DC//DC	\$10/\$20/\$70/\$120/\$250/\$350	\$2279.82	\$2279.80
Bronze											
B6J1PFR	\$8550//\$17100	\$8550//\$17100	\$35/\$15	100%//100%	DC	DC	DC//100%	DC//DC	100%	\$1972.45	\$1972.43
HSA Plans*											
Gold											
G6E1PFR*1	\$2900//\$5800	\$2900//\$5800	DC/DC	100%//100%	DC	DC	DC//100%	DC//DC	100%	\$2791.91	\$2791.89

[Go Back to Renewal Contents](#)

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Medical Plans



Review these medical plans at different coverage levels, networks and price points to find the plans you – and your employees – need.

Plan ID	Individual Deductible In-Network//Out-of-Network	Individual Out-of-Pocket Max In-Network//Out-of-Network	Primary Care/Virtual Visit	Coinsurance In-Network//Out-of-Network	Specialist Office Visit	Urgent Care Visit	ER Copay//Coinsurance Per ER visit	In-Patient Deductible In-Network//Out-of-Network	Non-Preferred Pharmacy Copays	Total Monthly Health Cost - Age Rates	Total Monthly Health Cost - Composite Rates
G6J2PFR ^{*1}	\$2900//\$5800	\$3500//\$10500	DC/DC	90%//50%	DC	DC	DC//90%	DC//DC	80%/80%/70%/60%/60%/50%	\$2611.56	\$2611.56
G936PFR ^{*1}	\$4000//\$8000	\$4000//\$8000	DC/DC	100%//100%	DC	DC	DC//100%	DC//DC	100%	\$2559.38	\$2559.38
Silver											
S935PFR ^{*1}	\$3000//\$6000	\$6000//\$18000	DC/DC	80%//50%	DC	DC	DC//80%	DC//DC	60%/60%/50%/50%/50%/50%	\$2409.25	\$2409.24
S6J3PFR ^{*1}	\$4000//\$8000	\$6900//\$20700	DC/DC	80%//50%	DC	DC	DC//80%	DC//DC	80%/80%/70%/60%/60%/50%	\$2234.79	\$2234.77
S933PFR ^{*1}	\$4400//\$8800	\$4400//\$8800	DC/DC	100%//100%	DC	DC	DC//100%	DC//DC	100%	\$2487.37	\$2487.37
S6E1PFR ^{*1}	\$5500//\$11000	\$5500//\$11000	DC/DC	100%//100%	DC	DC	DC//100%	DC//DC	100%	\$2313.38	\$2313.36
Bronze											
B902PFR ^{*1}	\$6500//\$13000	\$7000//\$26000	DC/DC	60%//50%	DC	DC	\$600//60%	DC//DC	60%/60%/50%/50%/50%/50%	\$2027.95	\$2027.96
Blue Focus Network											
POS Plans											
Platinum											
P6K4BLC	\$250//\$500	\$1500//\$4500	\$25/NA	80%//50%	\$50	\$50	\$250//100%	DC//DC	\$10/\$20/\$70/\$120/\$250/\$350	\$3327.00	\$3326.99
P6K1BLC	\$500//\$1000	\$2500//\$5000	\$10/NA	80%//50%	\$40	\$50	\$250//100%	DC//DC	\$10/\$20/\$70/\$120/\$250/\$350	\$3201.37	\$3201.37
P6E1BLC	\$750//\$1500	\$1500//\$4500	\$25/NA	80%//50%	\$45	\$50	\$250//100%	DC//DC	\$15/\$25/\$80/\$170/\$250/\$350	\$3189.34	\$3189.34
Gold											
G6E1BLC	\$1250//\$2500	\$7000//\$18750	\$35/NA	80%//50%	\$70	\$50	\$250//100%	DC//DC	\$15/\$25/\$80/\$170/\$250/\$350	\$2622.22	\$2622.22
G6E2BLC	\$1500//\$3000	\$5700//\$15000	\$35/NA	80%//50%	\$65	\$50	DC//80%	DC//DC	\$15/\$25/\$80/\$170/\$250/\$350	\$2598.68	\$2598.71
G6E3BLC	\$2500//\$5000	\$6500//\$16500	\$30/NA	90%//50%	\$65	\$50	\$250//100%	DC//DC	\$20/\$30/\$70/\$120/\$250/\$350	\$2542.83	\$2542.81

[Go Back to Renewal Contents](#)

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Medical Plans



Review these medical plans at different coverage levels, networks and price points to find the plans you – and your employees – need.

Plan ID	Individual Deductible In-Network//Out-of-Network	Individual Out-of-Pocket Max In-Network//Out-of-Network	Primary Care/Virtual Visit	Coinsurance In-Network//Out-of-Network	Specialist Office Visit	Urgent Care Visit	ER Copay//Coinsurance Per ER visit	In-Patient Deductible In-Network//Out-of-Network	Non-Preferred Pharmacy Copays	Total Monthly Health Cost - Age Rates	Total Monthly Health Cost - Composite Rates
G6K2BLC	\$3500//\$7000	\$6000//\$15000	\$25/NA	80%//50%	\$45	\$50	DC//80%	DC//DC	\$15/\$25/\$80/\$170/\$250/\$350	\$2381.31	\$2381.29
Silver											
S6E1BLC	\$3000//\$6000	\$5250//\$15750	DC/NA	80%//50%	DC	DC	DC//80%	DC//DC	80%/80%/70%/60%/60%/50%	\$2223.11	\$2223.09
S6E3BLC	\$4750//\$9500	\$8400//\$23700	\$40/NA	70%//50%	\$65	\$50	DC//70%	DC//DC	\$20/\$30/\$70/\$120/\$250/\$350	\$2093.54	\$2093.55
S6K3BLC	\$6000//\$12000	\$8700//\$17400	\$30/NA	60%//50%	\$50	\$75	DC//60%	DC//DC	\$10/\$20/\$70/\$120/\$250/\$350	\$2062.65	\$2062.64
Bronze											
B6J1BLC	\$8550//\$17100	\$8550//\$17100	\$35/NA	100%//100%	DC	DC	DC//100%	DC//DC	100%	\$1754.73	\$1754.71
HSA Plans*											
Gold											
G6J2BLC* ¹	\$2900//\$5800	\$3500//\$10500	DC/NA	90%//50%	DC	DC	DC//90%	DC//DC	80%/80%/70%/60%/60%/50%	\$2395.31	\$2395.32
Silver											
S6E2BLC* ¹	\$3700//\$7400	\$6750//\$20250	DC/NA	90%//50%	DC	DC	DC//90%	DC//DC	80%/80%/70%/60%/60%/50%	\$2142.98	\$2142.97
S6J3BLC* ¹	\$4000//\$8000	\$6900//\$20700	DC/NA	80%//50%	DC	DC	DC//80%	DC//DC	80%/80%/70%/60%/60%/50%	\$2004.74	\$2004.76
Bronze											
B6E1BLC* ¹	\$7000//\$14000	\$7000//\$14000	DC/NA	100%//100%	DC	DC	\$600//100%	DC//DC	100%	\$1903.51	\$1903.52

Blue Focus Plans include a Telehealth benefit with a cost share. See your Benefit Booklet for more details.

Coinsurance applies after deductible is met for medical and pharmacy.

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

*HSA plan includes a mandatory employer contribution, please refer to the *"Appendix - Plan Notes"* section of this renewal exhibit.

The total monthly medical premium is based on all currently enrolled members.

[Go Back to Renewal Contents](#)

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Medical Plans

See the [Appendix - Summary of Benefits and Coverage](#) section for instructions to pull SBCs.

See the [Appendix - Plan Notes](#) section for benefit details.

[Go Back to Renewal Contents](#)

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Dental Plans



Complete your health care coverage with a dental plan.

Small businesses with 10 or more employees may offer two dental plan options. For dental pairing rules, see the [Appendix - Dental Rate Contingencies and Plan Pairings](#) section.

Plan #	Deductible In Network//Out of Network ^{*2}	Annual Benefit Max	Out-of-Network Reimb.	Coinsurance In-Network	Coinsurance Out-Of-Network	Orthodontia Lifetime Max	Total Monthly Dental Cost - Age Rates	Total Monthly Dental Cost - Composite Rates
Contributory Group								
High Allocation								
DMTHR31	\$25//\$25	\$3000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$2000	\$383.86	\$383.84
DMTHR32	\$50//\$50	\$2000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$2000	\$363.70	\$363.68
DMTHR33	\$50//\$50	\$1500	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1500	\$348.48	\$348.47
DMTHR34	\$50//\$50	\$1000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	\$316.90	\$316.92
DMTHM39	\$50//\$50	\$1500	MAC	100%/80%/50%/NA	100%/80%/50%/NA	NA	\$225.04	\$225.03
DMTHM41 ^{*3}	\$25//\$25	\$750	MAC	100%/80%/NA/NA	100%/80%/NA/NA	NA	\$104.82	\$104.86
DMTHR50	\$50//\$50	\$1500	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	NA	\$323.50	\$323.51
DMTHM57	\$50//\$50	\$1500	MAC	100%/100%/60%/50%	100%/100%/60%/50%	\$1500	\$304.50	\$304.49
Low Allocation								
DMTLR35	\$50//\$50	\$1500	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	NA	\$292.76	\$292.77
DMTLR36	\$50//\$50	\$1000	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	NA	\$272.40	\$272.39
DMTLR37	\$75//\$75	\$1000	90th R&C	90%/70%/50%/NA	90%/70%/50%/NA	NA	\$237.06	\$237.08
DMTLM38	\$50//\$50	\$1500	MAC	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	\$217.40	\$217.40
DMTLM40	\$75//\$75	\$1000	MAC	90%/70%/50%/NA	90%/70%/50%/NA	NA	\$164.72	\$164.70

[Go Back to Renewal Contents](#)

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Dental Plans



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Plan #	Deductible In Network//Out of Network ^{*2}	Annual Benefit Max	Out-of-Network Reimb.	Coinsurance In-Network	Coinsurance Out-Of-Network	Orthodontia Lifetime Max	Total Monthly Dental Cost - Age Rates	Total Monthly Dental Cost - Composite Rates
DMTLR58 ^{*4}	\$50//\$50	\$1000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	\$294.10	\$294.08

Voluntary Group

High Allocation

DMTHR42 ^{*1}	\$50//\$50	\$1500	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1500	\$370.06	\$370.06
DMTHM43 ^{*1}	\$50//\$50	\$1500	MAC	100%/80%/50%/NA	100%/80%/50%/NA	NA	\$243.04	\$243.02
DMTHM45 ^{*3}	\$25//\$25	\$750	MAC	100%/80%/NA/NA	100%/80%/NA/NA	NA	\$115.22	\$115.27
DMTHR51 ^{*1}	\$50//\$50	\$1000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	\$341.74	\$341.72
DMTHR52 ^{*1}	\$50//\$50	\$1500	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	NA	\$349.12	\$349.13
DMTHM59 ^{*1}	\$50//\$50	\$1500	MAC	100%/100%/60%/50%	100%/100%/60%/50%	\$1500	\$323.14	\$323.13

Low Allocation

DMTLR53 ^{*1}	\$50//\$50	\$1000	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	NA	\$294.70	\$294.68
DMTLM54 ^{*1}	\$50//\$50	\$1000	MAC	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	\$220.42	\$220.40
DMTLR60 ^{*1*4}	\$50//\$50	\$1000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	\$318.44	\$318.44

Dental Group Size : A

[Go Back to Renewal Contents](#)

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Dental Plans

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

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

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

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

R&C: Reasonable & Customary, MAC: Maximum Allowable Charge.

Plans have the same benefits both in and out of network.

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

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

*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.

See the [Appendix – Dental Benefit Coverage](#) for benefit details.

Vision Plans

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 Cost
OVIS						
VSTDGMT	\$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	\$24.00

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.

Enhancing Employer Benefits

Small business owners face the same challenges as larger businesses when it comes to attracting and retaining quality employees while containing costs.

An employee benefits program is a valuable asset, but it must include the right mix of products at a price that works for everyone, including:

Group Dental

Dental plans are available as a separate plan from BCBSMT

Group Term Life Insurance

The loss of the primary family wage-earner can threaten the futures of other family members. Life insurance is a great way to provide for loved ones in the event of an untimely death. It can be one of the most valuable investments a person can make.

Accidental Death & Dismemberment (AD&D)

These plans pay an additional benefit if an employee dies or suffers dismemberment or paralysis as the result of an accident.

Dependent Life Benefit

Provides employers with the option to add a dependent life benefit to the term life insurance plan and provide protection for an employee's spouse and children.

Group Short-Term and Long-Term Disability Insurance

Short-term and long-term disability insurance protects employees who cannot work because of a disability caused by illness or injury. But as a disability carrier, BCBSMT does more than pay claims—we manage them, helping to control costs through a disability claim management program that focuses on returning employees to work.

Vision

Vision Plans being offered in the 2-9 and 10+ lives space!

Vision for groups under 50 eligible employees must be sold with at least one other ancillary product; that ancillary product can now be BlueCare Dental! Simply contact your Broker or the Small Group Account Management Team for more details!



Talk to your Producer or call the Small Group Account Management Team for more information.

[Go Back to Renewal Contents](#)

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Enhancing Employer Benefits

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148.

Blue Cross and Blue Shield of Montana is the trade name of Dearborn Life Insurance Company, an independent licensee of Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

[Go Back to Renewal Contents](#)

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Ready to Renew

Thank you for continuing to trust Blue Cross and Blue Shield of Montana to protect your business!

Renewing... without changes

If you aren't making changes to your plan(s), then you're set! No paperwork or emails are required -your coverage will renew without any interruption.

Renewing... with changes

- Choose the plans to offer employees (including any current plans you wish to keep)
- Consider adding enhancements to your employer benefits package
- Complete, sign and return the BPA Amendment Form , found in Blue Access for EmployersSM

Send paperwork at least 15 days before the renewal date to:



Email: mtsgam@bcbsmt.com



Fax: 406-441-5585



Questions about your renewal?

Talk with your producer/broker or BCBSMT Account Executive at 800-281-0446 or at mtsgam@bcbsmt.com.

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Medical Census

This census represents enrollment at the time the renewal was prepared. It may not reflect current enrollment.

	Name		Relationship	DOB	Age	Coverage Type **	State
1	MALONE	MALCOLM	Employee		27	EO	MT
2	NICKOLAY	BRIAN	Employee		38	EO	MT
3	DAHLHAUSER	CHRISTOPHER	Employee		48	EC	MT
3.1	DAHLHAUSER	SAMANTHA	Dependent		16	EC	MT
3.2	DAHLHAUSER	ZEY	Dependent		11	EC	MT
4	PRATO	COLIN	Employee		29	EO	MT

**Coverage Type: EO = Employee Only; ES = Employee/Spouse/Domestic Partner; EC = Employee + Child(ren); EF = Employee + Family

[Go Back to Renewal Contents](#)

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Appendix - Monthly Medical Premiums

Renewal Alternate Medical Plan Premiums – Monthly Premium Shown by Age and Composite Rates (due to system rounding, the group's total composite rated premium may vary slightly from the group's age rated premium).

Metallic Renewal Alternate Medical Plan Premiums – Monthly Premium by Age and Composite Rates

B6E1BLC				Blue Focus Network				ACA				Bronze			
Age Band		Monthly Medical Cost		Age Band		Monthly Medical Cost		Age Band		Monthly Medical Cost		Age Band		Monthly Medical Cost	
0-14		\$218.25		23		\$285.30		32		\$337.51		41		\$371.46	
15		\$237.65		24		\$285.30		33		\$341.79		42		\$378.02	
16		\$245.07		25		\$286.44		34		\$346.35		43		\$387.15	
17		\$252.49		26		\$292.15		35		\$348.64		44		\$398.56	
18		\$260.48		27		\$298.99		36		\$350.92		45		\$411.97	
19		\$268.47		28		\$310.12		37		\$353.20		46		\$427.95	
20		\$276.74		29		\$319.25		38		\$355.48		47		\$445.92	
21		\$285.30		30		\$323.82		39		\$360.05		48		\$466.47	
22		\$285.30		31		\$330.66		40		\$364.61		49		\$486.72	
Composite Rates															
EO : \$373.24				ES : \$746.48				EC : \$783.80				EF : \$1,157.04			

[Go Back to Renewal Contents](#)

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Appendix - Monthly Medical Premiums

B6J1BLC				Blue Focus Network				ACA				Bronze	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$201.19	23	\$263.00	32	\$311.13	41	\$342.43	50	\$469.72	59	\$684.59		
15	\$219.08	24	\$263.00	33	\$315.07	42	\$348.47	51	\$490.50	60	\$713.78		
16	\$225.92	25	\$264.05	34	\$319.28	43	\$356.89	52	\$513.38	61	\$739.03		
17	\$232.75	26	\$269.31	35	\$321.39	44	\$367.41	53	\$536.52	62	\$755.60		
18	\$240.12	27	\$275.62	36	\$323.49	45	\$379.77	54	\$561.50	63	\$776.38		
19	\$247.48	28	\$285.88	37	\$325.59	46	\$394.50	55	\$586.49	64+	\$789.00		
20	\$255.11	29	\$294.30	38	\$327.70	47	\$411.07	56	\$613.58				
21	\$263.00	30	\$298.50	39	\$331.91	48	\$430.00	57	\$640.93				
22	\$263.00	31	\$304.82	40	\$336.11	49	\$448.68	58	\$670.12				

Composite Rates

EO : \$344.06 ES : \$688.12 EC : \$722.53 EF : \$1,066.59

B6J1PFR				Blue Preferred Network				ACA				Bronze	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$226.16	23	\$295.63	32	\$349.73	41	\$384.91	50	\$528.00	59	\$769.52		
15	\$246.26	24	\$295.63	33	\$354.16	42	\$391.71	51	\$551.35	60	\$802.34		
16	\$253.95	25	\$296.81	34	\$358.89	43	\$401.17	52	\$577.07	61	\$830.72		
17	\$261.63	26	\$302.73	35	\$361.26	44	\$413.00	53	\$603.09	62	\$849.34		
18	\$269.91	27	\$309.82	36	\$363.62	45	\$426.89	54	\$631.17	63	\$872.70		
19	\$278.19	28	\$321.35	37	\$365.99	46	\$443.44	55	\$659.25	64+	\$886.89		
20	\$286.76	29	\$330.81	38	\$368.35	47	\$462.07	56	\$689.70				
21	\$295.63	30	\$335.54	39	\$373.09	48	\$483.36	57	\$720.45				
22	\$295.63	31	\$342.64	40	\$377.82	49	\$504.34	58	\$753.27				

Composite Rates

EO : \$386.75 ES : \$773.50 EC : \$812.18 EF : \$1,198.93

[Go Back to Renewal Contents](#)

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Appendix - Monthly Medical Premiums

B902PFR				Blue Preferred Network				ACA				Bronze			
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$232.52	23	\$303.95	32	\$359.57	41	\$395.74	50	\$542.85	59	\$791.18				
15	\$253.19	24	\$303.95	33	\$364.13	42	\$402.73	51	\$566.87	60	\$824.92				
16	\$261.09	25	\$305.17	34	\$369.00	43	\$412.46	52	\$593.31	61	\$854.10				
17	\$269.00	26	\$311.24	35	\$371.43	44	\$424.62	53	\$620.06	62	\$873.25				
18	\$277.51	27	\$318.54	36	\$373.86	45	\$438.90	54	\$648.93	63	\$897.26				
19	\$286.02	28	\$330.39	37	\$376.29	46	\$455.92	55	\$677.81	64+	\$911.85				
20	\$294.83	29	\$340.12	38	\$378.72	47	\$475.07	56	\$709.12						
21	\$303.95	30	\$344.98	39	\$383.58	48	\$496.96	57	\$740.73						
22	\$303.95	31	\$352.28	40	\$388.45	49	\$518.54	58	\$774.46						

Composite Rates

EO : \$397.64 ES : \$795.28 EC : \$835.04 EF : \$1,232.68

G6E1BLC				Blue Focus Network				ACA				Gold			
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$300.66	23	\$393.02	32	\$464.94	41	\$511.71	50	\$701.93	59	\$1,023.03				
15	\$327.39	24	\$393.02	33	\$470.84	42	\$520.75	51	\$732.98	60	\$1,066.66				
16	\$337.60	25	\$394.59	34	\$477.13	43	\$533.33	52	\$767.18	61	\$1,104.39				
17	\$347.82	26	\$402.45	35	\$480.27	44	\$549.05	53	\$801.76	62	\$1,129.15				
18	\$358.83	27	\$411.88	36	\$483.41	45	\$567.52	54	\$839.10	63	\$1,160.20				
19	\$369.83	28	\$427.21	37	\$486.56	46	\$589.53	55	\$876.43	64+	\$1,179.06				
20	\$381.23	29	\$439.79	38	\$489.70	47	\$614.29	56	\$916.92						
21	\$393.02	30	\$446.08	39	\$495.99	48	\$642.59	57	\$957.79						
22	\$393.02	31	\$455.51	40	\$502.28	49	\$670.49	58	\$1,001.41						

Composite Rates

EO : \$514.16 ES : \$1,028.32 EC : \$1,079.74 EF : \$1,593.90

[Go Back to Renewal Contents](#)

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Appendix - Monthly Medical Premiums

G6E1PFR				Blue Preferred Network				ACA				Gold	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$320.11	23	\$418.45	32	\$495.03	41	\$544.82	50	\$747.35	59	\$1,089.23		
15	\$348.57	24	\$418.45	33	\$501.30	42	\$554.45	51	\$780.41	60	\$1,135.67		
16	\$359.45	25	\$420.12	34	\$508.00	43	\$567.84	52	\$816.81	61	\$1,175.84		
17	\$370.33	26	\$428.49	35	\$511.35	44	\$584.57	53	\$853.64	62	\$1,202.21		
18	\$382.04	27	\$438.54	36	\$514.69	45	\$604.24	54	\$893.39	63	\$1,235.26		
19	\$393.76	28	\$454.86	37	\$518.04	46	\$627.67	55	\$933.14	64+	\$1,255.35		
20	\$405.90	29	\$468.25	38	\$521.39	47	\$654.04	56	\$976.24				
21	\$418.45	30	\$474.94	39	\$528.08	48	\$684.17	57	\$1,019.76				
22	\$418.45	31	\$484.98	40	\$534.78	49	\$713.88	58	\$1,066.21				

Composite Rates

EO : \$547.43 ES : \$1,094.86 EC : \$1,149.60 EF : \$1,697.03

G6E2BLC				Blue Focus Network				ACA				Gold	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$297.96	23	\$389.49	32	\$460.77	41	\$507.12	50	\$695.63	59	\$1,013.84		
15	\$324.45	24	\$389.49	33	\$466.61	42	\$516.07	51	\$726.40	60	\$1,057.08		
16	\$334.57	25	\$391.05	34	\$472.84	43	\$528.54	52	\$760.28	61	\$1,094.47		
17	\$344.70	26	\$398.84	35	\$475.96	44	\$544.12	53	\$794.56	62	\$1,119.00		
18	\$355.60	27	\$408.19	36	\$479.07	45	\$562.42	54	\$831.56	63	\$1,149.77		
19	\$366.51	28	\$423.38	37	\$482.19	46	\$584.24	55	\$868.56	64+	\$1,168.47		
20	\$377.81	29	\$435.84	38	\$485.30	47	\$608.77	56	\$908.68				
21	\$389.49	30	\$442.07	39	\$491.54	48	\$636.82	57	\$949.19				
22	\$389.49	31	\$451.42	40	\$497.77	49	\$664.47	58	\$992.42				

Composite Rates

EO : \$509.55 ES : \$1,019.10 EC : \$1,070.06 EF : \$1,579.61

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Monthly Medical Premiums

G6E3BLC				Blue Focus Network		ACA			Gold		
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$291.56	23	\$381.12	32	\$450.86	41	\$496.22	50	\$680.68	59	\$992.06
15	\$317.47	24	\$381.12	33	\$456.58	42	\$504.98	51	\$710.79	60	\$1,034.36
16	\$327.38	25	\$382.64	34	\$462.68	43	\$517.18	52	\$743.95	61	\$1,070.95
17	\$337.29	26	\$390.27	35	\$465.73	44	\$532.42	53	\$777.48	62	\$1,094.96
18	\$347.96	27	\$399.41	36	\$468.78	45	\$550.34	54	\$813.69	63	\$1,125.07
19	\$358.63	28	\$414.28	37	\$471.83	46	\$571.68	55	\$849.90	64+	\$1,143.36
20	\$369.69	29	\$426.47	38	\$474.88	47	\$595.69	56	\$889.15		
21	\$381.12	30	\$432.57	39	\$480.97	48	\$623.13	57	\$928.79		
22	\$381.12	31	\$441.72	40	\$487.07	49	\$650.19	58	\$971.09		

Composite Rates

EO : \$498.59 ES : \$997.18 EC : \$1,047.04 EF : \$1,545.63

G6J2BLC			Blue Focus Network			ACA			Gold		
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$274.64	23	\$359.01	32	\$424.71	41	\$467.43	50	\$641.19	59	\$934.50
15	\$299.06	24	\$359.01	33	\$430.09	42	\$475.69	51	\$669.55	60	\$974.35
16	\$308.39	25	\$360.45	34	\$435.84	43	\$487.18	52	\$700.79	61	\$1,008.82
17	\$317.72	26	\$367.63	35	\$438.71	44	\$501.54	53	\$732.38	62	\$1,031.44
18	\$327.78	27	\$376.24	36	\$441.58	45	\$518.41	54	\$766.49	63	\$1,059.80
19	\$337.83	28	\$390.24	37	\$444.45	46	\$538.51	55	\$800.59	64+	\$1,077.03
20	\$348.24	29	\$401.73	38	\$447.33	47	\$561.13	56	\$837.57		
21	\$359.01	30	\$407.48	39	\$453.07	48	\$586.98	57	\$874.91		
22	\$359.01	31	\$416.09	40	\$458.81	49	\$612.47	58	\$914.76		

Composite Rates

EO : \$469.67 ES : \$939.34 EC : \$986.31 EF : \$1,455.98

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Monthly Medical Premiums

G6J2PFR		Blue Preferred Network				ACA				Gold	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$299.44	23	\$391.42	32	\$463.05	41	\$509.63	50	\$699.08	59	\$1,018.87
15	\$326.05	24	\$391.42	33	\$468.92	42	\$518.63	51	\$730.00	60	\$1,062.31
16	\$336.23	25	\$392.99	34	\$475.18	43	\$531.16	52	\$764.05	61	\$1,099.89
17	\$346.41	26	\$400.81	35	\$478.32	44	\$546.81	53	\$798.50	62	\$1,124.55
18	\$357.37	27	\$410.21	36	\$481.45	45	\$565.21	54	\$835.68	63	\$1,155.47
19	\$368.33	28	\$425.47	37	\$484.58	46	\$587.13	55	\$872.87	64+	\$1,174.26
20	\$379.68	29	\$438.00	38	\$487.71	47	\$611.79	56	\$913.18		
21	\$391.42	30	\$444.26	39	\$493.97	48	\$639.97	57	\$953.89		
22	\$391.42	31	\$453.66	40	\$500.23	49	\$667.76	58	\$997.34		

Composite Rates

EO : \$512.07 ES : \$1,024.14 EC : \$1,075.35 EF : \$1,587.42

G6K2BLC		Blue Focus Network				ACA				Gold	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$273.04	23	\$356.91	32	\$422.22	41	\$464.70	50	\$637.44	59	\$929.04
15	\$297.31	24	\$356.91	33	\$427.58	42	\$472.91	51	\$665.64	60	\$968.65
16	\$306.59	25	\$358.34	34	\$433.29	43	\$484.33	52	\$696.69	61	\$1,002.92
17	\$315.87	26	\$365.48	35	\$436.14	44	\$498.60	53	\$728.10	62	\$1,025.40
18	\$325.86	27	\$374.04	36	\$439.00	45	\$515.38	54	\$762.00	63	\$1,053.60
19	\$335.85	28	\$387.96	37	\$441.85	46	\$535.37	55	\$795.91	64+	\$1,070.73
20	\$346.20	29	\$399.38	38	\$444.71	47	\$557.85	56	\$832.67		
21	\$356.91	30	\$405.09	39	\$450.42	48	\$583.55	57	\$869.79		
22	\$356.91	31	\$413.66	40	\$456.13	49	\$608.89	58	\$909.41		

Composite Rates

EO : \$466.92 ES : \$933.84 EC : \$980.53 EF : \$1,447.45

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Monthly Medical Premiums

G6K2PFR				Blue Preferred Network				ACA				Gold	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$298.01	23	\$389.56	32	\$460.85	41	\$507.21	50	\$695.75	59	\$1,014.02		
15	\$324.50	24	\$389.56	33	\$466.69	42	\$516.17	51	\$726.53	60	\$1,057.27		
16	\$334.63	25	\$391.12	34	\$472.93	43	\$528.63	52	\$760.42	61	\$1,094.66		
17	\$344.76	26	\$398.91	35	\$476.04	44	\$544.22	53	\$794.70	62	\$1,119.21		
18	\$355.67	27	\$408.26	36	\$479.16	45	\$562.52	54	\$831.71	63	\$1,149.98		
19	\$366.58	28	\$423.45	37	\$482.28	46	\$584.34	55	\$868.72	64+	\$1,168.68		
20	\$377.87	29	\$435.92	38	\$485.39	47	\$608.88	56	\$908.84				
21	\$389.56	30	\$442.15	39	\$491.62	48	\$636.93	57	\$949.36				
22	\$389.56	31	\$451.50	40	\$497.86	49	\$664.59	58	\$992.60				

Composite Rates

EO : \$509.64 ES : \$1,019.28 EC : \$1,070.24 EF : \$1,579.88

G930PFR				Blue Preferred Network				ACA				Gold	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$315.47	23	\$412.38	32	\$487.85	41	\$536.92	50	\$736.51	59	\$1,073.43		
15	\$343.51	24	\$412.38	33	\$494.03	42	\$546.40	51	\$769.09	60	\$1,119.20		
16	\$354.23	25	\$414.03	34	\$500.63	43	\$559.60	52	\$804.97	61	\$1,158.79		
17	\$364.96	26	\$422.28	35	\$503.93	44	\$576.09	53	\$841.26	62	\$1,184.77		
18	\$376.50	27	\$432.17	36	\$507.23	45	\$595.48	54	\$880.43	63	\$1,217.35		
19	\$388.05	28	\$448.26	37	\$510.53	46	\$618.57	55	\$919.61	64+	\$1,237.14		
20	\$400.01	29	\$461.45	38	\$513.83	47	\$644.55	56	\$962.08				
21	\$412.38	30	\$468.05	39	\$520.42	48	\$674.24	57	\$1,004.97				
22	\$412.38	31	\$477.95	40	\$527.02	49	\$703.52	58	\$1,050.74				

Composite Rates

EO : \$539.49 ES : \$1,078.98 EC : \$1,132.93 EF : \$1,672.42

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Monthly Medical Premiums

G931PFR			Blue Preferred Network			ACA			Gold		
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$319.33	23	\$417.43	32	\$493.82	41	\$543.49	50	\$745.53	59	\$1,086.57
15	\$347.72	24	\$417.43	33	\$500.08	42	\$553.09	51	\$778.51	60	\$1,132.91
16	\$358.57	25	\$419.10	34	\$506.76	43	\$566.45	52	\$814.82	61	\$1,172.98
17	\$369.43	26	\$427.45	35	\$510.10	44	\$583.15	53	\$851.56	62	\$1,199.28
18	\$381.11	27	\$437.47	36	\$513.44	45	\$602.77	54	\$891.21	63	\$1,232.25
19	\$392.80	28	\$453.75	37	\$516.78	46	\$626.14	55	\$930.87	64+	\$1,252.29
20	\$404.91	29	\$467.10	38	\$520.12	47	\$652.44	56	\$973.86		
21	\$417.43	30	\$473.78	39	\$526.80	48	\$682.50	57	\$1,017.28		
22	\$417.43	31	\$483.80	40	\$533.48	49	\$712.14	58	\$1,063.61		

Composite Rates

EO : \$546.10 ES : \$1,092.20 EC : \$1,146.81 EF : \$1,692.91

G933PFR			Blue Preferred Network			ACA			Gold		
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$318.35	23	\$416.14	32	\$492.29	41	\$541.81	50	\$743.23	59	\$1,083.21
15	\$346.64	24	\$416.14	33	\$498.54	42	\$551.39	51	\$776.10	60	\$1,129.40
16	\$357.46	25	\$417.80	34	\$505.19	43	\$564.70	52	\$812.31	61	\$1,169.35
17	\$368.28	26	\$426.13	35	\$508.52	44	\$581.35	53	\$848.93	62	\$1,195.57
18	\$379.94	27	\$436.11	36	\$511.85	45	\$600.91	54	\$888.46	63	\$1,228.45
19	\$391.59	28	\$452.34	37	\$515.18	46	\$624.21	55	\$927.99	64+	\$1,248.42
20	\$403.66	29	\$465.66	38	\$518.51	47	\$650.43	56	\$970.85		
21	\$416.14	30	\$472.32	39	\$525.17	48	\$680.39	57	\$1,014.13		
22	\$416.14	31	\$482.31	40	\$531.83	49	\$709.93	58	\$1,060.32		

Composite Rates

EO : \$544.41 ES : \$1,088.82 EC : \$1,143.26 EF : \$1,687.67

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Monthly Medical Premiums

G936PFR				Blue Preferred Network				ACA				Gold	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$293.45	23	\$383.60	32	\$453.80	41	\$499.45	50	\$685.11	59	\$998.51		
15	\$319.54	24	\$383.60	33	\$459.55	42	\$508.27	51	\$715.41	60	\$1,041.09		
16	\$329.51	25	\$385.13	34	\$465.69	43	\$520.55	52	\$748.79	61	\$1,077.92		
17	\$339.49	26	\$392.81	35	\$468.76	44	\$535.89	53	\$782.54	62	\$1,102.08		
18	\$350.23	27	\$402.01	36	\$471.83	45	\$553.92	54	\$818.99	63	\$1,132.39		
19	\$360.97	28	\$416.97	37	\$474.90	46	\$575.40	55	\$855.43	64+	\$1,150.80		
20	\$372.09	29	\$429.25	38	\$477.97	47	\$599.57	56	\$894.94				
21	\$383.60	30	\$435.39	39	\$484.10	48	\$627.19	57	\$934.83				
22	\$383.60	31	\$444.59	40	\$490.24	49	\$654.42	58	\$977.41				

Composite Rates

EO : \$501.84 ES : \$1,003.68 EC : \$1,053.86 EF : \$1,555.70

P6E1BLC				Blue Focus Network				ACA				Platinum	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$365.69	23	\$478.02	32	\$565.50	41	\$622.38	50	\$853.74	59	\$1,244.29		
15	\$398.19	24	\$478.02	33	\$572.67	42	\$633.38	51	\$891.51	60	\$1,297.35		
16	\$410.62	25	\$479.93	34	\$580.32	43	\$648.67	52	\$933.10	61	\$1,343.24		
17	\$423.05	26	\$489.49	35	\$584.14	44	\$667.79	53	\$975.16	62	\$1,373.35		
18	\$436.43	27	\$500.96	36	\$587.96	45	\$690.26	54	\$1,020.57	63	\$1,411.12		
19	\$449.82	28	\$519.61	37	\$591.79	46	\$717.03	55	\$1,065.98	64+	\$1,434.06		
20	\$463.68	29	\$534.90	38	\$595.61	47	\$747.15	56	\$1,115.22				
21	\$478.02	30	\$542.55	39	\$603.26	48	\$781.56	57	\$1,164.93				
22	\$478.02	31	\$554.03	40	\$610.91	49	\$815.50	58	\$1,217.99				

Composite Rates

EO : \$625.36 ES : \$1,250.72 EC : \$1,313.26 EF : \$1,938.62

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Monthly Medical Premiums

P6K1BLC		Blue Focus Network				ACA			Platinum		
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$367.06	23	\$479.82	32	\$567.63	41	\$624.73	50	\$856.96	59	\$1,248.97
15	\$399.69	24	\$479.82	33	\$574.82	42	\$635.76	51	\$894.86	60	\$1,302.23
16	\$412.17	25	\$481.74	34	\$582.50	43	\$651.12	52	\$936.61	61	\$1,348.29
17	\$424.64	26	\$491.34	35	\$586.34	44	\$670.31	53	\$978.83	62	\$1,378.52
18	\$438.08	27	\$502.85	36	\$590.18	45	\$692.86	54	\$1,024.42	63	\$1,416.43
19	\$451.51	28	\$521.56	37	\$594.02	46	\$719.73	55	\$1,070.00	64+	\$1,439.46
20	\$465.43	29	\$536.92	38	\$597.86	47	\$749.96	56	\$1,119.42		
21	\$479.82	30	\$544.60	39	\$605.53	48	\$784.51	57	\$1,169.32		
22	\$479.82	31	\$556.11	40	\$613.21	49	\$818.57	58	\$1,222.58		

Composite Rates

EO : \$627.72 ES : \$1,255.44 EC : \$1,318.21 EF : \$1,945.93

P6K1PFR		Blue Preferred Network				ACA			Platinum		
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$380.36	23	\$497.20	32	\$588.19	41	\$647.35	50	\$888.00	59	\$1,294.21
15	\$414.17	24	\$497.20	33	\$595.65	42	\$658.79	51	\$927.28	60	\$1,349.40
16	\$427.09	25	\$499.19	34	\$603.60	43	\$674.70	52	\$970.53	61	\$1,397.13
17	\$440.02	26	\$509.13	35	\$607.58	44	\$694.59	53	\$1,014.29	62	\$1,428.46
18	\$453.94	27	\$521.07	36	\$611.56	45	\$717.96	54	\$1,061.52	63	\$1,467.73
19	\$467.87	28	\$540.46	37	\$615.53	46	\$745.80	55	\$1,108.76	64+	\$1,491.60
20	\$482.28	29	\$556.37	38	\$619.51	47	\$777.12	56	\$1,159.97		
21	\$497.20	30	\$564.32	39	\$627.47	48	\$812.92	57	\$1,211.68		
22	\$497.20	31	\$576.25	40	\$635.42	49	\$848.22	58	\$1,266.87		

Composite Rates

EO : \$650.45 ES : \$1,300.90 EC : \$1,365.95 EF : \$2,016.40

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Monthly Medical Premiums

P6K4BLC		Blue Focus Network				ACA			Platinum		
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$381.47	23	\$498.65	32	\$589.90	41	\$649.24	50	\$890.59	59	\$1,297.99
15	\$415.38	24	\$498.65	33	\$597.38	42	\$660.71	51	\$929.98	60	\$1,353.34
16	\$428.34	25	\$500.64	34	\$605.36	43	\$676.67	52	\$973.36	61	\$1,401.21
17	\$441.31	26	\$510.62	35	\$609.35	44	\$696.61	53	\$1,017.25	62	\$1,432.62
18	\$455.27	27	\$522.59	36	\$613.34	45	\$720.05	54	\$1,064.62	63	\$1,472.01
19	\$469.23	28	\$542.03	37	\$617.33	46	\$747.97	55	\$1,111.99	64+	\$1,495.95
20	\$483.69	29	\$557.99	38	\$621.32	47	\$779.39	56	\$1,163.35		
21	\$498.65	30	\$565.97	39	\$629.30	48	\$815.29	57	\$1,215.21		
22	\$498.65	31	\$577.94	40	\$637.27	49	\$850.70	58	\$1,270.56		

Composite Rates

EO : \$652.35 ES : \$1,304.70 EC : \$1,369.94 EF : \$2,022.29

P910PFR		Blue Preferred Network				ACA			Platinum		
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$383.69	23	\$501.55	32	\$593.33	41	\$653.02	50	\$895.77	59	\$1,305.53
15	\$417.79	24	\$501.55	33	\$600.86	42	\$664.55	51	\$935.39	60	\$1,361.21
16	\$430.83	25	\$503.56	34	\$608.88	43	\$680.60	52	\$979.03	61	\$1,409.36
17	\$443.87	26	\$513.59	35	\$612.89	44	\$700.67	53	\$1,023.16	62	\$1,440.95
18	\$457.92	27	\$525.62	36	\$616.91	45	\$724.24	54	\$1,070.81	63	\$1,480.58
19	\$471.96	28	\$545.18	37	\$620.92	46	\$752.33	55	\$1,118.46	64+	\$1,504.65
20	\$486.50	29	\$561.23	38	\$624.93	47	\$783.92	56	\$1,170.12		
21	\$501.55	30	\$569.26	39	\$632.96	48	\$820.03	57	\$1,222.28		
22	\$501.55	31	\$581.30	40	\$640.98	49	\$855.64	58	\$1,277.95		

Composite Rates

EO : \$656.14 ES : \$1,312.28 EC : \$1,377.89 EF : \$2,034.03

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Monthly Medical Premiums

P911PFR				Blue Preferred Network				ACA				Platinum			
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$392.03	23	\$512.46	32	\$606.24	41	\$667.22	50	\$915.25	59	\$1,333.93				
15	\$426.88	24	\$512.46	33	\$613.93	42	\$679.01	51	\$955.74	60	\$1,390.82				
16	\$440.20	25	\$514.51	34	\$622.13	43	\$695.41	52	\$1,000.32	61	\$1,440.01				
17	\$453.53	26	\$524.76	35	\$626.23	44	\$715.91	53	\$1,045.42	62	\$1,472.30				
18	\$467.88	27	\$537.06	36	\$630.33	45	\$739.99	54	\$1,094.10	63	\$1,512.78				
19	\$482.22	28	\$557.04	37	\$634.43	46	\$768.69	55	\$1,142.79	64+	\$1,537.38				
20	\$497.09	29	\$573.44	38	\$638.53	47	\$800.97	56	\$1,195.57						
21	\$512.46	30	\$581.64	39	\$646.72	48	\$837.87	57	\$1,248.87						
22	\$512.46	31	\$593.94	40	\$654.92	49	\$874.26	58	\$1,305.75						

Composite Rates

EO : \$670.42 ES : \$1,340.84 EC : \$1,407.88 EF : \$2,078.30

S6E1BLC				Blue Focus Network				ACA				Silver			
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$254.90	23	\$333.20	32	\$394.18	41	\$433.83	50	\$595.10	59	\$867.32				
15	\$277.56	24	\$333.20	33	\$399.17	42	\$441.49	51	\$621.42	60	\$904.30				
16	\$286.22	25	\$334.53	34	\$404.50	43	\$452.15	52	\$650.41	61	\$936.29				
17	\$294.88	26	\$341.20	35	\$407.17	44	\$465.48	53	\$679.73	62	\$957.28				
18	\$304.21	27	\$349.19	36	\$409.84	45	\$481.14	54	\$711.38	63	\$983.61				
19	\$313.54	28	\$362.19	37	\$412.50	46	\$499.80	55	\$743.04	64+	\$999.60				
20	\$323.20	29	\$372.85	38	\$415.17	47	\$520.79	56	\$777.36						
21	\$333.20	30	\$378.18	39	\$420.50	48	\$544.78	57	\$812.01						
22	\$333.20	31	\$386.18	40	\$425.83	49	\$568.44	58	\$848.99						

Composite Rates

EO : \$435.90 ES : \$871.80 EC : \$915.39 EF : \$1,351.29

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Monthly Medical Premiums

S6E1PFR		Blue Preferred Network				ACA			Silver		
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$265.25	23	\$346.73	32	\$410.18	41	\$451.44	50	\$619.26	59	\$902.54
15	\$288.83	24	\$346.73	33	\$415.38	42	\$459.42	51	\$646.65	60	\$941.03
16	\$297.84	25	\$348.12	34	\$420.93	43	\$470.51	52	\$676.82	61	\$974.31
17	\$306.86	26	\$355.05	35	\$423.70	44	\$484.38	53	\$707.33	62	\$996.16
18	\$316.56	27	\$363.37	36	\$426.48	45	\$500.68	54	\$740.27	63	\$1,023.55
19	\$326.27	28	\$376.90	37	\$429.25	46	\$520.10	55	\$773.21	64+	\$1,040.19
20	\$336.33	29	\$387.99	38	\$432.03	47	\$541.94	56	\$808.92		
21	\$346.73	30	\$393.54	39	\$437.57	48	\$566.90	57	\$844.98		
22	\$346.73	31	\$401.86	40	\$443.12	49	\$591.52	58	\$883.47		

Composite Rates

EO : \$453.60 ES : \$907.20 EC : \$952.56 EF : \$1,406.16

S6E2BLC		Blue Focus Network				ACA			Silver		
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$245.71	23	\$321.19	32	\$379.97	41	\$418.19	50	\$573.65	59	\$836.06
15	\$267.55	24	\$321.19	33	\$384.79	42	\$425.58	51	\$599.02	60	\$871.71
16	\$275.90	25	\$322.47	34	\$389.92	43	\$435.85	52	\$626.96	61	\$902.54
17	\$284.25	26	\$328.90	35	\$392.49	44	\$448.70	53	\$655.23	62	\$922.78
18	\$293.25	27	\$336.61	36	\$395.06	45	\$463.80	54	\$685.74	63	\$948.15
19	\$302.24	28	\$349.13	37	\$397.63	46	\$481.78	55	\$716.25	64+	\$963.57
20	\$311.55	29	\$359.41	38	\$400.20	47	\$502.02	56	\$749.34		
21	\$321.19	30	\$364.55	39	\$405.34	48	\$525.15	57	\$782.74		
22	\$321.19	31	\$372.26	40	\$410.48	49	\$547.95	58	\$818.39		

Composite Rates

EO : \$420.19 ES : \$840.38 EC : \$882.40 EF : \$1,302.59

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Monthly Medical Premiums

S6E3BLC				Blue Focus Network				ACA				Silver	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$240.04	23	\$313.78	32	\$371.20	41	\$408.54	50	\$560.41	59	\$816.77		
15	\$261.38	24	\$313.78	33	\$375.91	42	\$415.76	51	\$585.20	60	\$851.60		
16	\$269.54	25	\$315.04	34	\$380.93	43	\$425.80	52	\$612.50	61	\$881.72		
17	\$277.70	26	\$321.31	35	\$383.44	44	\$438.35	53	\$640.11	62	\$901.49		
18	\$286.48	27	\$328.84	36	\$385.95	45	\$453.10	54	\$669.92	63	\$926.28		
19	\$295.27	28	\$341.08	37	\$388.46	46	\$470.67	55	\$699.73	64+	\$941.34		
20	\$304.37	29	\$351.12	38	\$390.97	47	\$490.44	56	\$732.05				
21	\$313.78	30	\$356.14	39	\$395.99	48	\$513.03	57	\$764.68				
22	\$313.78	31	\$363.67	40	\$401.01	49	\$535.31	58	\$799.51				

Composite Rates

EO : \$410.50 ES : \$821.00 EC : \$862.05 EF : \$1,272.55

S6J3BLC				Blue Focus Network				ACA				Silver	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$229.86	23	\$300.47	32	\$355.46	41	\$391.21	50	\$536.64	59	\$782.12		
15	\$250.29	24	\$300.47	33	\$359.96	42	\$398.12	51	\$560.38	60	\$815.48		
16	\$258.10	25	\$301.67	34	\$364.77	43	\$407.74	52	\$586.52	61	\$844.32		
17	\$265.92	26	\$307.68	35	\$367.17	44	\$419.76	53	\$612.96	62	\$863.25		
18	\$274.33	27	\$314.89	36	\$369.58	45	\$433.88	54	\$641.50	63	\$886.99		
19	\$282.74	28	\$326.61	37	\$371.98	46	\$450.71	55	\$670.05	64+	\$901.41		
20	\$291.46	29	\$336.23	38	\$374.39	47	\$469.63	56	\$701.00				
21	\$300.47	30	\$341.03	39	\$379.19	48	\$491.27	57	\$732.25				
22	\$300.47	31	\$348.24	40	\$384.00	49	\$512.60	58	\$765.60				

Composite Rates

EO : \$393.09 ES : \$786.18 EC : \$825.49 EF : \$1,218.58

[Go Back to Renewal Contents](#)

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Appendix - Monthly Medical Premiums

S6J3PFR				Blue Preferred Network				ACA				Silver	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$256.24	23	\$334.95	32	\$396.25	41	\$436.10	50	\$598.22	59	\$871.87		
15	\$279.01	24	\$334.95	33	\$401.27	42	\$443.81	51	\$624.68	60	\$909.05		
16	\$287.72	25	\$336.29	34	\$406.63	43	\$454.53	52	\$653.82	61	\$941.21		
17	\$296.43	26	\$342.99	35	\$409.31	44	\$467.93	53	\$683.30	62	\$962.31		
18	\$305.81	27	\$351.03	36	\$411.99	45	\$483.67	54	\$715.12	63	\$988.77		
19	\$315.19	28	\$364.09	37	\$414.67	46	\$502.42	55	\$746.94	64+	\$1,004.85		
20	\$324.90	29	\$374.81	38	\$417.35	47	\$523.53	56	\$781.44				
21	\$334.95	30	\$380.17	39	\$422.71	48	\$547.64	57	\$816.27				
22	\$334.95	31	\$388.21	40	\$428.07	49	\$571.42	58	\$853.45				

Composite Rates

EO : \$438.19 ES : \$876.38 EC : \$920.20 EF : \$1,358.39

S6K3BLC				Blue Focus Network				ACA				Silver	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$236.50	23	\$309.15	32	\$365.72	41	\$402.51	50	\$552.14	59	\$804.72		
15	\$257.52	24	\$309.15	33	\$370.36	42	\$409.62	51	\$576.56	60	\$839.03		
16	\$265.56	25	\$310.39	34	\$375.31	43	\$419.52	52	\$603.46	61	\$868.71		
17	\$273.60	26	\$316.57	35	\$377.78	44	\$431.88	53	\$630.67	62	\$888.19		
18	\$282.25	27	\$323.99	36	\$380.25	45	\$446.41	54	\$660.04	63	\$912.61		
19	\$290.91	28	\$336.05	37	\$382.73	46	\$463.72	55	\$689.40	64+	\$927.45		
20	\$299.88	29	\$345.94	38	\$385.20	47	\$483.20	56	\$721.25				
21	\$309.15	30	\$350.89	39	\$390.15	48	\$505.46	57	\$753.40				
22	\$309.15	31	\$358.30	40	\$395.09	49	\$527.41	58	\$787.71				

Composite Rates

EO : \$404.44 ES : \$808.88 EC : \$849.32 EF : \$1,253.76

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Monthly Medical Premiums

S6K3PFR				Blue Preferred Network				ACA				Silver	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$261.40	23	\$341.70	32	\$404.23	41	\$444.89	50	\$610.28	59	\$889.45		
15	\$284.64	24	\$341.70	33	\$409.36	42	\$452.75	51	\$637.27	60	\$927.37		
16	\$293.52	25	\$343.07	34	\$414.82	43	\$463.69	52	\$667.00	61	\$960.18		
17	\$302.40	26	\$349.90	35	\$417.56	44	\$477.35	53	\$697.07	62	\$981.70		
18	\$311.97	27	\$358.10	36	\$420.29	45	\$493.41	54	\$729.53	63	\$1,008.70		
19	\$321.54	28	\$371.43	37	\$423.02	46	\$512.55	55	\$761.99	64+	\$1,025.10		
20	\$331.45	29	\$382.36	38	\$425.76	47	\$534.08	56	\$797.19				
21	\$341.70	30	\$387.83	39	\$431.23	48	\$558.68	57	\$832.72				
22	\$341.70	31	\$396.03	40	\$436.69	49	\$582.94	58	\$870.65				

Composite Rates

EO : \$447.02 ES : \$894.04 EC : \$938.74 EF : \$1,385.76

S931PFR				Blue Preferred Network				ACA				Silver	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$281.05	23	\$367.39	32	\$434.62	41	\$478.34	50	\$656.16	59	\$956.32		
15	\$306.04	24	\$367.39	33	\$440.13	42	\$486.79	51	\$685.18	60	\$997.10		
16	\$315.59	25	\$368.86	34	\$446.01	43	\$498.55	52	\$717.15	61	\$1,032.37		
17	\$325.14	26	\$376.21	35	\$448.95	44	\$513.24	53	\$749.48	62	\$1,055.51		
18	\$335.43	27	\$385.02	36	\$451.89	45	\$530.51	54	\$784.38	63	\$1,084.54		
19	\$345.71	28	\$399.35	37	\$454.83	46	\$551.09	55	\$819.28	64+	\$1,102.17		
20	\$356.37	29	\$411.11	38	\$457.77	47	\$574.23	56	\$857.12				
21	\$367.39	30	\$416.99	39	\$463.65	48	\$600.68	57	\$895.33				
22	\$367.39	31	\$425.81	40	\$469.52	49	\$626.77	58	\$936.11				

Composite Rates

EO : \$480.63 ES : \$961.26 EC : \$1,009.32 EF : \$1,489.95

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Monthly Medical Premiums

S932PFR				Blue Preferred Network				ACA				Silver	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$265.46	23	\$347.01	32	\$410.51	41	\$451.81	50	\$619.76	59	\$903.27		
15	\$289.06	24	\$347.01	33	\$415.72	42	\$459.79	51	\$647.17	60	\$941.79		
16	\$298.08	25	\$348.40	34	\$421.27	43	\$470.89	52	\$677.36	61	\$975.10		
17	\$307.10	26	\$355.34	35	\$424.05	44	\$484.77	53	\$707.90	62	\$996.96		
18	\$316.82	27	\$363.67	36	\$426.82	45	\$501.08	54	\$740.87	63	\$1,024.37		
19	\$326.54	28	\$377.20	37	\$429.60	46	\$520.51	55	\$773.83	64+	\$1,041.03		
20	\$336.60	29	\$388.30	38	\$432.37	47	\$542.38	56	\$809.57				
21	\$347.01	30	\$393.86	39	\$437.93	48	\$567.36	57	\$845.66				
22	\$347.01	31	\$402.18	40	\$443.48	49	\$592.00	58	\$884.18				

Composite Rates

EO : \$453.97 ES : \$907.94 EC : \$953.34 EF : \$1,407.31

S933PFR				Blue Preferred Network				ACA				Silver	
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$285.20	23	\$372.81	32	\$441.03	41	\$485.40	50	\$665.84	59	\$970.42		
15	\$310.55	24	\$372.81	33	\$446.63	42	\$493.97	51	\$695.29	60	\$1,011.81		
16	\$320.24	25	\$374.30	34	\$452.59	43	\$505.90	52	\$727.73	61	\$1,047.60		
17	\$329.94	26	\$381.76	35	\$455.57	44	\$520.82	53	\$760.53	62	\$1,071.08		
18	\$340.38	27	\$390.70	36	\$458.56	45	\$538.34	54	\$795.95	63	\$1,100.54		
19	\$350.81	28	\$405.24	37	\$461.54	46	\$559.22	55	\$831.37	64+	\$1,118.43		
20	\$361.63	29	\$417.17	38	\$464.52	47	\$582.70	56	\$869.77				
21	\$372.81	30	\$423.14	39	\$470.49	48	\$609.54	57	\$908.54				
22	\$372.81	31	\$432.09	40	\$476.45	49	\$636.01	58	\$949.92				

Composite Rates

EO : \$487.72 ES : \$975.44 EC : \$1,024.21 EF : \$1,511.93

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Monthly Medical Premiums

S935PFR		Blue Preferred Network				ACA			Silver		
Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost	Age Band	Monthly Medical Cost
0-14	\$276.24	23	\$361.10	32	\$427.18	41	\$470.15	50	\$644.92	59	\$939.94
15	\$300.80	24	\$361.10	33	\$432.60	42	\$478.46	51	\$673.45	60	\$980.03
16	\$310.18	25	\$362.54	34	\$438.38	43	\$490.01	52	\$704.87	61	\$1,014.69
17	\$319.57	26	\$369.77	35	\$441.26	44	\$504.46	53	\$736.64	62	\$1,037.44
18	\$329.68	27	\$378.43	36	\$444.15	45	\$521.43	54	\$770.95	63	\$1,065.97
19	\$339.80	28	\$392.52	37	\$447.04	46	\$541.65	55	\$805.25	64+	\$1,083.30
20	\$350.27	29	\$404.07	38	\$449.93	47	\$564.40	56	\$842.45		
21	\$361.10	30	\$409.85	39	\$455.71	48	\$590.40	57	\$880.00		
22	\$361.10	31	\$418.51	40	\$461.49	49	\$616.04	58	\$920.08		
Composite Rates											
EO : \$472.40		ES : \$944.80		EC : \$992.04		EF : \$1,464.44					

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Monthly Dental Premiums

Alternate Dental Renewal Plan Premiums – Monthly Premium Shown by Age and Composite Rates (due to system rounding, the group's total composite rated premium may vary slightly from the group's age rated premium).

Renewing dental plan rates shown in the Renewal at a Glance section are based only on currently enrolled members. Alternative dental plan options shown in this section include all members.

Alternate Dental Renewal Plan Premiums – Monthly Premium by Age and Composite Rates

DMTHM39			Total Monthly Dental Cost*
Contributory Group	High Allocation		
Age Rates:	Under 21: \$33.42	Over 21: \$39.55	\$225.04
Composite Rates:	EO : \$41.29	ES : \$82.58	
	EC : \$101.16	EF : \$163.10	\$225.03

DMTHM41			Total Monthly Dental Cost*
Contributory Group	High Allocation		
Age Rates:	Under 21: \$19.73	Over 21: \$16.34	\$104.82
Composite Rates:	EO : \$19.24	ES : \$38.48	
	EC : \$47.14	EF : \$76.00	\$104.86

DMTHM43			Total Monthly Dental Cost*
Voluntary Group	High Allocation		
Age Rates:	Under 21: \$36.66	Over 21: \$42.43	\$243.04
Composite Rates:	EO : \$44.59	ES : \$89.18	
	EC : \$109.25	EF : \$176.13	\$243.02

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Monthly Dental Premiums

DMTHM45			Total Monthly Dental Cost*
Voluntary Group	High Allocation		
Age Rates:	Under 21: \$21.69	Over 21: \$17.96	\$115.22
Composite Rates:	EO : \$21.15	ES : \$42.30	\$115.27
	EC : \$51.82	EF : \$83.54	

DMTHM57			Total Monthly Dental Cost*
Contributory Group	High Allocation		
Age Rates:	Under 21: \$47.03	Over 21: \$52.61	\$304.50
Composite Rates:	EO : \$55.87	ES : \$111.74	\$304.49
	EC : \$136.88	EF : \$220.69	

DMTHM59			Total Monthly Dental Cost*
Voluntary Group	High Allocation		
Age Rates:	Under 21: \$51.59	Over 21: \$54.99	\$323.14
Composite Rates:	EO : \$59.29	ES : \$118.58	\$323.13
	EC : \$145.26	EF : \$234.20	

DMTHR31			Total Monthly Dental Cost*
Contributory Group	High Allocation		
Age Rates:	Under 21: \$54.97	Over 21: \$68.48	\$383.86
Composite Rates:	EO : \$70.43	ES : \$140.86	\$383.84
	EC : \$172.55	EF : \$278.20	

DMTHR32			Total Monthly Dental Cost*
Contributory Group	High Allocation		
Age Rates:	Under 21: \$54.03	Over 21: \$63.91	\$363.70
Composite Rates:	EO : \$66.73	ES : \$133.46	\$363.68
	EC : \$163.49	EF : \$263.58	

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks
Blue Cross and Blue Shield Association.

Appendix - Monthly Dental Premiums

DMTHR33			Total Monthly Dental Cost*
Contributory Group	High Allocation		
Age Rates:	Under 21: \$51.84	Over 21: \$61.20	\$348.48
Composite Rates:	EO : \$63.94	ES : \$127.88	\$348.47
	EC : \$156.65	EF : \$252.56	

DMTHR34			Total Monthly Dental Cost*
Contributory Group	High Allocation		
Age Rates:	Under 21: \$48.47	Over 21: \$54.99	\$316.90
Composite Rates:	EO : \$58.15	ES : \$116.30	\$316.92
	EC : \$142.47	EF : \$229.69	

DMTHR42			Total Monthly Dental Cost*
Voluntary Group	High Allocation		
Age Rates:	Under 21: \$56.93	Over 21: \$64.05	\$370.06
Composite Rates:	EO : \$67.90	ES : \$135.80	\$370.06
	EC : \$166.36	EF : \$268.21	

DMTHR50			Total Monthly Dental Cost*
Contributory Group	High Allocation		
Age Rates:	Under 21: \$44.89	Over 21: \$58.43	\$323.50
Composite Rates:	EO : \$59.36	ES : \$118.72	\$323.51
	EC : \$145.43	EF : \$234.47	

DMTHR51			Total Monthly Dental Cost*
Voluntary Group	High Allocation		
Age Rates:	Under 21: \$53.27	Over 21: \$58.80	\$341.74
Composite Rates:	EO : \$62.70	ES : \$125.40	\$341.72
	EC : \$153.62	EF : \$247.67	

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks
Blue Cross and Blue Shield Association.

Appendix - Monthly Dental Premiums

DMTHR52			Total Monthly Dental Cost*
Voluntary Group	High Allocation		
Age Rates:	Under 21: \$49.28	Over 21: \$62.64	\$349.12
Composite Rates:	EO : \$64.06	ES : \$128.12	\$349.13
	EC : \$156.95	EF : \$253.04	

DMTLM38			Total Monthly Dental Cost*
Contributory Group	Low Allocation		
Age Rates:	Under 21: \$35.08	Over 21: \$36.81	\$217.40
Composite Rates:	EO : \$39.89	ES : \$79.78	\$217.40
	EC : \$97.73	EF : \$157.57	

DMTLM40			Total Monthly Dental Cost*
Contributory Group	Low Allocation		
Age Rates:	Under 21: \$25.08	Over 21: \$28.64	\$164.72
Composite Rates:	EO : \$30.22	ES : \$60.44	\$164.70
	EC : \$74.04	EF : \$119.37	

DMTLM54			Total Monthly Dental Cost*
Voluntary Group	Low Allocation		
Age Rates:	Under 21: \$37.39	Over 21: \$36.41	\$220.42
Composite Rates:	EO : \$40.44	ES : \$80.88	\$220.40
	EC : \$99.08	EF : \$159.74	

DMTLR35			Total Monthly Dental Cost*
Contributory Group	Low Allocation		
Age Rates:	Under 21: \$40.34	Over 21: \$53.02	\$292.76
Composite Rates:	EO : \$53.72	ES : \$107.44	\$292.77
	EC : \$131.61	EF : \$212.19	

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks
Blue Cross and Blue Shield Association.

Appendix - Monthly Dental Premiums

DMTLR36			Total Monthly Dental Cost*
Contributory Group	Low Allocation		
Age Rates:	Under 21: \$39.00	Over 21: \$48.60	\$272.40
Composite Rates:	EO : \$49.98	ES : \$99.96	\$272.39
	EC : \$122.45	EF : \$197.42	

DMTLR37			Total Monthly Dental Cost*
Contributory Group	Low Allocation		
Age Rates:	Under 21: \$33.59	Over 21: \$42.47	\$237.06
Composite Rates:	EO : \$43.50	ES : \$87.00	\$237.08
	EC : \$106.58	EF : \$171.83	

DMTLR53			Total Monthly Dental Cost*
Voluntary Group	Low Allocation		
Age Rates:	Under 21: \$42.83	Over 21: \$52.26	\$294.70
Composite Rates:	EO : \$54.07	ES : \$108.14	\$294.68
	EC : \$132.47	EF : \$213.58	

DMTLR58			Total Monthly Dental Cost*
Contributory Group	Low Allocation		
Age Rates:	Under 21: \$45.33	Over 21: \$50.86	\$294.10
Composite Rates:	EO : \$53.96	ES : \$107.92	\$294.08
	EC : \$132.20	EF : \$213.14	

DMTLR60			Total Monthly Dental Cost*
Voluntary Group	Low Allocation		
Age Rates:	Under 21: \$49.78	Over 21: \$54.72	\$318.44
Composite Rates:	EO : \$58.43	ES : \$116.86	\$318.44
	EC : \$143.15	EF : \$230.80	

Dental Group Size : A

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks
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Appendix - Plan Notes

Additional Benefit Information

This renewal exhibit does not contain a complete listing of exclusions, limitations and conditions that apply to the plan benefits displayed. For more information on these products, please refer to the plan's Summary of Benefits and Coverage, Benefit Booklet and/or speak with the Small Group Account Management Team for additional information.

Embedded Deductibles

All small group metallic plans include an embedded deductible. This means that no more than one individual deductible is required to be met by any one individual in a family contract.



Health Savings Accounts (HSA) Plans

In accordance with federal regulations, copays will not apply until after the deductible is met, for applicable HSA plans.

Some HSA plans may require a mandatory employer contribution, refer to the chart below to determine if a mandatory contribution is required and the contribution range:

Plan #	B6E1BLC	B902PFR	G6E1PFR	G6J2BLC	G6J2PFR	G936PFR	S6E1PFR	S6E2BLC	S6J3BLC
\$ Amount	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$475 \$475-\$600	\$0 \$0	\$0 \$0	\$0 \$0

Plan #	S6J3PFR	S933PFR	S935PFR
\$ Amount	\$0 \$0	\$0 \$0	\$0 \$0

Preventive prescription coverage

All HSA plans now feature a \$0 copay for certain preventive drugs, helping members stick to their treatment plans and better manage their health conditions.



Pharmacy Benefits

All small group plans include prescription drug benefits. For those plans which offer a prescription coinsurance, the coinsurance amount will be applied after the medical deductible is met.

Prescription drug benefits are based upon a drug list and tier level. How much a member pays out-of-pocket for prescription drugs is determined by whether their medication is on the drug list and which tier it is under – if a member chooses a medication on a lower tier, the out-of-pocket cost will be lower.

Some prescriptions may require members to meet certain criteria before prescription drug coverage may be

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Plan Notes

approved, including prior authorization or step therapy.

Prescription copays are also based upon use of preferred or non-preferred pharmacies. Benefits displayed within the Plan Options section represent the higher copays for Non-Preferred Pharmacies. If a member visits an in network Preferred Pharmacy (excluding HMO and 100% cost sharing plans), they may pay a lower copay or coinsurance amount for a covered, non-specialty prescription drug. A full list of preferred pharmacies is available online at myprime.com using the "preferred" filter.



Qualified small group metallic health plans include pediatric vision and dental benefits.

Pediatric vision benefits are available to members up to age 19 and include one eye exam every 12 months as well as select pediatric hardware and vision discounts. To locate a provider, visit eyemedvisioncare.com/bcbsmt.

Pediatric dental benefits are available to child dependents up to age 19. Benefits are subject to the medical deductible; coinsurance, copayments and other cost-sharing rules apply. To find an in network pediatric dental provider, visit https://www.bcbsmt.com/provider_finder/dental.html; select BlueCare Dental 4 Kids for Providers.



Wellbeing Management

Through Blue Access for Members.SM members can visit Well onTarget® for tools and resources to help management their health, including earning Blue PointsSM by completing specific activities and achieving goals online. Points can be redeemed online for a variety of items including gift cards, electronics and more.

Additional programs include the Special Beginnings, a maternity program which identifies high risk pregnancies and increased opportunities for intervention, and the 24/7 Nurseline – available to answer general health questions or direct members to seek necessary care.

Review [Medical Plans](#)



DENTAL BENEFIT COVERAGE BlueCare Dental Enhanced BenefitSM

BCBS dental plans work together with medical plans to offer comprehensive coverage for the entire member. Through the BlueCare Dental Enhanced Benefit program, members identified with heart disease, diabetes or those who are pregnant are eligible for additional cleaning - as studies have shown that poor dental health can complicate these conditions.

Working together with the medical plan, this additional dental benefit can help to keep members healthier and

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks Blue Cross and Blue Shield Association.

Appendix - Plan Notes

lower chances of more serious complications.

Orthodontics Coverage

Some dental plans offer orthodontic benefits for both children AND adults. Refer to the Dental Plan Options to review applicable plans and available life time maximum benefits.

Review [Dental Plans](#)

Appendix - Monthly Premiums

Individual Age and Composite Rated Premiums

Premium rates for all medical and dental plans include two rating options:

1. Individual age-rates. Age-rates are based on each individual's age. This means the total premium for a family would equal the sum of all individual family members' rates.

If an employee covers more than three dependent children (under the age of 21) on their family policy, the premium rate for children is capped at the three oldest children, under the age of 21.

2. Composite-rates. Composite-rates are billed by coverage tier (EO = Employee Only; ES = Employee + Spouse; EC = Employee + Child(ren); EF = Employee + Family).

Both the EC and EF tiers include all children covered under the plan, regardless of the number of children.

Groups with multiple medical and/or dental plans may select only one rating method. Combining plans with age and composite rates (including medical and dental plan combinations) is not allowed.

[Go Back to Renewal Contents](#)

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Registered Marks
Blue Cross and Blue Shield Association.

Appendix - Medical Rate Contingencies

Rates are Contingent Upon

- A minimum and sustained enrollment of 75% of eligible employees (less valid waivers).
- An employer contribution of at least 50% of the 'Employee Only' cost. If multiple medical 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 medical 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.
 - Review participation and contribution on existing business and non-renew or discontinue medical 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 of new local, state, or federal legislation or administrative rulings which obligate 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 medical and/or dental rates shown are for twelve (12) months from the renewal effective date and have been priced in accordance with our 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 Producer/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.

Review [Total Monthly Medical Premium](#)

[Go Back to Renewal Contents](#)

Appendix - Dental Rate Contingencies and Plan Pairings

Dental Rates Are Contingent Upon:

- A 12-month effective period beginning from the renewal effective date.
- 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

Review [Total Monthly Dental Premium](#)

Appendix - Notices and Important Information

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

If a plan change or addition is needed, a new quote must be pulled from BCBSMT. Rate quotes are only required for new plans. Existing/remaining plans that are not changed are not required to be requested.

Rate information from this renewal packet cannot be used for any Anniversary Date or off-cycle changes.

Montana BCBSMT Quotes pulled for off cycle changes (those not occurring upon the group's Anniversary Date) may be impacted by:

- **Age changes** – if a subscriber has aged between the time of the group's renewal and the off-cycle 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 cycle 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-cycle plan change(s), such as updating the group's new rating area, BCBSMT cannot honor the quote.
- **Composite Changes** – Off-cycle plan change(s) are not available to groups who wish to change their billing method, (electing to move from age rates to composite rates and vice versa); or groups who wish to add additional composite rated plans. Anniversary Date changes are required in these situations. Contact BCBSMT to obtain final rates involving Anniversary Date changes.

[Go Back to Renewal Contents](#)

Appendix - Notices and Important Information

Notwithstanding anything in the renewal or proposal to the contrary, BCBSMT reserves the right to revise or withdraw any term herein or to change our charge for the cost of coverage (premium, fees or other amounts) at any time before or during the contract period if any local, state or federal legislation, regulation, rule or guidance (or amendment or clarification there to) is enacted or becomes effective/implemented, which would require BCBSMT to pay, submit or forward, on its own behalf or on the Employer Group's behalf. BCBSMT also reserves the right to change the premium rates it charges Employer Group at any time before or during the contract period to the extent that any local, state or federal legislation, regulation, rule or guidance (or amendments or clarifications thereto) is enacted or becomes effective/implemented which results in increased projected claim costs or an increase to BCBSMT's expenses or cost of plan administration.

If this document was generated for an employer with current BCBSMT coverage, it is void unless provided by a BCBS MT Representative with express permission from Underwriting.

Notice of Privacy Practices

The federal and state laws require medical plans to provide notice of their privacy practices, legal duties and an insured's rights concerning protected medical information. Please copy and distribute the enclosed Notice of Privacy Practices to each new employee at the time of his or her enrollment of medical coverage.

Important Notices Document

The federal Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires employers to notify all eligible employees of important provisions in their medical care plans:

- The employees' right to enroll in the plan under the "special enrollment provision".

Please copy and distribute the enclosed Important Notices - *Initial Notice about Special Enrollment Rights in Your Group Medical Plan and Additional Notices* directly to all your employees as soon as possible.

NOTE: This notice must also be given to each new employee prior to his or her enrollment in, or declination of, medical coverage, and must be redistributed each year at open enrollment.

INSTRUCTIONS

Employee applications are required if the you're adding a dual choice program to your current standalone PPO program.

Important: all open enrollment applications must be signed, dated, and received by BCBSMT prior to the open enrollment effective date. If the date on the application is after the open enrollment effective date, regardless of receipt date, the applicant may not enroll until the next annual open enrollment.

Please note that late enrollment for employees/dependents selecting HMO or PPO coverage will only be permitted at open enrollment.

Payment of the premium due under the policy constitutes acceptance of the terms of our renewal offer.

[Go Back to Renewal Contents](#)

Appendix - Notices and Important Information

Summary of Benefits & Coverage

Notice to Policyholder

The Affordable Care Act requires group medical plans and/or insurance issuers to create and distribute a Summary of Benefits and Coverage (or alternate format permitted by the Affordable Care Act) (the "SBC"), to participants and beneficiaries in certain specified situations as required by Section 2715 of the Public Medical Service Act (42 USC 300gg-15) and SBC regulations (45 CFR 147.200), as supplemented and amended from time to time (the "SBC Requirements"). This Notice is to inform you that effective for Policy Years for which you, as Policyholder, hold an open enrollment period on or after September 23, 2012, Blue Cross and Blue Shield of Montana (BCBSMT) will provide certain SBC services as follows.

For participants and beneficiaries who join other than through an open enrollment period BCBSMT will provide the following SBC services as of the first day of your first plan year that is on or after September 23, 2012. Policyholder will promptly provide BCBSMT with such policy year date.

SBC Creation

BCBSMT will create the SBC and provide it to you, as Policyholder.

SBC Review and Distribution

The Policyholder shall carefully review the SBC and if it is satisfactory, the Policyholder will distribute it to participants and beneficiaries at the time and in a manner consistent with the SBC Requirements. If not satisfactory, Policyholder will promptly notify BCBSMT

Accordingly, your policy is being issued or renewed subject to the above responsibilities and to additional SBC terms and conditions, including but not limited to:

- Policyholder is responsible for synthesizing information from its various insurers and administrative service providers it uses for its group medical plan (or providing multiple partial SBCs if permitted by law).
- Nothing in the Contract relieves the Policyholder or its group medical plan of their respective legal and regulatory obligations with respect to the SBC.
- BCBSMT has no responsibility for, or obligations with respect to, the SBCs except as specified in this Contract.
- Policyholder is responsible for furnishing to BCBSMT in a timely manner all information necessary for the timely creation and distribution of SBCs, including but not limited to names and addresses for: (i) any person currently enrolled in any plan administered or insured by BCBSMT, and (ii) any person the employer tells us is eligible or may become eligible. Policyholder's failure to furnish such information, to agree to an implementation plan or to promptly review/approve SBCs may delay and/or jeopardize BCBSMT's preparation of the SBC and the Plan is relieved of its SBC obligations.
- BCBSMT's SBC operations will not be considered to be in breach of the Contract to the extent BCBSMT has worked diligently and in good faith to provide the SBC services, based on a reasonable interpretation of then-current SBC-related ACA provisions and Guidance, in a manner consistent with the SBC Requirements.
- BCBSMT may, but is not required to, monitor Policyholder's performance of its SBC obligations, audit the Policyholder with respect to the SBC, request and receive information, documents and assurances from Policyholder with respect to the SBC, provide its own SBC (or SBC corrections) to participants and beneficiaries, communicate with participants and beneficiaries regarding the SBC, respond to SBC-related inquiries from participants and beneficiaries, and/or take steps to avoid or correct potential violations of applicable laws or regulations. Policyholder will notify the Plan of any actual or potential non-compliance with the SBC Requirements.
- Policyholder will indemnify and hold BCBSMT harmless with respect to the SBC.

These changes are binding on your Policy and/or you will receive a formal Policy amendment for your files once it has been approved by the Montana Department of Insurance.

[Go Back to Renewal Contents](#)



Summary of Benefits and Coverage (SBC) Tool Steps

No Login Requirements!

Login information is not required to access the **Summary of Benefits and Coverage (SBC) tool**. Use the link provided to the right or continue to use **Blue Access for EmployersSM** or **Blue Access for ProducersSM**.



CLICK HERE
for the SBC
Tool Link

Steps to use the SBC Tool	
STEP 1:	Click on the Order basket if you are requesting SBCs for metallic plans. Use the old SBC Tool to access SBCs for metallic plans with effective dates before 2021, and all grandfathered, transitional and Blue Balance Funded SM plans.
STEP 2:	It's not a required field but you will get the best results when you add the seven-digit Plan ID at the top of the page. <ul style="list-style-type: none">• Identify your State and market segment• Click "Search" Please Note: SBCs are currently only available in English.
STEP 3:	Available SBCs will appear under the "Results" section. If the seven-digit Plan ID was not included in the search, a full list of small group benefit plans will appear under the "Results" drop down tab. <ul style="list-style-type: none">• Select your requested SBC and click "Next".
STEP 4:	Identify the required plan effective dates. "Coverage for" will default to Individual/Family. Click "Next".
STEP 5:	Review the proof carefully. Check to make sure the correct period and coverage is populated on page 1 of the PDF in the upper right corner. Click the "Print on Site" button to download, save or print the SBC.
STEP 6:	Close the PDF pop-up window to complete your order.



Technical Help

1. [CLICK HERE](#) for technical issues support.
2. If an SBC is missing or additional assistance is needed, please reach out to StandardSBCRequests@bcbsmt.com.

Appendix - Notices and Important Information

I. Initial Notice about Special Enrollment Rights in Your Group Medical Plan

A federal law called Health Insurance Portability and Accountability Act (HIPAA) requires that we notify you about 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, nonfederal 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 Medical Insurance Program)

If you are declining enrollment for yourself or your eligible dependents (including your spouse) because of other medical insurance or group medical 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 Medical 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 medical 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 medical insurance program.

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

If you have a new dependent because 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 Medical 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 medical 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 MEDICAL PLANS ONLY)

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

[Go Back to Renewal Contents](#)

Appendix - Notices and Important Information

beneficiaries:

If the plan 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) to obtain access to obstetrical or gynecological care from a medical care professional in our network who specializes in obstetrics or gynecology. The medical 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 medical 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.

[Go Back to Renewal Contents](#)

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Appendix - Notices and Important Information

IRS Announces Inflation Adjustments for 2022 HDHPs and HSAs

The IRS has announced the inflation adjustments for 2022 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 2022.

Contributions to an HSA

For the calendar year 2022, the annual limitation on contributions to an HSA under §223(b)(2)(A) for an individual with self-only coverage under a HDHP is **\$3,650**. The annual limitation on contributions to an HSA under §223(b)(2)(B) for an individual with family coverage under an HDHP is **\$7,300**.

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 2021.

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 **\$7,050** for self-only coverage or **\$14,100** for family coverage.

	2022	2021
Minimum Individual Deductible	\$1,400	\$1,400
Minimum Family Deductible	\$2,800	\$2,800
Maximum Individual OOP	\$7,050	\$7,000
Maximum Family OOP	\$14,100	\$14,000
Maximum Individual Contribution	\$3,650	\$3,600
Maximum Family Contribution	\$7,300	\$7,200
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 2022). 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 2022.*

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 2022 are \$8,700 for self-only coverage, \$17,400 for other than self-only coverage.

IRS revenue procedure: <https://www.irs.gov/pub/irs-drop/rp-21-25.pdf>

[Go Back to Renewal Contents](#)

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Regular Agenda Item 4

FIRE CHIEF'S REPORT



Hyalite Rural Fire District

Fire Chief's Report

February 2022

Prepared by: Fire Chief Brian Nickolay

1. The Hyalite Fire Department responded to 60 calls in January 2022.
 - Call volume January 2021 - 58
 - Call volume January 2020 - 37
 - Call volume January 2019 - 45
2. Our current roster is at 48 members (effective 2/1/2022).
3. We currently have 8 resident firefighters living at the Sourdough Fire Station.
 - Sourdough resident firefighters continue to fill weekend shifts Friday 7pm – Monday 7am
4. We currently have 4 resident firefighters living at the Cottonwood Fire Station.
 - Cottonwood resident firefighters continue to fill weekday night shifts Monday – Thursday 7pm – 7am.
5. We currently have 4 resident renters at the Rae house.
 - Rae renters continue to be offered incentive in discounted rent for responding to 30% of the call volume per month.
6. Non-resident volunteer firefighters continue to cover 6 hour shifts at the Sourdough Fire Station on Monday – Friday 7am – 7pm. This staffing level allows us to keep a crew on duty at the fire station 24 hours a day, 7 days a week.
7. We continue our regular multi company fire and EMS training every Wednesday night and command training twice a month.
8. We did offer mutual aid training to our partners as part of January's command training. We did have participation from Gallatin County 911. It was very beneficial to have our dispatchers come out. We will continue to offer training to our working partners in the future.
9. We have begun a new process to promote new volunteer Lieutenants and Captains within the fire department. New Lieutenants and Captains are working through a promotion academy being overseen by Assistant Fire Chief Dahlhauser. We hope to promote four new Captains to

help with providing command coverage and six new Lieutenants to work as crew leaders. We hope this new academy style promotional process will streamline promotions in the future and give equal opportunities to all our volunteers.

9. The ambulance contract for Gallatin County is still in draft form. We are waiting for the county to release the latest draft to review.

10. Our recruit firefighters from the fall 2021 academy have finished their training and are now responding members of the fire department. Captain Malone and Captain Culbertson worked incredibly well to complete this academy after the staff change with Chris Eaton's retirement. We will now begin the recruitment process for the spring 2022 academy. We hope to bring on six new firefighters starting in March.

11. We are continuing to work on the replacement of Engine 6-2 and Engine 6-3. Myself and Assistant Chief Dahlhauser will be traveling to the Pierce Manufacturing facility in March to research purchasing and specification options.

12. The Hyalite Fire District has the opportunity to expand our wildland firefighting capability with the help of the Montana DNRC. We have the option available to get a DNRC hybrid type 5 wildland truck. It is referred to as a hybrid because the fire district would be responsible for purchasing and maintaining the truck chassis and the DNRC would provide and maintain the wildland fire built out of the truck. This is part of the DNRC's county fire program. With the direction we are moving with our engines and the replacement of Engine 6-2 and 6-3 this could be a great benefit to our wildland firefighting capabilities. I would like to bring the board a more detailed plan in March.

15. Staff is continuing to work on our ambulance transport plan.

- The new ambulance 6-1 has been delivered and is now in service.
- Staff is working on finishing up the needed information for Pintler billing services.
- Staff is working with our medical control at Bozeman Health Deaconess Hospital to line out our transport plan
- Our firefighter/EMTs are trained for ambulance transport functions. Training will be a continuous effort.
- All needed equipment has been purchased.
- We hope to begin EMS transporting in the next 30 days

16. I met with Hyalite Meadows HOA at the end of January as part of their annual meeting. It was a great meeting to connect with our taxpayers. New issues of concern were presented to the fire district. My hope is to continue to reach out to HOAs in an effort to better connect the fire district to the community.

17. I have signed a new letter of engagement with the Christensen & Prezeau law firm for utilizing attorney Amy Christensen as legal counsel regarding employment matters. The fire

district has used Amy in the past. As it has been in the past we are not locked into a retainer with C&P as part of this engagement.

16. We have experienced no firefighter injuries in the last month.

17. All Hyalite Fire apparatus are in service.

Hyalite Fire Department

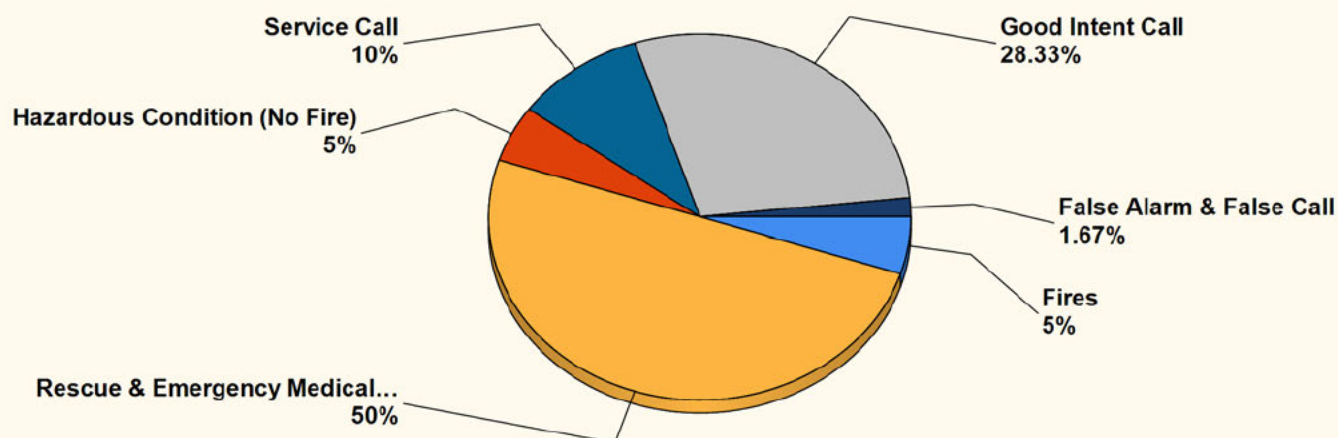
Bozeman, MT

This report was generated on 2/10/2022 11:11:12 AM



Breakdown by Major Incident Types for Date Range

Zone(s): All Zones | Start Date: 01/01/2022 | End Date: 01/31/2022



MAJOR INCIDENT TYPE	# INCIDENTS	% of TOTAL
Fires	3	5%
Rescue & Emergency Medical Service	30	50%
Hazardous Condition (No Fire)	3	5%
Service Call	6	10%
Good Intent Call	17	28.33%
False Alarm & False Call	1	1.67%
TOTAL	60	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.



emergencyreporting.com
Doc Id: 553
Page # 1 of 2

Detailed Breakdown by Incident Type

INCIDENT TYPE	# INCIDENTS	% of TOTAL
111 - Building fire	2	3.33%
131 - Passenger vehicle fire	1	1.67%
321 - EMS call, excluding vehicle accident with injury	19	31.67%
322 - Motor vehicle accident with injuries	2	3.33%
324 - Motor vehicle accident with no injuries.	9	15%
411 - Gasoline or other flammable liquid spill	1	1.67%
440 - Electrical wiring/equipment problem, other	1	1.67%
444 - Power line down	1	1.67%
510 - Person in distress, other	3	5%
512 - Ring or jewelry removal	1	1.67%
542 - Animal rescue	1	1.67%
554 - Assist invalid	1	1.67%
611 - Dispatched & cancelled en route	15	25%
622 - No incident found on arrival at dispatch address	1	1.67%
631 - Authorized controlled burning	1	1.67%
745 - Alarm system activation, no fire - unintentional	1	1.67%
TOTAL INCIDENTS:	60	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.

Hyalite Fire Department

Bozeman, MT

This report was generated on 2/10/2022 11:13:53 AM



Incident Count per User-Defined Fields for Date Range

Start Date: 01/01/2022 | End Date: 01/31/2022

ANSWERS	# INCIDENTS
USER-DEFINED FIELD: For EMS calls was this an Alpha, Bravo, Charlie, Delta or Echo call type?	
Alpha	7
Bravo	3
Charlie	2
Delta	8
MVA	11

USER-DEFINED FIELD: For EMS calls what was the outcome of the patients?	
MVA with at least one patient transport by AMR	2
MVA with no transport	8
Refusal	7
Transported by AMR	12

Only User-Defined values selected in the CUSTOM field of an incident Included. Only REVIEWED incidents included in count.

February 10, 2022

SUBJECT: C&P 3214-1

HYALITE FIRE DEPARTMENT

Brian Nickolay
Hyalite Fire Department
4541 S 3rd Road
Bozeman, MT 59715
By email: bnickolay@hyalitefire.org

Dear Brian:

This letter will confirm that you have retained Christensen & Prezeau, PLLP ("C&P Law"), to provide legal advice to Hyalite Fire Department ("you").

C&P Law will provide legal services reasonably required to represent you and will take reasonable steps to inform you of progress and respond to your inquiries. You will be truthful with C&P Law, cooperate with C&P Law, keep C&P Law informed of developments, advise C&P Law of any changes in your contact information, and pay for legal fees in a timely manner, in accordance with the terms set forth in this letter.

C&P Law will charge you for legal services at the following rates: Firm Partner -- \$250.00/hour; Associate Attorney -- \$200.00 - \$225.00/hour; Paralegal -- \$100.00/hour. C&P Law bills its time in twentieth of an hour increments, which will be reflected in a monthly billing statement. You also will be charged for all expenses incurred by C&P Law during its representation. These expenses may include, but are not limited to, copying charges (\$0.10 per page), consultants' fees, parking, and mileage (billed at the federal mileage reimbursement rate). You will be responsible for direct payment of any costs in excess of \$500.

C&P Law shall send you monthly billing statements for costs and fees incurred. You shall pay C&P Law's statements within fourteen (14) days after each statement's date. Statements that are not paid within thirty (30) days after receipt will accrue interest on the unpaid balance at the rate of 1.5% per month.

In regard to the payment of your monthly statement, no retainer is necessary at this time. In the event a retainer is required, such money (and all client money held by C&P Law) is placed in our

trust account. All sums earned by C&P Law will be removed from the trust account on a monthly basis. All unearned amounts will remain in the trust account. You will be provided with a monthly, itemized statement that will show what services were provided and the remaining balance of its retainer payment. If, at the conclusion of this action, there is any money held in the trust account that was not earned by C&P Law, those funds will be reimbursed to you.

Your money will earn interest in the trust account, however, C&P Law participates in the Interest On Lawyer's Trust Account program (IOLTA), which provides that all interest earned in our trust account is contributed to assist low income legal services, so neither you nor C&P Law benefit from the interest earned on your retainer.

You may discharge C&P Law at any time. C&P Law may withdraw its services with your consent or for good cause. Good cause includes your breach of the terms of this Agreement, your refusal to cooperate with C&P Law or to follow C&P Law's advice on a material matter, or any other fact or circumstance that would render C&P Law's continuing representation unlawful or unethical.

I am sending this letter electronically. Please sign the letter and return a signed copy to me by email or mail. Please retain a signed copy of the letter for your files.

Please do not hesitate to contact me if you have any questions.

Sincerely,



Amy D. Christensen

ADC:cc

.....
I, Brian Nickolay for Hyalite Fire Department, consent to the representation by Christensen & Prezeau, PLLP, on the terms and conditions set forth above.

Dated this _____ day of _____, 2022.

Brian Nikolay

Prefers to receive monthly invoice ☐ by U.S. mail/ ☐ by electronic communication (email) at the following email address:

(Email address)