

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

DATE: FEBRUARY 20, 2024

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 16, 2024 Meeting Synopsis
[Consent Agenda Attached]

REGULAR AGENDA

1. Discussion and Decision – Renewal of Liability Insurance
2. Discussion and Decision – Renewal of Health Insurance Plans
3. Discussion and Decision – Transferring of Funds into Capital Reserve Accounts
4. Discussion and Decision – Creating an Out of District Assignment Policy for Staff
5. Fire Chief's Report
6. Trustees' Activities – Update on Trustee Election
7. Announcements

EXECUTIVE SESSION – This portion of the meeting may be closed pursuant to [§ 2-3-203\(3\), MCA.](#)

1. Discussion – 2023 Fire Chief Performance Evaluation

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

February 20, 2024

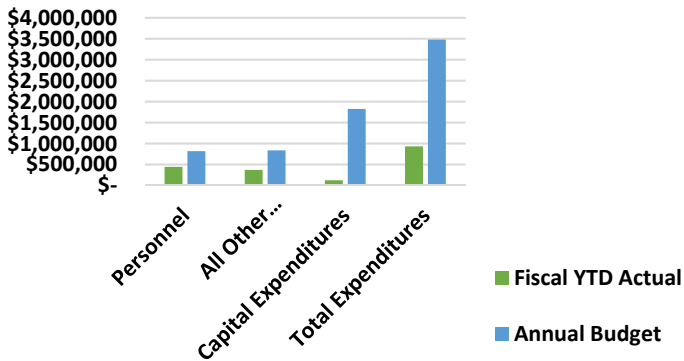
Board Meeting



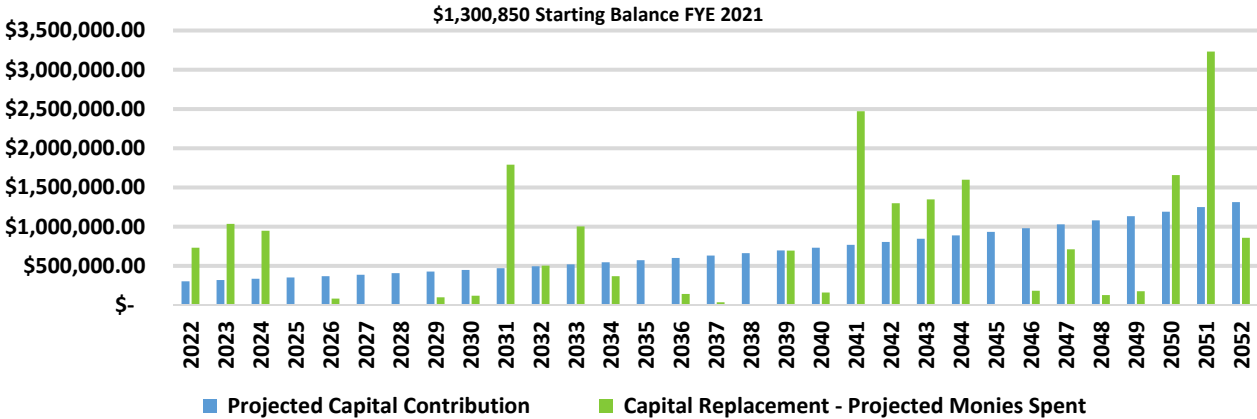
Dashboard for January 2024

At a glance...			Calendar
	Current month*	Prior year	YTD
General Fund Cash Balance*	\$ 2,330,161	\$ 1,735,462	64
Taxes Receivable*	\$ 853,767	\$ 845,619	35
Accounts Payable	\$ (3,649)	\$ 82,672	-
			-
NOTE: The inconsistent nature of our cash flows dictates that we maintain a minimum cash balance of \$400,000.			NOTE: Current training sessions/hrs data unavailable

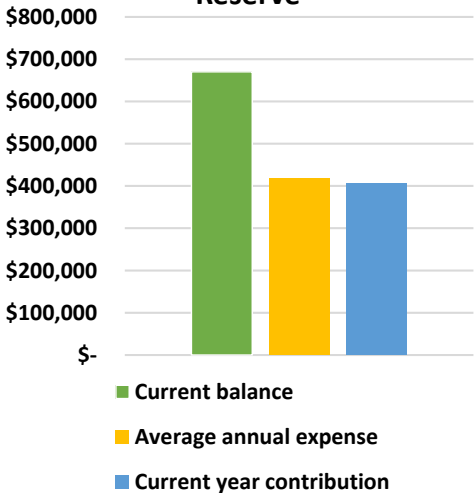
Budgetary Comparisons - for year to date



Capital Replacement Schedule



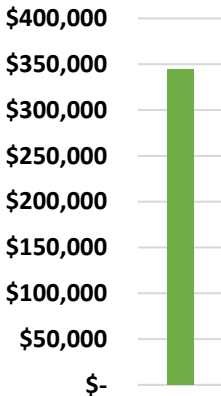
Apparatus and Equipment Reserve



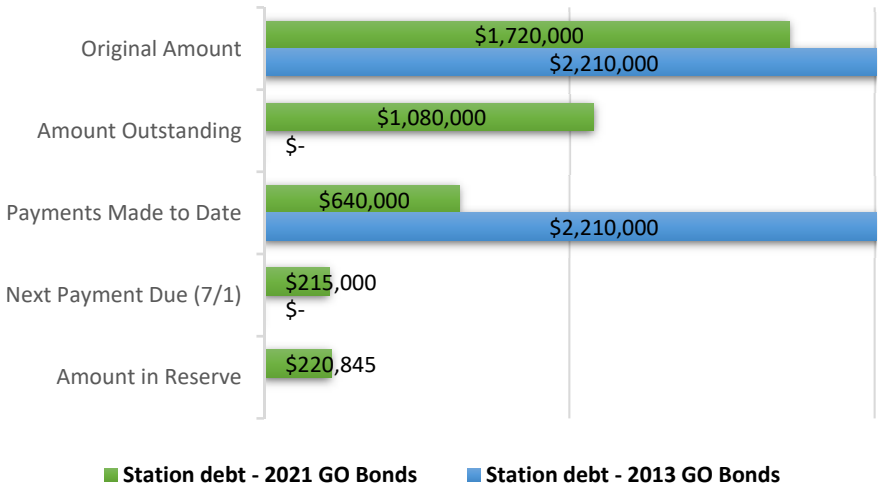
Capital Improvement Reserve



Building Repair/ Replacement Reserve



Station Debt



Hyalite Rural Fire District

Statement of Financial Position

As of January 31, 2024

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
100000 Cash/Investments	3,912,965.05
Total Bank Accounts	\$3,912,965.05
Accounts Receivable	\$2,449.35
Other Current Assets	\$1,095,633.83
Total Current Assets	\$5,011,048.23
Fixed Assets	
180000 Capital Assets	
181000 Land	361,201.00
182000 Buildings & Improvements	4,120,109.72
186000 Machinery & Equipment	3,924,376.32
186100 Accumulated Depreciation	(4,256,017.40)
Total 180000 Capital Assets	4,149,669.64
Total Fixed Assets	\$4,149,669.64
TOTAL ASSETS	\$9,160,717.87
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	\$6,372.60
Other Current Liabilities	\$96,133.03
Total Current Liabilities	\$102,505.63
Long-Term Liabilities	\$1,463,972.40
Total Liabilities	\$1,566,478.03
Equity	
241000 Unrestricted Fund Balance	2,159,747.93
241001 General fixed asset acct group	4,149,669.64
241002 General LT debt account group	(1,461,855.34)
241003 Nonspendable Fund Balance	24,368.50
241100 Reserved Fund Balance	
241101 Restricted for Debt Service	220,845.00
241102 Reserved for Capital Reserve	0.00
241103 Capital improvements	350,000.00
241104 Capital replacement	0.00
241105 Apparatus replacement	669,981.16
241106 Building repair/replacement	344,900.00
Total 241104 Capital replacement	1,014,881.16
Total 241102 Reserved for Capital Reserve	1,364,881.16
Total 241100 Reserved Fund Balance	1,585,726.16
241200 Assigned to vol firefighters	7,505.48
Net Revenue	1,129,077.47

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

Accrual Basis

	TOTAL
Total Equity	\$7,594,239.84
TOTAL LIABILITIES AND EQUITY	\$9,160,717.87

Hyalite Rural Fire District

Budget vs. Actuals: FY_2023_2024 - FY24 P&L

July 2023 - January 2024 **(58.33%)**

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
310000 Taxes	1,907,502	2,145,520	(238,018)	89.00 %
315000 On-behalf payment from State		127,000	(127,000)	
316000 Entitlement Share	42,461	35,838	6,623	118.00 %
320000 Firefighter fundraising event	1,662	2,500	(838)	66.00 %
350000 Ambulance Transportation	1,316		1,316	
360000 Miscellaneous Revenues	23,395	4,000	19,395	585.00 %
365000 Contributions and Donations	1,667	500	1,167	333.00 %
370000 Investment Earnings	87,383	30,000	57,383	291.00 %
380000 Proceeds From Sale of Equipment	2,800		2,800	
Total Revenue	\$2,068,187	\$2,345,358	\$ (277,171)	88.00 %
GROSS PROFIT	\$2,068,187	\$2,345,358	\$ (277,171)	88.00 %
Expenditures				
420000 Public Safety Expenses	19,686	40,000	(20,314)	49.00 %
420100 Personnel Services	440,396	817,000	(376,604)	54.00 %
420200 Supplies	24,917	32,000	(7,083)	78.00 %
420207 Small Items of Equipment	5,495		5,495	
420220 Meals/Incentives	22,534	61,000	(38,466)	37.00 %
420240 Fuel	22,334	50,000	(27,666)	45.00 %
420310 Election Costs		7,000	(7,000)	
420320 Professional Subscription/Dues	9,566	21,000	(11,434)	46.00 %
420330 Community Outreach/Education	18,542	6,000	12,542	309.00 %
420340 Utility Services	29,284	60,000	(30,716)	49.00 %
420350 Professional Services	35,323	44,500	(9,177)	79.00 %
420390 Firefighter Physicals	2,835	25,000	(22,165)	11.00 %
420400 Training/Travel - Trustees		2,000	(2,000)	
420420 Facilities	27,436	25,000	2,436	110.00 %
420500 Insurance	55,260	90,000	(34,740)	61.00 %
420930 Safety Equipment	33,461	80,000	(46,539)	42.00 %
420940 Apparatus	57,550	70,000	(12,450)	82.00 %
420970 Capital outlay	121,443	1,823,500	(1,702,057)	7.00 %
490100 Debt Service	2,923	220,845	(217,923)	1.00 %
669100 Other Charges		1,000	(1,000)	
Total Expenditures	\$928,984	\$3,475,845	\$ (2,546,861)	27.00 %
NET OPERATING REVENUE	\$1,139,203	\$ (1,130,487)	\$2,269,690	(101.00 %)
NET REVENUE	\$1,139,203	\$ (1,130,487)	\$2,269,690	(101.00 %)

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Transaction List By Vendor								
January 2024								
VENDOR	DATE	TRANSACTION TYPE	NUM	POSTING	DESCRIPTION	ACCOUNT	AMOUNT	
Delta Dental								
Delta Dental	01/01/2024	Bill	17272-51213/1.1.24	Yes	Hubdoc - https://app.hubdoc.com/document/486697844 - INV17272-51213/1.1.24	Accounts Payable	\$188.70	
Delta Dental	01/02/2024	Bill Payment (Check)	7804980	Yes	--	General Fund	(\$188.70)	
Total for Delta Dental							\$0.00	
BlueCross BlueShield of Montana								
BlueCross BlueShield of Montana	01/01/2024	Bill	X6A680/12.12.23	Yes	Hubdoc - https://app.hubdoc.com/document/493479534 - INVX6A680/12.12.23	Accounts Payable	\$3,444.40	
BlueCross BlueShield of Montana	01/31/2024	Bill Payment (Check)	7805036	Yes	--	General Fund	(\$3,444.40)	
Total for BlueCross BlueShield of Montana							\$0.00	
Century Link								
Century Link	01/01/2024	Bill	3331832121/1.1.24	Yes	Hubdoc - https://app.hubdoc.com/document/503232660 - INV3331832121/1.1.24	Accounts Payable	\$168.57	
Century Link	01/10/2024	Vendor Credit	406-587-4149/1.10.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224375 - INV406-587-4149/1.10.24	Accounts Payable	(\$64.05)	
Century Link	01/10/2024	Bill	406-587-4149 951B	Yes	--	Accounts Payable	\$48.07	
Century Link	01/10/2024	Bill Payment (Check)	--	Yes	--	--	\$0.00	
Century Link	01/19/2024	Bill Payment (Check)	7804992	Yes	--	General Fund	(\$168.57)	
Total for Century Link							(\$15.98)	
Connect Telephone and Computer Group								
Connect Telephone and Computer Group	01/01/2024	Bill	126876	Yes	Hubdoc - https://app.hubdoc.com/document/503232647 - INV126876	Accounts Payable	\$60.00	
Connect Telephone and Computer Group	01/19/2024	Bill Payment (Check)	7804988	Yes	--	General Fund	(\$60.00)	
Total for Connect Telephone and Computer Group							\$0.00	
People Facts								
People Facts	01/01/2024	Bill	2023120686	Yes	Hubdoc - https://app.hubdoc.com/document/503232624 - INV2023120686	Accounts Payable	\$16.67	
People Facts	01/19/2024	Bill Payment (Check)	7804994	Yes	--	General Fund	(\$16.67)	
Total for People Facts							\$0.00	
Google								
Google	01/01/2024	Expense	--	Yes	GOOGLE GSUITE_hyalitefir650-2530000 CA	Costco Citi Card - Nickolay 7029	\$198.00	
Total for Google							\$198.00	
Town Pump								
Town Pump	01/01/2024	Credit Card Expense	--	Yes	E6	Conoco	\$30.76	
Town Pump	01/02/2024	Credit Card Expense	--	Yes	E6-2	Conoco	\$37.35	
Town Pump	01/02/2024	Credit Card Expense	--	Yes	C6-3	Conoco	\$60.67	
Town Pump	01/03/2024	Credit Card Expense	--	Yes	C-6-5	Conoco	\$16.64	
Town Pump	01/06/2024	Credit Card Expense	--	Yes	No vehicle listed.	Costco Citi Card - Templeton 8353	\$54.06	
Town Pump	01/07/2024	Credit Card Expense	--	Yes	C-6-5	Conoco	\$24.62	
Town Pump	01/07/2024	Credit Card Expense	--	Yes	C6-6	Conoco	\$16.44	
Town Pump	01/08/2024	Credit Card Expense	--	Yes	A6-1	Conoco	\$14.54	
Town Pump	01/10/2024	Credit Card Expense	--	Yes	A6-1	Conoco	\$15.97	
Town Pump	01/11/2024	Credit Card Expense	--	Yes	C6-3	Conoco	\$57.83	
Town Pump	01/12/2024	Credit Card Expense	--	Yes	C-6-5	Conoco	\$24.45	
Town Pump	01/13/2024	Credit Card Expense	--	Yes	C6-3	Conoco	\$34.21	
Town Pump	01/13/2024	Credit Card Expense	--	Yes	C-6-5	Conoco	\$26.16	
Town Pump	01/14/2024	Credit Card Expense	--	Yes	E6	Conoco	\$59.86	
Town Pump	01/14/2024	Credit Card Expense	--	Yes	A6-1	Conoco	\$17.78	
Town Pump	01/14/2024	Credit Card Expense	--	Yes	--	Conoco	\$50.61	
Town Pump	01/15/2024	Credit Card Expense	--	Yes	E6	Conoco	\$31.51	
Town Pump	01/15/2024	Credit Card Expense	--	Yes	E6-2	Conoco	\$28.85	
Town Pump	01/15/2024	Credit Card Expense	--	Yes	C-6-5	Conoco	\$15.36	
Town Pump	01/16/2024	Credit Card Expense	--	Yes	WT6	Conoco	\$14.97	
Town Pump	01/16/2024	Credit Card Expense	--	Yes	C6-1	Conoco	\$65.30	
Town Pump	01/19/2024	Credit Card Expense	--	Yes	E6	Conoco	\$34.50	
Town Pump	01/19/2024	Credit Card Expense	--	Yes	WT6	Conoco	\$24.31	
Town Pump	01/19/2024	Credit Card Expense	--	Yes	C-6-5	Conoco	\$32.38	
Town Pump	01/21/2024	Credit Card Expense	--	Yes	E6	Conoco	\$48.90	
Town Pump	01/21/2024	Credit Card Expense	--	Yes	A6-1	Conoco	\$16.27	
Town Pump	01/22/2024	Credit Card Expense	--	Yes	E6-1	Conoco	\$17.82	
Total for Town Pump							\$872.12	
RAE Water								
RAE Water	01/02/2024	Bill Payment (Check)	7804968	Yes	Voided	General Fund	\$0.00	
RAE Water	01/03/2024	Bill Payment (Check)	7804984	Yes	--	General Fund	(\$136.29)	
RAE Water	01/23/2024	Bill	GH5370-00/FIRE-00	Yes	Hubdoc - https://app.hubdoc.com/document/508224379 - INVGH5370-00/FIRE-00	Accounts Payable	\$136.29	
RAE Water	01/31/2024	Bill Payment (Check)	7805026	Yes	--	General Fund	(\$136.29)	
Total for RAE Water							(\$136.29)	
JA Gear								
JA Gear	01/02/2024	Bill Payment (Check)	7804969	Yes	--	General Fund	(\$275.00)	
Total for JA Gear							(\$275.00)	
Pinion								
Pinion	01/02/2024	Bill Payment (Check)	7804970	Yes	--	General Fund	(\$2,150.00)	
Pinion	01/31/2024	Bill	PN024276/142167.700	Yes	Hubdoc - https://app.hubdoc.com/document/508224365 - INVPN024276/142167.700	Accounts Payable	\$2,150.00	
Pinion	01/31/2024	Bill Payment (Check)	7805025	Yes	--	General Fund	(\$2,150.00)	
Total for Pinion							(\$2,150.00)	
Sheryl Wyman.								
Sheryl Wyman.	01/02/2024	Bill Payment (Check)	7804971	Yes	--	General Fund	(\$30.00)	
Total for Sheryl Wyman.							(\$30.00)	
DirectTV								
DirectTV	01/02/2024	Bill Payment (Check)	7804972	Yes	029404001	General Fund	(\$190.24)	
DirectTV	01/13/2024	Bill	029404001X240113	Yes	Hubdoc - https://app.hubdoc.com/document/503232663 - INV029404001X240113	Accounts Payable	\$190.24	

VENDOR	DATE	TRANSACTION TYPE	NUM	POSTING	DESCRIPTION	ACCOUNT	AMOUNT
DirectTV	01/19/2024	Bill Payment (Check)	7804997	Yes		029404001	General Fund (\$190.24)
Total for DirectTV							(\$190.24)
Kelley Create							
Kelley Create	01/02/2024	Bill Payment (Check)	7804973	Yes	--	General Fund	(\$132.08)
Kelley Create	01/29/2024	Bill	IN1535204	Yes	Hubdoc - https://app.hubdoc.com/document/508224360 - INVIN1535204	Accounts Payable	\$45.25
Kelley Create	01/31/2024	Bill Payment (Check)	7805017	Yes	--	General Fund	(\$45.25)
Total for Kelley Create							(\$132.08)
Owenhouse-Ace Hardware							
Owenhouse-Ace Hardware	01/02/2024	Bill Payment (Check)	7804974	Yes	--	General Fund	(\$362.75)
Owenhouse-Ace Hardware	01/27/2024	Bill	191619/1.27.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224394 - INV191619/1.27.24	Accounts Payable	\$243.39
Owenhouse-Ace Hardware	01/31/2024	Bill Payment (Check)	7805024	Yes	--	General Fund	(\$243.39)
Total for Owenhouse-Ace Hardware							(\$362.75)
Wex Bank							
Wex Bank	01/02/2024	Bill Payment (Check)	7804975	Yes	0203-00-109722-9	General Fund	(\$876.69)
Wex Bank	01/23/2024	Bill	94588685	Yes	Hubdoc - https://app.hubdoc.com/document/508224414 - INV94588685	Accounts Payable	\$1,074.57
Wex Bank	01/31/2024	Bill Payment (Check)	7805034	Yes	0203-00-109722-9	General Fund	(\$1,074.57)
Total for Wex Bank							(\$876.69)
Citi Card							
Citi Card	01/02/2024	Bill Payment (Check)	7804976	Yes	--	General Fund	(\$8,978.98)
Citi Card	01/16/2024	Bill	3990/1.16.24	Yes	Hubdoc - https://app.hubdoc.com/document/503232699 - INV3990/1.16.24	Accounts Payable	\$5,863.94
Citi Card	01/19/2024	Bill Payment (Check)	7805002	Yes	--	General Fund	(\$5,863.94)
Total for Citi Card							(\$8,978.98)
Verizon							
Verizon	01/02/2024	Bill Payment (Check)	7804977	Yes	--	General Fund	(\$688.40)
Verizon	01/23/2024	Bill	9955000767	Yes	Hubdoc - https://app.hubdoc.com/document/508224425 - INV9955000767	Accounts Payable	\$686.53
Verizon	01/31/2024	Bill Payment (Check)	7805032	Yes	--	General Fund	(\$686.53)
Total for Verizon							(\$688.40)
Best Rate Diesel and Repair, Inc.							
Best Rate Diesel and Repair, Inc.	01/02/2024	Bill Payment (Check)	7804978	Yes	--	General Fund	(\$3,591.64)
Total for Best Rate Diesel and Repair, Inc.							(\$3,591.64)
Bound Tree Medical							
Bound Tree Medical	01/02/2024	Bill Payment (Check)	7804979	Yes	--	General Fund	(\$145.52)
Total for Bound Tree Medical							(\$145.52)
CentralSquare Technologies LLC							
CentralSquare Technologies LLC	01/02/2024	Bill Payment (Check)	7804981	Yes	--	General Fund	(\$175.11)
Total for CentralSquare Technologies LLC							(\$175.11)
Big Sky Fire Equipment							
Big Sky Fire Equipment	01/02/2024	Bill Payment (Check)	7804982	Yes	--	General Fund	(\$2,054.96)
Big Sky Fire Equipment	01/30/2024	Bill	1.30.24	Yes	Hubdoc - https://app.hubdoc.com/document/508274394 - INV1.30.24	Accounts Payable	\$1,330.91
Big Sky Fire Equipment	01/31/2024	Bill Payment (Check)	7805007	Yes	--	General Fund	(\$1,330.91)
Total for Big Sky Fire Equipment							(\$2,054.96)
Pintler Billing Services							
Pintler Billing Services	01/02/2024	Expense	1345	Yes	Hubdoc - https://app.hubdoc.com/document/497248534 - INV1345	General Fund	(\$226.89)
Pintler Billing Services	01/02/2024	Expense	1345	Yes	Hubdoc - https://app.hubdoc.com/document/503232630 - INV1345	General Fund	(\$500.00)
Total for Pintler Billing Services							(\$726.89)
Door Tech							
Door Tech	01/03/2024	Bill Payment (Check)	7804983	Yes	--	General Fund	(\$1,003.45)
Total for Door Tech							(\$1,003.45)
Montana State Fund							
Montana State Fund	01/03/2024	Bill	20197010	Yes	Hubdoc - https://app.hubdoc.com/document/503232652 - INV20197010	Accounts Payable	\$6,466.09
Montana State Fund	01/19/2024	Bill Payment (Check)	7804995	Yes	03-134600-0	General Fund	(\$6,466.09)
Total for Montana State Fund							\$0.00
USPS							
USPS	01/03/2024	Credit Card Expense	--	Yes	--	Costco Citi Card - Wyman 9122	\$24.15
Total for USPS							\$24.15
Murdochs							
Murdochs	01/04/2024	Credit Card Expense	--	Yes	C-6-1 Receiver Hitch	Costco Citi Card - Nickolay 7029	\$206.98
Total for Murdochs							\$206.98
Motorcoach Maintenance & Truck Repair of Montana, Inc							
Motorcoach Maintenance & Truck Repair of Montana, Inc	01/04/2024	Credit Card Expense	--	Yes	E6-1 Repairs	Costco Citi Card - Templeton 8353	\$1,478.56
Total for Motorcoach Maintenance & Truck Repair of Montana, Inc							\$1,478.56
Gainan's Flowers							
Gainan's Flowers	01/05/2024	Credit Card Expense	--	Yes	Flowers for Alexi Ness	Costco Citi Card - Nickolay 7029	\$69.90
Total for Gainan's Flowers							\$69.90
Cafe Zydeco							
Cafe Zydeco	01/06/2024	Credit Card Expense	--	Yes	Fire officer class	Costco Citi Card - Templeton 8353	\$178.02
Cafe Zydeco	01/13/2024	Credit Card Expense	--	Yes	Fire officer class lunch	Costco Citi Card - Templeton 8353	\$178.82
Total for Cafe Zydeco							\$356.84
Charter Communications							
Charter Communications	01/07/2024	Bill	172844901010724	Yes	Hubdoc - https://app.hubdoc.com/document/503232672 - INV172844901010724	Accounts Payable	\$218.23
Charter Communications	01/19/2024	Bill Payment (Check)	7804998	Yes	8313200110672244	General Fund	(\$218.23)
Total for Charter Communications							\$0.00
Jersey Mike's							
Jersey Mike's	01/07/2024	Credit Card Expense	--	Yes	--	Costco Citi Card - Malone 5334	\$160.84
Total for Jersey Mike's							\$160.84
Kamp Implement Co.							
Kamp Implement Co.	01/08/2024	Bill	CT62957	Yes	Hubdoc - https://app.hubdoc.com/document/503232674 - INVCT62957	Accounts Payable	\$830.18
Kamp Implement Co.	01/19/2024	Bill Payment (Check)	7805000	Yes	--	General Fund	(\$830.18)
Total for Kamp Implement Co.							\$0.00

VENDOR	DATE	TRANSACTION TYPE	NUM	POSTING	DESCRIPTION	ACCOUNT	AMOUNT
Amazon							
Amazon	01/08/2024	Bill	1Q3Q-TXRG-1D1R	Yes	Hubdoc - https://app.hubdoc.com/document/503232633 - INV1Q3Q-TXRG-1D1R	Accounts Payable	\$88.20
Amazon	01/12/2024	Bill	161X-3WMG-DCND	Yes	Hubdoc - https://app.hubdoc.com/document/503232639 - INV161X-3WMG-DCND	Accounts Payable	\$185.04
Amazon	01/19/2024	Bill Payment (Check)	7804999	Yes	--	General Fund	(\$273.24)
Total for Amazon							\$0.00
MacKenzie River Pizza							
MacKenzie River Pizza	01/08/2024	Credit Card Expense	--	Yes	--	Costco Citi Card - Nickolay 7029	\$96.31
Total for MacKenzie River Pizza							\$96.31
Fisher's Technology							
Fisher's Technology	01/10/2024	Bill	1272976	Yes	Hubdoc - https://app.hubdoc.com/document/503232669 - INV1272976	Accounts Payable	\$68.57
Fisher's Technology	01/19/2024	Bill Payment (Check)	7804989	Yes	--	General Fund	(\$117.47)
Total for Fisher's Technology							(\$48.90)
Northwestern Energy							
Northwestern Energy	01/10/2024	Bill	3252724-4/1.10.24	Yes	Hubdoc - https://app.hubdoc.com/document/503232667 - INV3252724-4/1.10.24	Accounts Payable	\$264.25
Northwestern Energy	01/10/2024	Bill	3091809-8	Yes	Hubdoc - https://app.hubdoc.com/document/503232659 - INV3091809-8	Accounts Payable	\$1,732.66
Northwestern Energy	01/10/2024	Bill	0180737-9/1.10.24	Yes	Hubdoc - https://app.hubdoc.com/document/503232657 - INV0180737-9/1.10.24	Accounts Payable	\$327.10
Northwestern Energy	01/10/2024	Bill	1196979-7/1.10.24	Yes	Hubdoc - https://app.hubdoc.com/document/503232651 - INV1196979-7/1.10.24	Accounts Payable	\$591.41
Northwestern Energy	01/11/2024	Bill	0180089-5/1.11.24	Yes	Hubdoc - https://app.hubdoc.com/document/503232666 - INV0180089-5/1.11.24	Accounts Payable	\$181.43
Northwestern Energy	01/19/2024	Bill Payment (Check)	7804993	Yes	--	General Fund	(\$3,096.85)
Total for Northwestern Energy							\$0.00
Montana Firemen's Association							
Montana Firemen's Association	01/10/2024	Check	7805019	Yes	--	General Fund	(\$428.23)
Total for Montana Firemen's Association							(\$428.23)
United States Treasury							
United States Treasury	01/10/2024	Check	FIB ePay	Yes	--	General Fund	(\$7,590.58)
Total for United States Treasury							(\$7,590.58)
PERS							
PERS	01/10/2024	Check	ERIC	Yes	--	General Fund	(\$373.33)
Total for PERS							(\$373.33)
Montana Dept. of Revenue							
Montana Dept. of Revenue	01/10/2024	Check	FIB ePay	Yes	--	General Fund	(\$2,174.00)
Total for Montana Dept. of Revenue							(\$2,174.00)
FURS							
FURS	01/10/2024	Check	ERIC	Yes	--	General Fund	(\$9,572.41)
Total for FURS							(\$9,572.41)
Costco Wholesale							
Costco Wholesale	01/10/2024	Credit Card Expense	--	Yes	--	Costco Citi Card - Malone 5334	\$187.53
Total for Costco Wholesale							\$187.53
Fedex office							
Fedex office	01/12/2024	Credit Card Expense	--	Yes	--	Costco Citi Card - Malone 5334	\$11.10
Total for Fedex office							\$11.10
Cosmic Pizza							
Cosmic Pizza	01/14/2024	Credit Card Expense	--	Yes	--	Costco Citi Card - Malone 5334	\$73.40
Total for Cosmic Pizza							\$73.40
AED Brands							
AED Brands	01/14/2024	Credit Card Expense	--	Yes	--	Costco Citi Card - Malone 5334	\$573.80
Total for AED Brands							\$573.80
Casey's Corner Store							
Casey's Corner Store	01/14/2024	Credit Card Expense	--	Yes	C6-2	Costco Citi Card - Dahlhauser 4822	\$46.22
Total for Casey's Corner Store							\$46.22
Spectrum Enterprise							
Spectrum Enterprise	01/15/2024	Bill	1.15.24	Yes	Hubdoc - https://app.hubdoc.com/document/504123243 - INV1.15.24	Accounts Payable	\$118.93
Spectrum Enterprise	01/23/2024	Bill Payment (Check)	7805003	Yes	--	General Fund	(\$118.93)
Total for Spectrum Enterprise							\$0.00
Montana State University							
Montana State University	01/18/2024	Bill	161-129	Yes	Hubdoc - https://app.hubdoc.com/document/508224372 - INV161-129	Accounts Payable	\$475.00
Montana State University	01/31/2024	Bill Payment (Check)	7805021	Yes	--	General Fund	(\$475.00)
Total for Montana State University							\$0.00
Amatics							
Amatics	01/19/2024	Bill Payment (Check)	7804986	Yes	--	General Fund	(\$8,000.00)
Total for Amatics							(\$8,000.00)
Town and Country							
Town and Country	01/19/2024	Bill Payment (Check)	7804987	Yes	--	General Fund	(\$727.40)
Total for Town and Country							(\$727.40)
Republic Services							
Republic Services	01/19/2024	Bill Payment (Check)	7804990	Yes	--	General Fund	(\$329.88)
Total for Republic Services							(\$329.88)
Rocky Mountain Supply							
Rocky Mountain Supply	01/19/2024	Bill Payment (Check)	7804991	Yes	--	General Fund	(\$3,299.79)
Total for Rocky Mountain Supply							(\$3,299.79)
General Distributing Co.							
General Distributing Co.	01/19/2024	Bill Payment (Check)	7804996	Yes	56625	General Fund	(\$65.19)
Total for General Distributing Co.							(\$65.19)
NAPA Auto Parts							
NAPA Auto Parts	01/19/2024	Bill Payment (Check)	7805001	Yes	12342	General Fund	(\$433.68)
Total for NAPA Auto Parts							(\$433.68)
Zale Filce							
Zale Filce	01/24/2024	Bill	1.24.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224373 - INV1.24.24	Accounts Payable	\$15.80

VENDOR	DATE	TRANSACTION TYPE	NUM	POSTING	DESCRIPTION	ACCOUNT	AMOUNT
Zale Filce	01/31/2024	Bill Payment (Check)	7805035	Yes	--	General Fund	(\$15.80)
Total for Zale Filce							\$0.00
Brennan Lyle							
Brennan Lyle	01/24/2024	Bill	1.24.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224371 - INV1.24.24	Accounts Payable	\$458.20
Brennan Lyle	01/31/2024	Bill Payment (Check)	7805009	Yes	--	General Fund	(\$458.20)
Total for Brennan Lyle							\$0.00
John Pemberton							
John Pemberton	01/24/2024	Bill	1.24.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224363 - INV1.24.24	Accounts Payable	\$300.20
John Pemberton	01/31/2024	Bill Payment (Check)	7805016	Yes	--	General Fund	(\$300.20)
Total for John Pemberton							\$0.00
Sophie Smith							
Sophie Smith	01/24/2024	Bill	1.24.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224362 - INV1.24.24	Accounts Payable	\$363.40
Sophie Smith	01/31/2024	Bill Payment (Check)	7805027	Yes	--	General Fund	(\$363.40)
Total for Sophie Smith							\$0.00
Tyler Newell							
Tyler Newell	01/24/2024	Bill	1.24.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224353 - INV1.24.24	Accounts Payable	\$284.40
Tyler Newell	01/31/2024	Bill Payment (Check)	7805031	Yes	--	General Fund	(\$284.40)
Total for Tyler Newell							\$0.00
Christopher Leeper							
Christopher Leeper	01/25/2024	Bill	1.25.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224378 - INV1.25.24	Accounts Payable	\$89.50
Christopher Leeper	01/31/2024	Bill Payment (Check)	7805011	Yes	--	General Fund	(\$89.50)
Total for Christopher Leeper							\$0.00
Alex Phillips							
Alex Phillips	01/25/2024	Bill	1.25.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224376 - INV1.25.24	Accounts Payable	\$68.91
Alex Phillips	01/31/2024	Bill Payment (Check)	7805004	Yes	--	General Fund	(\$68.91)
Total for Alex Phillips							\$0.00
Ted Yewer							
Ted Yewer	01/25/2024	Bill	1.25.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224370 - INV1.25.24	Accounts Payable	\$202.88
Ted Yewer	01/31/2024	Bill Payment (Check)	7805030	Yes	--	General Fund	(\$202.88)
Total for Ted Yewer							\$0.00
Johanna Ficcadenti							
Johanna Ficcadenti	01/25/2024	Bill	1.25.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224368 - INV1.25.24	Accounts Payable	\$188.37
Johanna Ficcadenti	01/31/2024	Bill Payment (Check)	7805015	Yes	--	General Fund	(\$188.37)
Total for Johanna Ficcadenti							\$0.00
Blake Martin							
Blake Martin	01/25/2024	Bill	1.15.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224351 - INV1.15.24	Accounts Payable	\$111.15
Blake Martin	01/31/2024	Bill Payment (Check)	7805008	Yes	--	General Fund	(\$111.15)
Total for Blake Martin							\$0.00
Montana Occupational Health							
Montana Occupational Health	01/25/2024	Bill	17763	Yes	Hubdoc - https://app.hubdoc.com/document/508224364 - INV17763	Accounts Payable	\$100.00
Montana Occupational Health	01/31/2024	Bill Payment (Check)	7805020	Yes	--	General Fund	(\$100.00)
Total for Montana Occupational Health							\$0.00
Steve Kerbel							
Steve Kerbel	01/25/2024	Bill	1.25.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224361 - INV1.25.24	Accounts Payable	\$35.68
Steve Kerbel	01/31/2024	Bill Payment (Check)	7805028	Yes	--	General Fund	(\$35.68)
Total for Steve Kerbel							\$0.00
Jake Krieger							
Jake Krieger	01/25/2024	Bill	1.25.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224358 - INV1.25.24	Accounts Payable	\$81.90
Jake Krieger	01/31/2024	Bill Payment (Check)	7805013	Yes	--	General Fund	(\$81.90)
Total for Jake Krieger							\$0.00
Mike Hilbert							
Mike Hilbert	01/25/2024	Bill	1.25.4	Yes	Hubdoc - https://app.hubdoc.com/document/508224359 - INV1.25.4	Accounts Payable	\$165.68
Mike Hilbert	01/31/2024	Bill Payment (Check)	7805018	Yes	--	General Fund	(\$165.68)
Total for Mike Hilbert							\$0.00
Nicholas Blommel							
Nicholas Blommel	01/25/2024	Bill	1.25.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224356 - INV1.25.24	Accounts Payable	\$73.01
Nicholas Blommel	01/31/2024	Bill Payment (Check)	7805023	Yes	--	General Fund	(\$73.01)
Total for Nicholas Blommel							\$0.00
Joe Alexander							
Joe Alexander	01/25/2024	Bill	1.25.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224355 - INV1.25.24	Accounts Payable	\$65.52
Joe Alexander	01/31/2024	Bill Payment (Check)	7805014	Yes	--	General Fund	(\$65.52)
Total for Joe Alexander							\$0.00
Ian Whalen							
Ian Whalen	01/25/2024	Bill	1.25.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224354 - INV1.25.24	Accounts Payable	\$32.30
Ian Whalen	01/31/2024	Bill Payment (Check)	7805012	Yes	--	General Fund	(\$32.30)
Total for Ian Whalen							\$0.00
Alexi Ness							
Alexi Ness	01/25/2024	Bill	1.25.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224352 - INV1.25.24	Accounts Payable	\$139.24
Alexi Ness	01/31/2024	Bill Payment (Check)	7805005	Yes	--	General Fund	(\$139.24)
Total for Alexi Ness							\$0.00
Andrew Sprague							
Andrew Sprague	01/25/2024	Bill	1.25.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224350 - INV1.25.24	Accounts Payable	\$90.56
Andrew Sprague	01/31/2024	Bill Payment (Check)	7805006	Yes	--	General Fund	(\$90.56)
Total for Andrew Sprague							\$0.00
Nathan Leahy.							
Nathan Leahy.	01/25/2024	Bill	1.25.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224348 - INV1.25.24	Accounts Payable	\$96.18
Nathan Leahy.	01/31/2024	Bill Payment (Check)	7805022	Yes	--	General Fund	(\$96.18)
Total for Nathan Leahy.							\$0.00
Broc Altig							
Broc Altig	01/25/2024	Bill	1.25.24	Yes	Hubdoc - https://app.hubdoc.com/document/508224347 - INV1.25.24	Accounts Payable	\$70.20

VENDOR	DATE	TRANSACTION TYPE	NUM	POSTING	DESCRIPTION	ACCOUNT	AMOUNT
Broc Altig	01/31/2024	Bill Payment (Check)	7805010	Yes	--	General Fund	(\$70.20)
Total for Broc Altig							\$0.00
Summit Fire & Security							
Summit Fire & Security	01/26/2024	Bill	1387522	Yes	Hubdoc - https://app.hubdoc.com/document/508224366 - INV1387522	Accounts Payable	\$260.00
Summit Fire & Security	01/31/2024	Bill Payment (Check)	7805029	Yes	--	General Fund	(\$260.00)
Total for Summit Fire & Security							\$0.00
Unemployment Insurance Division							
Unemployment Insurance Division	01/31/2024	Check	7804985	Yes	--	General Fund	(\$103.36)
Total for Unemployment Insurance Division							(\$103.36)
VFIS							
VFIS	01/31/2024	Bill Payment (Check)	7805033	Yes	--	General Fund	(\$46,327.00)
Total for VFIS							(\$46,327.00)

Hyalite Rural Fire District

Check Detail

January 2024

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLR	AMOUNT
100000 Cash/Investments						
101000 General Fund						
01/02/2024	Bill Payment (Check)	7804968	RAE Water	Voided		0.00
						0.00
01/02/2024	Bill Payment (Check)	7804969	JA Gear			-275.00
						-275.00
01/02/2024	Bill Payment (Check)	7804970	Pinion			-2,150.00
						-2,150.00
01/02/2024	Bill Payment (Check)	7804971	Sheryl Wyman.			-30.00
						-30.00
01/02/2024	Bill Payment (Check)	7804972	DirectTV	029404001		-190.24
						-190.24
01/02/2024	Bill Payment (Check)	7804973	Kelley Create			-132.08
						-132.08
01/02/2024	Bill Payment (Check)	7804974	Owenhouse-Ace Hardware			-362.75
						-362.75
01/02/2024	Bill Payment (Check)	7804975	Wex Bank	0203-00-109722-9		-876.69
						-876.69
01/02/2024	Bill Payment (Check)	7804976	Citi Card			-8,978.98
						-8,978.98
01/02/2024	Bill Payment (Check)	7804977	Verizon			-688.40
						-688.40
01/02/2024	Bill Payment (Check)	7804978	Best Rate Diesel and Repair, Inc.			-3,591.64
						-3,591.64

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLR	AMOUNT
01/02/2024	Bill Payment (Check)	7804979	Bound Tree Medical			-145.52
						-145.52
01/02/2024	Bill Payment (Check)	7804980	Delta Dental			-188.70
						-188.70
01/02/2024	Bill Payment (Check)	7804981	CentralSquare Technologies LLC			-175.11
						-175.11
01/02/2024	Bill Payment (Check)	7804982	Big Sky Fire Equipment			-2,054.96
						-2,054.96
01/02/2024	Expenditure	1345	Pintler Billing Services	Hubdoc - https://app.hubdoc.com/document/497248534 - INV1345 Billing for December 2023		-226.89
						226.89
01/02/2024	Expenditure	1345	Pintler Billing Services	Hubdoc - https://app.hubdoc.com/document/503232630 - INV1345 Medical billing for December 2023		-500.00
						500.00
01/03/2024	Bill Payment (Check)	7804983	Door Tech			-1,003.45
						-1,003.45
01/03/2024	Bill Payment (Check)	7804984	RAE Water			-136.29
						-136.29
01/10/2024	Check	7805019	Montana Firemen's Association	Montana Firemen's Association		-428.23
						-428.23
01/10/2024	Check	FIB ePay	United States Treasury			-7,590.58
						-5,771.00
						-909.79
						-909.79
01/10/2024	Check	ERIC	PERS			-373.33
						-173.79
						-199.54
01/10/2024	Check	FIB ePay	Montana Dept. of Revenue			-2,174.00

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLR	AMOUNT
						-2,174.00
01/10/2024	Check	ERIC	FURS			-9,572.41
						-4,087.19
						-5,485.22
01/19/2024	Bill Payment (Check)	7804986	Amatics			-8,000.00
						-8,000.00
01/19/2024	Bill Payment (Check)	7804987	Town and Country			-727.40
						-727.40
01/19/2024	Bill Payment (Check)	7804988	Connect Telephone and Computer Group			-60.00
						-60.00
01/19/2024	Bill Payment (Check)	7804989	Fisher's Technology			-117.47
						-117.47
01/19/2024	Bill Payment (Check)	7804990	Republic Services			-329.88
						-329.88
01/19/2024	Bill Payment (Check)	7804991	Rocky Mountain Supply			-3,299.79
						-3,299.79
01/19/2024	Bill Payment (Check)	7804992	Century Link			-168.57
						-168.57
01/19/2024	Bill Payment (Check)	7804993	Northwestern Energy			-3,096.85
						-3,096.85
01/19/2024	Bill Payment (Check)	7804994	People Facts			-16.67
						-16.67
01/19/2024	Bill Payment (Check)	7804995	Montana State Fund	03-134600-0		-6,466.09
						-6,466.09
01/19/2024	Bill Payment (Check)	7804996	General Distributing Co.	56625		-65.19
						-65.19
01/19/2024	Bill Payment	7804997	DirectTV	029404001		-190.24

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLR	AMOUNT
	(Check)					-190.24
01/19/2024	Bill Payment (Check)	7804998	Charter Communications	8313200110672244		-218.23
						-218.23
01/19/2024	Bill Payment (Check)	7804999	Amazon			-273.24
						-273.24
01/19/2024	Bill Payment (Check)	7805000	Kamp Implement Co.			-830.18
						-830.18
01/19/2024	Bill Payment (Check)	7805001	NAPA Auto Parts	12342		-433.68
						-433.68
01/19/2024	Bill Payment (Check)	7805002	Citi Card			-5,863.94
						-5,863.94
01/23/2024	Bill Payment (Check)	7805003	Spectrum Enterprise			-118.93
						-118.93
01/31/2024	Check	7804985	Unemployment Insurance Division			-103.36
				UI Account #206 2145		-103.36
01/31/2024	Bill Payment (Check)	7805015	Johanna Ficcadenti			-188.37
						-188.37
01/31/2024	Bill Payment (Check)	7805021	Montana State University			-475.00
						-475.00
01/31/2024	Bill Payment (Check)	7805009	Brennan Lyle			-458.20
						-458.20
01/31/2024	Bill Payment (Check)	7805016	John Pemberton			-300.20
						-300.20
01/31/2024	Bill Payment (Check)	7805027	Sophie Smith			-363.40
						-363.40

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLR	AMOUNT
01/31/2024	Bill Payment (Check)	7805031	Tyler Newell			-284.40
						-284.40
01/31/2024	Bill Payment (Check)	7805035	Zale Filce			-15.80
						-15.80
01/31/2024	Bill Payment (Check)	7805004	Alex Phillips			-68.91
						-68.91
01/31/2024	Bill Payment (Check)	7805005	Alexi Ness			-139.24
						-139.24
01/31/2024	Bill Payment (Check)	7805006	Andrew Sprague			-90.56
						-90.56
01/31/2024	Bill Payment (Check)	7805008	Blake Martin			-111.15
						-111.15
01/31/2024	Bill Payment (Check)	7805010	Broc Altig			-70.20
						-70.20
01/31/2024	Bill Payment (Check)	7805011	Christopher Leeper			-89.50
						-89.50
01/31/2024	Bill Payment (Check)	7805012	Ian Whalen			-32.30
						-32.30
01/31/2024	Bill Payment (Check)	7805013	Jake Krieger			-81.90
						-81.90
01/31/2024	Bill Payment (Check)	7805014	Joe Alexander			-65.52
						-65.52
01/31/2024	Bill Payment (Check)	7805018	Mike Hilbert			-165.68
						-165.68
01/31/2024	Bill Payment (Check)	7805022	Nathan Leahy.			-96.18
						-96.18

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLR	AMOUNT
01/31/2024	Bill Payment (Check)	7805023	Nicholas Blommel			-73.01
						-73.01
01/31/2024	Bill Payment (Check)	7805028	Steve Kerbel			-35.68
						-35.68
01/31/2024	Bill Payment (Check)	7805030	Ted Yewer			-202.88
						-202.88
01/31/2024	Bill Payment (Check)	7805007	Big Sky Fire Equipment			-1,330.91
						-1,330.91
01/31/2024	Bill Payment (Check)	7805025	Pinion			-2,150.00
						-2,150.00
01/31/2024	Bill Payment (Check)	7805033	VFIS			-
						46,327.00
						-
						46,327.00
01/31/2024	Bill Payment (Check)	7805017	Kelley Create			-45.25
						-45.25
01/31/2024	Bill Payment (Check)	7805034	Wex Bank	0203-00-109722-9		-1,074.57
						-1,074.57
01/31/2024	Bill Payment (Check)	7805032	Verizon			-686.53
						-686.53
01/31/2024	Bill Payment (Check)	7805026	RAE Water			-136.29
						-136.29
01/31/2024	Bill Payment (Check)	7805020	Montana Occupational Health			-100.00
						-100.00
01/31/2024	Bill Payment (Check)	7805029	Summit Fire & Security			-260.00
						-260.00
01/31/2024	Bill Payment	7805024	Owenhouse-Ace Hardware			-243.39

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLR	AMOUNT
	(Check)					-243.39
01/31/2024	Bill Payment (Check)	7805036	BlueCross BlueShield of Montana			-3,444.40
						-3,444.40

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

DATE: JANUARY 16, 2024

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
Pete Geddes
Walt Zidack
Jason Jarrett
Ken Beideman

STAFF IN ATTENDANCE:

Brian Nickolay, Fire Chief
Chris Dahlhauser, Assistant Fire Chief
Colin Prato, Maintenance Captain
Mac Malone, Training Captain
Reid Templeton, Recruitment and Retention Captain
Sheryl Wyman, Administrative Assistant

PUBLIC IN ATTENDANCE:

Morgan Scarr, Amatics
Alex Phillips, Volunteer Firefighter
Blake Martin, Volunteer Firefighter

0:00:00	CALL TO ORDER OF HYALITE RURAL FIRE DISTRICT Chairman Miller called the meeting to order and asked for any public comment on non-agenda items. None given. HYALITE CONSENT AGENDA Chairman Miller asks if there are any requests to pull anything from the Consent Agenda. None given.
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	<p>Motion: Chairman Miller asks for a motion to approve the consent agenda. Trustee Geddes so moves.</p> <p>Trustee Zidack seconded the motion.</p> <p>Vote: Jarrett-Yes; Zidack-Yes; Beideman-Yes; Miller-Yes; Geddes-Yes. Unanimous approval.</p> <p><i>[See October 17, 2023 Board Packet for Consent Agenda items Approved; Also see October, November and December financials]</i></p>
	REGULAR AGENDA
0:00:39	<p>Agenda Item 1 – Swearing in of New Firefighters</p> <p>Chief Nickolay introduces the Fall 2023 recruit class. Each of the firefighters introduces themselves. Allie Kuntz, Robbie Treadwell, Luke Maxwell, Robert Bole, Riley Wilson and Kate Brownwell are sworn in by Chief Nickolay. Captains Malone Templeton and family members pin and provide badges and certificates to the firefighters.</p> <p>Congratulations are given by the Chief and the Board of Trustees.</p>
0:07:20	<p>Agenda Item 2 – Swearing in of New Captains</p> <p>Chief Nickolay introduces Lieutenants Jack Pemberton and Ted Yewer to the board. They give the board their background and time with the department. Badges are switched from Lieutenant to Captain.</p> <p>Congratulations are given by the Chief and the Board of Trustees</p>
0:09:53	<p>Agenda Item 3 – FY2023 Audit Presentation</p> <p>Morgan Scarr from Amatics is in attendance and discusses the findings of the audit. This is the third year Amatics has prepared the audit. The first report is the opinion on the financials which is clean and what we are looking for. The second report is based on internal control and compliance. Amatics did not find any deficiencies in internal control to report. Testing was conducted based on compliance and regulations and they did not find any deficiencies. A couple of adjustments were made, i.e. expenses that should be capitalized. Over all the audit was clean and no issues.</p> <p>Responses were timely and Ms. Scarr thanked us for the opportunity to do the audit and thanked staff for working through the audit. Administrative Assistant thanks Amatics for the great working relationship and advises we will be sending out bids for conducting future audits and hopes Amatics considers applying again.</p> <p><i>[See Attachment A - FY2023 Audit Report]</i></p>
0:15:23	<p>Agenda Item 4 – Discussion and Decision - 2024 Hyalite Rural Fire District Trustee Elections</p> <p>Administrative Assistant Wyman advises the board there are two trustee positions whose term is expiring in May of 2024 (Trustee Beideman and Trustee Miller). A</p>

	<p>resolution has been prepared asking the County Clerk for an election. Declaration of Candidacy forms have been provided to the Trustee Beideman and Miller. If they file their forms and no one else chooses to run they will be appointed by acclimation and no election will be held.</p> <p>Trustee Jarrett asks what the cost would be for an election. We have budgeted \$7,000 for an election but it has been several years since we have had an election and could cost more.</p> <p><i>[See Attachment B – Resolution]</i></p>
<p>0:18:39</p>	<p>Agenda Item 5 – Discussion – ISO Report</p> <p>Chief Nickolay discusses the ISO report. We were evaluated this past summer. We have been given a Class 4 rating which hasn't changed from our previous rating. We are evaluated on three main categories, fire department operations, water supply, and dispatching. We do not have any control over dispatching and have two water sewer districts, Rae Water and Sewer and Four Corners Water and Sewer. Chief Nickolay states there is room for improvement but probably won't change the rating.</p> <p>Chairman Miller asks what the rating is for other departments in the area. Chief Nickolay states Bozeman is rated a Class 2. They have a benefit of having three fully paid manned station and a full municipal water system. Fort Ellis is being evaluated this year. Gallatin Gateway was evaluated two years ago and they have a dual rating of 6/10 because they don't have a fire station within 5 miles of every part of their district. Central Valley was evaluated last year and they have a dual rating of 4/5.</p> <p>Chief Nickolay believes 2007 we became a 4 after being an 8 for several years. Questions were asked about Big Sky. Chairman Miller asks what would it take to get lower. Discussion is held it would take full time staffing and municipal water.</p> <p>Discussion is held regarding the ISO rating and insurance costs. Assistant Chief Dahlhauser states Big Sky is rated a 4/4Y. Discussion is held regarding chasing a lower number vs. costs and benefits.</p> <p>Trustee Beideman makes comments asking if some of the recommendations could be polished on that would be good for the station regardless if they help our points. Chief Nickolay tells the board we don't do inspections or pre-fire planning because we don't have a staff position to maintain the hours. Because we don't have a building code there is nothing to enforce.</p> <p>Trustee Geddes asks the Chief if he saw anything in the report that could be improved upon. Chief Nickolay states that the training numbers might have been wrong given the amount of training that is completed. Discussion is held regarding the training held and what could be improved on.</p>

	<p>Trustee Zidack makes the point that the report just takes into consideration of firefighting/structure type of issues and not response to medical calls. We should be careful not to focus our resources on issues that have a less significant margin of return vs. the benefit of training on medical issues.</p> <p><i>[See Attachment C – ISO Report]</i></p>
0:35:50	<p>Agenda Item 6 – Discussion and Decision – Gallatin County Mutual Aid Agreement</p> <p>Chief Nickolay states the board needs to discuss and make an approval. He states nothing has changed since the last time this was presented. The document states that any fire district can request aid from any other fire district, fire service or municipality in Gallatin County.</p> <p>Motion: Trustee Zidack moves to approve the Mutual Aid Agreement as presented.</p> <p>Trustee Geddes seconded the motion.</p> <p>Vote: Jarrett-Yes; Zidack-Yes; Beideman-Yes; Miller-Yes; Geddes-Yes. Unanimous approval.</p> <p><i>[See Attachment D – Mutual Aid Agreement]</i></p>
0:38:00	<p>Agenda Item 7 – Rae Fire Station</p> <p>Chief Nickolay discusses Big Sky’s RFP process. Trustee Geddes suggests getting an architect and build in phases. He feels we need to have something to look at to have discussions both internally and externally. Discussion is held on what we want and timelines.</p> <p>Discussion is held between trustees regarding costs. Trustee Geddes lays out what we want and what will be essential to the public so that they can react to the plans and ask intelligent questions.</p> <p>Trustee Beideman asks when the original Rae Station was built. Trustee Jarrett believes it was in the 70’s. Trustee Geddes makes comments and that sleeping facilities should be the priority to help replicate the successful residential program and to recruit and retain volunteers. He feels the station is still functional. He would like to see the process move along and get an architect to engage with us to get us some drawings. Chief Nickolay will reach out to firms and see what it may cost to put something together.</p> <p>Chairman Miller asks about the status of the boiler at the Rae House. The boiler has been installed and is working well at the Rae House.</p>

0:45:13	<p>Agenda Item 8 – Fire Chief’s Report</p> <p>Chief Nickolay goes through his fire chief’s report. The 2023 year ended with 747 calls. Approximately an increase of 10% from 2022. We had 74 calls in December.</p> <p>The roster stands at 42. We are still working through command shift help. The current captains are doing extra shifts to help with coverage.</p> <p>The holiday staffing proposal moved forward with seven hires from December 17 – January 6th. They worked out of Sourdough with 48 hours on and 96 hours off. We had coverage through the holiday period with a two or three person crews on duty at all times.</p> <p>Chief Nickolay discusses the resident staffing at each of the stations.</p> <p>Work has been ongoing with the new 800 radio system in the county. Chief Nickolay points out the amount of work that Captain Prato has done to complete this project. A final radio purchase was made to complete the project.</p> <p>Chief Nickolay gives details about his EMAC assignment to Hawaii and the benefits he received.</p> <p>The Night with Santa was December 13th and about 150 people participated.</p> <p>Mutual Aid training with Central Valley was held and was beneficial to both agencies. They are looking to do more mutual aid trainings.</p> <p>Discussion is held regarding the EMS study going on in Gallatin County. The study is wrapping up and once completed a recommendation will be going to the County Commissioners. Funding will be a topic of discussion in the future to have an ambulance district.</p> <p>Discussion is held regarding the weather and operations.</p> <p><i>[See Attachment A – Fire Chief’s Report]</i></p>
1:00:11	<p>Trustees’ Activities</p> <p>There is a virtual trustee meeting on Thursday, January 18, 2024.</p>
1:00:48	<p>Announcements</p> <ul style="list-style-type: none"> • Next board meeting set for February 20, 2024
1:01:10	ADJOURNMENT



Hyalite Rural Fire District

4541 S. 3rd Rd.
Bozeman, MT 59715
Phone: (406)-586-3770
Web: www.HyaliteFire.org

January 16, 2023

Amatics CPA Group
45 Discovery Drive
Bozeman, MT 59718

This representation letter is provided in connection with your audit of the financial statements of Hyalite Rural Fire District, which comprise the respective financial position of the governmental activities and major funds as of June 30, 2023, and the respective changes in financial position, and the related notes to the financial statements, for the purpose of expressing opinions as to whether the financial statements are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement. An omission or misstatement that is monetarily small in amount could be considered material as a result of qualitative factors.

We confirm, to the best of our knowledge and belief, as of December 15, 2023, the following representations made to you during your audit.

Financial Statements

- 1) We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated October 12, 2023, including our responsibility for the preparation and fair presentation of the financial statements in accordance with U.S. GAAP and for preparation of the supplementary information in accordance with the applicable criteria.
- 2) The financial statements referred to above are fairly presented in conformity with U.S. GAAP and include all properly classified funds and other financial information of the primary government and all component units required by generally accepted accounting principles to be included in the financial reporting entity.
- 3) We acknowledge our responsibility for 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.
- 4) We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
- 5) The methods, significant assumptions, and data used in making accounting estimates and their related disclosures are appropriate to achieve recognition, measurement, or disclosure that is reasonable in accordance with U.S. GAAP.
- 6) Related party relationships and transactions, including revenues, expenditures/expenses, loans, transfers, leasing arrangements, and guarantees, and amounts receivable from or payable to related parties have been appropriately accounted for and disclosed in accordance with U.S. GAAP.

Representation Letter
Page 2

- 7) Adjustments or disclosures have been made for all events, including instances of noncompliance, subsequent to the date of the financial statements that would require adjustment to or disclosure in the financial statements.
- 8) We are in agreement with the adjusting journal entries you have proposed, and they have been posted to the accounts.
- 9) The effects of all known actual or possible litigation, claims, and assessments have been accounted for and disclosed in accordance with U.S. GAAP.
- 10) Guarantees, whether written or oral, under which the District is contingently liable, if any, have been properly recorded or disclosed.

Information Provided

- 11) We have provided you with:
- a) Access to all information, of which we are aware, that is relevant to the preparation and fair presentation of the financial statements, such as records (including information obtained from outside of the general and subsidiary ledgers), documentation, and other matters and all audit or relevant monitoring reports, if any, received from funding sources.
 - b) Additional information that you have requested from us for the purpose of the audit.
 - c) Unrestricted access to persons within the District from whom you determined it necessary to obtain audit evidence.
 - d) Minutes of the meetings of Board of Directors or summaries of actions of recent meetings for which minutes have not yet been prepared.
- 12) All material transactions have been recorded in the accounting records and are reflected in the financial statements.
- 13) We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
- 14) We have no knowledge of any fraud or suspected fraud that affects the District and involves—
- Management,
 - Employees who have significant roles in internal control, or
 - Others where the fraud could have a material effect on the financial statements.
- 15) We have no knowledge of any allegations of fraud or suspected fraud affecting the District's financial statements communicated by employees, former employees, regulators, or others.
- 16) We have no knowledge of instances of noncompliance or suspected noncompliance with provisions of laws, regulations, contracts, or grant agreements, or waste or abuse, whose effects should be considered when preparing financial statements except as made known to you related to potential longevity pay adjustments.

Representation Letter
Page 3

17) We have disclosed to you all known actual or possible litigation, claims, and assessments whose effects should be considered when preparing the financial statements.

18) We have disclosed to you the names of the District's related parties and all the related party relationships and transactions, including any side agreements.

Government-specific

19) There have been no communications from regulatory agencies concerning noncompliance with, or deficiencies in, financial reporting practices.

20) We have taken timely and appropriate steps to remedy fraud or noncompliance with provisions of laws, regulations, contracts, and grant agreements that you have reported to us.

21) We have identified to you any previous audits, attestation engagements, and other studies related to the objectives of the audit and whether related recommendations have been implemented.

22) The District has no plans or intentions that may materially affect the carrying value or classification of assets, deferred outflows of resources, liabilities, deferred inflows of resources, and fund balance or net position.

23) We are responsible for compliance with the laws, regulations, and provisions of contracts and grant agreements applicable to us, including tax or debt limits and debt contracts, and legal and contractual provisions for reporting specific activities in separate funds.

24) We have identified and disclosed to you all instances that have occurred or are likely to have occurred, of fraud and noncompliance with provisions of laws and regulations that we believe have a material effect on the financial statements or other financial data significant to the audit objectives, and any other instances that warrant the attention of those charged with governance.

25) We have identified and disclosed to you all instances, which have occurred or are likely to have occurred, of noncompliance with provisions of contracts and grant agreements that we believe have a material effect on the determination of financial statement amounts or other financial data significant to the audit objectives.

26) We have identified and disclosed to you all instances that have occurred or are likely to have occurred, of abuse that could be quantitatively or qualitatively material to the financial statements or other financial data significant to the audit objectives.

27) There are no violations or possible violations of budget ordinances, laws and regulations (including those pertaining to adopting, approving, and amending budgets), provisions of contracts and grant agreements, tax or debt limits, and any related debt covenants whose effects should be considered for disclosure in the financial statements, or as a basis for recording a loss contingency, or for reporting on noncompliance.

28) In regard to the financial statement preparation services performed by you we have –

a) Assumed all management responsibilities.

b) Designated individuals who have suitable skill, knowledge, or experience to oversee the services.

c) Evaluated the adequacy and results of the services performed.

Representation Letter
Page 4

- d) Accepted responsibility for the results of the services.
 - e) Ensured that the entity's data and records are complete and received sufficient information to oversee the services.
- 29) The District has satisfactory title to all owned assets, and there are no liens or encumbrances on such assets nor has any asset been pledged as collateral.
- 30) The District has complied with all aspects of contractual agreements that would have a material effect on the financial statements in the event of noncompliance.
- 31) The financial statements include all component units, appropriately present majority equity interests in legally separate organizations and joint ventures with an equity interest, and properly disclose all other joint ventures and other related organizations.
- 32) The financial statements include all fiduciary activities required by GASBS No. 84, as amended.
- 33) The financial statements properly classify all funds and activities in accordance with GASBS Nos. 34, as amended.
- 34) All funds that meet the quantitative criteria in GASBS Nos. 34 and 37 for presentation as major are identified and presented as such and all other funds that are presented as major are particularly important to financial statement users.
- 35) Components of net position (net investment in capital assets; restricted; and unrestricted) and classifications of fund balance (nonspendable, restricted, committed, assigned, and unassigned) are properly classified and, if applicable, approved.
- 36) Investments, derivative instrument transactions, and land and other real estate held by endowments are properly valued.
- 37) Provisions for uncollectible receivables have been properly identified and recorded.
- 38) Expenses have been appropriately classified in or allocated to functions and programs in the statement of activities, and allocations have been made on a reasonable basis.
- 39) Revenues are appropriately classified in the statement of activities within program revenues, general revenues, contributions to term or permanent endowments, or contributions to permanent fund principal.
- 40) Interfund, internal, and intra-entity activity and balances have been appropriately classified and reported.
- 41) Special and extraordinary items are appropriately classified and reported.
- 42) Deposits and investment securities and derivative instrument transactions are properly classified as to risk and are properly disclosed.
- 43) Capital assets, including infrastructure and intangible assets, are properly capitalized, reported, and, if applicable, depreciated.

Representation Letter
Page 5

44) We have appropriately disclosed the District's policy regarding whether to first apply restricted or unrestricted resources when an expense is incurred for purposes for which both restricted and unrestricted net position is available and have determined that net position is properly recognized under the policy.

45) We are following our established accounting policy regarding which resources (that is, restricted, committed, assigned, or unassigned) are considered to be spent first for expenditures for which more than one resource classification is available. That policy determines the fund balance classifications for financial reporting purposes.

46) We acknowledge our responsibility for the required supplementary information (RSI). The RSI is measured and presented within prescribed guidelines and the methods of measurement and presentation have not changed from those used in the prior period. We have disclosed to you any significant assumptions and interpretations underlying the measurement and presentation of the RSI.

HYALITE RURAL FIRE DISTRICT

Brian Nickolay, Fire Chief

Sheryl Wyman, Administrative Assistant

Walt Zidack, Treasurer



AMATICS
CPA GROUP

45 Discovery Dr.
Bozeman, MT 59718

P 406.404.1925
F 406.404.1926

December 15, 2023

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

We have audited the financial statements of the governmental activities and major funds of Hyalite Rural Fire District ("the District") for the year ended June 30, 2023. 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 12, 2023, 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 Practice

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the District are described in Note 1 to the financial statements. As described in Note 1, the District adopted GASB Statement No. 96, *Subscription-Based Information Technology Arrangements (SBITA)*, in 2023. The accounting change has been applied through a modified retrospective transition and presented as of July 1, 2022. The application of existing policies was not changed during the year ended June 30, 2023. 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.

Hyalite Rural Fire District
Report to Those Charged with Governance
Page 2

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.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatements. In addition, none of the misstatements detected as a result of audit procedures and corrected by management were material, either individually or in the aggregate, to each opinion unit's financial statements taken as a whole.

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 Representations

We have requested certain representations from management that are included in the management representation letter dated December 15, 2023.

Management Consultations with Other Independent Accountant

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.

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.

We were engaged to report on the combining and individual nonmajor fund financial statements and budget and actual schedules – nonmajor funds, which accompany the basic financial statements but are not RSI. With respect to this supplementary information, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with accounting principles generally accepted in the United States of America, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements.

Hyalite Rural Fire District
Report to Those Charged with Governance
Page 3

We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

We were not engaged to report on the introductory section and the statistical section, which accompany the financial statements but are not RSI. We did not audit or perform other procedures on this other information and we do not express an opinion or provide any assurance on it.

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,



Bozeman, Montana

Attachment

Hyalite Rural Fire District

Year End: June 30, 2023

Adjusting journal entries

Date: 7/1/2022 To 6/30/2023

Attachment A

AJE

Prepared by	Reviewed by	Reviewed by
MS 12/11/2023		

Number	Date	Name	Account No	Reference	Debit	Credit	Net Income (Loss)	Amount Chg
Net Income (Loss) Before Adjustments							539,360.12	
AJE-01	6/30/2023	Unrestricted Fund Balance	241000 GF	W-1	3,108.00			
AJE-01	6/30/2023	Miscellaneous Revenues:Other Misc	362015 GF	W-1		3,108.00		
To adjust opening equity balances to agree to prior year audit ending balances					3,108.00	3,108.00	542,468.12	3,108.00
AJE-03	6/30/2023	Facilities:Building & Site	420423 GF	J-4		5,088.00		
AJE-03	6/30/2023	Facilities:Building & Site	420423 GF	J-4		10,688.00		
AJE-03	6/30/2023	Capital outlay:Capital outlay - oper	420971 GF	J-4	15,776.00			
To capitalize items					15,776.00	15,776.00	542,468.12	0.00
					18,884.00	18,884.00	542,468.12	3,108.00

Hyalite Rural Fire District

Year End: June 30, 2023

Reclassifying journal entries

Date: 7/1/2022 To 6/30/2023

Attachment A

RJE

Prepared by	Reviewed by	Reviewed by
MS 12/11/2023		

Number	Date	Name	Account No	Reference	Debit	Credit
EW-13	6/30/2023	2021 GO Bonds - current portion	223103 DSF	P-1		215,000.00
EW-13	6/30/2023	2021 Go Bonds - current portion offset	223104 DSF	P-1	215,000.00	
		To report current portion of bonds payable for financial statement purposes				
RJE-01	6/30/2023	Unrestricted Fund Balance	241000 GF	W-2		1,201,103.00
RJE-01	6/30/2023	General fixed asset acct group	241001 GF	W-2	1,201,103.00	
		To reclassify net position for net investment in capital assets				
					1,416,103.00	1,416,103.00
		Net Income (Loss)	631,862.12			

Hyalite Rural Fire District
Year End: June 30, 2023
Eliminating Entries (GASB 34 Entries)
Date: 7/1/2022 To 6/30/2023

Attachment A

EJE

Prepared by	Reviewed by	Reviewed by
MS 12/11/2023		

Number	Date	Name	Account No	Reference	Annotation	Debit	Credit
EW-01	6/30/2023	Deferred inflows - prop taxes	205000 GF	CTB		21,837.00	
EW-01	6/30/2023	Unrestricted Fund Balance	241000 GF	CTB			14,697.00
EW-01	6/30/2023	Taxes:General Property Taxes:Property tax reve	311040 GF	CTB			7,140.00
		To adjust property taxes for entity wide statements					
EW-02	6/30/2023	Capital Assets:Land	181000 GF	CTB		361,201.00	
EW-02	6/30/2023	Capital Assets:Buildings & Improvements	182000 GF	CTB		4,115,010.00	
EW-02	6/30/2023	Capital Assets:Machinery & Equipment	186000 GF	CTB		3,471,339.00	
EW-02	6/30/2023	Capital Assets:Accumulated Depreciation	186100 GF	CTB			3,596,421.00
EW-02	6/30/2023	General fixed asset acct group	241001 GF	CTB			4,351,129.00
		To record beginning balances of capital assets for entity wide statements					
EW-03	6/30/2023	Capital Assets:Buildings & Improvements	182000 GF	CTB		5,100.00	
EW-03	6/30/2023	Capital Assets:Machinery & Equipment	186000 GF	CTB		361,169.00	
EW-03	6/30/2023	Capital outlay:Capital outlay - operations	420971 GF	CTB			366,269.00
		To record current year capital asset additions for entity wide statements					
EW-04	6/30/2023	Capital Assets:Machinery & Equipment	186000 GF	CTB			
EW-04	6/30/2023	Capital Assets:Accumulated Depreciation	186100 GF	CTB			
		To record capital assets disposals for entity wide statements					
EW-05	6/30/2023	Capital Assets:Accumulated Depreciation	186100 GF	CTB			459,685.00
EW-05	6/30/2023	General fixed asset acct group	241001 GF	CTB			20,843.00
EW-05	6/30/2023	Depreciation Expense	900006 GF	CTB		480,528.00	
		To record current year depreciation for entity wide statements					
EW-06	6/30/2023	2021 GO Bonds (2013 Re-Funding)	223102 DSF	CTB			1,295,000.00
EW-06	6/30/2023	General LT debt account group	241002 DSF	CTB		1,301,290.00	
EW-06	6/30/2023	Bond Premium Liability	260000 DSF	CTB			6,290.00
		To record beginning balances of long term debt for entity wide statements					
EW-07	6/30/2023	Accrued Vacation/Sick	206110 GF	CTB			37,271.00
EW-07	6/30/2023	General LT debt account group	241002 GF	CTB		37,271.00	
		To record beginning balances of compensated absences for entity wide statements					
EW-08	6/30/2023	Net Pension Liability	200100 GF	CTB			154,966.00
EW-08	6/30/2023	Deferred Outflows of Resources	200200 GF	CTB		150,589.00	
EW-08	6/30/2023	Deferred Inflows-Pension	200300 GF	CTB			97,786.00
EW-08	6/30/2023	General LT debt account group	241002 GF	CTB		102,163.00	
		To record beginning balances of net pension liability and related accounts for entity wide statements					
EW-09	6/30/2023	2021 GO Bonds (2013 Re-Funding)	223102 DSF	CTB		215,000.00	
EW-09	6/30/2023	Debt Service	490100 DSF	CTB			215,000.00
		To adjust debt payments for entity wide statements					

Hyalite Rural Fire District
Year End: June 30, 2023
Eliminating Entries (GASB 34 Entries)
Date: 7/1/2022 To 6/30/2023

Attachment A

EJE-1

Prepared by	Reviewed by	Reviewed by
MS 12/11/2023		

Number	Date	Name	Account No	Reference	Annotation	Debit	Credit
EW-10	6/30/2023	Bond Premium Liability	260000 DSF	CTB		1,043.00	
EW-10	6/30/2023	Debt Service:Interest GO 2013 bond issue	490103 DSF	CTB			1,043.00
		To record bond amortization for entity wide statements					
EW-11	6/30/2023	Net Pension Liability	200100 GF	CTB			155,297.00
EW-11	6/30/2023	Deferred Outflows of Resources	200200 GF	CTB		48,761.00	
EW-11	6/30/2023	Deferred Inflows-Pension	200300 GF	CTB		87,726.00	
EW-11	6/30/2023	On-behalf payment from State	315000 GF	CTB			3,568.00
EW-11	6/30/2023	Personnel Services:On-Behalf FURS/PERS Exp	420025 GF	CTB		22,378.00	
		To record current year changes in net pension liability and related accounts for entity wide statements					
EW-12	6/30/2023	Accrued Vacation/Sick	206110 GF	CTB			9,901.00
EW-12	6/30/2023	Personnel Services: Salaries and Wages: Adj	420198 GF	CTB		9,901.00	
		To record current year changes in compensated absences for entity wide statements					
AJE-02	6/30/2023	Capital Assets:Accumulated Depreciation	186100 GF	W-1			27,437.00
AJE-02	6/30/2023	General fixed asset acct group	241001 GF	W-1		23,951.00	
AJE-02	6/30/2023	General fixed asset acct group	241001 GF	W-1			3,108.00
AJE-02	6/30/2023	Depreciation Expense	900006 GF	W-1		6,594.00	
		To adjust accum depr adj/roll and current year fixed assets to agree to depr sch					
AJE-03-E\	6/30/2023	Capital Assets:Buildings & Improvements	182000 GF	J-4		15,775.00	
AJE-03-E\	6/30/2023	Capital outlay:Capital outlay - operations	420971 GF	J-4			15,775.00
		To adjust entity wide entry for capital asset additions					
						10,838,626.00	10,838,626.00
Net Income (Loss)			631,862.12				

HYALITE RURAL FIRE DISTRICT
AUDITED FINANCIAL STATEMENTS
June 30, 2023

HYALITE RURAL FIRE DISTRICT CONTENTS

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INDEPENDENT AUDITOR'S REPORT

**To the Board of Trustees
Hyalite Rural Fire District
Bozeman, MT**

Report on the Audit of the Financial Statements

Opinions

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, 2023, and the related notes to the financial statements, which collectively comprise the District's basic financial statements as listed in the table of contents.

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 Hyalite Rural Fire District, as of June 30, 2023, and the respective changes in financial position, thereof, for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

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. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the District and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for 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.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the District's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit 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 District's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about District's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America, require that the management's discussion and analysis and budgetary comparison information as listed in the table of contents, be presented to supplement the basic financial statements. Such information is the responsibility of management and, 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 December 15, 2023 on our consideration of the District's internal control over financial reporting and on 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.

A handwritten signature in black ink that reads "Amatis CPA Group". The signature is written in a cursive, flowing style.

Bozeman, Montana
December 15, 2023

MANAGEMENT'S DISCUSSION AND ANALYSIS

**HYALITE RURAL FIRE DISTRICT
MANAGEMENT'S DISCUSSION AND ANALYSIS
June 30, 2023**

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, 2023. 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 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.

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.

HYALITE RURAL FIRE DISTRICT
MANAGEMENT'S DISCUSSION AND ANALYSIS (Continued)
June 30, 2023

Overview of the Financial Statements (Continued)

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>2023</u>	<u>2022</u>	<u>Change</u>
Current and other assets	\$ 3,650,734	\$ 3,121,629	\$ 529,105
Capital assets, net	<u>4,246,051</u>	<u>4,351,129</u>	<u>(105,078)</u>
Total assets	<u>7,896,785</u>	<u>7,472,758</u>	<u>424,027</u>
 Deferred outflows of resources	 199,350	 150,589	 48,761
 Current liabilities	 310,953	 321,555	 (10,602)
Long-term liabilities outstanding	<u>1,175,263</u>	<u>1,234,966</u>	<u>(59,703)</u>
Total liabilities	<u>1,486,216</u>	<u>1,556,521</u>	<u>(70,305)</u>
 Deferred inflows of resources	 <u>15,307</u>	 <u>104,076</u>	 <u>(88,769)</u>
 Net position			
Net investment in capital assets	3,166,051	3,056,129	109,922
Restricted	220,845	222,028	(1,183)
Unrestricted	<u>3,207,716</u>	<u>2,684,593</u>	<u>523,123</u>
Total net position	<u>\$ 6,594,612</u>	<u>\$ 5,962,750</u>	<u>\$ 631,862</u>

Net position may serve as a useful indicator of a government's financial position over time. For fiscal year 2023, assets exceeded liabilities by \$6,410,569. A large portion of the District's net position, totaling \$3,166,051, 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 \$220,845 is available for the District to use to meet its debt obligations.

Unrestricted net position totaling \$3,207,716 is available for the District to use in its ongoing obligations to citizens, vendors and creditors.

HYALITE RURAL FIRE DISTRICT
MANAGEMENT'S DISCUSSION AND ANALYSIS (Continued)
June 30, 2023

The Government as a Whole (Continued)

The following is a schedule of changes in net position:

	<u>2023</u>	<u>2022</u>	<u>Change</u>
Revenues:			
General Revenues			
Property taxes	\$ 2,042,001	\$ 1,715,450	\$ 326,551
Intergovernmental	171,022	109,421	61,601
Interest	56,289	11,952	44,337
Contributions and donations	21,437	11,044	10,393
CARES Act grants	-	-	-
Miscellaneous	33,823	86,290	(52,467)
Total revenues	<u>2,324,572</u>	<u>1,934,157</u>	<u>390,415</u>
Expenses:			
Public safety - fire protection	<u>1,692,710</u>	<u>1,489,535</u>	<u>203,175</u>
Total expenses	<u>1,692,710</u>	<u>1,489,535</u>	<u>203,175</u>
Change in net position	631,862	444,622	187,240
Net position, beginning	<u>5,962,750</u>	<u>5,518,128</u>	<u>444,622</u>
Net position, ending	<u>\$ 6,594,612</u>	<u>\$ 5,962,750</u>	<u>\$ 631,862</u>

Net position increased by \$631,862 over the prior year. Public safety expenses comprise all governmental activity expenses in 2023. Public safety expenses increased \$203,175 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, 2023, the combined ending fund balances of the District governmental funds were \$3,580,116. This is an increase of \$542,468 over the prior year ending fund balance.

Of the ending fund balance, \$3,079,256 constitutes unassigned fund balance, which is available for current needs. Fund balance of \$255,646 has been committed by the Board for future capital expenditures. \$220,845 of ending fund balance has been restricted for debt service. Ending fund balance of \$24,369 is nonspendable, which represents prepaid expenses.

**HYALITE RURAL FIRE DISTRICT
MANAGEMENT'S DISCUSSION AND ANALYSIS (Continued)
June 30, 2023**

General Fund

This is the chief operating fund of the District. At the end of the fiscal year 2023, unassigned fund balance was \$3,079,256, nonspendable fund balance was \$24,369, and committed fund balance was \$255,646.

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 the fiscal year 2023, restricted fund balance was \$220,845.

Where do the Resources Come From

The majority of 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, 2023.

See Note 4 to the financial statements for more detailed information on the long-term debt activity for the year ended June 30, 2023.

Fund Deficits

None.

Excess of Expenditures over Appropriations

Total expenditures were not in excess of the appropriations for the year ended June 30, 2023.

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

HYALITE RURAL FIRE DISTRICT
STATEMENT OF NET POSITION
June 30, 2023

Governmental Activities

ASSETS

Cash and cash equivalents	\$ 3,560,716
Receivables:	
Property taxes	61,750
Other	3,899
Prepaid expenses	24,369
Capital assets, nondepreciable	361,201
Capital assets, depreciable, net	<u>3,884,850</u>
 Total assets	 <u>7,896,785</u>

DEFERRED OUTFLOWS OF RESOURCES

Contributions to pension plans in current fiscal year	<u>199,350</u>
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LIABILITIES

Accounts payable	8,928
Accrued liabilities	39,853
Long-term liabilities	
Due within one year	262,172
Due after one year	<u>1,175,263</u>
 Total liabilities	 <u>1,486,216</u>

DEFERRED INFLOWS OF RESOURCES

Pension deferrals	10,060
Bond refunding	<u>5,247</u>
 Total deferred inflows of resources	 <u>15,307</u>

NET POSITION

Net investment in capital assets	3,166,051
Restricted for:	
Debt service	220,845
Unrestricted	<u>3,207,716</u>
 Total net position	 <u><u>\$ 6,594,612</u></u>

See the accompanying independent auditor's report.

**HYALITE RURAL FIRE DISTRICT
STATEMENT OF ACTIVITIES
Year Ended June 30, 2023**

Governmental Activities

Expenses

Public safety - fire protection:

Personnel services	\$ 676,066
Materials and services	524,075
Depreciation	487,122
Interest	<u>5,447</u>

Total program expenses	<u>1,692,710</u>
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General Revenues

Property taxes	2,042,001
Intergovernmental	171,022
Interest	56,289
Contributions and donations	21,437
Miscellaneous	<u>33,823</u>

Total general revenues	<u>2,324,572</u>
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Change in net position	631,862
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Net position, beginning	<u>5,962,750</u>
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Net position, ending	<u><u>\$ 6,594,612</u></u>
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See the accompanying independent auditor's report.

**HYALITE RURAL FIRE DISTRICT
BALANCE SHEET
GOVERNMENTAL FUNDS
June 30, 2023**

	General	Debt Service	Total Governmental Funds
ASSETS			
Cash and cash equivalents	\$ 3,339,871	\$ 220,845	\$ 3,560,716
Receivables			
Property taxes	61,750	-	61,750
Other	3,899	-	3,899
Prepaid expenses	<u>24,369</u>	<u>-</u>	<u>24,369</u>
Total assets	<u><u>\$ 3,429,889</u></u>	<u><u>\$ 220,845</u></u>	<u><u>\$ 3,650,734</u></u>
LIABILITIES, DEFERRED INFLOWS OF RESOURCES, AND FUND BALANCES			
Liabilities			
Accounts payable	\$ 8,928	\$ -	\$ 8,928
Accrued liabilities	<u>39,853</u>	<u>-</u>	<u>39,853</u>
Total liabilities	<u>48,781</u>	<u>-</u>	<u>48,781</u>
Deferred inflows of resources			
Unavailable property taxes	<u>21,837</u>	<u>-</u>	<u>21,837</u>
Fund balances:			
Nonspendable	24,369	-	24,369
Restricted for debt service	-	220,845	220,845
Committed for capital	255,646	-	255,646
Unassigned	<u>3,079,256</u>	<u>-</u>	<u>3,079,256</u>
Total fund balances	<u>3,359,271</u>	<u>220,845</u>	<u>3,580,116</u>
Total liabilities, deferred inflows, and fund balances	<u><u>\$ 3,429,889</u></u>	<u><u>\$ 220,845</u></u>	<u><u>\$ 3,650,734</u></u>

See the accompanying independent auditor's report.

**HYALITE RURAL FIRE DISTRICT
RECONCILIATION OF THE BALANCE SHEET OF THE
GOVERNMENTAL FUNDS TO THE STATEMENT OF NET POSITION
June 30, 2023**

Total fund balance, governmental funds	\$ 3,580,116
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.	4,246,051
Deferred outflows and inflows of resources related to pensions and bond refunding are applicable to future periods and, therefore, are not reported in the government funds.	
Deferred outflows of resources - pensions	199,350
Deferred inflows of resources - pensions	(10,060)
Deferred inflows of resources - bond refunding	(5,247)
Other long-term assets are not available to pay current period expenditures and, therefore, are deferred in the governmental funds.	
Unavailable property taxes	21,837
Some liabilities are not due and payable in the current period and, therefore, are not included in the governmental funds.	
Compensated absences	(47,172)
Bonds payable	(1,080,000)
Net pension liability	<u>(310,263)</u>
Net position of governmental activities	<u>\$ 6,594,612</u>

See the accompanying independent auditor's report.

HYALITE RURAL FIRE DISTRICT
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES
GOVERNMENTAL FUNDS
Year Ended June 30, 2023

	General	Debt Service	Total Governmental Funds
REVENUES			
Property taxes	\$ 2,034,861	\$ -	\$ 2,034,861
Intergovernmental	167,454	-	167,454
Interest	56,289	-	56,289
Contributions and donations	21,437	-	21,437
Miscellaneous	33,824	-	33,824
	<u>2,313,865</u>	<u>-</u>	<u>2,313,865</u>
Total revenues			
	<u>2,313,865</u>	<u>-</u>	<u>2,313,865</u>
EXPENDITURES			
Public safety - fire protection			
Personnel services	643,787	-	643,787
Materials and services	524,075	-	524,075
Debt service			
Principal	-	215,000	215,000
Interest	-	6,490	6,490
Capital outlay	382,045	-	382,045
	<u>1,549,907</u>	<u>221,490</u>	<u>1,771,397</u>
Total expenditures			
	<u>1,549,907</u>	<u>221,490</u>	<u>1,771,397</u>
Excess of revenues over expenditures	763,958	(221,490)	542,468
	<u>763,958</u>	<u>(221,490)</u>	<u>542,468</u>
OTHER FINANCING SOURCES (USES)			
Transfers in	-	220,845	220,845
Transfers out	(220,845)	-	(220,845)
	<u>(220,845)</u>	<u>-</u>	<u>(220,845)</u>
Total other financing sources (uses)			
	<u>(220,845)</u>	<u>220,845</u>	<u>-</u>
Net change in fund balances	543,113	(645)	542,468
	<u>543,113</u>	<u>(645)</u>	<u>542,468</u>
Fund balances, beginning of the year	2,816,158	221,490	3,037,648
	<u>2,816,158</u>	<u>221,490</u>	<u>3,037,648</u>
Fund balances, end of the year	\$ 3,359,271	\$ 220,845	\$ 3,580,116
	<u>\$ 3,359,271</u>	<u>\$ 220,845</u>	<u>\$ 3,580,116</u>

See the accompanying independent auditor's report.

HYALITE RURAL FIRE DISTRICT
RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES AND
CHANGES IN FUND BALANCES OF THE GOVERNMENTAL FUNDS TO THE
STATEMENT OF ACTIVITIES
June 30, 2023

Net change in fund balances - total governmental funds	\$ 542,468
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	382,045
Depreciation expense	(487,122)
Revenues in the statement of activities that do not provide current financial resources are not reported as revenues in the governmental funds:	
Change in unavailable property taxes	7,140
State pension aid (on-behalf payment)	3,567
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.	
	215,000
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	(9,901)
Bond refunding amortization	1,043
Adjustment to actuarial pension expense	<u>(22,378)</u>
Change in net position of governmental activities	<u>\$ 631,862</u>

See the accompanying independent auditor's report.

**HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023**

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 position 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, 2023, 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, 2023, 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.

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.

**HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023**

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

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.

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

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.

**HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023**

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

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.

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.

**HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023**

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Fund Balance (Continued)

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.

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.

New Accounting Standards

During the year ended June 30, 2023, the District adopted GASB Statement No. 96, *Subscription-Based Information Technology Arrangements*. This Statement provides guidance on the accounting and financial reporting for subscription-based information technology arrangements (SBITAs) for government end users. This Statement defines a SBITA, establishes that a SBITA results in a right-to-use subscription asset and a corresponding subscription liability, provides the capitalization criteria for outlays other than subscription payments, and requires note disclosures regarding a SBITA. This Statement did not have a material effect on the District's financial statements.

2. CASH AND CASH EQUIVALENTS

As of June 30 2023, the District had the following investment:

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
Gallatin County External Investment Pool	<u>\$ 3,339,871</u>	<u>\$ 220,845</u>	<u>\$ 3,560,716</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.

HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023

3. CAPITAL ASSETS

Capital asset activity for the year ended June 30, 2023, were as follows:

	<u>Balance</u> <u>July 1, 2022</u>	<u>Additions</u>	<u>Disposals</u>	<u>Transfers</u>	<u>Balance</u> <u>June 30, 2023</u>
Capital assets not being depreciated:					
Land	\$ 361,201	\$ -	\$ -	\$ -	\$ 361,201
Total capital assets not being depreciated	<u>361,201</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>361,201</u>
Capital assets being depreciated:					
Buildings and improvements	4,115,009	20,875	-	-	4,135,884
Machinery and equipment	<u>3,471,340</u>	<u>361,169</u>	<u>-</u>	<u>-</u>	<u>3,832,509</u>
Total	7,586,349	382,044	-	-	7,968,393
Less accumulated depreciation	<u>(3,596,421)</u>	<u>(487,122)</u>	<u>-</u>	<u>-</u>	<u>(4,083,543)</u>
Total capital assets being depreciated, net	<u>3,989,928</u>	<u>(105,078)</u>	<u>-</u>	<u>-</u>	<u>3,884,850</u>
Capital assets, net	<u>\$ 4,351,129</u>	<u>\$ (105,078)</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 4,246,051</u>

Depreciation expense for the year ended June 30, 2023, totaling \$487,122, was charged to public safety expense.

4. LONG-TERM LIABILITIES

In February 2022, 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 0.2% to 0.8%, 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 2023, the District reported deferred inflows of resources in the amount of \$5,247 related to the refunding bonds. The deferred charges are being amortized as a component of interest expense in the statement of activities.

Changes in Long-term Debt

The following is a summary of the changes in long-term debt for the year ended June 30, 2023:

	<u>June 30, 2022</u>	<u>Additions</u>	<u>Reductions</u>	<u>June 30, 2023</u>	<u>Amount Due within</u> <u>One Year</u>
Direct placement					
Bonds payable	\$ 1,295,000	\$ -	\$ (215,000)	\$ 1,080,000	\$ 215,000
Premium	-	5,247	(5,247)	-	N/A
Net pension liability	154,966	155,297	-	310,263	-
Compensated absences	<u>37,271</u>	<u>19,219</u>	<u>(9,318)</u>	<u>47,172</u>	<u>47,172</u>
Total	<u>\$ 1,487,237</u>	<u>\$ 179,763</u>	<u>\$ (229,565)</u>	<u>\$ 1,437,435</u>	<u>\$ 262,172</u>

**HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023**

4. LONG-TERM LIABILITIES (Continued)

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 2023, are as follows:

<u>Year ending June 30,</u>	<u>Principal</u>	<u>Interest</u>
2024	\$ 215,000	\$ 6,167
2025	215,000	5,468
2026	215,000	4,662
2027	215,000	3,695
2028	220,000	3,339
	<u>\$ 1,080,000</u>	<u>\$ 23,331</u>

5. RETIREMENT PLAN - FIREFIGHTERS' UNIFIED RETIREMENT SYSTEM (FURS)

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).

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.

**HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023**

5. RETIREMENT PLAN - FIREFIGHTERS' UNIFIED RETIREMENT SYSTEM (Continued)

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 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.
- 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.

**HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023**

5. RETIREMENT PLAN - FIREFIGHTERS' UNIFIED RETIREMENT SYSTEM (Continued)

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.

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		
1998-2023	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 Total Pension Liability (TPL). The basis for the TPL as of June 30, 2023, is on an actuarial valuation performed by the Plan's actuary as of June 30, 2022. The 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, 2023, and 2022, 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 \$278,010 and the employer's proportionate share was 0.1750%.

HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023

5. RETIREMENT PLAN - FIREFIGHTERS' UNIFIED RETIREMENT SYSTEM (Continued)

	Net Pension Liability as of 6/30/2022	Net Pension Liability as of 6/30/2021	Percent of Collective NPL as of 6/30/2022	Percent of Collective NPL as of 6/30/2021	Change in Percent of Collective NPL
Employer Proportionate share	\$ 278,010	\$ 122,243	0.1750 %	0.1428 %	0.0322 %
State of Montana Proportionate share associated with Employer	<u>628,985</u>	<u>277,452</u>	<u>0.3960 %</u>	<u>0.3242 %</u>	<u>0.0718 %</u>
Total	<u>\$ 906,995</u>	<u>\$ 399,695</u>	<u>0.5710 %</u>	<u>0.4670 %</u>	<u>0.1040 %</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 increased from 7.06% to 7.30%
2. The investment rate of return was increased from 7.06% to 7.30%
3. The payroll growth rate was reduced from 3.50% to 3.25%
4. All mortality tables were updated to the PUB2010 tables for public safety employees
5. Updated the rates of withdrawal, retirement, disability, and merit increase scales
6. The inflation rate was increased from 2.40% to 2.75%

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.

Pension Expense

At June 30, 2022 measurement date, the employer recognized its proportionate share of the Plan's pension expense of \$64,762. The employer also recognized grant revenue of \$128,704 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, 2022
Employer Proportionate share	\$ 64,762
State of Montana Proportionate share associated with Employer	<u>128,704</u>
Total	<u>\$ 193,466</u>

HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023

5. RETIREMENT PLAN - FIREFIGHTERS' UNIFIED RETIREMENT SYSTEM (Continued)

Recognition of Deferred Inflows and Outflows

At June 30, 2022, 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	\$ 24,247	\$ 543
Changes in assumptions	72,248	-
Difference between projected and actual earnings on pension plan investments	17,461	-
Changes in proportion and differences between employer contributions and proportionate share of contributions	25,454	-
Contributions paid subsequent to the measurement date		
FY2022 contributions	55,286	-
Total	<u>\$ 194,696</u>	<u>\$ 543</u>

Deferred outflows of resources related to pensions resulting from the District's contributions subsequent to the measurement date in the amount of \$55,286 will be recognized as a reduction of the net pension liability in the subsequent year. 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
	2023	\$ 34,796
	2024	23,395
	2025	15,102
	2026	48,152
	Thereafter	17,422

Actuarial Assumptions

The total pension liability in the June 30, 2022 actuarial valuation was determined using the following actuarial assumptions.

Investment Return (net of admin expense)	7.30%
Admin Expense as % of Payroll	.17%
General Wage Growth *	3.50%
*includes Inflation at	2.75%
Merit Increases	1% to 6.40%

**HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023**

5. RETIREMENT PLAN - FIREFIGHTERS' UNIFIED RETIREMENT SYSTEM (Continued)

<p>Postretirement Benefit Increases</p> <ol style="list-style-type: none"> Guaranteed Annual Benefit Adjustment (GABA) each January <ul style="list-style-type: none"> Members hired on or after July 1, 1997 or those electing GABA Requires 12 full months of retirement before GABA will be made Minimum Benefit Adjustment (non-GABA) <ul style="list-style-type: none"> Members with 10 or more years of membership service and member did not elect GABA 	<p>3.0%</p> <p>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 firefighter.</p>
<p>Mortality:</p> <ul style="list-style-type: none"> Active Participants Healthy Retirees 	<p>PUB-2010 Safety Amount Weighted Healthy Retiree Mortality Table projected to 2021 for males and females. Projected generationally using MP-2021.</p> <p>PUB-2010 Safety Amount Weighted Healthy Retiree Mortality Table projected to 2021, set forward one year for males, adjusted 105% for males and 100% for females. Projected generationally using MP-2021.</p>
<p>Mortality continued:</p> <ul style="list-style-type: none"> Contingent Survivors Disabled Retirees 	<p>PUB-2010 Safety Amount Weighted Healthy Retiree Mortality Table Projected to 2021, set forward one year for males, adjusted 105% for generationally using MP-2021 .</p> <p>PUB-2010 Safety Amount Weighted Disabled Retiree Mortality Table projected to 2021, set forward one year for males.</p>

The actuarial assumptions and methods utilized in the June 30, 2022 valuation were developed in the five-year experience study for the period ending June 30, 2021.

Discount Rate

The discount rate used to measure the TPL was 7.30%. 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.

HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023

5. RETIREMENT PLAN - FIREFIGHTERS' UNIFIED RETIREMENT SYSTEM (Continued)

Target Allocations

The long-term expected rate of return on pension plan investments is reviewed as part of regular experience studies prepared for the Plan about every five years. The long-term rate of return as of June 30, 2022, is based on analysis in the experience study report dated May 2, 2022 without consideration for the administrative expense analysis shown. Several factors are considered in evaluating the long-term rate of return assumption including long-term historical data, estimates inherent in current market data, and an analysis in which best-estimate ranges of expected future real rates of return (expected returns, net of investment expense and inflation), along with estimates of variability and correlations for each asset class. These ranges were combined to develop the long-term expected rate of return weighting the expected future real rates of return by the target asset allocation percentage and then adding expected inflation. The assumption is intended to be a long-term assumption (30 to 50 years) and is not expected to change absent a significant change in the asset allocation, a change in the underlying inflation assumption, or a fundamental change in the market that alters expected returns in future years.

The target asset allocation and best estimate of arithmetic real rates of return for each major asset class as of the most recent experience study, are summarized in the following table.

Asset Class	Target Asset Allocation	Long-Term Expected Real Rate of Return Arithmetic
Cash	3.0 %	(0.33)%
Domestic equity	30.0 %	5.90 %
International equity	17.0 %	7.14 %
Private investments	15.0 %	9.13 %
Natural resources	5.0 %	4.03 %
Real estate	9.0 %	5.41 %
Core fixed income	15.0 %	1.14 %
Non-core fixed income	6.0 %	3.02 %

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 7.30%, 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 (6.30%)	Current Discount Rate	1.0% Increase (8.30%)
FURS Employer's proportion of Net Pension Liability	\$ 481,837	\$ 278,010	\$ 115,256

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/about/annualreports1/annualreports>.

**HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023**

6. RETIREMENT PLAN - PUBLIC EMPLOYEES' RETIREMENT SYSTEM (PERS)

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).

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

**HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023**

6. RETIREMENT PLAN - PUBLIC EMPLOYEES' RETIREMENT SYSTEM (Continued)

- Hired on or after July 1, 2011:
 - Age 55, 5 years of membership service

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.

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.

**HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023**

6. RETIREMENT PLAN - PUBLIC EMPLOYEES' RETIREMENT SYSTEM (Continued)

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.

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
2023	7.90 %	7.90 %	8.97 %	0.10 %
2022	7.90 %	7.90 %	8.87 %	0.10 %
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 %

**HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023**

6. RETIREMENT PLAN - PUBLIC EMPLOYEES' RETIREMENT SYSTEM (Continued)

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.
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 .37% of members' compensation on behalf of school district entities.
 - iii. The state contributed a Statutory Appropriation from the General Fund of \$34,633,570.

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, 2022, was determined by taking the results of the June 30, 2022, 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, 2022, and 2021, 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 \$32,253 and the employer's proportionate share was 0.001356%.

HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023

6. RETIREMENT PLAN - PUBLIC EMPLOYEES' RETIREMENT SYSTEM (Continued)

	Net Pension Liability as of 6/30/2022	Net Pension Liability as of 6/30/2021	Percent of Collective NPL as of 6/30/2022	Percent of Collective NPL as of 6/30/2021	Change in Percent of Collective NPL
Employer Proportionate share	\$ 32,253	\$ 32,723	0.001356 %	0.001805 %	(0.000449)%
State of Montana proportionate share associated with Employer	9,595	9,602	0.000404 %	0.000530 %	(0.000126)%
Total	<u>\$ 41,848</u>	<u>\$ 42,325</u>	<u>0.001760 %</u>	<u>0.002335 %</u>	<u>(0.000575)%</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 increased from 7.06% to 7.30%
2. The investment rate of return was lowered from 7.06% to 7.34%
3. The payroll growth rate was reduced from 3.5% to 3.25%
4. All mortality tables were updated to the PUB2010 tables for public safety employees
5. Updated the rates of withdrawal, retirement, disability, and merit increase scales
6. The inflation rate was increased from 2.40% to 2.75%

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.

Pension Expense

At June 30, 2022, the employer recognized a Pension Expense of \$11,784 for its proportionate share of the Plan's pension expense. The employer also recognized grant revenue of \$995 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, 2022
Employer Proportionate share	\$ 11,784
State of Montana Proportionate share associated with Employer	995
Total	<u>\$ 12,779</u>

HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023

6. RETIREMENT PLAN - PUBLIC EMPLOYEES' RETIREMENT SYSTEM (Continued)

Recognition of Deferred Inflows and Outflows

At June 30, 2022, 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	\$ 411	\$ -
Changes in assumptions	1,202	2,361
Difference between projected and actual earnings on pension plan investments	948	-
Changes in proportion and differences between employer contributions and proportionate share of contributions	-	7,156
Contributions paid subsequent to the measurement date FY 2022 contributions	2,093	-
Total	<u>\$ 4,654</u>	<u>\$ 9,517</u>

Deferred outflows of resources related to pensions resulting from the District's contributions subsequent to the measurement date in the amount of \$2,093 will be recognized as a reduction of the net pension liability in the year ended June 30, 2024. Other amounts reported as deferred outflows and inflows of resources related to pensions will be recognized in pension expense as follows:

PERS	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
	2023	\$ (3,406)
	2024	(4,686)
	2025	(1,022)
	2026	2,158

Actuarial Assumptions

The total pension liability in the June 30, 2022 actuarial valuation was determined using the following actuarial assumptions.

Investment Return (net of admin expense)	7.30%
General Wage Growth *	3.50%
*includes Inflation at	2.75%
Merit Increases	0% to 4.80%

**HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023**

6. RETIREMENT PLAN - PUBLIC EMPLOYEES' RETIREMENT SYSTEM (Continued)

<p>Postretirement Benefit Increases</p> <p>1. Guaranteed Annual Benefit Adjustment (GABA) each January</p> <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, 2007 • Members hired between July 1, 2007 & June 30, 2013 • Members 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 	<p>3.0%</p> <p>1.5%</p> <p>1.5%</p> <p>0%</p>
<p>Mortality:</p> <ul style="list-style-type: none"> • Active Participants • Disabled Retirees • Contingent Survivors • Healthy Retirees 	<p>PUB-2010 General Amount Weighted Employer Mortality projected to 2021 for males and females. Projected generationally using MP-2021.</p> <p>PUB-2010 General Amount Weighted Disabled Retiree Mortality table, projected to 2021, set forward one year for both males and females.</p> <p>PUB-2010 General Amount Weighted Contingent Survivor Mortality projected to 2021 with ages set forward one year for males and females. Projected generationally using MP-2021.</p> <p>PUB-2010 General Amount Weighted Healthy Retiree Mortality table projected to 2021, with ages set forward one year and adjusted 104% for males and 103% for females. Projected generationally using MP-2021</p>

The actuarial assumptions and methods utilized in the June 30, 2022 valuation were developed in the five-year experience study for the period ending 2021.

Discount Rate

The discount rate used to measure the TPL was 7.30%. 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.

HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023

6. RETIREMENT PLAN - PUBLIC EMPLOYEES' RETIREMENT SYSTEM (Continued)

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 2126. 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.

Target Allocations

The long-term expected rate of return on pension plan investments is reviewed as part of regular experience studies prepared for the Plan about every five years. The long-term rate of return as of June 30, 2022, is based on analysis in the experience study report dated May 2, 2022 without consideration for the administrative expense analysis shown. Several factors are considered in evaluating the long-term rate of return assumption including long-term historical data, estimates inherent in current market data, and an analysis in which best-estimate ranges of expected future real rates of return (expected returns, net of investment expense and inflation), along with estimates of variability and correlations for each asset class. These ranges were combined to develop the long-term expected rate of return weighting the expected future real rates of return by the target asset allocation percentage and then adding expected inflation. The assumption is intended to be a long-term assumption (30 to 50 years) and is not expected to change absent a significant change in the asset allocation, a change in the underlying inflation assumption, or a fundamental change in the market that alters expected returns in future years.

The target asset allocation and best estimate of arithmetic real rates of return for each major asset class as of the most recent experience study, are summarized in the following table.

Asset Class	Target Asset Allocation	Long-Term Expected Real Rate of Return Arithmetic
Cash	3.0 %	(0.33)%
Domestic equity	30.0 %	5.90 %
International equity	17.0 %	7.14 %
Private investments	15.0 %	9.13 %
Real Assets	5.0 %	4.03 %
Real Estate	9.00 %	5.41 %
Core fixed income	15.0 %	1.14 %
Non-core fixed income	6.0 %	3.02 %

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 7.30%, 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 (6.30%)	Current Discount Rate	1.0% Increase (8.30%)
PERS Employer's proportion of Net Pension Liability	\$ 46,494	\$ 32,253	\$ 20,305

**HYALITE RURAL FIRE DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2023**

6. RETIREMENT PLAN - PUBLIC EMPLOYEES' RETIREMENT SYSTEM (Continued)

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.

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/about/annualreports1/annualreports>.

7. RETIREMENT PLANS - PENSION AMOUNTS

	Employer's proportionate share		
	FURS	PERS	Total
Net Pension Liability (NPL)	\$ 278,010	\$ 32,253	\$ 310,263
Deferred outflows of resources	\$ 194,696	\$ 4,654	\$ 199,350
Deferred inflows of resources	\$ 543	\$ 9,517	\$ 10,060
Pension expense	\$ 193,466	\$ 12,779	\$ 206,245

8. 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.

9. SUBSEQUENT EVENTS

Management has evaluated subsequent events through December 15, 2023, the date on which the financial statements were available to be issued.

REQUIRED SUPPLEMENTARY INFORMATION

HYALITE RURAL FIRE DISTRICT
SCHEDULE OF PROPORTIONATE SHARE OF NET PENSION LIABILITY
FOR THE LAST TEN FISCAL YEARS*
Year Ended June 30, 2023

<u>Year ended June 30:</u>	<u>Employer's proportion of the net pension liability</u>	<u>Employer's proportionate share of the net pension liability associated with the employer</u>	<u>State of Montana's proportionate share of the net pension liability associated with the employer</u>	<u>Total</u>	<u>Employer's covered payroll **</u>	<u>Employer's proportionate share of the net pension liability as a percentage of its covered payroll</u>	<u>Plan fiduciary net position as a percentage of the total pension liability</u>
FIREFIGHTERS' UNIFIED RETIREMENT SYSTEM							
2022	0.175000%	\$ 278,010	\$ 628,985	\$ 906,995	\$ 339,124	81.979%	78.760%
2021	0.142800%	\$ 122,243	\$ 277,452	\$ 399,695	\$ 262,873	46.503%	87.720%
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							
2022	0.001356%	\$ 32,253	\$ 9,595	\$ 41,848	\$ 23,837	135.306%	73.660%
2021	0.001805%	\$ 32,723	\$ 9,602	\$ 42,325	\$ 31,878	102.651%	79.910%
2020	0.001853%	\$ 48,880	\$ 15,428	\$ 64,308	\$ 31,086	157.241%	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 that 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 but the actuary calculates the employers proportionate share.

**HYALITE RURAL FIRE DISTRICT
SCHEDULE OF CONTRIBUTIONS
FOR THE LAST TEN FISCAL YEARS*
Year Ended June 30, 2023**

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					
2023	\$ 55,286	\$ 55,286	\$ -	\$ 385,003	14.360%
2022	\$ 48,698	\$ 48,698	\$ -	\$ 339,124	14.360%
2021	\$ 37,606	\$ 37,606	\$ -	\$ 262,873	14.306%
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						
2023	\$ 2,093	\$ -	\$ 2,093	\$ -	\$ 23,338	8.968%
2022	\$ 2,114	\$ -	\$ 2,114	\$ -	\$ 23,837	8.869%
2021	\$ 2,825	\$ -	\$ 2,825	\$ -	\$ 31,878	8.862%
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 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 that 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 but the actuary calculates the employers proportionate share.

HYALITE RURAL FIRE DISTRICT
SCHEDULE OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCE - BUDGET
AND ACTUAL GENERAL FUND
June 30, 2023

	Original Budget	Final Budget	Actual	Variance with Final Budget Over (Under)
REVENUES				
Property taxes	\$ 2,033,812	\$ 2,033,812	\$ 2,034,861	\$ 1,049
Intergovernmental	165,838	165,838	167,454	1,616
Interest	30,000	30,000	56,289	26,289
Contributions and donations	500	500	21,437	20,937
Miscellaneous	4,000	4,000	33,824	29,824
Total revenues	<u>2,234,150</u>	<u>2,234,150</u>	<u>2,313,865</u>	<u>79,715</u>
EXPENDITURES				
Current:				
Public safety	758,390	758,390	1,167,862	409,472
Capital outlay	<u>1,064,249</u>	<u>1,064,249</u>	<u>382,045</u>	<u>(682,204)</u>
Total expenditures	<u>1,822,639</u>	<u>1,822,639</u>	<u>1,549,907</u>	<u>(272,732)</u>
OTHER FINANCING USES				
Transfers out	<u>(221,490)</u>	<u>(221,490)</u>	<u>(220,845)</u>	<u>645</u>
Net change in fund balance	<u>\$ 190,021</u>	<u>\$ 190,021</u>	543,113	<u>\$ 353,092</u>
Fund balance, beginning of the year			<u>2,816,158</u>	
Fund balance, end of year			<u>\$ 3,359,271</u>	

HYALITE RURAL FIRE DISTRICT
NOTES TO REQUIRED SUPPLEMENTARY INFORMATION
Year Ended June 30, 2023

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.

2. BUDGET BASIS OF ACCOUNTING

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

3. EXCESS OF EXPENDITURES OVER APPROPRIATIONS

Total expenditures were not in excess of the total budgeted expenditures during the year ended June 30, 2023.

4. CHANGES OF BENEFIT TERMS AND ACTUARIAL ASSUMPTIONS AND METHODS - PUBLIC EMPLOYEES' RETIREMENT SYSTEM (PERS)

Changes in Benefit Terms

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

2017

Working Retiree Limitations

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.

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.

HYALITE RURAL FIRE DISTRICT
NOTES TO REQUIRED SUPPLEMENTARY INFORMATION
Year Ended June 30, 2023

4. CHANGES OF BENEFIT TERMS AND ACTUARIAL ASSUMPTIONS AND METHODS - PUBLIC EMPLOYEES' RETIREMENT SYSTEM (PERS) (Continued)

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.

Changes in Actuarial Assumptions and Methods

Method and assumptions used in calculations of actuarially determined contributions

The following actuarial assumptions were used to determine contribution rates reported for fiscal year ending June 30, 2022, which were based on the results of the June 30, 2021 actuarial valuation:

General Wage Growth*	3.50%
Investment rate of return	7.30%
*Includes inflation rate at	2.75%
Merit salary increases	0% to 8.47%
Asset valuation method	4-year smoothed market
Actuarial cost method	Entry age normal
Amortization method	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
Mortality (Disabled members)	For males and females: RP 2000 combined mortality table, with no projections
Admin Expense as % of Payroll	0.29%

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.

The actuarial assumptions and methods utilized in the June 30, 2021 valuation, were developed in the five-year experience study for the period ending 2016.

5. CHANGES OF BENEFIT TERMS AND ACTUARIAL ASSUMPTIONS AND METHODS - FIREFIGHTERS' UNIFIED RETIREMENT SYSTEM (FURS)

Changes in Benefit Terms

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

2017

Working Retiree Limitations

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

HYALITE RURAL FIRE DISTRICT
NOTES TO REQUIRED SUPPLEMENTARY INFORMATION
Year Ended June 30, 2023

5. CHANGES OF BENEFIT TERMS AND ACTUARIAL ASSUMPTIONS AND METHODS - FIREFIGHTERS' UNIFIED RETIREMENT SYSTEM (FURS) (Continued)

- 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 stat 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

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 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 member's rehire date; and
 - does not accrue post-retirement benefit adjustments during the term of reemployment but receives a GABA:
 - ◆ On the initial retirement benefit starting 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.

HYALITE RURAL FIRE DISTRICT
NOTES TO REQUIRED SUPPLEMENTARY INFORMATION
Year Ended June 30, 2023

5. CHANGES OF BENEFIT TERMS AND ACTUARIAL ASSUMPTIONS AND METHODS - FIREFIGHTERS' UNIFIED RETIREMENT SYSTEM (FURS) (Continued)

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 Credit 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.

Changes in Actuarial Assumptions and Methods

Method and assumptions used in calculations of actuarially determined contributions

The following actuarial assumptions and methods were used to determine contribution rates reported for fiscal year ending June 30, 2022, which were based on the results of the June 30, 2021 actuarial valuation:

General Wage Growth*	3.50%
Investment rate of return	7.65%
*Includes inflation rate at	2.75%
Merit salary increases	0% to 6.30%
Asset valuation method	4-year smoothed market
Actuarial cost method	Entry age normal
Amortization method	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
Mortality (Disabled members)	For males and females: RP 2000 combined mortality table, with no projections
Admin Expense as % of Payroll	0.13%

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.

The actuarial assumptions and methods utilized in the June 30, 2021 valuation were developed in the five-year experience study for the period ending 2016.

**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 Directors
Hyalite Rural Fire District
Bozeman, MT**

We have audited, in accordance with the 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, 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, 2023, and the related notes to the financial statements, which collectively comprise the District's basic financial statements and have issued our report thereon dated December 15, 2023.

Report on 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 we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

Report on 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 the audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

A handwritten signature in black ink that reads "Amicus CPA Group". The signature is written in a cursive, flowing style.

Bozeman, Montana
December 15, 2023

**HYALITE RURAL FIRE DISTRICT
SCHEDULE OF FINDINGS AND RESPONSES
June 30, 2023**

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, 2023.

**HYALITE RURAL FIRE DISTRICT
STATUS OF PRIOR YEAR FINDINGS
June 30, 2023**

There were no compliance findings or internal control deficiencies reported for the year ended June 30, 2022.

Hyalite Rural Fire District

Year End: June 30, 2023

Trial Balance

Prepared by	Reviewed by	Reviewed by
MS 12/11/2023	SE 12/12/2023	

TB-1

Account	Prelim	Adj's	Elim	Cons	Cons 06/22	Amount Chg	%Chg
1000 Cash	3,560,715.99	0.00	0.00	3,560,715.99	3,054,785.75	505,930.24	17
4001 GF Cash/Investments:Reserved funds:Capital improv	350,000.00	0.00	0.00	350,000.00	313,422.62	36,577.38	12
4004 GF Cash/Investments:Reserved funds:Capital replac	761,848.66	0.00	0.00	761,848.66	946,759.41	(184,910.75)	(20)
4005 GF Cash/Investments:Reserved funds:Capital replac	344,900.00	0.00	0.00	344,900.00	157,314.60	187,585.40	119
101000 GF Cash/Investments:General Fund	1,883,122.33	0.00	0.00	1,883,122.33	1,415,799.12	467,323.21	33
104003 DSF Cash/Investments:Debt service fund	220,845.00	0.00	0.00	220,845.00	221,490.00	(645.00)	0
Governmental Activities	3,560,715.99	0.00	0.00	3,560,715.99	3,054,785.75	505,930.24	17
1100 Receivables - property taxes	61,749.78	0.00	0.00	61,749.78	39,678.71	22,071.07	56
114000 GF Taxes receivable - real estate	40,601.14	0.00	0.00	40,601.14	23,410.16	17,190.98	73
114005 GF Taxes receivable - personal	21,133.00	0.00	0.00	21,133.00	15,940.51	5,192.49	33
114010 GF Taxes receivable - protested	15.64	0.00	0.00	15.64	328.04	(312.40)	(95)
Governmental Activities	61,749.78	0.00	0.00	61,749.78	39,678.71	22,071.07	56
1150 Receivables - other	3,899.22	0.00	0.00	3,899.22	4,879.62	(980.40)	(20)
110000 GF Accounts Receivable	3,899.22	0.00	0.00	3,899.22	4,879.62	(980.40)	(20)
Governmental Activities	3,899.22	0.00	0.00	3,899.22	4,879.62	(980.40)	(20)
1200 Prepaid expenses	24,368.50	0.00	0.00	24,368.50	22,283.50	2,085.00	9
120000 GF Prepaid insurance	24,368.50	0.00	0.00	24,368.50	22,283.50	2,085.00	9
Governmental Activities	24,368.50	0.00	0.00	24,368.50	22,283.50	2,085.00	9
1500 Capital assets, nondepreciable	0.00	0.00	361,201.00	361,201.00	361,201.00	0.00	0
181000 GF Capital Assets:Land	0.00	0.00	361,201.00	361,201.00	361,201.00	0.00	0
Governmental Activities	0.00	0.00	361,201.00	361,201.00	361,201.00	0.00	0
1510 Capital assets, depreciable	0.00	0.00	3,884,850.00	3,884,850.00	3,989,928.00	(105,078.00)	(3)
182000 GF Capital Assets:Buildings & Improvements	0.00	0.00	4,135,885.00	4,135,885.00	4,115,009.00	20,876.00	1
186000 GF Capital Assets:Machinery & Equipment	0.00	0.00	3,832,508.00	3,832,508.00	3,471,340.00	361,168.00	10
186100 GF Capital Assets:Accumulated Depreciation	0.00	0.00	(4,083,543.00)	(4,083,543.00)	(3,596,421.00)	(487,122.00)	14
Governmental Activities	0.00	0.00	3,884,850.00	3,884,850.00	3,989,928.00	(105,078.00)	(3)
1800 Deferred outflows of resources	0.00	0.00	199,350.00	199,350.00	150,589.00	48,761.00	32
200200 GF Deferred Outflows of Resources	0.00	0.00	199,350.00	199,350.00	150,589.00	48,761.00	32
Governmental Activities	0.00	0.00	199,350.00	199,350.00	150,589.00	48,761.00	32
2000 Accounts payable	(8,927.55)	0.00	0.00	(8,927.55)	(32,750.68)	23,823.13	(73)
202100 GF Accounts Payable	(3,763.32)	0.00	0.00	(3,763.32)	(29,175.73)	25,412.41	(87)
210100 GF Conoco	(317.70)	0.00	0.00	(317.70)	(677.68)	359.98	(53)
210570 GF Costco Citi Card - Nickolay 7029	(985.83)	0.00	0.00	(985.83)	(767.14)	(218.69)	29
210580 GF Costco Citi Card - Prato 6073	(2,298.13)	0.00	0.00	(2,298.13)	(402.35)	(1,895.78)	471
210585 GF Costco Citi Card - Malone 5334	(758.96)	0.00	0.00	(758.96)	(663.13)	(95.83)	14
210590 GF Costco Citi Card - Dahlhauser 4822	(327.67)	0.00	0.00	(327.67)	(729.14)	401.47	(55)
210595 GF Costco Citi Card - Wyman 9122	(475.94)	0.00	0.00	(475.94)	(335.51)	(140.43)	42
Governmental Activities	(8,927.55)	0.00	0.00	(8,927.55)	(32,750.68)	23,823.13	(73)
2100 Accrued liabilities	(39,853.40)	0.00	0.00	(39,853.40)	(36,532.65)	(3,320.75)	9
220020 GF Payroll Liabilities:Health insurance - employee	0.00	0.00	0.00	0.00	677.90	(677.90)	(100)

12/15/2023

10:25 AM

Hyalite Rural Fire District

Year End: June 30, 2023

Trial Balance

Attachment A

TB-1-1

Prepared by	Reviewed by	Reviewed by
MS 12/11/2023	SE 12/12/2023	

Account	Prelim	Adj's	Elim	Cons	Cons 06/22	Amount Chg	%Chg
220025 GF Payroll Liabilities:Health insurance - employer	0.00	0.00	0.00	0.00	2,131.19	(2,131.19)	(100)
220050 GF Payroll Liabilities:Wages, taxes, and benefits	(40,004.36)	0.00	0.00	(40,004.36)	(39,341.74)	(662.62)	2
220075 GF Payroll Liabilities:Dental Insurance - employer	150.96	0.00	0.00	150.96	0.00	150.96	0
Governmental Activities	(39,853.40)	0.00	0.00	(39,853.40)	(36,532.65)	(3,320.75)	9
2400 Long term liabilities, due within one year	0.00	(215,000.00)	(47,172.00)	(262,172.00)	(252,271.00)	(9,901.00)	4
206110 GF Accrued Vacation/Sick	0.00	0.00	(47,172.00)	(47,172.00)	(37,271.00)	(9,901.00)	27
223103 DSF 2021 GO Bonds - current portion	0.00	(215,000.00)	0.00	(215,000.00)	(215,000.00)	0.00	0
Governmental Activities	0.00	(215,000.00)	(47,172.00)	(262,172.00)	(252,271.00)	(9,901.00)	4
2450 Long term liabilities, due after one year	0.00	215,000.00	(1,390,263.00)	(1,175,263.00)	(1,234,966.00)	59,703.00	(5)
200100 GF Net Pension Liability	0.00	0.00	(310,263.00)	(310,263.00)	(154,966.00)	(155,297.00)	100
223102 DSF 2021 GO Bonds (2013 Re-Funding)	0.00	0.00	(1,080,000.00)	(1,080,000.00)	(1,295,000.00)	215,000.00	(17)
223104 DSF 2021 Go Bonds - current portion offset	0.00	215,000.00	0.00	215,000.00	215,000.00	0.00	0
Governmental Activities	0.00	215,000.00	(1,390,263.00)	(1,175,263.00)	(1,234,966.00)	59,703.00	(5)
2600 Deferred inflows of resources - pension	0.00	0.00	(10,060.00)	(10,060.00)	(97,786.00)	87,726.00	(90)
200300 GF Deferred Inflows-Pension	0.00	0.00	(10,060.00)	(10,060.00)	(97,786.00)	87,726.00	(90)
Governmental Activities	0.00	0.00	(10,060.00)	(10,060.00)	(97,786.00)	87,726.00	(90)
2610 Def inflows - Bond Premium Liability	0.00	0.00	(5,247.00)	(5,247.00)	(6,290.00)	1,043.00	(17)
260000 DSF Bond Premium Liability	0.00	0.00	(5,247.00)	(5,247.00)	(6,290.00)	1,043.00	(17)
Governmental Activities	0.00	0.00	(5,247.00)	(5,247.00)	(6,290.00)	1,043.00	(17)
2620 Def inflows - prop taxes	(21,837.41)	0.00	21,837.00	(0.41)	0.45	(0.86)	(191)
205000 GF Deferred inflows - prop taxes	(21,837.41)	0.00	21,837.00	(0.41)	0.45	(0.86)	(191)
Governmental Activities	(21,837.41)	0.00	21,837.00	(0.41)	0.45	(0.86)	(191)
3000 Net position - net investment in capital assets	(1,456,748.66)	1,201,103.00	(2,910,405.00)	(3,166,050.66)	(3,056,128.63)	(109,922.03)	4
241001 GF General fixed asset acct group	0.00	1,201,103.00	(4,351,129.00)	(3,150,026.00)	(4,388,372.00)	1,238,346.00	(28)
241002 GF General LT debt account group	0.00	0.00	139,434.00	139,434.00	133,989.00	5,445.00	4
241103 GF Reserved Fund Balance:Reserved for Capital F	(350,000.00)	0.00	0.00	(350,000.00)	(313,422.62)	(36,577.38)	12
241105 GF Reserved Fund Balance:Reserved for Capital F	(761,848.66)	0.00	0.00	(761,848.66)	(946,759.41)	184,910.75	(20)
241106 GF Reserved Fund Balance:Reserved for Capital F	(344,900.00)	0.00	0.00	(344,900.00)	(157,314.60)	(187,585.40)	119
241002 DSF General LT debt account group	0.00	0.00	1,301,290.00	1,301,290.00	1,517,333.00	(216,043.00)	(14)
241001-GW GFAAG Genearl fixed asset account group	0.00	0.00	0.00	0.00	1,098,418.00	(1,098,418.00)	(100)
Governmental Activities	(1,456,748.66)	1,201,103.00	(2,910,405.00)	(3,166,050.66)	(3,056,128.63)	(109,922.03)	4
3100 Net position - restricted for debt service	(221,490.00)	0.00	0.00	(221,490.00)	(222,027.50)	537.50	0
241000 DSF Unrestricted Fund Balance	(645.00)	0.00	0.00	(645.00)	0.00	(645.00)	0
241101 DSF Reserved Fund Balance:Restricted for Debt S	(220,845.00)	0.00	0.00	(220,845.00)	(222,027.50)	1,182.50	(1)
Governmental Activities	(221,490.00)	0.00	0.00	(221,490.00)	(222,027.50)	537.50	0
3200 Net position - unrestricted	(1,338,147.85)	(1,197,995.00)	(14,697.00)	(2,550,839.85)	(2,217,686.06)	(333,153.79)	15
241000-GW GA Unrestricted Fund Balance	0.00	0.00	0.00	0.00	(1,098,418.00)	1,098,418.00	(100)
241000 GF Unrestricted Fund Balance	(1,330,642.37)	(1,197,995.00)	(14,697.00)	(2,543,334.37)	(1,111,190.26)	(1,432,144.11)	129
241200 GF Assigned to vol firefighters	(7,505.48)	0.00	0.00	(7,505.48)	(8,077.80)	572.32	(7)
Governmental Activities	(1,338,147.85)	(1,197,995.00)	(14,697.00)	(2,550,839.85)	(2,217,686.06)	(333,153.79)	15

Hyalite Rural Fire District

Year End: June 30, 2023

Trial Balance

Attachment A

TB-1-2

Prepared by	Reviewed by	Reviewed by
MS 12/11/2023	SE 12/12/2023	

Account	Prelim	Adj's	Elim	Cons	Cons 06/22	Amount Chg	%Chg
3300 Fund balance - nonspendable	(24,368.50)	0.00	0.00	(24,368.50)	(22,283.50)	(2,085.00)	9
241003 GF Nonspendable Fund Balance	(24,368.50)	0.00	0.00	(24,368.50)	(22,283.50)	(2,085.00)	9
Governmental Activities	(24,368.50)	0.00	0.00	(24,368.50)	(22,283.50)	(2,085.00)	9
4000 Property taxes	(2,034,861.00)	0.00	(7,140.00)	(2,042,001.00)	(1,715,450.14)	(326,550.86)	19
311010 GF Taxes:General Property Taxes:Real Property T	(2,003,047.63)	0.00	0.00	(2,003,047.63)	(1,688,908.97)	(314,138.66)	19
311020 GF Taxes:General Property Taxes:Personal Prope	(35,397.64)	0.00	0.00	(35,397.64)	(21,089.35)	(14,308.29)	68
311040 GF Taxes:General Property Taxes:Property tax re	7,140.86	0.00	(7,140.00)	0.86	0.02	0.844200	
312000 GF Taxes:General Property Taxes:Penalties and ir	(3,556.59)	0.00	0.00	(3,556.59)	(5,451.84)	1,895.25	(35)
Governmental Activities	(2,034,861.00)	0.00	(7,140.00)	(2,042,001.00)	(1,715,450.14)	(326,550.86)	19
4100 Intergovernmental revenues	(167,453.52)	0.00	(3,568.00)	(171,021.52)	(109,421.49)	(61,600.03)	56
315000 GF On-behalf payment from State	(126,131.00)	0.00	(3,568.00)	(129,699.00)	(65,952.00)	(63,747.00)	97
316000 GF Entitlement Share	(41,322.52)	0.00	0.00	(41,322.52)	(40,295.00)	(1,027.52)	3
331510 GF State Grants:Revenue - State Grants	0.00	0.00	0.00	0.00	(3,174.49)	3,174.49	(100)
Governmental Activities	(167,453.52)	0.00	(3,568.00)	(171,021.52)	(109,421.49)	(61,600.03)	56
4200 Interest revenue	(56,289.18)	0.00	0.00	(56,289.18)	(11,952.01)	(44,337.17)	371
371010 GF Investment Earnings:Interest on General Fund	(56,289.18)	0.00	0.00	(56,289.18)	(11,952.01)	(44,337.17)	371
Governmental Activities	(56,289.18)	0.00	0.00	(56,289.18)	(11,952.01)	(44,337.17)	371
4300 Contributions and donations	(21,436.63)	0.00	0.00	(21,436.63)	(11,044.10)	(10,392.53)	94
420105 GF Personnel Services:Personnel Wage & Benefit	(21,436.63)	0.00	0.00	(21,436.63)	(11,044.10)	(10,392.53)	94
Governmental Activities	(21,436.63)	0.00	0.00	(21,436.63)	(11,044.10)	(10,392.53)	94
4400 Miscellaneous revenue	(30,716.78)	(3,108.00)	0.00	(33,824.78)	(86,291.06)	52,466.28	(61)
320005 GF Firefighter fundraising event:Firefighter fundr	(3,694.00)	0.00	0.00	(3,694.00)	(4,867.00)	1,173.00	(24)
320010 GF Firefighter fundraising event:Firefighter fundr	4,674.93	0.00	0.00	4,674.93	4,458.39	216.54	5
362010 GF Miscellaneous Revenues:Other Miscellaneous	(7,942.19)	0.00	0.00	(7,942.19)	(11,720.00)	3,777.81	(32)
362011 GF Miscellaneous Revenues:Other Miscellaneous	(6,703.49)	0.00	0.00	(6,703.49)	(7,668.81)	965.32	(13)
362014 GF Miscellaneous Revenues:Other Miscellaneous	(12,330.03)	0.00	0.00	(12,330.03)	(7,492.53)	(4,837.50)	65
362015 GF Miscellaneous Revenues:Other Miscellaneous	0.00	(3,108.00)	0.00	(3,108.00)	(877.44)	(2,230.56)	254
365010 GF Contributions and Donations:Private Gifts and I	(3,272.00)	0.00	0.00	(3,272.00)	(15,473.67)	12,201.67	(79)
365020 GF Contributions and Donations:Private Grants	0.00	0.00	0.00	0.00	(41,000.00)	41,000.00	(100)
380000 GF Proceeds From Sale of Equipment	(1,450.00)	0.00	0.00	(1,450.00)	(1,650.00)	200.00	(12)
Governmental Activities	(30,716.78)	(3,108.00)	0.00	(33,824.78)	(86,291.06)	52,466.28	(61)
5000 Personnel services	643,787.08	0.00	32,279.00	676,066.08	548,679.10	127,386.98	23
420010 GF Personnel Services:Payroll Employer Taxes	7,021.77	0.00	0.00	7,021.77	6,619.96	401.81	6
420020 GF Personnel Services:Employer Paid FURS	55,499.02	0.00	0.00	55,499.02	50,865.56	4,633.46	9
420025 GF Personnel Services:On-Behalf FURS/PERS Ex	126,131.00	0.00	22,378.00	148,509.00	56,626.00	91,883.00	162
420030 GF Personnel Services:Employer Paid PERS	2,067.75	0.00	0.00	2,067.75	2,143.74	(75.99)	(4)
420101 GF Personnel Services:Health Insurance Benefits	27,845.10	0.00	0.00	27,845.10	24,482.63	3,362.47	14
420114 GF Personnel Services:Salaries and Wages:Admir	23,030.00	0.00	0.00	23,030.00	24,143.00	(1,113.00)	(5)
420116 GF Personnel Services:Salaries and Wages:Traini	84,511.95	0.00	0.00	84,511.95	70,456.50	14,055.45	20
420117 GF Personnel Services:Salaries and Wages:Asst F	102,721.69	0.00	0.00	102,721.69	92,766.58	9,955.11	11
420118 GF Personnel Services:Salaries and Wages:Fire C	131,075.57	0.00	0.00	131,075.57	124,714.13	6,361.44	5
420119 GF Personnel Services:Salaries and Wages:Maint	83,883.23	0.00	0.00	83,883.23	81,090.00	2,793.23	3

Hyalite Rural Fire District

Year End: June 30, 2023

Trial Balance

Prepared by	Reviewed by	Reviewed by
MS 12/11/2023	SE 12/12/2023	

TB-1-3

Account	Prelim	Adj's	Elim	Cons	Cons 06/22	Amount	Chg %Chg
420198 GF Personnel Services: Salaries and Wages: Adj	0.00	0.00	9,901.00	9,901.00	14,771.00	(4,870.00)	(33)
Governmental Activities	643,787.08	0.00	32,279.00	676,066.08	548,679.10	127,386.98	23
5100 Materials and services	539,850.88	(15,776.00)	0.00	524,074.88	469,437.34	54,637.54	12
420201 GF Supplies:Office Supplies and Materials	4,610.40	0.00	0.00	4,610.40	3,984.80	625.60	16
420202 GF Supplies:Facility Supplies	3,991.92	0.00	0.00	3,991.92	4,503.99	(512.07)	(11)
420203 GF Supplies:Medical Supplies	7,956.17	0.00	0.00	7,956.17	11,638.59	(3,682.42)	(32)
420204 GF Supplies:Shop Supplies	10,183.27	0.00	0.00	10,183.27	3,619.00	6,564.27	181
420205 GF Supplies:Operation Supplies	10,204.11	0.00	0.00	10,204.11	9,272.49	931.62	10
420207 GF Small Items of Equipment	7,668.70	0.00	0.00	7,668.70	0.00	7,668.70	0
420209 GF Supplies:Clothing & Uniforms	10,706.55	0.00	0.00	10,706.55	7,435.41	3,271.14	44
420222 GF Meals/Incentives:Food	13,997.21	0.00	0.00	13,997.21	5,010.84	8,986.37	179
420240 GF Fuel	45,541.62	0.00	0.00	45,541.62	37,499.40	8,042.22	21
420330 GF Community Outreach/Education	4.59	0.00	0.00	4.59	0.00	4.59	0
420331 GF Professional Subscription/Dues:Dues & Licens	896.00	0.00	0.00	896.00	2,731.00	(1,835.00)	(67)
420332 GF Professional Subscription/Dues:Fire Protection	285.00	0.00	0.00	285.00	0.00	285.00	0
420333 GF Professional Subscription/Dues:Formal & Lega	553.00	0.00	0.00	553.00	851.00	(298.00)	(35)
420334 GF Professional Subscription/Dues:Memberships &	630.00	0.00	0.00	630.00	605.00	25.00	4
420335 GF Professional Subscription/Dues:Subscriptions	10,611.68	0.00	0.00	10,611.68	13,064.63	(2,452.95)	(19)
420336 GF Community Outreach/Education:Public Relation	5,792.23	0.00	0.00	5,792.23	6,391.16	(598.93)	(9)
420341 GF Utility Services:Gas & Electric	29,421.54	0.00	0.00	29,421.54	25,928.19	3,493.35	13
420342 GF Utility Services:Phones	10,796.19	0.00	0.00	10,796.19	12,484.89	(1,688.70)	(14)
420343 GF Utility Services:Website Fees	312.17	0.00	0.00	312.17	99.00	213.17	215
420344 GF Utility Services:Phone Pager Subscriptions	720.00	0.00	0.00	720.00	0.00	720.00	0
420345 GF Utility Services:TV/Internet Services	5,688.25	0.00	0.00	5,688.25	5,175.34	512.91	10
420346 GF Utility Services:Water/Sewer	1,591.92	0.00	0.00	1,591.92	4,885.95	(3,294.03)	(67)
420347 GF Utility Services:Trash	4,843.20	0.00	0.00	4,843.20	3,100.71	1,742.49	56
420351 GF Professional Services:Accounting & Auditing	41,250.00	0.00	0.00	41,250.00	37,890.00	3,360.00	9
420353 GF Professional Services:Legal Services	979.50	0.00	0.00	979.50	50.00	929.50	1859
420354 GF Professional Services:Other Professional Servi	0.00	0.00	0.00	0.00	125.00	(125.00)	(100)
420355 GF Professional Services:Transport Billing Service	392.52	0.00	0.00	392.52	0.00	392.52	0
420382 GF Public Safety Expenses:Personnel Training Se	4,422.97	0.00	0.00	4,422.97	6,950.00	(2,527.03)	(36)
420383 GF Public Safety Expenses:Personnel Training Se	0.00	0.00	0.00	0.00	200.64	(200.64)	(100)
420384 GF Public Safety Expenses:Personnel Training Se	101.50	0.00	0.00	101.50	95.00	6.50	7
420385 GF Public Safety Expenses:Personnel Training Se	4,080.38	0.00	0.00	4,080.38	5,968.24	(1,887.86)	(32)
420386 GF Public Safety Expenses:Personnel Training Se	141.55	0.00	0.00	141.55	192.16	(50.61)	(26)
420387 GF Public Safety Expenses:Personnel Training Se	4,439.42	0.00	0.00	4,439.42	3,950.17	489.25	12
420389 GF Public Safety Expenses:Personnel Training Se	19,492.58	0.00	0.00	19,492.58	17,373.14	2,119.44	12
420390 GF Firefighter Physicals	17,769.00	0.00	0.00	17,769.00	21,538.00	(3,769.00)	(17)
420400 GF Training/Travel - Trustees	404.36	0.00	0.00	404.36	325.52	78.84	24
420421 GF Facilities:Garbage	311.53	0.00	0.00	311.53	317.15	(5.62)	(2)
420422 GF Facilities:Lawn/Snow Removal	3,022.99	0.00	0.00	3,022.99	1,801.44	1,221.55	68
420423 GF Facilities:Building & Site	43,459.39	(15,776.00)	0.00	27,683.39	25,439.48	2,243.91	9
420510 GF Insurance:Liability Insurance	46,835.00	0.00	0.00	46,835.00	41,618.00	5,217.00	13
420511 GF Insurance:Worker's Comp Insurance	20,114.54	0.00	0.00	20,114.54	13,977.94	6,136.60	44
420931 GF Safety Equipment:Safety Equipment	55,010.27	0.00	0.00	55,010.27	59,503.69	(4,493.42)	(8)
420932 GF Safety Equipment:Safety Equipment Maintenan	5,822.98	0.00	0.00	5,822.98	15,642.11	(9,819.13)	(63)
420940 GF Apparatus	0.00	0.00	0.00	0.00	1,162.93	(1,162.93)	(100)
420943 GF Apparatus:Command Vehicles	0.00	0.00	0.00	0.00	3.76	(3.76)	(100)
420944 GF Apparatus:Support/Utility Apparatus	0.00	0.00	0.00	0.00	25.52	(25.52)	(100)
420946 GF Apparatus:Ambulance	0.00	0.00	0.00	0.00	144.16	(144.16)	(100)
669100 GF Other Charges	494.59	0.00	0.00	494.59	0.00	494.59	0
420941.1 GF Apparatus:Engines:E-6-1	4,910.74	0.00	0.00	4,910.74	5,617.96	(707.22)	(13)
420941.2 GF Apparatus:Engines:E-6-2	8,758.88	0.00	0.00	8,758.88	6,532.68	2,226.20	34
420941.3 GF Apparatus:Engines:E-6-3	6,929.76	0.00	0.00	6,929.76	6,056.61	873.15	14

Hyalite Rural Fire District

Year End: June 30, 2023

Trial Balance

Attachment A

TB-1-4

Prepared by	Reviewed by	Reviewed by
MS 12/11/2023	SE 12/12/2023	

Account	Prelim	Adj's	Elim	Cons	Cons 06/22	Amount	Chg %Chg
420941.4 GF Apparatus:Engines:E-6	6,473.79	0.00	0.00	6,473.79	6,535.99	(62.20)	(1)
420941.5 GF Apparatus:Engines:R-6	0.00	0.00	0.00	0.00	1,641.69	(1,641.69)	(100)
420942.1 GF Apparatus:Water Tenders:WT 6-1	629.62	0.00	0.00	629.62	924.49	(294.87)	(32)
420942.2 GF Apparatus:Water Tenders:WT-6-2	600.64	0.00	0.00	600.64	149.32	451.32	302
420942.3 GF Apparatus:Water Tenders:WT-6	9,330.14	0.00	0.00	9,330.14	1,384.47	7,945.67	574
420943.1 GF Apparatus:Command Vehicles:C-6-1 (NEW)	525.44	0.00	0.00	525.44	3,121.89	(2,596.45)	(83)
420943.2 GF Apparatus:Command Vehicles:C-6-2 (NEW)	1,075.34	0.00	0.00	1,075.34	2,697.49	(1,622.15)	(60)
420943.3 GF Apparatus:Command Vehicles:C-6-3 (OLD C	1,043.17	0.00	0.00	1,043.17	1,863.99	(820.82)	(44)
420943.4 GF Apparatus:Command Vehicles:C-6-4 (OLD C	2,493.60	0.00	0.00	2,493.60	1,198.62	1,294.98	108
420943.5 GF Apparatus:Command Vehicles:C-6	2,999.95	0.00	0.00	2,999.95	4,684.30	(1,684.35)	(36)
420943.6 GF Apparatus:Command Vehicles:C-6-5	11,969.47	0.00	0.00	11,969.47	0.00	11,969.47	0
420944.1 GF Apparatus:Support/Utility Apparatus:U-6-1	0.00	0.00	0.00	0.00	175.27	(175.27)	(100)
420944.2 GF Apparatus:Support/Utility Apparatus:U-6	3,300.51	0.00	0.00	3,300.51	201.62	3,098.89	1537
420944.3 GF Apparatus:Support/Utility Apparatus:S-6	3,960.40	0.00	0.00	3,960.40	1,720.10	2,240.30	130
420944.4 GF Apparatus:Support/Utility Apparatus:Plow tru	2,305.77	0.00	0.00	2,305.77	1,213.95	1,091.82	90
420944.5 GF Apparatus:Support/Utility Apparatus:Plow 1	0.00	0.00	0.00	0.00	1,160.44	(1,160.44)	(100)
420944.6 GF Apparatus:Support/Utility Apparatus:U-6-2	79.41	0.00	0.00	79.41	5,981.67	(5,902.26)	(99)
420945.1 GF Apparatus:Brush:B-6	314.25	0.00	0.00	314.25	0.00	314.25	0
420945.2 GF Apparatus:Brush:B-6-1	1,454.29	0.00	0.00	1,454.29	0.00	1,454.29	0
420946.1 GF Apparatus:Ambulance:QRU-6	931.48	0.00	0.00	931.48	2,104.57	(1,173.09)	(56)
420946.2 GF Apparatus:Ambulance:AMB 6-1 (In Reserve)	1,667.35	0.00	0.00	1,667.35	1,894.78	(227.43)	(12)
420946.3 GF Apparatus:Ambulance:AMB 6-2	12,546.09	0.00	0.00	12,546.09	0.00	12,546.09	0
Governmental Activities	539,850.88	(15,776.00)	0.00	524,074.88	469,437.34	54,637.54	12
5200 Depreciation	0.00	0.00	487,122.00	487,122.00	465,434.00	21,688.00	5
900006 GF Depreciation Expense	0.00	0.00	487,122.00	487,122.00	465,434.00	21,688.00	5
Governmental Activities	0.00	0.00	487,122.00	487,122.00	465,434.00	21,688.00	5
5300 Debt service - principal	215,000.00	0.00	(215,000.00)	0.00	0.00	0.00	0
490100 DSF Debt Service	215,000.00	0.00	(215,000.00)	0.00	0.00	0.00	0
Governmental Activities	215,000.00	0.00	(215,000.00)	0.00	0.00	0.00	0
5350 Debt service - interest	6,490.00	0.00	(1,043.00)	5,447.00	5,984.50	(537.50)	(9)
490103 DSF Debt Service:Interest GO 2013 bond issue	6,490.00	0.00	(1,043.00)	5,447.00	5,984.50	(537.50)	(9)
Governmental Activities	6,490.00	0.00	(1,043.00)	5,447.00	5,984.50	(537.50)	(9)
5400 Capital outlay	366,269.03	15,776.00	(382,044.00)	1.03	(0.15)	1.18	(787)
420970 GF Capital Outlay	0.00	0.00	0.00	0.00	(0.15)	0.15	(100)
420971 GF Capital outlay:Capital outlay - operations	366,269.03	15,776.00	(382,044.00)	1.03	0.00	1.03	0
Governmental Activities	366,269.03	15,776.00	(382,044.00)	1.03	(0.15)	1.18	(787)
8000 Transfers In/Out	0.00	0.00	0.00	0.00	0.00	0.00	0
332100 GF Transfer Out	220,845.00	0.00	0.00	220,845.00	221,490.00	(645.00)	0
332000 DSF Transfer In	(220,845.00)	0.00	0.00	(220,845.00)	(221,490.00)	645.00	0
Governmental Activities	0.00	0.00	0.00	0.00	0.00	0.00	0
	0.00	0.00	0.00	0.00	0.00	0.00	0
Net Income (Loss)	539,360.12			631,862.12	444,624.01	187,238.11	42

Hyalite Rural Fire District: Governmental Funds

Year End: June 30, 2023

Trial Balance - Governmental Funds

Attachment A

TB-2

Prepared by	Reviewed by	Reviewed by
MS 12/11/2023	SE 12/12/2023	

Account	Prelim	Adj's	Reclass	Rep	Rep 06/22	%Chg
1000 Cash	3,560,715.99	0.00	0.00	3,560,715.99	3,054,785.75	17
4001 GF Cash/Investments:Reserved funds:Capital improvemen	350,000.00	0.00	0.00	350,000.00	313,422.62	12
4004 GF Cash/Investments:Reserved funds:Capital replacemen	761,848.66	0.00	0.00	761,848.66	946,759.41	(20)
4005 GF Cash/Investments:Reserved funds:Capital replacemen	344,900.00	0.00	0.00	344,900.00	157,314.60	119
101000 GF Cash/Investments:General Fund	1,883,122.33	0.00	0.00	1,883,122.33	1,415,799.12	33
General Fund	3,339,870.99	0.00	0.00	3,339,870.99	2,833,295.75	18
104003 DSF Cash/Investments:Debt service fund	220,845.00	0.00	0.00	220,845.00	221,490.00	0
1100 Receivables - property taxes	61,749.78	0.00	0.00	61,749.78	39,678.71	56
114000 GF Taxes receivable - real estate	40,601.14	0.00	0.00	40,601.14	23,410.16	73
114005 GF Taxes receivable - personal	21,133.00	0.00	0.00	21,133.00	15,940.51	33
114010 GF Taxes receivable - protested	15.64	0.00	0.00	15.64	328.04	(95)
General Fund	61,749.78	0.00	0.00	61,749.78	39,678.71	56
1150 Receivables - other	3,899.22	0.00	0.00	3,899.22	4,879.62	(20)
110000 GF Accounts Receivable	3,899.22	0.00	0.00	3,899.22	4,879.62	(20)
1200 Prepaid expenses	24,368.50	0.00	0.00	24,368.50	22,283.50	9
120000 GF Prepaid insurance	24,368.50	0.00	0.00	24,368.50	22,283.50	9
2000 Accounts payable	(8,927.55)	0.00	0.00	(8,927.55)	(32,750.68)	(73)
202100 GF Accounts Payable	(3,763.32)	0.00	0.00	(3,763.32)	(29,175.73)	(87)
210100 GF Conoco	(317.70)	0.00	0.00	(317.70)	(677.68)	(53)
210570 GF Costco Citi Card - Nickolay 7029	(985.83)	0.00	0.00	(985.83)	(767.14)	29
210580 GF Costco Citi Card - Prato 6073	(2,298.13)	0.00	0.00	(2,298.13)	(402.35)	471
210585 GF Costco Citi Card - Malone 5334	(758.96)	0.00	0.00	(758.96)	(663.13)	14
210590 GF Costco Citi Card - Dahlhauser 4822	(327.67)	0.00	0.00	(327.67)	(729.14)	(55)
210595 GF Costco Citi Card - Wyman 9122	(475.94)	0.00	0.00	(475.94)	(335.51)	42
General Fund	(8,927.55)	0.00	0.00	(8,927.55)	(32,750.68)	(73)
2100 Accrued liabilities	(39,853.40)	0.00	0.00	(39,853.40)	(36,532.65)	9
220020 GF Payroll Liabilities:Health insurance - employee	0.00	0.00	0.00	0.00	677.90	(100)
220025 GF Payroll Liabilities:Health insurance - employer	0.00	0.00	0.00	0.00	2,131.19	(100)
220050 GF Payroll Liabilities:Wages, taxes, and benefits acc	(40,004.36)	0.00	0.00	(40,004.36)	(39,341.74)	2
220075 GF Payroll Liabilities:Dental Insurance - employer	150.96	0.00	0.00	150.96	0.00	0
General Fund	(39,853.40)	0.00	0.00	(39,853.40)	(36,532.65)	9
2400 Long term liabilities, due within one year	0.00	0.00	(215,000.00)	(215,000.00)	(215,000.00)	0
223103 DSF 2021 GO Bonds - current portion	0.00	0.00	(215,000.00)	(215,000.00)	(215,000.00)	0
2450 Long term liabilities, due after one year	0.00	0.00	215,000.00	215,000.00	215,000.00	0
223104 DSF 2021 Go Bonds - current portion offset	0.00	0.00	215,000.00	215,000.00	215,000.00	0
2620 Def inflows - prop taxes	(21,837.41)	0.00	0.00	(21,837.41)	(14,696.55)	49
205000 GF Deferred inflows - prop taxes	(21,837.41)	0.00	0.00	(21,837.41)	(14,696.55)	49

Hyalite Rural Fire District: Governmental Funds

Year End: June 30, 2023

Trial Balance - Governmental Funds

Attachment A

TB-2-1

Prepared by	Reviewed by	Reviewed by
MS 12/11/2023	SE 12/12/2023	

Account	Prelim	Adj's	Reclass	Rep	Rep 06/22	%Chg
3000 Net position - net investment in capital assets	(1,456,748.66)	0.00	1,201,103.00	(255,645.66)	(319,078.63)	(20)
241001 GF General fixed asset acct group	0.00	0.00	1,201,103.00	1,201,103.00	0.00	0
241103 GF Reserved Fund Balance:Reserved for Capital Reserve	(350,000.00)	0.00	0.00	(350,000.00)	(313,422.62)	12
241105 GF Reserved Fund Balance:Reserved for Capital Reserve	(761,848.66)	0.00	0.00	(761,848.66)	(946,759.41)	(20)
241106 GF Reserved Fund Balance:Reserved for Capital Reserve	(344,900.00)	0.00	0.00	(344,900.00)	(157,314.60)	119
General Fund	(1,456,748.66)	0.00	1,201,103.00	(255,645.66)	(1,417,496.63)	(82)
241001-GW GFAAG Genearl fixed asset account group	0.00	0.00	0.00	0.00	1,098,418.00	(100)
3100 Net position - restricted for debt service	(221,490.00)	0.00	0.00	(221,490.00)	(222,027.50)	0
241000 DSF Unrestricted Fund Balance	(645.00)	0.00	0.00	(645.00)	0.00	0
241101 DSF Reserved Fund Balance:Restricted for Debt Service	(220,845.00)	0.00	0.00	(220,845.00)	(222,027.50)	(1)
Debt Service Fund	(221,490.00)	0.00	0.00	(221,490.00)	(222,027.50)	0
3200 Net position - unrestricted	(1,338,147.85)	3,108.00	(1,201,103.00)	(2,536,142.85)	(1,100,051.06)	131
241000 GF Unrestricted Fund Balance	(1,330,642.37)	3,108.00	(1,201,103.00)	(2,528,637.37)	(1,091,973.26)	132
241200 GF Assigned to vol firefighters	(7,505.48)	0.00	0.00	(7,505.48)	(8,077.80)	(7)
General Fund	(1,338,147.85)	3,108.00	(1,201,103.00)	(2,536,142.85)	(1,100,051.06)	131
3300 Fund balance - nonspendable	(24,368.50)	0.00	0.00	(24,368.50)	(22,283.50)	9
241003 GF Nonspendable Fund Balance	(24,368.50)	0.00	0.00	(24,368.50)	(22,283.50)	9
4000 Property taxes	(2,034,861.00)	0.00	0.00	(2,034,861.00)	(1,719,970.14)	18
311010 GF Taxes:General Property Taxes:Real Property Taxes	(2,003,047.63)	0.00	0.00	(2,003,047.63)	(1,688,908.97)	19
311020 GF Taxes:General Property Taxes:Personal Property Tax	(35,397.64)	0.00	0.00	(35,397.64)	(21,089.35)	68
311040 GF Taxes:General Property Taxes:Property tax revenue	7,140.86	0.00	0.00	7,140.86	(4,519.98)	(258)
312000 GF Taxes:General Property Taxes:Penalties and interes	(3,556.59)	0.00	0.00	(3,556.59)	(5,451.84)	(35)
General Fund	(2,034,861.00)	0.00	0.00	(2,034,861.00)	(1,719,970.14)	18
4100 Intergovernmental revenues	(167,453.52)	0.00	0.00	(167,453.52)	(154,688.49)	8
315000 GF On-behalf payment from State	(126,131.00)	0.00	0.00	(126,131.00)	(111,219.00)	13
316000 GF Entitlement Share	(41,322.52)	0.00	0.00	(41,322.52)	(40,295.00)	3
331510 GF State Grants:Revenue - State Grants	0.00	0.00	0.00	0.00	(3,174.49)	(100)
General Fund	(167,453.52)	0.00	0.00	(167,453.52)	(154,688.49)	8
4200 Interest revenue	(56,289.18)	0.00	0.00	(56,289.18)	(11,952.01)	371
371010 GF Investment Earnings:Interest on General Fund	(56,289.18)	0.00	0.00	(56,289.18)	(11,952.01)	371
4300 Contributions and donations	(21,436.63)	0.00	0.00	(21,436.63)	(11,044.10)	94
420105 GF Personnel Services:Personnel Wage & Benefit Reimbu	(21,436.63)	0.00	0.00	(21,436.63)	(11,044.10)	94
4400 Miscellaneous revenue	(30,716.78)	(3,108.00)	0.00	(33,824.78)	(86,291.06)	(61)
320005 GF Firefighter fundraising event:Firefighter fundrais	(3,694.00)	0.00	0.00	(3,694.00)	(4,867.00)	(24)
320010 GF Firefighter fundraising event:Firefighter fundrais	4,674.93	0.00	0.00	4,674.93	4,458.39	5
362010 GF Miscellaneous Revenues:Other Miscellaneous Revenue	(7,942.19)	0.00	0.00	(7,942.19)	(11,720.00)	(32)
362011 GF Miscellaneous Revenues:Other Miscellaneous Revenue	(6,703.49)	0.00	0.00	(6,703.49)	(7,668.81)	(13)
362014 GF Miscellaneous Revenues:Other Miscellaneous Revenue	(12,330.03)	0.00	0.00	(12,330.03)	(7,492.53)	65
362015 GF Miscellaneous Revenues:Other Miscellaneous Revenue	0.00	(3,108.00)	0.00	(3,108.00)	(877.44)	254

Hyalite Rural Fire District: Governmental Funds

Year End: June 30, 2023

Trial Balance - Governmental Funds

Prepared by	Reviewed by	Reviewed by
MS 12/11/2023	SE 12/12/2023	

TB-2-2

Account	Prelim	Adj's	Reclass	Rep	Rep 06/22	%Chg
365010 GF Contributions and Donations:Private Gifts and Bequ	(3,272.00)	0.00	0.00	(3,272.00)	(15,473.67)	(79)
365020 GF Contributions and Donations:Private Grants	0.00	0.00	0.00	0.00	(41,000.00)	(100)
380000 GF Proceeds From Sale of Equipment	(1,450.00)	0.00	0.00	(1,450.00)	(1,650.00)	(12)
General Fund	(30,716.78)	(3,108.00)	0.00	(33,824.78)	(86,291.06)	(61)
5000 Personnel services	643,787.08	0.00	0.00	643,787.08	588,501.10	9
420010 GF Personnel Services:Payroll Employer Taxes	7,021.77	0.00	0.00	7,021.77	6,619.96	6
420020 GF Personnel Services:Employer Paid FURS	55,499.02	0.00	0.00	55,499.02	50,865.56	9
420025 GF Personnel Services:On-Behalf FURS/PERS Expense	126,131.00	0.00	0.00	126,131.00	111,219.00	13
420030 GF Personnel Services:Employer Paid PERS	2,067.75	0.00	0.00	2,067.75	2,143.74	(4)
420101 GF Personnel Services:Health Insurance Benefits	27,845.10	0.00	0.00	27,845.10	24,482.63	14
420114 GF Personnel Services:Salaries and Wages:Admin / Book	23,030.00	0.00	0.00	23,030.00	24,143.00	(5)
420116 GF Personnel Services:Salaries and Wages:Training Cap	84,511.95	0.00	0.00	84,511.95	70,456.50	20
420117 GF Personnel Services:Salaries and Wages:Asst Fire Ch	102,721.69	0.00	0.00	102,721.69	92,766.58	11
420118 GF Personnel Services:Salaries and Wages:Fire Chief	131,075.57	0.00	0.00	131,075.57	124,714.13	5
420119 GF Personnel Services:Salaries and Wages:Maintenance	83,883.23	0.00	0.00	83,883.23	81,090.00	3
General Fund	643,787.08	0.00	0.00	643,787.08	588,501.10	9
5100 Materials and services	539,850.88	(15,776.00)	0.00	524,074.88	469,437.34	12
420201 GF Supplies:Office Supplies and Materials	4,610.40	0.00	0.00	4,610.40	3,984.80	16
420202 GF Supplies:Facility Supplies	3,991.92	0.00	0.00	3,991.92	4,503.99	(11)
420203 GF Supplies:Medical Supplies	7,956.17	0.00	0.00	7,956.17	11,638.59	(32)
420204 GF Supplies:Shop Supplies	10,183.27	0.00	0.00	10,183.27	3,619.00	181
420205 GF Supplies:Operation Supplies	10,204.11	0.00	0.00	10,204.11	9,272.49	10
420207 GF Small Items of Equipment	7,668.70	0.00	0.00	7,668.70	0.00	0
420209 GF Supplies:Clothing & Uniforms	10,706.55	0.00	0.00	10,706.55	7,435.41	44
420222 GF Meals/Incentives:Food	13,997.21	0.00	0.00	13,997.21	5,010.84	179
420240 GF Fuel	45,541.62	0.00	0.00	45,541.62	37,499.40	21
420330 GF Community Outreach/Education	4.59	0.00	0.00	4.59	0.00	0
420331 GF Professional Subscription/Dues:Dues & Licenses	896.00	0.00	0.00	896.00	2,731.00	(67)
420332 GF Professional Subscription/Dues:Fire Protection Edu	285.00	0.00	0.00	285.00	0.00	0
420333 GF Professional Subscription/Dues:Formal & Legal Noti	553.00	0.00	0.00	553.00	851.00	(35)
420334 GF Professional Subscription/Dues:Memberships & Regis	630.00	0.00	0.00	630.00	605.00	4
420335 GF Professional Subscription/Dues:Subscriptions	10,611.68	0.00	0.00	10,611.68	13,064.63	(19)
420336 GF Community Outreach/Education:Public Relations	5,792.23	0.00	0.00	5,792.23	6,391.16	(9)
420341 GF Utility Services:Gas & Electric	29,421.54	0.00	0.00	29,421.54	25,928.19	13
420342 GF Utility Services:Phones	10,796.19	0.00	0.00	10,796.19	12,484.89	(14)
420343 GF Utility Services:Website Fees	312.17	0.00	0.00	312.17	99.00	215
420344 GF Utility Services:Phone Pager Subscriptions	720.00	0.00	0.00	720.00	0.00	0
420345 GF Utility Services:TV/Internet Services	5,688.25	0.00	0.00	5,688.25	5,175.34	10
420346 GF Utility Services:Water/Sewer	1,591.92	0.00	0.00	1,591.92	4,885.95	(67)
420347 GF Utility Services:Trash	4,843.20	0.00	0.00	4,843.20	3,100.71	56
420351 GF Professional Services:Accounting & Auditing	41,250.00	0.00	0.00	41,250.00	37,890.00	9
420353 GF Professional Services:Legal Services	979.50	0.00	0.00	979.50	50.00	1859
420354 GF Professional Services:Other Professional Services	0.00	0.00	0.00	0.00	125.00	(100)
420355 GF Professional Services:Transport Billing Services	392.52	0.00	0.00	392.52	0.00	0
420382 GF Public Safety Expenses:Personnel Training Services	4,422.97	0.00	0.00	4,422.97	6,950.00	(36)
420383 GF Public Safety Expenses:Personnel Training Services	0.00	0.00	0.00	0.00	200.64	(100)
420384 GF Public Safety Expenses:Personnel Training Services	101.50	0.00	0.00	101.50	95.00	7
420385 GF Public Safety Expenses:Personnel Training Services	4,080.38	0.00	0.00	4,080.38	5,968.24	(32)
420386 GF Public Safety Expenses:Personnel Training Services	141.55	0.00	0.00	141.55	192.16	(26)
420387 GF Public Safety Expenses:Personnel Training Services	4,439.42	0.00	0.00	4,439.42	3,950.17	12
420389 GF Public Safety Expenses:Personnel Training Services	19,492.58	0.00	0.00	19,492.58	17,373.14	12
420390 GF Firefighter Physicals	17,769.00	0.00	0.00	17,769.00	21,538.00	(17)

Hyalite Rural Fire District: Governmental Funds

Year End: June 30, 2023

Trial Balance - Governmental Funds

Attachment A

TB-2-3

Prepared by	Reviewed by	Reviewed by
MS 12/11/2023	SE 12/12/2023	

Account	Prelim	Adj's	Reclass	Rep	Rep 06/22	%Chg
420400 GF Training/Travel - Trustees	404.36	0.00	0.00	404.36	325.52	24
420421 GF Facilities:Garbage	311.53	0.00	0.00	311.53	317.15	(2)
420422 GF Facilities:Lawn/Snow Removal	3,022.99	0.00	0.00	3,022.99	1,801.44	68
420423 GF Facilities:Building & Site	43,459.39	(15,776.00)	0.00	27,683.39	25,439.48	9
420510 GF Insurance:Liability Insurance	46,835.00	0.00	0.00	46,835.00	41,618.00	13
420511 GF Insurance:Worker's Comp Insurance	20,114.54	0.00	0.00	20,114.54	13,977.94	44
420931 GF Safety Equipment:Safety Equipment	55,010.27	0.00	0.00	55,010.27	59,503.69	(8)
420932 GF Safety Equipment:Safety Equipment Maintenance	5,822.98	0.00	0.00	5,822.98	15,642.11	(63)
420940 GF Apparatus	0.00	0.00	0.00	0.00	1,162.93	(100)
420943 GF Apparatus:Command Vehicles	0.00	0.00	0.00	0.00	3.76	(100)
420944 GF Apparatus:Support/Utility Apparatus	0.00	0.00	0.00	0.00	25.52	(100)
420946 GF Apparatus:Ambulance	0.00	0.00	0.00	0.00	144.16	(100)
669100 GF Other Charges	494.59	0.00	0.00	494.59	0.00	0
420941.1 GF Apparatus:Engines:E-6-1	4,910.74	0.00	0.00	4,910.74	5,617.96	(13)
420941.2 GF Apparatus:Engines:E-6-2	8,758.88	0.00	0.00	8,758.88	6,532.68	34
420941.3 GF Apparatus:Engines:E-6-3	6,929.76	0.00	0.00	6,929.76	6,056.61	14
420941.4 GF Apparatus:Engines:E-6	6,473.79	0.00	0.00	6,473.79	6,535.99	(1)
420941.5 GF Apparatus:Engines:R-6	0.00	0.00	0.00	0.00	1,641.69	(100)
420942.1 GF Apparatus:Water Tenders:WT 6-1	629.62	0.00	0.00	629.62	924.49	(32)
420942.2 GF Apparatus:Water Tenders:WT-6-2	600.64	0.00	0.00	600.64	149.32	302
420942.3 GF Apparatus:Water Tenders:WT-6	9,330.14	0.00	0.00	9,330.14	1,384.47	574
420943.1 GF Apparatus:Command Vehicles:C-6-1 (NEW)	525.44	0.00	0.00	525.44	3,121.89	(83)
420943.2 GF Apparatus:Command Vehicles:C-6-2 (NEW)	1,075.34	0.00	0.00	1,075.34	2,697.49	(60)
420943.3 GF Apparatus:Command Vehicles:C-6-3 (OLD C-6-2)	1,043.17	0.00	0.00	1,043.17	1,863.99	(44)
420943.4 GF Apparatus:Command Vehicles:C-6-4 (OLD C-6-1)	2,493.60	0.00	0.00	2,493.60	1,198.62	108
420943.5 GF Apparatus:Command Vehicles:C-6	2,999.95	0.00	0.00	2,999.95	4,684.30	(36)
420943.6 GF Apparatus:Command Vehicles:C-6-5	11,969.47	0.00	0.00	11,969.47	0.00	0
420944.1 GF Apparatus:Support/Utility Apparatus:U-6-1	0.00	0.00	0.00	0.00	175.27	(100)
420944.2 GF Apparatus:Support/Utility Apparatus:U-6	3,300.51	0.00	0.00	3,300.51	201.62	1537
420944.3 GF Apparatus:Support/Utility Apparatus:S-6	3,960.40	0.00	0.00	3,960.40	1,720.10	130
420944.4 GF Apparatus:Support/Utility Apparatus:Plow truck	2,305.77	0.00	0.00	2,305.77	1,213.95	90
420944.5 GF Apparatus:Support/Utility Apparatus:Plow 1	0.00	0.00	0.00	0.00	1,160.44	(100)
420944.6 GF Apparatus:Support/Utility Apparatus:U-6-2	79.41	0.00	0.00	79.41	5,981.67	(99)
420945.1 GF Apparatus:Brush:B-6	314.25	0.00	0.00	314.25	0.00	0
420945.2 GF Apparatus:Brush:B-6-1	1,454.29	0.00	0.00	1,454.29	0.00	0
420946.1 GF Apparatus:Ambulance:QRU-6	931.48	0.00	0.00	931.48	2,104.57	(56)
420946.2 GF Apparatus:Ambulance:AMB 6-1 (In Reserve)	1,667.35	0.00	0.00	1,667.35	1,894.78	(12)
420946.3 GF Apparatus:Ambulance:AMB 6-2	12,546.09	0.00	0.00	12,546.09	0.00	0
General Fund	539,850.88	(15,776.00)	0.00	524,074.88	469,437.34	12
5300 Debt service - principal	215,000.00	0.00	0.00	215,000.00	215,000.00	0
490100 DSF Debt Service	215,000.00	0.00	0.00	215,000.00	215,000.00	0
5350 Debt service - interest	6,490.00	0.00	0.00	6,490.00	7,027.50	(8)
490103 DSF Debt Service:Interest GO 2013 bond issue	6,490.00	0.00	0.00	6,490.00	7,027.50	(8)
5400 Capital outlay	366,269.03	15,776.00	0.00	382,045.03	428,190.85	(11)
420970 GF Capital Outlay	0.00	0.00	0.00	0.00	428,190.85	(100)
420971 GF Capital outlay:Capital outlay - operations	366,269.03	15,776.00	0.00	382,045.03	0.00	0
General Fund	366,269.03	15,776.00	0.00	382,045.03	428,190.85	(11)
8000 Transfers In/Out	0.00	0.00	0.00	0.00	0.00	0

Hyalite Rural Fire District: Governmental Funds
Year End: June 30, 2023
Trial Balance - Governmental Funds

Prepared by	Reviewed by	Reviewed by
MS 12/11/2023	SE 12/12/2023	

Account	Prelim	Adj's	Reclass	Rep	Rep 06/22	%Chg
332100 GF Transfer Out	220,845.00	0.00	0.00	220,845.00	221,490.00	0
332000 DSF Transfer In	(220,845.00)	0.00	0.00	(220,845.00)	(221,490.00)	0
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1,098,418.00</u>	<u>(100)</u>
Net Income (Loss)	539,360.12			542,468.12	275,789.01	97

RESOLUTION NO. 2024-001**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 7, 2024 and

WHEREAS, the trustees of the fire district have determined that 2 trustee position(s) will expire in May, 2024; and

WHEREAS, the trustees find that it is necessary to elect 2 trustee(s) at the election in 2024.

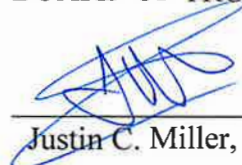
NOW THEREFORE, BE IT RESOLVED:

1. A trustee election for the above-named rural fire district to elect 2 trustee(s) shall be held on May 7, 2024.
2. A Declaration of Candidacy form for trustee may be filed with the Gallatin County Election Department no later than February 12, 2024. 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 16 day of January, 2024.

BOARD OF TRUSTEES

By:


Justin C. Miller, Chairman



1000 Bishops Gate Blv. Ste 300
Mt. Laurel, NJ 08054-5404

t1.800.444.4554 Opt.2
f1.800.777.3929

November 27, 2023

Mr. Pete Geddes, Board Chairman
Hyalite FPSA
4541 S 3rd Rd
Bozeman, Montana, 59715

RE: Hyalite Fpsa, Gallatin County, Montana
Public Protection Classification: 04/10
Effective Date: March 01, 2024

Dear Mr. Pete Geddes,

We wish to thank you Mr. Brian Nickolay and Mr. Geoff Solberg for your cooperation during our recent Public Protection Classification (PPC) survey. ISO has completed its analysis of the structural fire suppression delivery system provided in your community. The resulting classification is indicated above.

If you would like to know more about your community's PPC classification, or if you would like to learn about the potential effect of proposed changes to your fire suppression delivery system, please call us at the phone number listed below.

ISO's Public Protection Classification Program (PPC) plays an important role in the underwriting process at insurance companies. In fact, most U.S. insurers – including the largest ones – use PPC information as part of their decision-making when deciding what business to write, coverage's to offer or prices to charge for personal or commercial property insurance.

Each insurance company independently determines the premiums it charges its policyholders. The way an insurer uses ISO's information on public fire protection may depend on several things – the company's fire-loss experience, ratemaking methodology, underwriting guidelines, and its marketing strategy.

Through ongoing research and loss experience analysis, we identified additional differentiation in fire loss experience within our PPC program, which resulted in the revised classifications. We based the differing fire loss experience on the fire suppression capabilities of each community. The new classifications will improve the predictive value for insurers while benefiting both commercial and residential property owners. We've published the new classifications as "X" and "Y" — formerly the "9" and "8B" portion of the split classification, respectively. For example:

- A community currently graded as a split 6/9 classification will now be a split 6/6X classification; with the "6X" denoting what was formerly classified as "9."
- Similarly, a community currently graded as a split 6/8B classification will now be a split 6/6Y classification, the "6Y" denoting what was formerly classified as "8B."

- Communities graded with single “9” or “8B” classifications will remain intact.
- Properties over 5 road miles from a recognized fire station would receive a class 10.

PPC is important to communities and fire departments as well. Communities whose PPC improves may get lower insurance prices. PPC also provides fire departments with a valuable benchmark, and is used by many departments as a valuable tool when planning, budgeting and justifying fire protection improvements.

ISO appreciates the high level of cooperation extended by local officials during the entire PPC survey process. The community protection baseline information gathered by ISO is an essential foundation upon which determination of the relative level of fire protection is made using the Fire Suppression Rating Schedule.

The classification is a direct result of the information gathered, and is dependent on the resource levels devoted to fire protection in existence at the time of survey. Material changes in those resources that occur after the survey is completed may affect the classification. Although ISO maintains a pro-active process to keep baseline information as current as possible, in the event of changes please call us at 1-800-444-4554, option 2 to expedite the update activity.

ISO is the leading supplier of data and analytics for the property/casualty insurance industry. Most insurers use PPC classifications for underwriting and calculating premiums for residential, commercial and industrial properties. The PPC program is not intended to analyze all aspects of a comprehensive structural fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making loss prevention or life safety recommendations.

If you have any questions about your classification, please let us know.

Sincerely,

Alex Shubert

Alex Shubert

Manager -National Processing Center

cc: Mr. Phil George, Water Superintendent, Four Corners Water & Sewer
 Mr. Kenneth Ridgeway, Utility Manager, Rae Water District
 Mr. Brian Nickolay, Chief, Hyalite Fire Department
 Mr. Tim Martindale, Director, Gallatin Co 911 Communications Center
 Mr. Geoff Solberg, Assistant Director, Gallatin Co 911 Communications Center

Public Protection Classification (PPC®) Summary Report

Hyalite FPSA

MONTANA

Prepared by

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Background Information

Introduction

ISO collects and evaluates information from communities in the United States on their structure fire suppression capabilities. The data is analyzed using our Fire Suppression Rating Schedule (FSRS) and then a Public Protection Classification (PPC®) grade is assigned to the community. The surveys are conducted whenever it appears that there is a possibility of a PPC change. As such, the PPC program provides important, up-to-date information about fire protection services throughout the country.

The FSRS recognizes fire protection features only as they relate to suppression of first alarm structure fires. In many communities, fire suppression may be only a small part of the fire department's overall responsibility. ISO recognizes the dynamic and comprehensive duties of a community's fire service, and understands the complex decisions a community must make in planning and delivering emergency services. However, in developing a community's PPC grade, only features related to reducing property losses from structural fires are evaluated. Multiple alarms, simultaneous incidents and life safety are not considered in this evaluation. The PPC program evaluates the fire protection for small to average size buildings. Specific properties with a Needed Fire Flow in excess of 3,500 gpm are evaluated separately and assigned an individual PPC grade.

A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. Statistical data on insurance losses bears out the relationship between excellent fire protection – as measured by the PPC program – and low fire losses. So, insurance companies use PPC information for marketing, underwriting, and to help establish fair premiums for homeowners and commercial fire insurance. In general, the price of fire insurance in a community with a good PPC grade is substantially lower than in a community with a poor PPC grade, assuming all other factors are equal.

ISO is an independent company that serves insurance companies, communities, fire departments, insurance regulators, and others by providing information about risk. ISO's expert staff collects information about municipal fire suppression efforts in communities throughout the United States. In each of those communities, ISO analyzes the relevant data and assigns a PPC grade – a number from 1 to 10. Class 1 represents an exemplary fire suppression program, and Class 10 indicates that the area's fire suppression program does not meet ISO's minimum criteria.

ISO's PPC program evaluates communities according to a uniform set of criteria, incorporating nationally recognized standards developed by the National Fire Protection Association and the American Water Works Association. A community's PPC grade depends on:

- **Needed Fire Flows**, which are representative building locations used to determine the theoretical amount of water necessary for fire suppression purposes.
- **Emergency Communications**, including emergency reporting, telecommunicators, and dispatching systems.
- **Fire Department**, including equipment, staffing, training, geographic distribution of fire companies, operational considerations, and community risk reduction.
- **Water Supply**, including inspection and flow testing of hydrants, alternative water supply operations, and a careful evaluation of the amount of available water compared with the amount needed to suppress fires up to 3,500 gpm.

Data Collection and Analysis

ISO has evaluated and classified over 39,000 fire protection areas across the United States using its FSRs. A combination of meetings between trained ISO field representatives and the dispatch center coordinator, community fire official, and water superintendent is used in conjunction with a comprehensive questionnaire to collect the data necessary to determine the PPC grade. In order for a community to obtain a grade better than a Class 9, three elements of fire suppression features are reviewed. These three elements are Emergency Communications, Fire Department, and Water Supply.

A review of the **Emergency Communications** accounts for 10% of the total classification. This section is weighted at **10 points**, as follows:

- Emergency Reporting 3 points
- Telecommunicators 4 points
- Dispatch Circuits 3 points

A review of the **Fire Department** accounts for 50% of the total classification. ISO focuses on a fire department's first alarm response and initial attack to minimize potential loss. The fire department section is weighted at **50 points**, as follows:

- Engine Companies 6 points
- Reserve Pumpers 0.5 points
- Pump Capacity 3 points
- Ladder/Service Companies 4 points
- Reserve Ladder/Service Trucks 0.5 points
- Deployment Analysis 10 points
- Company Personnel 15 points
- Training 9 points
- Operational considerations 2 points
- Community Risk Reduction 5.5 points (in addition to the 50 points above)

A review of the **Water Supply** system accounts for 40% of the total classification. ISO reviews the water supply a community uses to determine the adequacy for fire suppression purposes. The water supply system is weighted at **40 points**, as follows:

- Credit for Supply System 30 points
- Hydrant Size, Type & Installation 3 points
- Inspection & Flow Testing of Hydrants 7 points

There is one additional factor considered in calculating the final score – **Divergence**.

Even the best fire department will be less than fully effective if it has an inadequate water supply. Similarly, even a superior water supply will be less than fully effective if the fire department lacks the equipment or personnel to use the water. The FSRs score is subject to modification by a divergence factor, which recognizes disparity between the effectiveness of the fire department and the water supply.

The Divergence factor mathematically reduces the score based upon the relative difference between the fire department and water supply scores. The factor is introduced in the final equation.

PPC Grade

The PPC grade assigned to the community will depend on the community's score on a 100-point scale:

PPC	Points
1	90.00 or more
2	80.00 to 89.99
3	70.00 to 79.99
4	60.00 to 69.99
5	50.00 to 59.99
6	40.00 to 49.99
7	30.00 to 39.99
8	20.00 to 29.99
9	10.00 to 19.99
10	0.00 to 9.99

The classification numbers are interpreted as follows:

- Class 1 through (and including) Class 8 represents a fire suppression system that includes an FSRs creditable dispatch center, fire department, and water supply.
- Class 8B is a special classification that recognizes a superior level of fire protection in otherwise Class 9 areas. It is designed to represent a fire protection delivery system that is superior except for a lack of a water supply system capable of the minimum FSRs fire flow criteria of 250 gpm for 2 hours.
- Class 9 is a fire suppression system that includes a creditable dispatch center, fire department but no FSRs creditable water supply.
- Class 10 does not meet minimum FSRs criteria for recognition, including areas that are beyond five road miles of a recognized fire station.

New PPC program changes effective July 1, 2014

We have revised the PPC program to capture the effects of enhanced fire protection capabilities that reduce fire loss and fire severity in Split Class 9 and Split Class 8B areas (as outlined below). This new structure benefits the fire service, community, and property owner.

New classifications

Through ongoing research and loss experience analysis, we identified additional differentiation in fire loss experience within our PPC program, which resulted in the revised classifications. We based the differing fire loss experience on the fire suppression capabilities of each community. The new PPC classes will improve the predictive value for insurers while benefiting both commercial and residential property owners. Here are the new classifications and what they mean.

Split classifications

When we develop a split classification for a community — for example 5/9 — the first number is the class that applies to properties within 5 road miles of the responding fire station and 1,000 feet of a creditable water supply, such as a fire hydrant, suction point, or dry hydrant. The second number is the class that applies to properties within 5 road miles of a fire station but beyond 1,000 feet of a creditable water supply. We have revised the classification to reflect more precisely the risk of loss in a community, replacing Class 9 and 8B in the second part of a split classification with revised designations.

What's changed with the new classifications?

We've published the new classifications as "X" and "Y" — formerly the "9" and "8B" portion of the split classification, respectively. For example:

- A community currently displayed as a split 6/9 classification will now be a split 6/6X classification; with the "6X" denoting what was formerly classified as "9".
- Similarly, a community currently graded as a split 6/8B classification will now be a split 6/6Y classification, the "6Y" denoting what was formerly classified as "8B".
- Communities graded with single "9" or "8B" classifications will remain intact.

Prior Classification	New Classification
1/9	1/1X
2/9	2/2X
3/9	3/3X
4/9	4/4X
5/9	5/5X
6/9	6/6X
7/9	7/7X
8/9	8/8X
9	9

Prior Classification	New Classification
1/8B	1/1Y
2/8B	2/2Y
3/8B	3/3Y
4/8B	4/4Y
5/8B	5/5Y
6/8B	6/6Y
7/8B	7/7Y
8/8B	8/8Y
8B	8B

What's changed?

As you can see, we're still maintaining split classes, but it's how we represent them to insurers that's changed. The new designations reflect a reduction in fire severity and loss and have the potential to reduce property insurance premiums.

Benefits of the revised split class designations

- To the fire service, the revised designations identify enhanced fire suppression capabilities used throughout the fire protection area
- To the community, the new classes reward a community's fire suppression efforts by showing a more reflective designation
- To the individual property owner, the revisions offer the potential for decreased property insurance premiums

New water class

Our data also shows that risks located more than 5 but less than 7 road miles from a responding fire station with a creditable water source within 1,000 feet had better loss experience than those farther than 5 road miles from a responding fire station with no creditable water source. We've introduced a new classification —10W— to recognize the reduced loss potential of such properties.

What's changed with Class 10W?

Class 10W is property-specific. Not all properties in the 5-to-7-mile area around the responding fire station will qualify. The difference between Class 10 and 10W is that the 10W-graded risk or property is within 1,000 feet of a creditable water supply. Creditable water supplies include fire protection systems using hauled water in any of the split classification areas.

What's the benefit of Class 10W?

10W gives credit to risks within 5 to 7 road miles of the responding fire station and within 1,000 feet of a creditable water supply. That's reflective of the potential for reduced property insurance premiums.

What does the fire chief have to do?

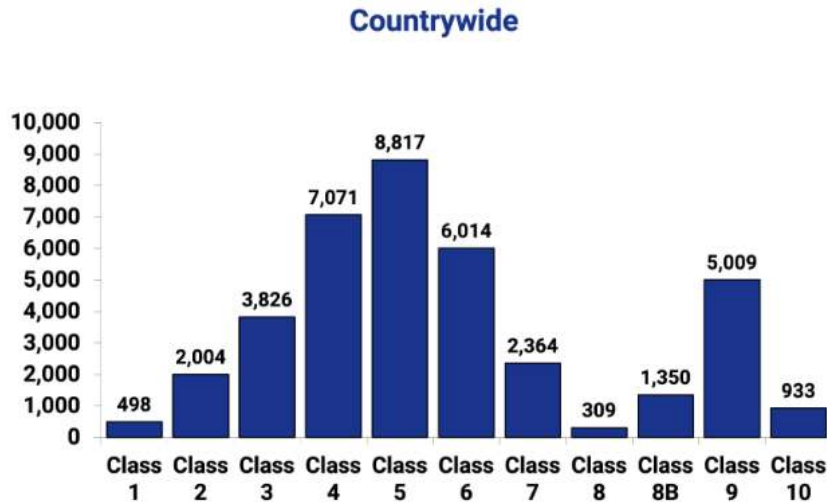
Fire chiefs don't have to do anything at all. The revised classifications went in place automatically effective July 1, 2014 (July 1, 2015 for Texas).

What if I have additional questions?

Feel free to contact ISO at 800.444.4554 or email us at PPC-Cust-Serv@iso.com.

Distribution of PPC Grades

The 2023 published countrywide distribution of communities by the PPC grade is as follows:



Assistance

The PPC program offers help to communities, fire departments, and other public officials as they plan for, budget, and justify improvements. ISO is also available to assist in the understanding of the details of this evaluation.

The PPC program representatives can be reached by telephone at (800) 444-4554. The technical specialists at this telephone number have access to the details of this evaluation and can effectively speak with you about your questions regarding the PPC program. What's more, we can be reached via the internet at www.isomitigation.com/talk/.

We also have a website dedicated to our Community Hazard Mitigation Classification programs at www.isomitigation.com. Here, fire chiefs, building code officials, community leaders and other interested citizens can access a wealth of data describing the criteria used in evaluating how cities and towns are protecting residents from fire and other natural hazards. This website will allow you to learn more about the PPC program. The website provides important background information, insights about the PPC grading processes and technical documents. ISO is also pleased to offer Fire Chiefs Online — a special, secured website with information and features that can help improve your PPC grade, including a list of the Needed Fire Flows for all the commercial occupancies ISO has on file for your community. Visitors to the site can download information, see statistical results and also contact ISO for assistance.

In addition, on-line access to the FSRs and its commentaries is available to registered customers for a fee. However, fire chiefs and community chief administrative officials are given access privileges to this information without charge.

To become a registered fire chief or community chief administrative official, register at www.isomitigation.com.

PPC Review

ISO concluded its review of the fire suppression features being provided for Hyalite FPSA. The resulting community classification is **Class 04/10**.

If the classification is a single class, the classification applies to properties with a Needed Fire Flow of 3,500 gpm or less in the community. If the classification is a split class (e.g., 6/XX):

- The first class (e.g., “6” in a 6/XX) applies to properties within 5 road miles of a recognized fire station and within 1,000 feet of a fire hydrant or alternate water supply.
- The second class (XX or XY) applies to properties beyond 1,000 feet of a fire hydrant but within 5 road miles of a recognized fire station.
- Alternative Water Supply: The first class (e.g., “6” in a 6/10) applies to properties within 5 road miles of a recognized fire station with no hydrant distance requirement.
- Class 10 applies to properties over 5 road miles of a recognized fire station.
- Class 10W applies to properties within 5 to 7 road miles of a recognized fire station with a recognized water supply within 1,000 feet.
- Specific properties with a Needed Fire Flow in excess of 3,500 gpm are evaluated separately and assigned an individual classification.

FSRS Feature	Earned Credit	Credit Available
Emergency Communications		
414. Credit for Emergency Reporting	3.00	3
422. Credit for Telecommunicators	3.59	4
432. Credit for Dispatch Circuits	2.70	3
440. Credit for Emergency Communications	9.29	10
Fire Department		
513. Credit for Engine Companies	5.97	6
523. Credit for Reserve Pumpers	0.50	0.50
532. Credit for Pump Capacity	3.00	3
549. Credit for Ladder Service	0.92	4
553. Credit for Reserve Ladder and Service Trucks	0.13	0.50
561. Credit for Deployment Analysis	2.73	10
571. Credit for Company Personnel	10.75	15
581. Credit for Training	5.17	9
730. Credit for Operational Considerations	2.00	2
590. Credit for Fire Department	31.17	50
Water Supply		
616. Credit for Supply System	13.41	30
621. Credit for Hydrants	2.94	3
631. Credit for Inspection and Flow Testing	3.09	7
640. Credit for Water Supply	19.44	40
Divergence	-2.75	--
1050. Community Risk Reduction	3.55	5.50
Total Credit	60.70	105.50

Emergency Communications

Ten percent of a community's overall score is based on how well the communications center receives and dispatches fire alarms. Our field representative evaluated:

- Communications facilities provided for the general public to report structure fires
- Enhanced 9-1-1 Telephone Service including wireless
- Computer-aided dispatch (CAD) facilities
- Alarm receipt and processing at the communication center
- Training and certification of telecommunicators
- Facilities used to dispatch fire department companies to reported structure fires

	Earned Credit	Credit Available
414. Credit Emergency Reporting	3.00	3
422. Credit for Telecommunicators	3.59	4
432. Credit for Dispatch Circuits	2.70	3
Item 440. Credit for Emergency Communications:	9.29	10

Item 414 - Credit for Emergency Reporting (3 points)

The first item reviewed is Item 414 "Credit for Emergency Reporting (CER)". This item reviews the emergency communication center facilities provided for the public to report fires including 911 systems (Basic or Enhanced), Wireless Phase I and Phase II, Voice over Internet Protocol, Computer Aided Dispatch and Geographic Information Systems for automatic vehicle location. ISO uses National Fire Protection Association (NFPA) 1221, *Standard for the Installation, Maintenance and Use of Emergency Services Communications Systems* as the reference for this section.

Item 410. Emergency Reporting (CER)	Earned Credit	Credit Available
A./B. Basic 9-1-1, Enhanced 9-1-1 or No 9-1-1 For maximum credit, there should be an Enhanced 9-1-1 system, Basic 9-1-1 and No 9-1-1 will receive partial credit.	20.00	20
1. E9-1-1 Wireless Wireless Phase I using Static ALI (automatic location identification) Functionality (10 points); Wireless Phase II using Dynamic ALI Functionality (15 points); Both available will be 25 points	25.00	25
2. E9-1-1 Voice over Internet Protocol (VoIP) Static VoIP using Static ALI Functionality (10 points); Nomadic VoIP using Dynamic ALI Functionality (15 points); Both available will be 25 points	25.00	25
3. Computer Aided Dispatch Basic CAD (5 points); CAD with Management Information System (5 points); CAD with Interoperability (5 points)	15.00	15
4. Geographic Information System (GIS/AVL) <u>The PSAP uses</u> a fully integrated CAD/GIS management system with automatic vehicle location (AVL) integrated with a CAD system providing dispatch assignments. The individual fire departments being dispatched <u>do not</u> need GIS/AVL capability to obtain this credit.	15.00	15
Review of Emergency Reporting total:	100.00	100

Item 422- Credit for Telecommunicators (4 points)

The second item reviewed is Item 422 "Credit for Telecommunicators (TC)". This item reviews the number of Telecommunicators on duty at the center to handle fire calls and other emergencies. All emergency calls including those calls that do not require fire department action are reviewed to determine the proper staffing to answer emergency calls and dispatch the appropriate emergency response. The 2013 Edition of NFPA 1221, *Standard for the Installation, Maintenance and Use of Emergency Services Communications Systems*, recommends that ninety-five percent of emergency calls shall be answered within 15 seconds and ninety-nine percent of emergency calls shall be answered within 40 seconds. In addition, NFPA recommends that eighty percent of emergency alarm processing shall be completed within 60 seconds and ninety-five percent of alarm processing shall be completed within 106 seconds of answering the call.

To receive full credit for operators on duty, ISO must review documentation to show that the communication center meets NFPA 1221 call answering and dispatch time performance measurement standards. This documentation may be in the form of performance statistics or other performance measurements compiled by the 9-1-1 software or other software programs that are currently in use such as Computer Aided Dispatch (CAD) or Management Information System (MIS).

Item 420. Telecommunicators (CTC)	Earned Credit	Credit Available
A1. Alarm Receipt (AR) Receipt of alarms shall meet the requirements in accordance with the criteria of NFPA 1221	20.00	20
A2. Alarm Processing (AP) Processing of alarms shall meet the requirements in accordance with the criteria of NFPA 1221	11.08	20
B. Emergency Dispatch Protocols (EDP) Telecommunicators have emergency dispatch protocols (EDP) containing questions and a decision-support process to facilitate correct call categorization and prioritization.	20.00	20
C. Telecommunicator Training and Certification (TTC) Telecommunicators meet the qualification requirements referenced in NFPA 1061, <i>Standard for Professional Qualifications for Public Safety Telecommunicator</i> , and/or the Association of Public-Safety Communications Officials - International (APCO) <i>Project 33</i> . Telecommunicators are certified in the knowledge, skills, and abilities corresponding to their job functions.	18.57	20
D. Telecommunicator Continuing Education and Quality Assurance (TQA) Telecommunicators participate in continuing education and/or in-service training and quality-assurance programs as appropriate for their positions	20.00	20
Review of Telecommunicators total:	89.65	100

Item 432 - Credit for Dispatch Circuits (3 points)

The third item reviewed is Item 432 “Credit for Dispatch Circuits (CDC)”. This item reviews the dispatch circuit facilities used to transmit alarms to fire department members. A “Dispatch Circuit” is defined in NFPA 1221 as “A circuit over which an alarm is transmitted from the communications center to an emergency response facility (ERF) or emergency response units (ERUs) to notify ERUs to respond to an emergency”. All fire departments (except single fire station departments with full-time firefighter personnel receiving alarms directly at the fire station) need adequate means of notifying all firefighter personnel of the location of reported structure fires. The dispatch circuit facilities should be in accordance with the general criteria of NFPA 1221. “Alarms” are defined in this Standard as “A signal or message from a person or device indicating the existence of an emergency or other situation that requires action by an emergency response agency”.

There are two different levels of dispatch circuit facilities provided for in the Standard – a primary dispatch circuit and a secondary dispatch circuit. In jurisdictions that receive 730 alarms or more per year (average of two alarms per 24-hour period), two separate and dedicated dispatch circuits, a primary and a secondary, are needed. In jurisdictions receiving fewer than 730 alarms per year, a second dedicated dispatch circuit is not needed. Dispatch circuit facilities installed but not used or tested (in accordance with the NFPA Standard) receive no credit.

The score for Credit for Dispatch Circuits (CDC) is influenced by monitoring for integrity of the primary dispatch circuit. There are up to 0.90 points available for this Item. Monitoring for integrity involves installing automatic systems that will detect faults and failures and send visual and audible indications to appropriate communications center (or dispatch center) personnel. ISO uses NFPA 1221 to guide the evaluation of this item. ISO's evaluation also includes a review of the communication system's emergency power supplies.

Item 432 “Credit for Dispatch Circuits (CDC)” = 2.70 points

Fire Department

Fifty percent of a community's overall score is based upon the fire department's structure fire suppression system. ISO's field representative evaluated:

- Engine and ladder/service vehicles including reserve apparatus
- Equipment carried
- Response to reported structure fires
- Deployment analysis of companies
- Available and/or responding firefighters
- Training

	Earned Credit	Credit Available
513. Credit for Engine Companies	5.97	6
523. Credit for Reserve Pumpers	0.50	0.5
532. Credit for Pumper Capacity	3.00	3
549. Credit for Ladder Service	0.92	4
553. Credit for Reserve Ladder and Service Trucks	0.13	0.5
561. Credit for Deployment Analysis	2.73	10
571. Credit for Company Personnel	10.75	15
581. Credit for Training	5.17	9
730. Credit for Operational Considerations	2.00	2
Item 590. Credit for Fire Department:	31.17	50

Basic Fire Flow

The Basic Fire Flow for the community is determined by the review of the Needed Fire Flows for selected buildings in the community. The fifth largest Needed Fire Flow is determined to be the Basic Fire Flow. The Basic Fire Flow has been determined to be 3500 gpm.

Item 513 - Credit for Engine Companies (6 points)

The first item reviewed is Item 513 "Credit for Engine Companies (CEC)". This item reviews the number of engine companies, their pump capacity, hose testing, pump testing and the equipment carried on the in-service pumpers. To be recognized, pumper apparatus must meet the general criteria of NFPA 1901, *Standard for Automotive Fire Apparatus* which include a minimum 250 gpm pump, an emergency warning system, a 300 gallon water tank, and hose. At least 1 apparatus must have a permanently mounted pump rated at 750 gpm or more at 150 psi.

The review of the number of needed pumpers considers the response distance to built-upon areas; the Basic Fire Flow; and the method of operation. Multiple alarms, simultaneous incidents, and life safety are not considered.

The greatest value of A, B, or C below is needed in the fire district to suppress fires in structures with a Needed Fire Flow of 3,500 gpm or less: **3 engine companies**

- a) **3 engine companies** to provide fire suppression services to areas to meet NFPA 1710 criteria or within 1½ miles.
- b) **3 engine companies** to support a Basic Fire Flow of 3500 gpm.
- c) **3 engine companies** based upon the fire department's method of operation to provide a minimum two engine response to all first alarm structure fires.

The FSRS recognizes that there are **3 engine companies** in service.

The FSRS also reviews Automatic Aid. Automatic Aid is considered in the review as assistance dispatched automatically by contractual agreement between two communities or fire districts. That differs from mutual aid or assistance arranged case by case. ISO will recognize an Automatic Aid plan under the following conditions:

- It must be prearranged for first alarm response according to a definite plan. It is preferable to have a written agreement, but ISO may recognize demonstrated performance.
- The aid must be dispatched to all reported structure fires on the initial alarm.
- The aid must be provided 24 hours a day, 365 days a year.

FSRS Item 512.D "Automatic Aid Engine Companies" responding on first alarm and meeting the needs of the city for basic fire flow and/or distribution of companies are factored based upon the value of the Automatic Aid plan (up to 1.00 can be used as the factor). The Automatic Aid factor is determined by a review of the Automatic Aid provider's communication facilities, how they receive alarms from the graded area, inter-department training between fire departments, and the fire ground communications capability between departments.

For each engine company, the credited Pump Capacity (PC), the Hose Carried (HC), the Equipment Carried (EC) all contribute to the calculation for the percent of credit the FSRS provides to that engine company.

Item 513 "Credit for Engine Companies (CEC)" = 5.97 points

Item 523 - Credit for Reserve Pumpers (0.50 points)

The item is Item 523 “Credit for Reserve Pumpers (CRP)”. This item reviews the number and adequacy of the pumpers and their equipment. The number of needed reserve pumpers is 1 for each 8 needed engine companies determined in Item 513, or any fraction thereof.

Item 523 “Credit for Reserve Pumpers (CRP)” = 0.50 points

Item 532 – Credit for Pumper Capacity (3 points)

The next item reviewed is Item 532 “Credit for Pumper Capacity (CPC)”. The total pump capacity available should be sufficient for the Basic Fire Flow of 3500 gpm. The maximum needed pump capacity credited is the Basic Fire Flow of the community.

Item 532 “Credit for Pumper Capacity (CPC)” = 3.00 points

Item 549 – Credit for Ladder Service (4 points)

The next item reviewed is Item 549 “Credit for Ladder Service (CLS)”. This item reviews the number of response areas within the city with 5 buildings that are 3 or more stories or 35 feet or more in height, or with 5 buildings that have a Needed Fire Flow greater than 3,500 gpm, or any combination of these criteria. The height of all buildings in the city, including those protected by automatic sprinklers, is considered when determining the number of needed ladder companies. Response areas not needing a ladder company should have a service company. Ladders, tools and equipment normally carried on ladder trucks are needed not only for ladder operations but also for forcible entry, ventilation, salvage, overhaul, lighting and utility control.

The number of ladder or service companies, the height of the aerial ladder, aerial ladder testing and the equipment carried on the in-service ladder trucks and service trucks is compared with the number of needed ladder trucks and service trucks and an FSRS equipment list. Ladder trucks must meet the general criteria of NFPA 1901, *Standard for Automotive Fire Apparatus* to be recognized.

The number of needed ladder-service trucks is dependent upon the number of buildings 3 stories or 35 feet or more in height, buildings with a Needed Fire Flow greater than 3,500 gpm, and the method of operation.

The FSRS recognizes that there are **0 ladder companies** in service. These companies are needed to provide fire suppression services to areas to meet NFPA 1710 criteria or within 2½ miles and the number of buildings with a Needed Fire Flow over 3,500 gpm or 3 stories or more in height, or the method of operation.

The FSRS recognizes that there are **1 service companies** in service.

Item 549 “Credit for Ladder Service (CLS)” = 0.92 points

Item 553 – Credit for Reserve Ladder and Service Trucks (0.50 points)

The next item reviewed is Item 553 “Credit for Reserve Ladder and Service Trucks (CRLS)”. This item considers the adequacy of ladder and service apparatus when one (or more in larger communities) of these apparatus are out of service. The number of needed reserve ladder and service trucks is 1 for each 8 needed ladder and service companies that were determined to be needed in Item 540, or any fraction thereof.

Item 553 “Credit for Reserve Ladder and Service Trucks (CRLS)” = 0.13 points

Item 561 – Deployment Analysis (10 points)

Next, Item 561 “Deployment Analysis (DA)” is reviewed. This Item examines the number and adequacy of existing engine and ladder-service companies to cover built-upon areas of the city.

To determine the Credit for Distribution, first the Existing Engine Company (EC) points and the Existing Engine Companies (EE) determined in Item 513 are considered along with Ladder Company Equipment (LCE) points, Service Company Equipment (SCE) points, Engine-Ladder Company Equipment (ELCE) points, and Engine-Service Company Equipment (ESCE) points determined in Item 549.

Secondly, as an alternative to determining the number of needed engine and ladder/service companies through the road-mile analysis, a fire protection area may use the results of a systematic performance evaluation. This type of evaluation analyzes computer-aided dispatch (CAD) history to demonstrate that, with its current deployment of companies, the fire department meets the time constraints for initial arriving engine and initial full alarm assignment in accordance with the general criteria of in NFPA 1710, *Standard for the Organization and Deployment of Fire Suppression Operations, Emergency Medical Operations, and Special Operations to the Public by Career Fire Departments*.

A determination is made of the percentage of built upon area within 1½ miles of a first-due engine company and within 2½ miles of a first-due ladder-service company.

Item 561 “Credit Deployment Analysis (DA)” = 2.73 points

Item 571 – Credit for Company Personnel (15 points)

Item 571 “Credit for Company Personnel (CCP)” reviews the average number of existing firefighters and company officers available to respond to reported first alarm structure fires in the city.

The on-duty strength is determined by the yearly average of total firefighters and company officers on-duty considering vacations, sick leave, holidays, “Kelley” days and other absences. When a fire department operates under a minimum staffing policy, this may be used in lieu of determining the yearly average of on-duty company personnel.

Firefighters on apparatus not credited under Items 513 and 549 that regularly respond to reported first alarms to aid engine, ladder, and service companies are included in this item as increasing the total company strength.

Firefighters staffing ambulances or other units serving the general public are credited if they participate in fire-fighting operations, the number depending upon the extent to which they are available and are used for response to first alarms of fire.

On-Call members are credited on the basis of the average number staffing apparatus on first alarms. Off-shift career firefighters and company officers responding on first alarms are considered on the same basis as on-call personnel. For personnel not normally at the fire station, the number of responding firefighters and company officers is divided by 3 to reflect the time needed to assemble at the fire scene and the reduced ability to act as a team due to the various arrival times at the fire location when compared to the personnel on-duty at the fire station during the receipt of an alarm.

The number of Public Safety Officers who are positioned in emergency vehicles within the jurisdiction boundaries may be credited based on availability to respond to first alarm structure fires. In recognition of this increased response capability the number of responding Public Safety Officers is divided by 2.

The average number of firefighters and company officers responding with those companies credited as Automatic Aid under Items 513 and 549 are considered for either on-duty or on-call company personnel as is appropriate. The actual number is calculated as the average number of company personnel responding multiplied by the value of AA Plan determined in Item 512.D.

The maximum creditable response of on-duty and on-call firefighters is 12, including company officers, for each existing engine and ladder company and 6 for each existing service company.

Chief Officers are not creditable except when more than one chief officer responds to alarms; then extra chief officers may be credited as firefighters if they perform company duties.

The FSRs recognizes **6.27 on-duty personnel** and an average of **4.19 on-call personnel** responding on first alarm structure fires.

Item 571 “Credit for Company Personnel (CCP)” = 10.75 points

Item 581 – Credit for Training (9 points)

Training	Earned Credit	Credit Available
A. Facilities, and Use For maximum credit, each firefighter should receive 18 hours per year in structure fire related subjects as outlined in NFPA 1001.	24.21	35
B. Company Training For maximum credit, each firefighter should receive 16 hours per month in structure fire related subjects as outlined in NFPA 1001.	8.72	25
C. Classes for Officers For maximum credit, each officer should be certified in accordance with the general criteria of NFPA 1021. Additionally, each officer should receive 12 hours of continuing education on or off site.	11.97	12
D. New Driver and Operator Training For maximum credit, each new driver and operator should receive 60 hours of driver/operator training per year in accordance with NFPA 1002 and NFPA 1451.	2.50	5
E. Existing Driver and Operator Training For maximum credit, each existing driver and operator should receive 12 hours of driver/operator training per year in accordance with NFPA 1002 and NFPA 1451.	2.21	5
F. Training on Hazardous Materials For maximum credit, each firefighter should receive 6 hours of training for incidents involving hazardous materials in accordance with NFPA 472.	0.17	1
G. Recruit Training For maximum credit, each firefighter should receive 240 hours of structure fire related training in accordance with NFPA 1001 within the first year of employment or tenure.	3.65	5
H. Pre-Fire Planning Inspections For maximum credit, pre-fire planning inspections of each commercial, industrial, institutional, and other similar type building (all buildings except 1-4 family dwellings) should be made annually by company members. Records of inspections should include up-to date notes and sketches.	4.02	12

Item 580 “Credit for Training (CT)” = 5.17 points

Item 730 – Operational Considerations (2 points)

Item 730 “Credit for Operational Considerations (COC)” evaluates fire department standard operating procedures and incident management systems for emergency operations involving structure fires.

Operational Considerations	Earned Credit	Credit Available
Standard Operating Procedures The department should have established SOPs for fire department general emergency operations	50	50
Incident Management Systems The department should use an established incident management system (IMS)	50	50
Operational Considerations total:	100	100

Item 730 “Credit for Operational Considerations (COC)” = 2.00 points

Water Supply

Forty percent of a community's overall score is based on the adequacy of the water supply system. The ISO field representative evaluated:

- the capability of the water distribution system to meet the Needed Fire Flows at selected locations up to 3,500 gpm.
- size, type and installation of fire hydrants.
- inspection and flow testing of fire hydrants.

	Earned Credit	Credit Available
616. Credit for Supply System	13.41	30
621. Credit for Hydrants	2.94	3
631. Credit for Inspection and Flow Testing	3.09	7
Item 640. Credit for Water Supply:	19.44	40

Item 616 – Credit for Supply System (30 points)

The first item reviewed is Item 616 “Credit for Supply System (CSS)”. This item reviews the rate of flow that can be credited at each of the Needed Fire Flow test locations considering the supply works capacity, the main capacity and the hydrant distribution. The lowest flow rate of these items is credited for each representative location. A water system capable of delivering 250 gpm or more for a period of two hours plus consumption at the maximum daily rate at the fire location is considered minimum in the ISO review.

Where there are 2 or more systems or services distributing water at the same location, credit is given on the basis of the joint protection provided by all systems and services available.

The supply works capacity is calculated for each representative Needed Fire Flow test location, considering a variety of water supply sources. These include public water supplies, emergency supplies (usually accessed from neighboring water systems), suction supplies (usually evidenced by dry hydrant installations near a river, lake or other body of water), and supplies developed by a fire department using large diameter hose or vehicles to shuttle water from a source of supply to a fire site. The result is expressed in gallons per minute (gpm).

The normal ability of the distribution system to deliver Needed Fire Flows at the selected building locations is reviewed. The results of a flow test at a representative test location will indicate the ability of the water mains (or fire department in the case of fire department supplies) to carry water to that location.

The hydrant distribution is reviewed within 1,000 feet of representative test locations measured as hose can be laid by apparatus.

For maximum credit, the Needed Fire Flows should be available at each location in the district. Needed Fire Flows of 2,500 gpm or less should be available for 2 hours; and Needed Fire Flows of 3,000 and 3,500 gpm should be obtainable for 3 hours.

Item 616 “Credit for Supply System (CSS)” = 13.41 points

Item 621 – Credit for Hydrants (3 points)

The second item reviewed is Item 621 “Credit for Hydrants (CH)”. This item reviews the number of fire hydrants of each type compared with the total number of hydrants.

There are a total of 150 hydrants in the graded area.

620. Hydrants, - Size, Type and Installation	Number of Hydrants
A. With a 6 -inch or larger branch and a pumper outlet with or without 2½ - inch outlets	146
B. With a 6 -inch or larger branch and no pumper outlet but two or more 2½ -inch outlets, or with a small foot valve, or with a small barrel	0
C./D. With only a 2½ -inch outlet or with less than a 6 -inch branch	4
E./F. Flush Type, Cistern, or Suction Point	0

Item 621 “Credit for Hydrants (CH)” = 2.94 points

Item 630 – Credit for Inspection and Flow Testing (7 points)

The third item reviewed is Item 630 “Credit for Inspection and Flow Testing (CIT)”. This item reviews the fire hydrant inspection frequency, and the completeness of the inspections. Inspection of hydrants should be in accordance with AWWA M-17, *Installation, Field Testing and Maintenance of Fire Hydrants*.

Frequency of Inspection (FI): Average interval between the 3 most recent inspections.

Frequency	Points
1 year	30
2 years	20
3 years	10
4 years	5
5 years or more	No Credit

Note: The points for inspection frequency are reduced by 10 points if the inspections are incomplete or do not include a flushing program. An additional reduction of 10 points are made if hydrants are not subjected to full system pressure during inspections. If the inspection of cisterns or suction points does not include actual drafting with a pumper, or back-flushing for dry hydrants, 20 points are deducted.

Total points for Inspections = 1.61 points

Frequency of Fire Flow Testing (FF): Average interval between the 3 most recent inspections.

Frequency	Points
5 years	40
6 years	30
7 years	20
8 years	10
9 years	5
10 years or more	No Credit

Total points for Fire Flow Testing = 1.48 points

Item 631 “Credit for Inspection and Fire Flow Testing (CIT)” = 3.09 points

Divergence = -2.75

The Divergence factor mathematically reduces the score based upon the relative difference between the fire department and water supply scores. The factor is introduced in the final equation.

Community Risk Reduction

	Earned Credit	Credit Available
1025. Credit for Fire Prevention and Code Enforcement (CPCE)	1.34	2.2
1033. Credit for Public Fire Safety Education (CFSE)	1.27	2.2
1044. Credit for Fire Investigation Programs (CIP)	0.94	1.1
Item 1050. Credit for Community Risk Reduction	3.55	5.50

Item 1025 – Credit for Fire Prevention Code Adoption and Enforcement (2.2 points)	Earned Credit	Credit Available
Fire Prevention Code Regulations (PCR) Evaluation of fire prevention code regulations in effect.	10.00	10
Fire Prevention Staffing (PS) Evaluation of staffing for fire prevention activities.	5.76	8
Fire Prevention Certification and Training (PCT) Evaluation of the certification and training of fire prevention code enforcement personnel.	0.60	6
Fire Prevention Programs (PCP) Evaluation of fire prevention programs.	8.00	16
Review of Fire Prevention Code and Enforcement (CPCE) subtotal:	24.36	40

Item 1033 – Credit for Public Fire Safety Education (2.2 points)	Earned Credit	Credit Available
Public Fire Safety Educators Qualifications and Training (FSQT) Evaluation of public fire safety education personnel training and qualification as specified by the authority having jurisdiction.	5.50	10
Public Fire Safety Education Programs (FSP) Evaluation of programs for public fire safety education.	17.50	30
Review of Public Safety Education Programs (CFSE) subtotal:	23.00	40

Item 1044 – Credit for Fire Investigation Programs (1.1 points)	Earned Credit	Credit Available
Fire Investigation Organization and Staffing (IOS) Evaluation of organization and staffing for fire investigations.	8.00	8
Fire Investigator Certification and Training (IQT) Evaluation of fire investigator certification and training.	3.00	6
Use of National Fire Incident Reporting System (IRS) Evaluation of the use of the National Fire Incident Reporting System (NFIRS) for the 3 years before the evaluation.	6.00	6
Review of Fire Investigation Programs (CIP) subtotal:	17.00	20

Summary of PPC Review
for
Hyalite FPSA

FSRS Item	Earned Credit	Credit Available
Emergency Communications		
414. Credit for Emergency Reporting	3.00	3
422. Credit for Telecommunicators	3.59	4
432. Credit for Dispatch Circuits	2.70	3
440. Credit for Emergency Communications	9.29	10
Fire Department		
513. Credit for Engine Companies	5.97	6
523. Credit for Reserve Pumpers	0.50	0.5
532. Credit for Pumper Capacity	3.00	3
549. Credit for Ladder Service	0.92	4
553. Credit for Reserve Ladder and Service Trucks	0.13	0.5
561. Credit for Deployment Analysis	2.73	10
571. Credit for Company Personnel	10.75	15
581. Credit for Training	5.17	9
730. Credit for Operational Considerations	2.00	2
590. Credit for Fire Department	31.17	50
Water Supply		
616. Credit for Supply System	13.41	30
621. Credit for Hydrants	2.94	3
631. Credit for Inspection and Flow Testing	3.09	7
640. Credit for Water Supply	19.44	40
Divergence	-2.75	--
1050. Community Risk Reduction	3.55	5.50
Total Credit	60.70	105.5

Final Community Classification = 04/10

**GALLATIN COUNTY
FIRE AGENCY
MUTUAL AID AGREEMENT**

THIS AGREEMENT will take effect between and among the signing Agencies when two or more local governments, fire districts or fire service areas in Gallatin County and/or Agencies that border Gallatin County sign the Agreement. This Agreement will supersede all prior Gallatin County Fire Agency Mutual Aid Agreements signed by the signatories of this Agreement.

WHEREAS, in the event of a disaster, incident or other emergency, an Agency may need the assistance of the another Agency or Agencies to this Agreement to provide supplemental fire suppression, emergency medical service equipment and personnel, hazardous materials control, and/or other emergency support; and

WHEREAS, an Agency or Agencies may have the necessary equipment and personnel available to enable it to provide such services in the event of such a disaster, incident or other emergency; and

WHEREAS, the parties to this Agreement have determined that it is in the best interests of all parties to set forth guidelines for providing mutual aid in the case of a disaster, incident or other emergency.

NOW, THEREFORE, IT IS HEREBY AGREED AS FOLLOWS:

1. **DEFINITIONS.** The following definitions shall apply to this Agreement:
 - A. "Agency" means any signatory fire district, fire service area, municipality, state agencies or other legally constituted unit of local government within Gallatin County or that border Gallatin County.
 - B. "Disaster" means the occurrence or imminent threat of widespread or severe damage, injury, or loss of life or property resulting from any natural or artificial cause, including tornadoes, windstorms, snowstorms, wind-driven water, high water, floods, wave action, earthquakes, landslides, mudslides, volcanic action, fires, explosions, air or water contamination requiring emergency action to avert danger or damage, blight, droughts, infestations, riots, sabotage, hostile military or paramilitary action, disruption of state services, accidents involving radiation byproducts or other hazardous materials, outbreak of disease, bioterrorism, or incidents involving weapons of mass destruction.
 - C. "Emergency" means the imminent threat of a disaster causing immediate peril to life or property that timely action can avert or minimize.
 - D. "Incident" means an event or occurrence, caused by either an individual or by natural phenomena, requiring action by disaster and emergency services personnel to prevent or minimize loss of life or damage to property or natural resources. The term includes the imminent threat of an emergency. The term does not include a state of emergency or disaster declared by the governor pursuant to § 10-3-302, MCA or § 10-3-303, MCA.
 - E. "Requesting Agency" means the agency asking for assistance.
 - F. "Responding Agency" means the agency sending assistance.

2. **PURPOSE** The specific purpose of this Mutual Aid Agreement is to provide mutual assistance to the Agencies for control of fire, fire prevention, emergency medical services, hazardous materials control, and/or other emergency support in the event of a disaster, incident or other emergency pursuant to §7-33-2108, §7-33-2202, §7-33-4112 and §10-3-202, MCA.
3. **TERM.** This Agreement shall remain in full force and effect unless amended or terminated.
4. **REQUEST FOR ASSISTANCE.** The fire chief or designee or incident commander from any Agency may request assistance from any other Agency or Agencies to this Agreement if confronted with an emergency situation at which the Requesting Agency has need for equipment or personnel in excess of that available to the Requesting Agency. A request for assistance should include the type of incident or emergency and the type of equipment, the number of personnel and specify the location where needed.
5. **RESPONSE TO REQUEST.** Upon receipt of a request the Responding Agency will determine if the Responding Agency has equipment and personnel available to respond to the request of the Requesting Agency and determine the type of the equipment and number of personnel available. In the event the requested equipment and/or personnel are not available, then the Responding Agency shall immediately advise the Requesting Agency that assistance cannot be provided.
6. **ASSISTANCE NOT MANDATORY.** Providing assistance to a Requesting Agency is not mandatory.
7. **COMMAND AT INCIDENT SCENE.** Personnel from the Responding Agency shall report to the Requesting Agency's fire chief, designee or incident commander. The Responding Agency's equipment and personnel shall be under the immediate supervision and responsibility of the requesting fire chief, designee or incident commander during the actual operation. The requesting fire chief, designee or incident commander may request an officer of a Responding Agency to assume command. However, relinquishing command shall not relieve the Requesting Agency of responsibility for the operation. Personnel of a Responding Agency shall be considered to be acting under the lawful orders and instructions of their own Agency to and from the operation. They are not to be considered personnel or employees of any other Agency.
8. **RELEASE FROM INCIDENT.** A Requesting Agency shall release a Responding Agency when services are no longer required or when the Responding Agency is needed for service in its own jurisdiction or upon direct request from the Responding Agency.
9. **OPERATING PROCEDURES.** The Agency Fire Chiefs and/or their designee(s) are authorized to adopt operation procedures, guidelines, policies and plans to implement this Agreement through the Gallatin County Fire Council.

10. **LIABILITY.** Each agency shall be responsible for defending claims made against it or its personnel arising from participation in this Agreement. Agencies shall not be obligated to defend claims made against another Agency or its personnel.

11. **COMPENSATION.** Each Agency agrees that it will not seek compensation for services from any signatory Agency under this Agreement, except as allowed pursuant to federal, state and local laws and regulations. This section does not preclude an Agency from directly seeking compensation or reimbursable expenses from a third party.

12. **REIMBURSEMENT.** A Requesting Agency shall provide fuel and reasonable welfare items for Responding Agencies; however, Responding Agencies may elect to not be reimbursed.

13. **INSURANCE.** Each Agency agrees to maintain adequate insurance coverage for its own equipment and personnel.

14. **COUNTY SUPPLEMENTAL INSURANCE COVERAGE.** Gallatin County agrees to provide supplemental disability insurance coverage for those Gallatin County Agency firefighters who are injured while actively engaged in incident response or during transportation to or from an incident under this Agreement. The supplemental coverage is contingent upon the Gallatin County Agency having a primary disability policy in place prior to the injury such as membership in the Montana Volunteer Firefighters' Compensation Act.

15. **AGREEMENT NOT EXCLUSIVE.** This Agreement is not intended to be exclusive as between parties hereto. The parties may, as that party deems necessary or expedient, enter into a separate Mutual Aid Agreement or Agreements with any other party or parties. Entry into such separate Agreements shall not change any relationship or terms of this Agreement unless the parties hereto mutually agree in writing to such change.

16. **ADMINISTRATION, SEPARATE LEGAL ENTITY AND PROPERTY.**

A. No joint board or separate legal entity is created by this Agreement.

B. The ownership of property by each Agency shall not be affected as a result of this Agreement. Property acquired during the term of this Agreement shall belong to the Agency acquiring the property.

17. **FILING OF AGREEMENT.** The original of this Agreement shall be filed with the Montana Secretary of State, Gallatin County Clerk and Recorder and copies shall be filed with each Agency.

IN WITNESS WHEREOF, the undersigned, who are Trustees, Commissioners, Council Members or designated individuals, have executed this Agreement on behalf of their Fire Department, Fire District, Fire Service Area, State Agency or unit of local government, as of the day and year by their names.

END OF AGREEMENT EXCEPT FOR SIGNATURE PAGE(S)

SIGNATURE PAGE(S)
GALLATIN COUNTY MUTUAL AID AGREEMENT
FINAL 12/31/2023

HYALITE RURAL FIRE DISTRICT

Signature: _____

Date: _____

Printed Name: Justin Miller

Chair, Board of Trustees



Hyalite Rural Fire District

Fire Chief's Report

January 2024

Prepared by: Fire Chief Brian Nickolay

1. The Hyalite Fire District responded to a total of 747 incidents in 2023.
 - Total Calls 2022 - 672
 - Total Calls 2021 - 630
 - Total Calls 2020 - 583
 - Total Calls 2019 - 536
 - Total Calls 2018 - 488
2. The Hyalite Fire District responded to 74 incidents in December 2023.
 - Call volume December 2022 - 74
 - Call volume December 2021 - 58
 - Call volume December 2020 - 52
 - Call volume December 2019 - 39
 - Call volume December 2018 - 37
3. The Hyalite Fire District responded to 56 incidents in November 2023.
 - Call volume November 2022 - 60
 - Call volume November 2021 - 42
 - Call volume November 2020 - 54
 - Call volume November 2019 - 44
 - Call volume November 2018 - 37
4. The Hyalite Fire District responded to 57 incidents in October 2023.
 - Call volume October 2022 - 63
 - Call volume October 2021 - 56
 - Call volume October 2020 - 51
 - Call volume October 2019 - 58
 - Call volume October 2018 - 35
5. Incident Staffing Report for December 2023 and November 2023 are not available yet due to myself still learning our new reporting software.
6. Incident Staffing Report for October 2023 -

- Out of the 57 incidents in the month of October we were able to make our standard of cover on 44 incidents which was 77% of the call volume for the month.
 - Fires - 0 out of 0 incidents properly staffed
 - Overpressure Rupture, Explosion, Overheat - No Fire - 0 out of 0 incident properly staffed
 - EMS, MVA and Rescue - 21 out of 24 incidents properly staffed
 - Hazardous Conditions without fire - 0 out of 0 incidents properly staffed
 - Service Calls - 6 out of 7 incidents properly staffed
 - Good Intent Calls - 8 out of 15 incidents properly staffed
 - False Alarms - 2 out of 4 incidents properly staffed

7. Our current roster is at 42 members (effective 1/1/2024).

- 1 Career Fire Chief
- 1 Career Assistant Fire Chief
- 3 Career Captains
- 5 Volunteer Captains
- 3 Volunteer Reserve Captains
- 1 Volunteer Lieutenants
- 10 Volunteer Firefighters
- 12 Volunteers Apprentice Firefighters
- 0 Volunteer Recruit Firefighters
- 2 Volunteer Recruit Driver/Operators
- 3 Volunteer Reserve Firefighters
- 1 Volunteer Reserve Driver/Operator

8. We are continuing to work on our overnight command coverage shortages. We are at 5 of our needed 7 volunteer captains. Assistant Chief Dahlhauser and Captain Malone will be working this spring to promote additional captains. Our current volunteer captains have really stepped up to help cover the open shifts. I am concerned we will face a burnout situation with our captains at this rate. Our hope is to promote additional captains this spring to get us where we need to be. Myself and Assistant Chief Dahlhauser are continuing to work extra to provide coverage at night where we lack volunteer availability. We have been paying overtime to our paid captains to provide overnight coverage if myself or Dahlhauser are unavailable. Overtime pay has been kept within what we budgeted for the fiscal year.

9. We hired 7 of our volunteer firefighters as paid short term firefighters and lieutenants during the Christmas and New Year holiday. We were facing the fact we were going to be down to 2 to 3 volunteers available during this time period. The 7 employees worked a 48 on and 96 hours off shift rotation out of the Sourdough Fire Station. The employment period for the short term employees was December 17th - January 6th. We were able to cut a week off from the original proposal due to a number of our volunteers returning and being available for calls.

- During the time period of the short term employees, we ran on 41 incidents.
- Of those 41 incidents we were able to provide our standard of cover for 32 out of 41 incidents.

- Out of the 32 incidents we made our standard of cover, 20 were directly due to the short term employees. The most critical time was December 18th - January 2nd.

10. We currently have 4 resident firefighters living at the Sourdough Fire Station.

- Current Sourdough Residents -
 - Jack Pemberton, Tyler Newell, Sophie Smith and Robert Bole.
 - We lost Johanna Ficcadenti as a Sourdough resident in November. Johanna moved out due to getting a dog. She is still an active member of the fire district.
 - Robert Bole moved into Sourdough in December.
 - We will have an additional 3 new residents moving into the Sourdough Fire Station in the month of January. This will bring the Sourdough Fire Station to 7 of 8 total residents.
- Sourdough resident firefighters continue to fill weekend shifts Friday 7pm – Monday 7am. With the reduced staffing of our Sourdough Resident Firefighters, we have had three non-resident firefighters (Martin Blake, Broc Altig and Ted Yewer) step up to fill weekend shifts.

11. We currently have 4 resident firefighters living at the Cottonwood Fire Station.

- Current Cottonwood Residents –
 - Zale Filce, Caitlin Fueg, Brennan Lyle and Kate Brownell.
- Cottonwood resident firefighters continue to fill weekday night shifts Monday – Thursday 7pm – 7am.

12. We currently have 1 resident renter at the Rae house.

- Current Rae Renters -
 - Steve Kerbel

13. Non-resident volunteer firefighters continue to cover 6 hour shifts at the Sourdough Fire Station on Monday – Friday 7am – 7pm.

14. We continue our regular multi company fire and EMS training every Wednesday night and command training twice a month. We were on a regular training leave from December 13th - January 8th for the holidays.

15. Our six recruit firefighters in the firefighter academy will be finishing up in February. Captains Malone and Templeton are overseeing the fall academy as instructors. Our academy has been delayed slightly due to FSTS instructor illness.

We also still have two Driver/Operator-EMTs working through their recruit academies.

16. We now have been working on the new 800 radio system in the county. Captain Prato has done a tremendous amount of work to complete this project. We recently made our final radio purchase to complete the project.

17. In November I took an EMAC (Emergency Management Assistance Compact) assignment to Honolulu, Hawaii to assist with the recovery of the Maui wildfires in August. The assignment was from November 13th - December 2nd. I worked as a deputy operations chief for the State of Hawaii Emergency Management. The assignment proved to be extremely valuable to me. I brought back a lot of knowledge on long term recovery after a disaster and more directly after a wildfire with significant structure loss. The assignment provided me with a lot of experience in working with FEMA, the American Red Cross and state emergency operations center ops.

18. We had our annual Night with Santa event at the Sourdough Fire Station on December 13th. We saw about 150 people at the fire station. Everyone had a great time!

19. Our annual holiday party was December 9th. We held the event at a new venue in the fire district. Montana Ale Works once again donated the food. It was great to see trustees at the event!

20. We participated in a mutual aid water supply training with the Central Valley Fire District on November 29th. The training proved to be very beneficial to both agencies.

21. We assisted the Gallatin Gateway Fire District with a residential structure fire on November 10th.

22. We assisted the Amsterdam Fire District with a residential structure fire on December 25th. We provided one command and one engine as auto aid.

23. The fire district has been heavily involved with an EMS study going on in Gallatin County. Gallatin County has contracted with Fitch and Associates to complete the study. The study is wrapping up and we expect to see recommendation results this spring. The study is an effort to address a best practice of delivering EMS services in the county in the future.

24. I am still on the Board of Directors with Montana State Fire Chiefs Association as a combination section director.

25. I am still on the Montana State Fire Chiefs Wildland Fire Committee.

26. I continue to sit on the board of the Gallatin County Fire Council as Vice President. I also continue to chair the Gallatin County Fire Council communications committee.

27. Assistant Chief Dahlhauser continues to chair the training committee with the Gallatin County Fire Council.

28. I am still a Gallatin County Deputy Fire Warden as well as a Gallatin County Deputy Emergency Managements Officer.

29. Our ambulance transport plan is complete and we are actively transporting patients to the hospital. Income has begun to come in from Pintler Billing for our transports

30. We have experienced no firefighter injuries in the months of October, November and December.

31. All Hyalite Fire apparatus are currently in service.

Regular Agenda Item 1

Renewal of Liability Insurance

**Insurance Policies
Available Upon Review**

Regular Agenda Item 2

**Renewal of Health
Insurance Plan**

Presented to: Hyalite Rural Fire District for a proposed effective date of:
 April 1, 2024

Your Agent/Producer is Antoinette Bloem

			Plan 1		
			Current Rates/Benefits	Renewal Option 1 Rates/Benefits	Renewal Option 2 Rates/Benefits
Carrier	BCBSMT		BCBSMT	BCBSMT	Pacific Source
Plan Name	G931PFR (Gold PPO 107)		G931PFR (Gold PPO 107)	G931PFR (Gold PPO 107)	Navigator Gold 1000
Plan Network	PPO		PPO	PPO	Navigator
Rate Quarter	Q2 2023		Q2 2024	Q2 2024	Q2 2024
Metallic Level	Gold		Gold	Gold	Gold
Deductible	\$1,500		\$1,500	\$1,500	\$1,000
Co-ins	80%		80%	80%	70%
Maximum OOP	\$6,500		\$6,500	\$6,500	\$6,500
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	\$15 PCP/\$65 Spec.		\$15 PCP/\$65 Spec.	\$15 PCP/\$65 Spec.	\$30 copay
Prescriptions	\$5/\$15/\$60/\$150/\$250/\$350 when using Value Network Pharmacies		\$5/\$15/\$60/\$150/\$250/\$350 when using Preferred Pharmacies	\$5/\$15/\$60/\$150/\$250/\$350 when using Preferred 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/CHD	AGE			
Dahlhauser, Christopher	EE	50	\$742.98	\$811.22	\$882.00
Dahlhauser, Samantha	CHD	18	\$385.43	\$414.69	\$451.00
Dahlhauser, Zev	CHD	13	\$333.17	\$347.47	\$378.00
Malone, Malcolm	EE	29	\$473.40	\$508.26	\$553.00
Nickolay, Brian	EE	40	\$549.61	\$580.48	\$631.00
Prato, Colin	EE	31	\$494.30	\$526.43	\$573.00
Templeton, Reid	EE	24	\$435.51	\$454.21	\$494.00
Total Monthly Medical Premium			\$3,414.40	\$3,642.76	\$3,962.00
Total Annual Medical Premium			\$40,972.80	\$43,713.12	\$47,544.00
				6.7%	16.0%



**BlueCross BlueShield
of Montana**

Southwest Service Center
1001 E Lookout Dr, 8th Fl Bldg B
Richardson, TX 75082

RETURN ADDRESS REQUESTED

HYALITE RURAL FIRE DISTRICT
4541 SOUTH 3RD
BOZEMAN MT 59715

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 submit the BPA Amendment Form to your Producer for processing with Blue Cross and Blue Shield of Montana at least 15 days before your renewal date. If you do not have a Producer, please submit the BPA Amendment Form to sg_existing_business@bcbsmt.com.

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 Riders](#)
- [Standalone Vision Plans](#)
- [Employee Basic Life Plans](#)
- [Supplemental Life Plans](#)
- [Enhancing Employer Benefits](#)
- [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.



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.

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 THREE 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: [Enhance 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
- Details on what coverage includes

Step 5: [Let's renew!](#)

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

How to Read Your Renewal

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

Submit paperwork at least 15 days before the renewal date:



Questions about your renewal?

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

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

Renewal at a Glance

Current and Renewal Medical Plans and Premiums

Your group's current Medical plan(s) and suggested plans for the upcoming year 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
Plan ID	G6E1PFR	G6E1PFR
Metallic	Gold	Gold
Network Name	Blue Preferred	Blue Preferred
Deductible In-Network // Out-of-Network	\$3000// \$6000	\$3200// \$6200
Primary Care/Virtual Visit	DC/DC	DC/DC
Coinsurance In-Network // Out-of-Network	100%//100%	100%//100%
Out-of-Pocket Max In-Network // Out-of-Network	\$3000// \$6000	\$3200// \$6200
Specialist Office Visit	DC	DC
Non Preferred Pharmacy Copays	100%	100%

	Current Plan	Renewal Plan
Plan ID	G931PFR	G931PFR
Metallic	Gold	Gold
Network Name	Blue Preferred	Blue Preferred
Deductible In-Network // Out-of-Network	\$1500// \$3000	\$1500// \$3000
Primary Care/Virtual Visit	\$35/\$15	\$35/\$15
Coinsurance In-Network // Out-of-Network	80%//50%	80%//50%
Out-of-Pocket Max In-Network // Out-of-Network	\$6500// \$19500	\$6500// \$19500
Specialist Office Visit	\$65	\$65
Non Preferred Pharmacy Copays	\$15/\$25/\$80/\$170/\$250/\$350	\$15/\$25/\$80/\$170/\$250/\$350

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

Renewal at a Glance

	Current Plan	Renewal Plan
Plan ID	G930PFR	G930PFR
Metallic	Gold	Gold
Network Name	Blue Preferred	Blue Preferred
Deductible In-Network // Out-of-Network	\$2500//\$5000	\$2500//\$5000
Primary Care/Virtual Visit	\$35/\$15	\$35/\$15
Coinsurance In-Network // Out-of-Network	80%/50%	80%/50%
Out-of-Pocket Max In-Network // Out-of-Network	\$4500//\$10500	\$4500//\$10500
Specialist Office Visit	\$65	\$65
Non Preferred Pharmacy Copays	\$15/\$25/\$80/\$170/\$250/\$350	\$15/\$25/\$80/\$170/\$250/\$350

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

				Current Plan ID: G6E1PFR				Renewal Plan ID: 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			

				Current Plan ID: G930PFR				Renewal Plan ID: G930PFR			
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			

				Current Plan ID: G931PFR				Renewal Plan ID: G931PFR			
Employee	DOB	Age	State	Employee Rates	Spouse Rates	Child Rates	Total	Employee Rates	Spouse Rates	Child Rates	Total
1 DAHLHAUSER CHRISTOPHER	04/12/1973	50	MT	\$742.98		\$718.60	\$1,461.58	\$811.22		\$762.16	\$1,573.38
2 MALONE MALCOLM	07/09/1994	29	MT	\$473.40			\$473.40	\$508.26			\$508.26
3 NICKOLAY BRIAN	12/17/1983	40	MT	\$549.61			\$549.61	\$580.48			\$580.48
4 PRATO COLIN	01/25/1993	31	MT	\$494.30			\$494.30	\$526.43			\$526.43
5 TEMPLETON REID	09/19/1999	24	MT	\$435.51			\$435.51	\$454.21			\$454.21

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

Renewal at a Glance

	Current Plan ID: G931PFR	Renewal Plan ID: G931PFR
Total Monthly Medical Premium	\$3,414.40	\$3,642.76

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
G930PFR	Blue Preferred Gold PPO 105	0	\$0.00
G931PFR	Blue Preferred Gold PPO 107	5	\$3,642.76
Total Monthly Medical Premium			\$3,642.76

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

Renewal at a Glance

Current and Renewal Vision Riders and Premiums

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 Rider	Renewal Vision Rider
Plan ID	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	7	7
Total Monthly Vision Cost	\$30.00	\$30.00

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

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	Coinsurance In-Network//Out-of-Network	Primary Care/ Virtual Visit	Specialist Office Visit	ER Copay// Coinsurance Per ER Visit	Urgent Care Visit	In-Patient Deductible In-Network// Out-of-Network	Non-Preferred Pharmacy Copays	Total Monthly Health Cost - Age Rates	Employee Only	Employee + Spouse	Employee + Child	Employee + Family	Total Monthly Health Cost - Composite Rates
Blue Preferred Network															
PPO Plans															
Platinum															
P911PFR	\$250//\$500	\$1500//\$4500	80%//50%	\$25/\$15	\$50	\$250//100%	\$50	DC//DC	\$10/\$20/\$70/\$120/\$250/\$350	\$4,362.07	\$715.09	\$1,430.18	\$1,501.69	\$2,216.78	\$4,362.05
P6K1PFR	\$500//\$1000	\$2500//\$7500	80%//50%	\$10/\$10	\$40	\$250//100%	\$50	DC//DC	\$10/\$20/\$70/\$120/\$250/\$350	\$4,256.85	\$697.84	\$1,395.68	\$1,465.46	\$2,163.30	\$4,256.82
P910PFR	\$750//\$1500	\$1500//\$4500	80%//50%	\$25/\$15	\$45	\$250//100%	\$50	DC//DC	\$10/\$20/\$55/\$95/\$250/\$350	\$4,290.46	\$703.35	\$1,406.70	\$1,477.04	\$2,180.39	\$4,290.44
Gold															
G931PFR	\$1500//\$3000	\$6500//\$19500	80%//50%	\$35/\$15	\$65	DC//80%	\$50	DC//DC	\$15/\$25/\$80/\$170/\$250/\$350	\$3,642.76	\$597.17	\$1,194.34	\$1,254.06	\$1,851.23	\$3,642.74
G933PFR	\$2000//\$4000	\$6750//\$20250	80%//50%	\$35/\$15	\$65	\$300//100%	\$50	DC//DC	\$10/\$20/\$70/\$120/\$250/\$350	\$3,641.40	\$596.95	\$1,193.90	\$1,253.60	\$1,850.55	\$3,641.40
G930PFR	\$2500//\$5000	\$4500//\$10500	80%//50%	\$35/\$15	\$65	DC//80%	\$50	DC//DC	\$15/\$25/\$80/\$170/\$250/\$350	\$3,654.23	\$599.05	\$1,198.10	\$1,258.01	\$1,857.06	\$3,654.21
G6K2PFR	\$3500//\$7000	\$6000//\$15000	80%//50%	\$25/\$15	\$45	DC//80%	\$50	DC//DC	\$15/\$25/\$80/\$170/\$250/\$350	\$3,483.18	\$571.01	\$1,142.02	\$1,199.12	\$1,770.13	\$3,483.16
Silver															
S931PFR	\$3500//\$6000	\$6500//\$19500	80%//50%	DC/DC	DC	DC//80%	DC	DC//DC	80%/80%/70%/60%/60%/50%	\$3,152.42	\$516.79	\$1,033.58	\$1,085.26	\$1,602.05	\$3,152.42
S932PFR	\$5000//\$9500	\$9000//\$27000	70%//50%	\$50/\$15	\$75	DC//70%	\$60	DC//DC	\$20/\$30/\$70/\$120/\$250/\$350	\$3,092.28	\$506.93	\$1,013.86	\$1,064.55	\$1,571.48	\$3,092.27
S6K3PFR	\$6250//\$12500	\$9450//\$28350	60%//50%	\$30/\$15	\$50	DC//60%	\$75	DC//DC	\$10/\$20/\$70/\$120/\$250/\$350	\$3,056.90	\$501.13	\$1,002.26	\$1,052.37	\$1,553.50	\$3,056.89
Bronze															
B6J1PFR	\$8550//\$17100	\$8550//\$17100	100%//100%	\$35/\$15	DC	DC//100%	DC	DC//DC	100%	\$2,758.00	\$452.13	\$904.26	\$949.47	\$1,401.60	\$2,757.99
HSA Plans*															
Gold															
G6E1PFR [†]	\$3200//\$6200	\$3200//\$6200	100%//100%	DC/DC	DC	DC//100%	DC	DC//DC	100%	\$3,625.05	\$594.27	\$1,188.54	\$1,247.97	\$1,842.24	\$3,625.05
G6J2PFR [†]	\$3200//\$6200	\$3500//\$10500	90%//50%	DC/DC	DC	DC//90%	DC	DC//DC	80%/80%/70%/60%/60%/50%	\$3,446.92	\$565.07	\$1,130.14	\$1,186.65	\$1,751.72	\$3,446.93
G936PFR [†]	\$4150//\$8300	\$4150//\$8300	100%//100%	DC/DC	DC	DC//100%	DC	DC//DC	100%	\$3,409.70	\$558.97	\$1,117.94	\$1,173.84	\$1,732.81	\$3,409.72
Silver															
S935PFR [†]	\$3500//\$7000	\$6500//\$19500	80%//50%	DC/DC	DC	DC//80%	DC	DC//DC	60%/60%/50%/50%/50%/50%	\$3,153.30	\$516.93	\$1,033.86	\$1,085.55	\$1,602.48	\$3,153.27
S6J3PFR [†]	\$4000//\$8000	\$6900//\$20700	80%//50%	DC/DC	DC	DC//80%	DC	DC//DC	80%/80%/70%/60%/60%/50%	\$3,050.24	\$500.04	\$1,000.08	\$1,050.08	\$1,550.12	\$3,050.24
S933PFR [†]	\$5200//\$10400	\$5200//\$10400	100%//100%	DC/DC	DC	DC//100%	DC	DC//DC	100%	\$3,209.05	\$526.07	\$1,052.14	\$1,104.75	\$1,630.82	\$3,209.03
S6E1PFR [†]	\$5500//\$11000	\$5500//\$11000	100%//100%	DC/DC	DC	DC//100%	DC	DC//DC	100%	\$3,157.32	\$517.59	\$1,035.18	\$1,086.94	\$1,604.53	\$3,157.30
Bronze															
B902PFR [†]	\$6500//\$13000	\$7250//\$21750	60%//50%	DC/DC	DC	\$600//60%	DC	DC//DC	60%/60%/50%/50%/50%/50%	\$2,795.13	\$458.22	\$916.44	\$962.26	\$1,420.48	\$2,795.14
Blue Focus Network															
POS Plans															

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	Coinsurance In-Network//Out-of-Network	Primary Care/ Virtual Visit	Specialist Office Visit	ER Copay// Coinsurance Per ER Visit	Urgent Care Visit	In-Patient Deductible In-Network// Out-of-Network	Non-Preferred Pharmacy Copays	Total Monthly Health Cost - Age Rates	Employee Only	Employee + Spouse	Employee + Child	Employee + Family	Total Monthly Health Cost - Composite Rates
Platinum															
P6K4BLC	\$250//\$500	\$1500//\$4500	80%/50%	\$25/DC	\$50	\$250//100%	\$50	DC//DC	\$10/\$20/\$70/\$120/\$250/\$350	\$4,011.29	\$657.59	\$1,315.18	\$1,380.94	\$2,038.53	\$4,011.30
P6K1BLC	\$500//\$1000	\$2500//\$5000	80%/50%	\$10/DC	\$40	\$250//100%	\$50	DC//DC	\$10/\$20/\$70/\$120/\$250/\$350	\$3,875.60	\$635.34	\$1,270.68	\$1,334.21	\$1,969.55	\$3,875.57
P6E1BLC	\$750//\$1500	\$1500//\$4500	80%/50%	\$25/DC	\$45	\$250//100%	\$50	DC//DC	\$15/\$25/\$80/\$170/\$250/\$350	\$3,863.48	\$633.36	\$1,266.72	\$1,330.06	\$1,963.42	\$3,863.50
Gold															
G6E2BLC	\$1500//\$3000	\$5700//\$17100	80%/50%	\$40/DC	\$75	DC//80%	\$50	DC//DC	\$15/\$25/\$80/\$170/\$250/\$350	\$3,220.59	\$527.97	\$1,055.94	\$1,108.74	\$1,636.71	\$3,220.62
G6E1BLC	\$1750//\$2500	\$7000//\$21000	80%/50%	\$45/DC	\$80	\$250//100%	\$50	DC//DC	\$15/\$25/\$80/\$170/\$250/\$350	\$3,171.90	\$519.98	\$1,039.96	\$1,091.96	\$1,611.94	\$3,171.88
G6E3BLC	\$2500//\$5000	\$6500//\$19500	90%/50%	\$40/DC	\$80	\$250//100%	\$50	DC//DC	\$20/\$30/\$70/\$120/\$250/\$350	\$3,148.01	\$516.07	\$1,032.14	\$1,083.75	\$1,599.82	\$3,148.03
G6K2BLC	\$3500//\$7000	\$6000//\$15000	80%/50%	\$25/DC	\$45	DC//80%	\$50	DC//DC	\$15/\$25/\$80/\$170/\$250/\$350	\$3,013.61	\$494.03	\$988.06	\$1,037.46	\$1,531.49	\$3,013.58
Silver															
S6E1BLC	\$3500//\$6000	\$6500//\$19500	80%/50%	DC/DC	DC	DC//80%	DC	DC//DC	80%/80%/70%/60%/60%/50%	\$2,667.37	\$437.27	\$874.54	\$918.27	\$1,355.54	\$2,667.35
S6E3BLC	\$5000//\$9500	\$9000//\$27000	70%/50%	\$50/DC	\$75	DC//70%	\$60	DC//DC	\$20/\$30/\$70/\$120/\$250/\$350	\$2,639.56	\$432.71	\$865.42	\$908.69	\$1,341.40	\$2,639.53
S6K3BLC	\$6000//\$12000	\$9450//\$28350	60%/50%	\$35/DC	\$55	DC//60%	\$75	DC//DC	\$10/\$20/\$70/\$120/\$250/\$350	\$2,608.26	\$427.58	\$855.16	\$897.92	\$1,325.50	\$2,608.24
Bronze															
B6J1BLC	\$8550//\$17100	\$8550//\$17100	100%/100%	\$35/DC	DC	DC//100%	DC	DC//DC	100%	\$2,287.32	\$374.97	\$749.94	\$787.44	\$1,162.41	\$2,287.32
HSA Plans*															
Gold															
G6J2BLC ¹	\$3200//\$6200	\$3500//\$10500	90%/50%	DC/DC	DC	DC//90%	DC	DC//DC	80%/80%/70%/60%/60%/50%	\$2,953.13	\$484.12	\$968.24	\$1,016.65	\$1,500.77	\$2,953.13
Silver															
S6E2BLC ¹	\$3850//\$7700	\$7150//\$21450	90%/50%	DC/DC	DC	DC//90%	DC	DC//DC	80%/80%/70%/60%/60%/50%	\$2,682.21	\$439.71	\$879.42	\$923.39	\$1,363.10	\$2,682.23
S6J3BLC ¹	\$4000//\$8000	\$6900//\$20700	80%/50%	DC/DC	DC	DC//80%	DC	DC//DC	80%/80%/70%/60%/60%/50%	\$2,562.15	\$420.02	\$840.04	\$882.04	\$1,302.06	\$2,562.12
Bronze															
B6E1BLC ¹	\$7250//\$14500	\$7250//\$14500	100%/100%	DC/DC	DC	\$600//100%	DC	DC//DC	100%	\$2,412.51	\$395.49	\$790.98	\$830.53	\$1,226.02	\$2,412.49

Blue Focus plans do not include virtual visits, however they have telehealth benefit with a cost share. See your Benefit Booklet for more details.

Coinurance applies after deductible is met for medical plans and pharmacy plans that do not have copays.

*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.

DC = Deductible and Coinsurance

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

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

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

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 ID	Plan Type	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	Employee Only	Employee + Spouse	Employee + Child	Employee + Family	Total Monthly Dental Cost - Composite Rates
Contributory Group													
High Allocation													
DMTHR30 ⁵	Passive	\$25//\$25	\$5000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$2000	\$394.82	\$61.21	\$122.42	\$149.96	\$241.78	\$394.80
DMTHR31 ⁵	Passive	\$25//\$25	\$3000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$2000	\$374.24	\$58.02	\$116.04	\$142.15	\$229.18	\$374.23
DMTHR32 ⁵	Passive	\$50//\$50	\$2000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$2000	\$353.80	\$54.85	\$109.70	\$134.38	\$216.66	\$353.78
DMTHR33 ⁵	Passive	\$50//\$50	\$1500	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1500	\$339.00	\$52.55	\$105.10	\$128.75	\$207.57	\$338.95
DMTHR34 ⁵	Passive	\$50//\$50	\$1000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	\$307.69	\$47.71	\$95.42	\$116.89	\$188.45	\$307.73
DMTHM39	Passive	\$50//\$50	\$1500	MAC	100%/80%/50%/NA	100%/80%/50%/NA	N/A	\$218.90	\$33.94	\$67.88	\$83.15	\$134.06	\$218.91
DMTHM41 ¹³	Passive	\$25//\$25	\$750	MAC	100%/80%/NA/NA	100%/80%/NA/NA	N/A	\$110.18	\$17.08	\$34.16	\$41.85	\$67.47	\$110.17
DMTHR50	Passive	\$50//\$50	\$1500	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	N/A	\$315.98	\$48.99	\$97.98	\$120.03	\$193.51	\$315.99
DMTHM57 ⁵	Passive	\$50//\$50	\$1500	MAC	100%/100%/60%/50%	100%/100%/60%/50%	\$1500	\$295.42	\$45.80	\$91.60	\$112.21	\$180.91	\$295.41
Low Allocation													
DMTLR35	Passive	\$50//\$50	\$1500	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	N/A	\$286.11	\$44.36	\$88.72	\$108.68	\$175.22	\$286.12
DMTLR36	Passive	\$50//\$50	\$1000	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	N/A	\$265.57	\$41.17	\$82.34	\$100.87	\$162.62	\$265.55
DMTLR37	Passive	\$75//\$75	\$1000	90th R&C	90%/70%/50%/NA	90%/70%/50%/NA	N/A	\$231.23	\$35.85	\$71.70	\$87.83	\$141.61	\$231.23
DMTLM38	Passive	\$50//\$50	\$1500	MAC	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	\$210.29	\$32.61	\$65.22	\$79.89	\$128.81	\$210.33
DMTLM40	Passive	\$75//\$75	\$1000	MAC	90%/70%/50%/NA	90%/70%/50%/NA	N/A	\$160.05	\$24.82	\$49.64	\$60.81	\$98.04	\$160.09
DMTLM44	Passive	\$50//\$50	\$1000	MAC	100%/80%/50%/NA	100%/80%/50%/NA	N/A	\$185.22	\$28.72	\$57.44	\$70.36	\$113.44	\$185.24
DMTLR58 ⁴	Passive	\$50//\$50	\$1000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	\$285.42	\$44.25	\$88.50	\$108.41	\$174.79	\$285.41
Voluntary Group													
High Allocation													
DMTHR42 ¹¹	Passive	\$50//\$50	\$1500	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1500	\$359.22	\$55.69	\$111.38	\$136.44	\$219.98	\$359.20
DMTHM43 ¹¹	Passive	\$50//\$50	\$1500	MAC	100%/80%/50%/NA	100%/80%/50%/NA	N/A	\$236.11	\$36.61	\$73.22	\$89.69	\$144.61	\$236.13
DMTHM45 ³	Passive	\$25//\$25	\$750	MAC	100%/80%/NA/NA	100%/80%/NA/NA	N/A	\$121.02	\$18.76	\$37.52	\$45.96	\$74.10	\$121.00
DMTHR51 ¹¹	Passive	\$50//\$50	\$1000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	\$331.36	\$51.38	\$102.76	\$125.88	\$202.95	\$331.40
DMTHR52 ¹¹	Passive	\$50//\$50	\$1500	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	N/A	\$340.64	\$52.81	\$105.62	\$129.38	\$208.60	\$340.62

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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 ID	Plan Type	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	Employee Only	Employee + Spouse	Employee + Child	Employee + Family	Total Monthly Dental Cost - Composite Rates
DMTHM59 ^{*1}	Passive	\$50//\$50	\$1500	MAC	100%/100%/60%/50%	100%/100%/60%/50%	\$1500	\$312.81	\$48.50	\$97.00	\$118.83	\$191.58	\$312.83
Low Allocation													
DMTLR46 ^{*1}	Passive	\$50//\$50	\$1500	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	\$321.68	\$49.87	\$99.74	\$122.18	\$196.99	\$321.66
DMTLM49 ^{*1}	Passive	\$50//\$50	\$1000	MAC	100%/80%/50%/NA	100%/80%/50%/NA	N/A	\$216.62	\$33.59	\$67.18	\$82.30	\$132.68	\$216.66
DMTLR53 ^{*1}	Passive	\$50//\$50	\$1000	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	N/A	\$287.08	\$44.51	\$89.02	\$109.05	\$175.81	\$287.09
DMTLM54 ^{*1}	Passive	\$50//\$50	\$1000	MAC	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	\$212.46	\$32.94	\$65.88	\$80.70	\$130.11	\$212.46
DMTLR60 ^{*1*4}	Passive	\$50//\$50	\$1000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	\$308.71	\$47.86	\$95.72	\$117.26	\$189.05	\$308.70

Dental Group Size : A

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 Adult Coverage and dependent children to age 19.

High - Endodontics, Periodontics, and Oral Surgery services covered in Type II.

Low - Endodontics, Periodontics, and Oral Surgery services covered in Type III.

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).

Passive Dental - A group dental program where the key plan components are identical in and out of network. However, out of pocket costs are less if an in network provider is utilized due to the discounted fee.

*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 Class IV Orthodontic services.

*3 Only Basic Restorative Services are covered under Class II.

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

*5 Implants are covered at the same percentage as prosthodontics.

The rates shown are based on your current enrollment status. If you are considering adding members and need rates associated with that change please reach out to your Marketing Representative for rates.

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

Vision Riders



Complete your health care coverage with a vision rider.

If one of these vision riders is selected, all members must be enrolled in both medical and vision coverage. Additional, stand-alone vision plans are available for consideration, contact your Producer or Small Group Account Management Team for more information on these plans.

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

Note: Refer to Vision Rider Summaries for additional details.

If group offers medical coverage and a vision rider, all members must be enrolled in both.

*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 rider 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 rider rates above are calculated on a per member per month basis and are applicable to members 19 years of age and older.

Standalone Vision Plans

Plan Name	Frequency Eye/Lens/Frame	Lens Copay	Allowance (Frame & Contacts)	Funded Fit and Follow up	Funded Standard Progressive	Funded Scratch Coating	Funded Kids Polycarb
Plan 2	12/12/24	\$10	\$130	No	No	Yes	Yes
Plan 4	12/12/12	\$10	\$130	No	No	Yes	Yes
Plan 8	12/12/24	\$25	\$130	No	No	Yes	Yes

See [Appendix - Monthly Standalone Vision Premiums](#) for Rates information.

Benefit notes:

1. Membership must be submitted 30 days prior to the effective date.
2. Premium is subject to adjustment even during a rate guarantee period in the event of any of the following events: changes in benefits, employee contributions, the number of eligible employees or the imposition on any new taxes, fees or assessments by Federal or State regulatory agencies.
3. Member reimbursement out-of-network will be the lesser of the listed amount or the member's actual cost from the out-of-network provider. In certain states, members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see the online provider location to determine which participating providers have agreed to the discounted rate.
4. Rate estimates are based on the schedule of benefits, census provided and the following assumptions:
 - a. All active full-time employees are eligible for coverage. Full-time means that the employee is actively employed at least 30 hours each week on a regularly scheduled basis for the employer as of the effective date. Actively employed means the employee is performing the normal duties of their occupation as part of an employee-employer relationship.
 - b. The greater of 20% or 2 eligible employees are enrolled at the time of sale.
5. Employees must be legally working in the United States in order to be eligible for coverage. This insurance policy must be purchased by and issued to the U.S. parent company customer located in the United States. If there are employees who are residents of Canada, we must be advised before the point of sale so that we can ensure compliance with the laws of Canada.
6. This proposal illustrates the cost of the insurance program and is based upon the information submitted by you. Actual cost will be determined after an application has been accepted and will depend upon data obtained when the program becomes effective.
7. Vision rates are guaranteed for the initial 48 months.
8. Vision Insurance servicing is administered by Dearborn Life Insurance Company. Vision Insurance claims are administered by EyeMed Vision Care LLC.
9. Standalone Vision is underwritten by Dearborn Life Insurance Company.

Vision Insurance offered by Dearborn Life Insurance Company located at 701 E. 22nd Street, Lombard, IL 60148. Blue Cross and Blue Shield of Montana, an Independent Licensee of the Blue Cross and Blue Shield Association. EyeMed Vision Care, LLC and First American Administrators, Inc. are independent companies that offer provider network and administration services on behalf of Dearborn Life Insurance Company.

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

Employee Basic Life Plans

Plan Name	Plan Benefit	Benefit Maximum	Age Reduction
Plan 1	\$15,000	N/A	35% at 65 / 50% at 70
Plan 2	\$25,000	N/A	35% at 65 / 50% at 70
Plan 3	\$50,000	N/A	35% at 65 / 50% at 70

See [Appendix - Monthly Employee Basic Life Premiums](#) for Rates information.

Benefit notes:

1. Employee benefits reduce by 35% of the original amount at age 65, and by 50% of the original amount at age 70.
2. All benefits will terminate at retirement.
3. An accelerated death benefit and waiver of premium benefit will be included.
4. AD&D features include Seat-belt, Air Bag, Repatriation, and Education benefits.
5. Rate estimates are based on the schedule of benefits, census provided and the following assumptions:
 - a. The employer contributes 100% of the cost of Basic Life/AD&D.
 - b. All active full-time employees are eligible for coverage. Full-time means that the employee is actively employed at least 30 hours each week on a regularly scheduled basis for the employer as of the effective date. Actively employed means the employee is performing the normal duties of their occupation as part of an employee-employer relationship.
 - c. All eligible employees are insured in Basic Life/AD&D.
6. Employees must be legally working and living in the United States in order to be eligible for coverage.
7. Basic Life/AD&D rates are guaranteed for the initial 24 months.
8. This proposal provides only basic information on the features of the policy. It is not intended to be a complete representation of all terms and provisions of our contract. Please refer to the policy for details and limitations of coverage. In case of conflict between this proposal and the policy, the terms of the policy will govern.
9. Basic Life and AD&D is underwritten and administered by Dearborn Life Insurance Company.

Life, Disability, Critical Illness, Accident, and Vision products are 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 the 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.

Medical and Dental products are offered by Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

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

Supplemental Life Plans

Plan Name	Plan Benefit	Benefit Maximum
Plan 1*	Employee / Spouse / Child	\$500,000 Employee / \$150,000 Spouse / \$10,000 Child

* Guarantee Issue: Fully underwritten (2 – 5 Lives)

\$30,000 (6 – 9 Lives)

\$50,000 (10 – 25 Lives)

\$100,000 (26 – 50 Lives)

See [Appendix - Monthly Supplemental Life Premiums](#) for Rates information.

Benefit notes:

1. Employee benefits reduce by 35% of the original amount at age 65 and by 50% of the original amount at age 70.
2. Supplemental Employee Life elections can be selected in increments of \$10,000, with a minimum of \$10,000 and maximum of \$500,000.
3. Supplemental Dependent Spouse elections can be selected in increments of \$5,000, with a minimum of \$5,000 and maximum of \$150,000.
4. Evidence of Insurability is required for all Supplemental Employee Life and AD&D amounts for 2-5 eligible lives and all which exceed the guarantee issue limit of \$30,000 for 6-9 eligible lives, \$50,000 for 10-25 eligible lives, \$100,000 for 26-50 eligible lives, and on all late applications.
5. Evidence of Insurability is required for all Supplemental Dependent Spouse Life and AD&D amounts for 2-9 eligible lives and all which exceed the guarantee issue limit of \$25,000.
6. Rate estimates are based on the schedule of benefits, census provided and the following assumptions:
 - a. The employer contributes 0% of the cost of Supplemental Life/AD&D.
 - b. All active full-time employees are eligible for coverage. Full-time means that the employee is actively employed at least 30 hours each week on a regularly scheduled basis for the employer as of the effective date. Actively employed means the employee is performing the normal duties of their occupation as part of an employee-employer relationship.
 - c. At least 20% of eligible employees are enrolled at the time of sale.
7. All benefits will terminate at retirement.
8. Employees must be legally working and living in the United States in order to be eligible for coverage.
9. Supplemental Life/AD&D rates are guaranteed for the initial 24 months.
10. Basic Life/AD&D must be in force or sold alongside Supplemental Life/AD&D, in order to issue Supplemental Life/AD&D insurance.
11. This proposal provides only basic information on the features of the policy. It is not intended to be a complete representation of all terms and provisions of our contract. Please refer to the policy for details and limitations of coverage. In case of conflict between this proposal and the policy, the terms of the policy will govern.
12. Supplemental Life and AD&D is underwritten and administered by Dearborn Life Insurance Company.

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

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.

Standalone Vision

Available to groups between 2-50 eligible employees when paired with medical or dental.

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.

Critical Illness

Critical Illness Insurance pays cash directly to the insured individual for the unplanned expenses of a critical illness.

Accident

Accident Insurance provides cash directly to the insured individual for the unexpected costs of an accidental injury.



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

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.

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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	DAHLHAUSER, CHRISTOPHER	Employee	04/12/1973	50	EC	MT
1.1	DAHLHAUSER, SAMANTHA	Dependent	05/09/2005	18		MT
1.2	DAHLHAUSER, ZEV	Dependent	09/24/2010	13		MT
2	MALONE, MALCOLM	Employee	07/09/1994	29	EO	MT
3	NICKOLAY, BRIAN	Employee	12/17/1983	40	EO	MT
4	PRATO, COLIN	Employee	01/25/1993	31	EO	MT
5	TEMPLETON, REID	Employee	09/19/1999	24	EO	MT

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

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Appendix - Monthly Medical Premiums

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

Age Rates											
Plan ID: P911PFR				Network: Blue Preferred Network				Plan Type: ACA			
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
<15	\$416.08	23	\$543.90	32	\$643.43	41	\$708.16	50	\$971.41	59	\$1,415.77
15	\$453.07	24	\$543.90	33	\$651.59	42	\$720.67	51	\$1,014.37	60	\$1,476.14
16	\$467.21	25	\$546.08	34	\$660.29	43	\$738.07	52	\$1,061.69	61	\$1,528.36
17	\$481.35	26	\$556.95	35	\$664.65	44	\$759.83	53	\$1,109.56	62	\$1,562.62
18	\$496.58	27	\$570.01	36	\$669.00	45	\$785.39	54	\$1,161.23	63	\$1,605.59
19	\$511.81	28	\$591.22	37	\$673.35	46	\$815.85	55	\$1,212.90	64+	\$1,631.70
20	\$527.58	29	\$608.62	38	\$677.70	47	\$850.12	56	\$1,268.92		
21	\$543.90	30	\$617.33	39	\$686.40	48	\$889.28	57	\$1,325.48		
22	\$543.90	31	\$630.38	40	\$695.10	49	\$927.89	58	\$1,385.86		

Composite Rates											
Plan ID: P911PFR				Network: Blue Preferred Network				Plan Type: ACA			
Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost
EO	\$715.09	ES	\$1,430.18	EC	\$1,501.69	EF	\$2,216.78				

Age Rates											
Plan ID: P6K1PFR				Network: Blue Preferred Network				Plan Type: ACA			
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
<15	\$406.05	23	\$530.78	32	\$627.91	41	\$691.08	50	\$947.97	59	\$1,381.62
15	\$442.14	24	\$530.78	33	\$635.87	42	\$703.28	51	\$989.90	60	\$1,440.54
16	\$455.94	25	\$532.90	34	\$644.37	43	\$720.27	52	\$1,036.08	61	\$1,491.49
17	\$469.74	26	\$543.52	35	\$648.61	44	\$741.50	53	\$1,082.79	62	\$1,524.93
18	\$484.60	27	\$556.26	36	\$652.86	45	\$766.45	54	\$1,133.22	63	\$1,566.86
19	\$499.46	28	\$576.96	37	\$657.11	46	\$796.17	55	\$1,183.64	64+	\$1,592.34
20	\$514.86	29	\$593.94	38	\$661.35	47	\$829.61	56	\$1,238.31		
21	\$530.78	30	\$602.44	39	\$669.84	48	\$867.83	57	\$1,293.51		
22	\$530.78	31	\$615.17	40	\$678.34	49	\$905.51	58	\$1,352.43		

Composite Rates											
Plan ID: P6K1PFR				Network: Blue Preferred Network				Plan Type: ACA			
Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost
EO	\$697.84	ES	\$1,395.68	EC	\$1,465.46	EF	\$2,163.30				

Age Rates											
Plan ID: P910PFR				Network: Blue Preferred Network				Plan Type: ACA			
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
<15	\$409.25	23	\$534.97	32	\$632.87	41	\$696.53	50	\$955.46	59	\$1,392.53
15	\$445.63	24	\$534.97	33	\$640.89	42	\$708.84	51	\$997.72	60	\$1,451.91
16	\$459.54	25	\$537.11	34	\$649.45	43	\$725.95	52	\$1,044.26	61	\$1,503.27
17	\$473.45	26	\$547.81	35	\$653.73	44	\$747.35	53	\$1,091.34	62	\$1,536.97
18	\$488.43	27	\$560.65	36	\$658.01	45	\$772.50	54	\$1,142.16	63	\$1,579.23
19	\$503.41	28	\$581.51	37	\$662.29	46	\$802.46	55	\$1,192.98	64+	\$1,604.91
20	\$518.92	29	\$598.63	38	\$666.57	47	\$836.16	56	\$1,248.09		
21	\$534.97	30	\$607.19	39	\$675.13	48	\$874.68	57	\$1,303.72		
22	\$534.97	31	\$620.03	40	\$683.69	49	\$912.66	58	\$1,363.10		

Composite Rates											
Plan ID: P910PFR				Network: Blue Preferred Network				Plan Type: ACA			
Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost
EO	\$703.35	ES	\$1,406.70	EC	\$1,477.04	EF	\$2,180.39				

Appendix - Monthly Medical Premiums

Age Rates											
Plan ID: G931PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: 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
<15	\$347.47	23	\$454.21	32	\$537.33	41	\$591.38	50	\$811.22	59	\$1,182.31
15	\$378.36	24	\$454.21	33	\$544.14	42	\$601.83	51	\$847.10	60	\$1,232.73
16	\$390.17	25	\$456.03	34	\$551.41	43	\$616.36	52	\$886.62	61	\$1,276.33
17	\$401.98	26	\$465.11	35	\$555.04	44	\$634.53	53	\$926.59	62	\$1,304.95
18	\$414.69	27	\$476.01	36	\$558.68	45	\$655.88	54	\$969.74	63	\$1,340.83
19	\$427.41	28	\$493.73	37	\$562.31	46	\$681.32	55	\$1,012.89	64+	\$1,362.63
20	\$440.58	29	\$508.26	38	\$565.95	47	\$709.93	56	\$1,059.67		
21	\$454.21	30	\$515.53	39	\$573.21	48	\$742.63	57	\$1,106.91		
22	\$454.21	31	\$526.43	40	\$580.48	49	\$774.88	58	\$1,157.33		

Composite Rates											
Plan ID: G931PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: Gold		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$597.17		ES	\$1,194.34		EC	\$1,254.06		EF	\$1,851.23	

Age Rates											
Plan ID: G933PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: 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
<15	\$347.34	23	\$454.04	32	\$537.13	41	\$591.16	50	\$810.92	59	\$1,181.87
15	\$378.22	24	\$454.04	33	\$543.94	42	\$601.60	51	\$846.78	60	\$1,232.26
16	\$390.02	25	\$455.86	34	\$551.20	43	\$616.13	52	\$886.29	61	\$1,275.85
17	\$401.83	26	\$464.94	35	\$554.84	44	\$634.29	53	\$926.24	62	\$1,304.46
18	\$414.54	27	\$475.83	36	\$558.47	45	\$655.63	54	\$969.38	63	\$1,340.33
19	\$427.25	28	\$493.54	37	\$562.10	46	\$681.06	55	\$1,012.51	64+	\$1,362.12
20	\$440.42	29	\$508.07	38	\$565.73	47	\$709.66	56	\$1,059.28		
21	\$454.04	30	\$515.34	39	\$573.00	48	\$742.36	57	\$1,106.50		
22	\$454.04	31	\$526.23	40	\$580.26	49	\$774.59	58	\$1,156.89		

Composite Rates											
Plan ID: G933PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: Gold		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$596.95		ES	\$1,193.90		EC	\$1,253.60		EF	\$1,850.55	

Age Rates											
Plan ID: G930PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: 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
<15	\$348.56	23	\$455.64	32	\$539.02	41	\$593.24	50	\$813.77	59	\$1,186.03
15	\$379.55	24	\$455.64	33	\$545.86	42	\$603.72	51	\$849.77	60	\$1,236.61
16	\$391.39	25	\$457.46	34	\$553.15	43	\$618.30	52	\$889.41	61	\$1,280.35
17	\$403.24	26	\$466.58	35	\$556.79	44	\$636.53	53	\$929.51	62	\$1,309.05
18	\$416.00	27	\$477.51	36	\$560.44	45	\$657.94	54	\$972.79	63	\$1,345.05
19	\$428.76	28	\$495.28	37	\$564.08	46	\$683.46	55	\$1,016.08	64+	\$1,366.92
20	\$441.97	29	\$509.86	38	\$567.73	47	\$712.17	56	\$1,063.01		
21	\$455.64	30	\$517.15	39	\$575.02	48	\$744.97	57	\$1,110.39		
22	\$455.64	31	\$528.09	40	\$582.31	49	\$777.32	58	\$1,160.97		

Composite Rates											
Plan ID: G930PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: Gold		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$599.05		ES	\$1,198.10		EC	\$1,258.01		EF	\$1,857.06	

Age Rates											
Plan ID: G6K2PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: 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
<15	\$332.25	23	\$434.31	32	\$513.79	41	\$565.47	50	\$775.68	59	\$1,130.51
15	\$361.78	24	\$434.31	33	\$520.30	42	\$575.46	51	\$809.99	60	\$1,178.72
16	\$373.07	25	\$436.05	34	\$527.25	43	\$589.36	52	\$847.77	61	\$1,220.41
17	\$384.36	26	\$444.73	35	\$530.73	44	\$606.73	53	\$885.99	62	\$1,247.77
18	\$396.53	27	\$455.16	36	\$534.20	45	\$627.14	54	\$927.25	63	\$1,282.08
19	\$408.69	28	\$472.09	37	\$537.68	46	\$651.47	55	\$968.51	64+	\$1,302.93
20	\$421.28	29	\$485.99	38	\$541.15	47	\$678.83	56	\$1,013.25		
21	\$434.31	30	\$492.94	39	\$548.10	48	\$710.10	57	\$1,058.41		
22	\$434.31	31	\$503.37	40	\$555.05	49	\$740.93	58	\$1,106.62		

Composite Rates											
Plan ID: G6K2PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: Gold		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$571.01		ES	\$1,142.02		EC	\$1,199.12		EF	\$1,770.13	

Appendix - Monthly Medical Premiums

Age Rates											
Plan ID: S931PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: 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
<15	\$300.70	23	\$393.07	32	\$465.00	41	\$511.78	50	\$702.02	59	\$1,023.16
15	\$327.43	24	\$393.07	33	\$470.90	42	\$520.82	51	\$733.08	60	\$1,066.79
16	\$337.65	25	\$394.64	34	\$477.19	43	\$533.40	52	\$767.27	61	\$1,104.53
17	\$347.87	26	\$402.50	35	\$480.33	44	\$549.12	53	\$801.86	62	\$1,129.29
18	\$358.87	27	\$411.94	36	\$483.48	45	\$567.59	54	\$839.20	63	\$1,160.34
19	\$369.88	28	\$427.27	37	\$486.62	46	\$589.61	55	\$876.55	64+	\$1,179.21
20	\$381.28	29	\$439.85	38	\$489.77	47	\$614.37	56	\$917.03		
21	\$393.07	30	\$446.13	39	\$496.05	48	\$642.67	57	\$957.91		
22	\$393.07	31	\$455.57	40	\$502.34	49	\$670.58	58	\$1,001.54		

Composite Rates											
Plan ID: S931PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: Silver		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$516.79		ES	\$1,033.58		EC	\$1,085.26		EF	\$1,602.05	

Age Rates											
Plan ID: S932PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: 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
<15	\$294.96	23	\$385.57	32	\$456.13	41	\$502.01	50	\$688.63	59	\$1,003.64
15	\$321.18	24	\$385.57	33	\$461.91	42	\$510.88	51	\$719.09	60	\$1,046.44
16	\$331.20	25	\$387.11	34	\$468.08	43	\$523.22	52	\$752.63	61	\$1,083.45
17	\$341.23	26	\$394.82	35	\$471.17	44	\$538.64	53	\$786.56	62	\$1,107.74
18	\$352.03	27	\$404.08	36	\$474.25	45	\$556.76	54	\$823.19	63	\$1,138.20
19	\$362.82	28	\$419.11	37	\$477.34	46	\$578.36	55	\$859.82	64+	\$1,156.71
20	\$374.00	29	\$431.45	38	\$480.42	47	\$602.65	56	\$899.53		
21	\$385.57	30	\$437.62	39	\$486.59	48	\$630.41	57	\$939.63		
22	\$385.57	31	\$446.88	40	\$492.76	49	\$657.78	58	\$982.43		

Composite Rates											
Plan ID: S932PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: Silver		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$506.93		ES	\$1,013.86		EC	\$1,064.55		EF	\$1,571.48	

Age Rates											
Plan ID: S6K3PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: 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
<15	\$291.59	23	\$381.16	32	\$450.91	41	\$496.27	50	\$680.75	59	\$992.16
15	\$317.51	24	\$381.16	33	\$456.63	42	\$505.04	51	\$710.86	60	\$1,034.47
16	\$327.42	25	\$382.68	34	\$462.73	43	\$517.23	52	\$744.02	61	\$1,071.06
17	\$337.33	26	\$390.31	35	\$465.78	44	\$532.48	53	\$777.57	62	\$1,095.07
18	\$348.00	27	\$399.46	36	\$468.83	45	\$550.40	54	\$813.78	63	\$1,125.18
19	\$358.67	28	\$414.32	37	\$471.88	46	\$571.74	55	\$849.99	64+	\$1,143.48
20	\$369.73	29	\$426.52	38	\$474.93	47	\$595.75	56	\$889.25		
21	\$381.16	30	\$432.62	39	\$481.02	48	\$623.20	57	\$928.89		
22	\$381.16	31	\$441.76	40	\$487.12	49	\$650.26	58	\$971.20		

Composite Rates											
Plan ID: S6K3PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: Silver		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$501.13		ES	\$1,002.26		EC	\$1,052.37		EF	\$1,553.50	

Age Rates											
Plan ID: B6J1PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: 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
<15	\$263.08	23	\$343.89	32	\$406.82	41	\$447.74	50	\$614.19	59	\$895.15
15	\$286.46	24	\$343.89	33	\$411.98	42	\$455.65	51	\$641.35	60	\$933.32
16	\$295.40	25	\$345.27	34	\$417.48	43	\$466.66	52	\$671.27	61	\$966.33
17	\$304.34	26	\$352.14	35	\$420.23	44	\$480.41	53	\$701.54	62	\$988.00
18	\$313.97	27	\$360.40	36	\$422.98	45	\$496.58	54	\$734.21	63	\$1,015.16
19	\$323.60	28	\$373.81	37	\$425.74	46	\$515.84	55	\$766.87	64+	\$1,031.67
20	\$333.57	29	\$384.81	38	\$428.49	47	\$537.50	56	\$802.30		
21	\$343.89	30	\$390.32	39	\$433.99	48	\$562.26	57	\$838.06		
22	\$343.89	31	\$398.57	40	\$439.49	49	\$586.68	58	\$876.23		

Composite Rates											
Plan ID: B6J1PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: Bronze		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$452.13		ES	\$904.26		EC	\$949.47		EF	\$1,401.60	

Appendix - Monthly Medical Premiums

Age Rates											
Plan ID: G6E1PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: 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
<15	\$345.78	23	\$452.00	32	\$534.72	41	\$588.50	50	\$807.27	59	\$1,176.56
15	\$376.52	24	\$452.00	33	\$541.50	42	\$598.90	51	\$842.98	60	\$1,226.73
16	\$388.27	25	\$453.81	34	\$548.73	43	\$613.36	52	\$882.30	61	\$1,270.12
17	\$400.02	26	\$462.85	35	\$552.34	44	\$631.44	53	\$922.08	62	\$1,298.60
18	\$412.68	27	\$473.70	36	\$555.96	45	\$652.69	54	\$965.02	63	\$1,334.30
19	\$425.33	28	\$491.32	37	\$559.58	46	\$678.00	55	\$1,007.96	64+	\$1,356.00
20	\$438.44	29	\$505.79	38	\$563.19	47	\$706.48	56	\$1,054.52		
21	\$452.00	30	\$513.02	39	\$570.42	48	\$739.02	57	\$1,101.52		
22	\$452.00	31	\$523.87	40	\$577.66	49	\$771.11	58	\$1,151.70		

Composite Rates							
Plan ID: G6E1PFR		Network: Blue Preferred Network		Plan Type: ACA		Metallic: Gold	
Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost
EO	\$594.27	ES	\$1,188.54	EC	\$1,247.97	EF	\$1,842.24

Age Rates											
Plan ID: G6J2PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: 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
<15	\$328.79	23	\$429.79	32	\$508.44	41	\$559.59	50	\$767.60	59	\$1,118.74
15	\$358.02	24	\$429.79	33	\$514.89	42	\$569.47	51	\$801.56	60	\$1,166.45
16	\$369.19	25	\$431.51	34	\$521.77	43	\$583.23	52	\$838.95	61	\$1,207.71
17	\$380.36	26	\$440.10	35	\$525.20	44	\$600.42	53	\$876.77	62	\$1,234.79
18	\$392.40	27	\$450.42	36	\$528.64	45	\$620.62	54	\$917.60	63	\$1,268.74
19	\$404.43	28	\$467.18	37	\$532.08	46	\$644.69	55	\$958.43	64+	\$1,289.37
20	\$416.90	29	\$480.94	38	\$535.52	47	\$671.76	56	\$1,002.70		
21	\$429.79	30	\$487.81	39	\$542.39	48	\$702.71	57	\$1,047.40		
22	\$429.79	31	\$498.13	40	\$549.27	49	\$733.22	58	\$1,095.10		

Composite Rates							
Plan ID: G6J2PFR		Network: Blue Preferred Network		Plan Type: ACA		Metallic: Gold	
Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost
EO	\$565.07	ES	\$1,130.14	EC	\$1,186.65	EF	\$1,751.72

Age Rates											
Plan ID: G936PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: 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
<15	\$325.24	23	\$425.15	32	\$502.95	41	\$553.55	50	\$759.32	59	\$1,106.67
15	\$354.15	24	\$425.15	33	\$509.33	42	\$563.32	51	\$792.90	60	\$1,153.86
16	\$365.20	25	\$426.85	34	\$516.13	43	\$576.93	52	\$829.89	61	\$1,194.67
17	\$376.26	26	\$435.35	35	\$519.53	44	\$593.93	53	\$867.31	62	\$1,221.46
18	\$388.16	27	\$445.56	36	\$522.93	45	\$613.92	54	\$907.70	63	\$1,255.04
19	\$400.07	28	\$462.14	37	\$526.34	46	\$637.73	55	\$948.08	64+	\$1,275.45
20	\$412.40	29	\$475.74	38	\$529.74	47	\$664.51	56	\$991.87		
21	\$425.15	30	\$482.55	39	\$536.54	48	\$695.12	57	\$1,036.09		
22	\$425.15	31	\$492.75	40	\$543.34	49	\$725.31	58	\$1,083.28		

Composite Rates							
Plan ID: G936PFR		Network: Blue Preferred Network		Plan Type: ACA		Metallic: Gold	
Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost
EO	\$558.97	ES	\$1,117.94	EC	\$1,173.84	EF	\$1,732.81

Age Rates											
Plan ID: S935PFR			Network: Blue Preferred Network			Plan Type: ACA			Metallic: 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
<15	\$300.78	23	\$393.18	32	\$465.13	41	\$511.92	50	\$702.22	59	\$1,023.45
15	\$327.52	24	\$393.18	33	\$471.03	42	\$520.96	51	\$733.28	60	\$1,067.09
16	\$337.74	25	\$394.75	34	\$477.32	43	\$533.55	52	\$767.49	61	\$1,104.84
17	\$347.96	26	\$402.62	35	\$480.47	44	\$549.27	53	\$802.09	62	\$1,129.61
18	\$358.97	27	\$412.05	36	\$483.61	45	\$567.75	54	\$839.44	63	\$1,160.67
19	\$369.98	28	\$427.39	37	\$486.76	46	\$589.77	55	\$876.79	64+	\$1,179.54
20	\$381.38	29	\$439.97	38	\$489.90	47	\$614.54	56	\$917.29		
21	\$393.18	30	\$446.26	39	\$496.19	48	\$642.85	57	\$958.18		
22	\$393.18	31	\$455.70	40	\$502.48	49	\$670.77	58	\$1,001.82		

Composite Rates							
Plan ID: S935PFR		Network: Blue Preferred Network		Plan Type: ACA		Metallic: Silver	
Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost	Tier	Monthly Medical Cost
EO	\$516.93	ES	\$1,033.86	EC	\$1,085.55	EF	\$1,602.48

Appendix - Monthly Medical Premiums

Age Rates											
Plan ID: S6J3PFR				Network: Blue Preferred Network				Plan Type: ACA			
								Metallic: 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
<15	\$290.95	23	\$380.33	32	\$449.93	41	\$495.19	50	\$679.27	59	\$990.00
15	\$316.81	24	\$380.33	33	\$455.64	42	\$503.94	51	\$709.32	60	\$1,032.22
16	\$326.70	25	\$381.85	34	\$461.72	43	\$516.11	52	\$742.40	61	\$1,068.73
17	\$336.59	26	\$389.46	35	\$464.76	44	\$531.32	53	\$775.87	62	\$1,092.69
18	\$347.24	27	\$398.59	36	\$467.81	45	\$549.20	54	\$812.00	63	\$1,122.73
19	\$357.89	28	\$413.42	37	\$470.85	46	\$570.50	55	\$848.14	64+	\$1,140.99
20	\$368.92	29	\$425.59	38	\$473.89	47	\$594.46	56	\$887.31		
21	\$380.33	30	\$431.67	39	\$479.98	48	\$621.84	57	\$926.86		
22	\$380.33	31	\$440.80	40	\$486.06	49	\$648.84	58	\$969.08		

Composite Rates											
Plan ID: S6J3PFR				Network: Blue Preferred Network				Plan Type: ACA			
								Metallic: Silver			
Tier	Monthly Medical Cost			Tier	Monthly Medical Cost			Tier	Monthly Medical Cost		
EO	\$500.04			ES	\$1,000.08			EC	\$1,050.08		
								EF	\$1,550.12		

Age Rates											
Plan ID: S933PFR				Network: Blue Preferred Network				Plan Type: ACA			
								Metallic: 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
<15	\$306.10	23	\$400.13	32	\$473.35	41	\$520.97	50	\$714.63	59	\$1,041.54
15	\$333.31	24	\$400.13	33	\$479.36	42	\$530.17	51	\$746.24	60	\$1,085.95
16	\$343.71	25	\$401.73	34	\$485.76	43	\$542.98	52	\$781.05	61	\$1,124.37
17	\$354.12	26	\$409.73	35	\$488.96	44	\$558.98	53	\$816.27	62	\$1,149.57
18	\$365.32	27	\$419.34	36	\$492.16	45	\$577.79	54	\$854.28	63	\$1,181.18
19	\$376.52	28	\$434.94	37	\$495.36	46	\$600.20	55	\$892.29	64+	\$1,200.39
20	\$388.13	29	\$447.75	38	\$498.56	47	\$625.40	56	\$933.50		
21	\$400.13	30	\$454.15	39	\$504.96	48	\$654.21	57	\$975.12		
22	\$400.13	31	\$463.75	40	\$511.37	49	\$682.62	58	\$1,019.53		

Composite Rates											
Plan ID: S933PFR				Network: Blue Preferred Network				Plan Type: ACA			
								Metallic: Silver			
Tier	Monthly Medical Cost			Tier	Monthly Medical Cost			Tier	Monthly Medical Cost		
EO	\$526.07			ES	\$1,052.14			EC	\$1,104.75		
								EF	\$1,630.82		

Age Rates											
Plan ID: S6E1PFR				Network: Blue Preferred Network				Plan Type: ACA			
								Metallic: 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
<15	\$301.17	23	\$393.68	32	\$465.72	41	\$512.57	50	\$703.11	59	\$1,024.75
15	\$327.94	24	\$393.68	33	\$471.63	42	\$521.63	51	\$734.21	60	\$1,068.45
16	\$338.17	25	\$395.25	34	\$477.93	43	\$534.22	52	\$768.46	61	\$1,106.24
17	\$348.41	26	\$403.13	35	\$481.08	44	\$549.97	53	\$803.11	62	\$1,131.04
18	\$359.43	27	\$412.58	36	\$484.23	45	\$568.47	54	\$840.51	63	\$1,162.14
19	\$370.45	28	\$427.93	37	\$487.38	46	\$590.52	55	\$877.91	64+	\$1,181.04
20	\$381.87	29	\$440.53	38	\$490.53	47	\$615.32	56	\$918.46		
21	\$393.68	30	\$446.83	39	\$496.82	48	\$643.67	57	\$959.40		
22	\$393.68	31	\$456.28	40	\$503.12	49	\$671.62	58	\$1,003.10		

Composite Rates											
Plan ID: S6E1PFR				Network: Blue Preferred Network				Plan Type: ACA			
								Metallic: Silver			
Tier	Monthly Medical Cost			Tier	Monthly Medical Cost			Tier	Monthly Medical Cost		
EO	\$517.59			ES	\$1,035.18			EC	\$1,086.94		
								EF	\$1,604.53		

Age Rates											
Plan ID: B902PFR				Network: Blue Preferred Network				Plan Type: ACA			
								Metallic: 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
<15	\$266.62	23	\$348.52	32	\$412.30	41	\$453.77	50	\$622.46	59	\$907.20
15	\$290.32	24	\$348.52	33	\$417.53	42	\$461.79	51	\$649.99	60	\$945.88
16	\$299.38	25	\$349.91	34	\$423.10	43	\$472.94	52	\$680.31	61	\$979.34
17	\$308.44	26	\$356.88	35	\$425.89	44	\$486.88	53	\$710.98	62	\$1,001.30
18	\$318.20	27	\$365.25	36	\$428.68	45	\$503.26	54	\$744.09	63	\$1,028.83
19	\$327.96	28	\$378.84	37	\$431.47	46	\$522.78	55	\$777.20	64+	\$1,045.56
20	\$338.06	29	\$389.99	38	\$434.26	47	\$544.74	56	\$813.10		
21	\$348.52	30	\$395.57	39	\$439.83	48	\$569.83	57	\$849.34		
22	\$348.52	31	\$403.93	40	\$445.41	49	\$594.58	58	\$888.03		

Composite Rates											
Plan ID: B902PFR				Network: Blue Preferred Network				Plan Type: ACA			
								Metallic: Bronze			
Tier	Monthly Medical Cost			Tier	Monthly Medical Cost			Tier	Monthly Medical Cost		
EO	\$458.22			ES	\$916.44			EC	\$962.26		
								EF	\$1,420.48		

Appendix - Monthly Medical Premiums

Age Rates											
Plan ID: P6K4BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: 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
<15	\$382.62	23	\$500.16	32	\$591.69	41	\$651.21	50	\$893.29	59	\$1,301.92
15	\$416.63	24	\$500.16	33	\$599.19	42	\$662.71	51	\$932.80	60	\$1,357.43
16	\$429.64	25	\$502.16	34	\$607.19	43	\$678.72	52	\$976.31	61	\$1,405.45
17	\$442.64	26	\$512.16	35	\$611.20	44	\$698.72	53	\$1,020.33	62	\$1,436.96
18	\$456.65	27	\$524.17	36	\$615.20	45	\$722.23	54	\$1,067.84	63	\$1,476.47
19	\$470.65	28	\$543.67	37	\$619.20	46	\$750.24	55	\$1,115.36	64+	\$1,500.48
20	\$485.16	29	\$559.68	38	\$623.20	47	\$781.75	56	\$1,166.87		
21	\$500.16	30	\$567.68	39	\$631.20	48	\$817.76	57	\$1,218.89		
22	\$500.16	31	\$579.69	40	\$639.20	49	\$853.27	58	\$1,274.41		

Composite Rates											
Plan ID: P6K4BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: Platinum		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$657.59		ES	\$1,315.18		EC	\$1,380.94		EF	\$2,038.53	

Age Rates											
Plan ID: P6K1BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: 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
<15	\$369.68	23	\$483.24	32	\$571.67	41	\$629.18	50	\$863.07	59	\$1,257.87
15	\$402.54	24	\$483.24	33	\$578.92	42	\$640.29	51	\$901.24	60	\$1,311.51
16	\$415.10	25	\$485.17	34	\$586.65	43	\$655.76	52	\$943.28	61	\$1,357.90
17	\$427.67	26	\$494.84	35	\$590.52	44	\$675.09	53	\$985.81	62	\$1,388.35
18	\$441.20	27	\$506.44	36	\$594.39	45	\$697.80	54	\$1,031.72	63	\$1,426.52
19	\$454.73	28	\$525.28	37	\$598.25	46	\$724.86	55	\$1,077.63	64+	\$1,449.72
20	\$468.74	29	\$540.75	38	\$602.12	47	\$755.30	56	\$1,127.40		
21	\$483.24	30	\$548.48	39	\$609.85	48	\$790.10	57	\$1,177.66		
22	\$483.24	31	\$560.08	40	\$617.58	49	\$824.41	58	\$1,231.30		

Composite Rates											
Plan ID: P6K1BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: Platinum		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$635.34		ES	\$1,270.68		EC	\$1,334.21		EF	\$1,969.55	

Age Rates											
Plan ID: P6E1BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: 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
<15	\$368.52	23	\$481.73	32	\$569.89	41	\$627.21	50	\$860.37	59	\$1,253.94
15	\$401.28	24	\$481.73	33	\$577.11	42	\$638.29	51	\$898.43	60	\$1,307.42
16	\$413.81	25	\$483.66	34	\$584.82	43	\$653.71	52	\$940.34	61	\$1,353.66
17	\$426.33	26	\$493.29	35	\$588.67	44	\$672.98	53	\$982.73	62	\$1,384.01
18	\$439.82	27	\$504.85	36	\$592.53	45	\$695.62	54	\$1,028.49	63	\$1,422.07
19	\$453.31	28	\$523.64	37	\$596.38	46	\$722.60	55	\$1,074.26	64+	\$1,445.19
20	\$467.28	29	\$539.06	38	\$600.24	47	\$752.94	56	\$1,123.88		
21	\$481.73	30	\$546.76	39	\$607.94	48	\$787.63	57	\$1,173.98		
22	\$481.73	31	\$558.33	40	\$615.65	49	\$821.83	58	\$1,227.45		

Composite Rates											
Plan ID: P6E1BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: Platinum		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$633.36		ES	\$1,266.72		EC	\$1,330.06		EF	\$1,963.42	

Age Rates											
Plan ID: G6E2BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: 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
<15	\$307.20	23	\$401.57	32	\$475.06	41	\$522.84	50	\$717.20	59	\$1,045.29
15	\$334.51	24	\$401.57	33	\$481.08	42	\$532.08	51	\$748.93	60	\$1,089.86
16	\$344.95	25	\$403.18	34	\$487.51	43	\$544.93	52	\$783.86	61	\$1,128.41
17	\$355.39	26	\$411.21	35	\$490.72	44	\$560.99	53	\$819.20	62	\$1,153.71
18	\$366.63	27	\$420.85	36	\$493.93	45	\$579.87	54	\$857.35	63	\$1,185.43
19	\$377.88	28	\$436.51	37	\$497.14	46	\$602.36	55	\$895.50	64+	\$1,204.71
20	\$389.52	29	\$449.36	38	\$500.36	47	\$627.65	56	\$936.86		
21	\$401.57	30	\$455.78	39	\$506.78	48	\$656.57	57	\$978.63		
22	\$401.57	31	\$465.42	40	\$513.21	49	\$685.08	58	\$1,023.20		

Composite Rates											
Plan ID: G6E2BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: Gold		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$527.97		ES	\$1,055.94		EC	\$1,108.74		EF	\$1,636.71	

Appendix - Monthly Medical Premiums

Age Rates											
Plan ID: G6E1BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: 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
<15	\$302.56	23	\$395.50	32	\$467.88	41	\$514.94	50	\$706.36	59	\$1,029.49
15	\$329.45	24	\$395.50	33	\$473.81	42	\$524.04	51	\$737.61	60	\$1,073.39
16	\$339.73	25	\$397.08	34	\$480.14	43	\$536.69	52	\$772.02	61	\$1,111.36
17	\$350.02	26	\$404.99	35	\$483.30	44	\$552.51	53	\$806.82	62	\$1,136.27
18	\$361.09	27	\$414.48	36	\$486.47	45	\$571.10	54	\$844.39	63	\$1,167.52
19	\$372.17	28	\$429.91	37	\$489.63	46	\$593.25	55	\$881.97	64+	\$1,186.50
20	\$383.64	29	\$442.56	38	\$492.79	47	\$618.17	56	\$922.70		
21	\$395.50	30	\$448.89	39	\$499.12	48	\$646.64	57	\$963.83		
22	\$395.50	31	\$458.38	40	\$505.45	49	\$674.72	58	\$1,007.73		

Composite Rates											
Plan ID: G6E1BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: Gold		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$519.98		ES	\$1,039.96		EC	\$1,091.96		EF	\$1,611.94	

Age Rates											
Plan ID: G6E3BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: 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
<15	\$300.28	23	\$392.52	32	\$464.35	41	\$511.06	50	\$701.04	59	\$1,021.73
15	\$326.97	24	\$392.52	33	\$470.24	42	\$520.09	51	\$732.05	60	\$1,065.30
16	\$337.17	25	\$394.09	34	\$476.52	43	\$532.65	52	\$766.20	61	\$1,102.98
17	\$347.38	26	\$401.94	35	\$479.66	44	\$548.35	53	\$800.74	62	\$1,127.71
18	\$358.37	27	\$411.36	36	\$482.80	45	\$566.80	54	\$838.03	63	\$1,158.72
19	\$369.36	28	\$426.67	37	\$485.94	46	\$588.78	55	\$875.32	64+	\$1,177.56
20	\$380.74	29	\$439.23	38	\$489.08	47	\$613.51	56	\$915.75		
21	\$392.52	30	\$445.51	39	\$495.36	48	\$641.77	57	\$956.57		
22	\$392.52	31	\$454.93	40	\$501.64	49	\$669.64	58	\$1,000.14		

Composite Rates											
Plan ID: G6E3BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: Gold		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$516.07		ES	\$1,032.14		EC	\$1,083.75		EF	\$1,599.82	

Age Rates											
Plan ID: G6K2BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: 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
<15	\$287.46	23	\$375.76	32	\$444.52	41	\$489.24	50	\$671.11	59	\$978.10
15	\$313.01	24	\$375.76	33	\$450.16	42	\$497.88	51	\$700.79	60	\$1,019.81
16	\$322.78	25	\$377.26	34	\$456.17	43	\$509.91	52	\$733.48	61	\$1,055.89
17	\$332.55	26	\$384.78	35	\$459.18	44	\$524.94	53	\$766.55	62	\$1,079.56
18	\$343.07	27	\$393.80	36	\$462.18	45	\$542.60	54	\$802.25	63	\$1,109.24
19	\$353.59	28	\$408.45	37	\$465.19	46	\$563.64	55	\$837.94	64+	\$1,127.28
20	\$364.49	29	\$420.48	38	\$468.20	47	\$587.31	56	\$876.65		
21	\$375.76	30	\$426.49	39	\$474.21	48	\$614.37	57	\$915.73		
22	\$375.76	31	\$435.51	40	\$480.22	49	\$641.05	58	\$957.44		

Composite Rates											
Plan ID: G6K2BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: Gold		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$494.03		ES	\$988.06		EC	\$1,037.46		EF	\$1,531.49	

Age Rates											
Plan ID: S6E1BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: 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
<15	\$254.43	23	\$332.59	32	\$393.45	41	\$433.03	50	\$594.01	59	\$865.73
15	\$277.05	24	\$332.59	33	\$398.44	42	\$440.68	51	\$620.28	60	\$902.65
16	\$285.69	25	\$333.92	34	\$403.76	43	\$451.32	52	\$649.22	61	\$934.58
17	\$294.34	26	\$340.57	35	\$406.42	44	\$464.63	53	\$678.48	62	\$955.53
18	\$303.65	27	\$348.55	36	\$409.09	45	\$480.26	54	\$710.08	63	\$981.81
19	\$312.97	28	\$361.53	37	\$411.75	46	\$498.89	55	\$741.68	64+	\$997.77
20	\$322.61	29	\$372.17	38	\$414.41	47	\$519.84	56	\$775.93		
21	\$332.59	30	\$377.49	39	\$419.73	48	\$543.78	57	\$810.52		
22	\$332.59	31	\$385.47	40	\$425.05	49	\$567.40	58	\$847.44		

Composite Rates											
Plan ID: S6E1BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: Silver		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$437.27		ES	\$874.54		EC	\$918.27		EF	\$1,355.54	

Appendix - Monthly Medical Premiums

Age Rates											
Plan ID: S6E3BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: 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
<15	\$251.78	23	\$329.12	32	\$389.35	41	\$428.51	50	\$587.81	59	\$856.70
15	\$274.16	24	\$329.12	33	\$394.29	42	\$436.08	51	\$613.81	60	\$893.23
16	\$282.71	25	\$330.44	34	\$399.55	43	\$446.62	52	\$642.44	61	\$924.83
17	\$291.27	26	\$337.02	35	\$402.18	44	\$459.78	53	\$671.40	62	\$945.56
18	\$300.49	27	\$344.92	36	\$404.82	45	\$475.25	54	\$702.67	63	\$971.56
19	\$309.70	28	\$357.75	37	\$407.45	46	\$493.68	55	\$733.94	64+	\$987.36
20	\$319.25	29	\$368.29	38	\$410.08	47	\$514.41	56	\$767.84		
21	\$329.12	30	\$373.55	39	\$415.35	48	\$538.11	57	\$802.07		
22	\$329.12	31	\$381.45	40	\$420.62	49	\$561.48	58	\$838.60		

Composite Rates											
Plan ID: S6E3BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: Silver		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$432.71		ES	\$865.42		EC	\$908.69		EF	\$1,341.40	

Age Rates											
Plan ID: S6K3BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: 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
<15	\$248.79	23	\$325.22	32	\$384.74	41	\$423.44	50	\$580.84	59	\$846.55
15	\$270.91	24	\$325.22	33	\$389.61	42	\$430.92	51	\$606.54	60	\$882.65
16	\$279.36	25	\$326.52	34	\$394.82	43	\$441.32	52	\$634.83	61	\$913.87
17	\$287.82	26	\$333.03	35	\$397.42	44	\$454.33	53	\$663.45	62	\$934.36
18	\$296.93	27	\$340.83	36	\$400.02	45	\$469.62	54	\$694.34	63	\$960.05
19	\$306.03	28	\$353.51	37	\$402.62	46	\$487.83	55	\$725.24	64+	\$975.66
20	\$315.46	29	\$363.92	38	\$405.22	47	\$508.32	56	\$758.74		
21	\$325.22	30	\$369.12	39	\$410.43	48	\$531.73	57	\$792.56		
22	\$325.22	31	\$376.93	40	\$415.63	49	\$554.83	58	\$828.66		

Composite Rates											
Plan ID: S6K3BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: Silver		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$427.58		ES	\$855.16		EC	\$897.92		EF	\$1,325.50	

Age Rates											
Plan ID: B6J1BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: 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
<15	\$218.18	23	\$285.20	32	\$337.39	41	\$371.33	50	\$509.37	59	\$742.38
15	\$237.57	24	\$285.20	33	\$341.67	42	\$377.89	51	\$531.90	60	\$774.03
16	\$244.99	25	\$286.34	34	\$346.23	43	\$387.02	52	\$556.71	61	\$801.41
17	\$252.40	26	\$292.04	35	\$348.51	44	\$398.42	53	\$581.81	62	\$819.38
18	\$260.39	27	\$298.89	36	\$350.80	45	\$411.83	54	\$608.90	63	\$841.91
19	\$268.37	28	\$310.01	37	\$353.08	46	\$427.80	55	\$636.00	64+	\$855.60
20	\$276.64	29	\$319.14	38	\$355.36	47	\$445.77	56	\$665.37		
21	\$285.20	30	\$323.70	39	\$359.92	48	\$466.30	57	\$695.03		
22	\$285.20	31	\$330.55	40	\$364.49	49	\$486.55	58	\$726.69		

Composite Rates											
Plan ID: B6J1BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: Bronze		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$374.97		ES	\$749.94		EC	\$787.44		EF	\$1,162.41	

Age Rates											
Plan ID: G6J2BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: 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
<15	\$281.69	23	\$368.22	32	\$435.60	41	\$479.42	50	\$657.64	59	\$958.48
15	\$306.73	24	\$368.22	33	\$441.13	42	\$487.89	51	\$686.73	60	\$999.35
16	\$316.30	25	\$369.69	34	\$447.02	43	\$499.67	52	\$718.77	61	\$1,034.70
17	\$325.87	26	\$377.06	35	\$449.96	44	\$514.40	53	\$751.17	62	\$1,057.90
18	\$336.18	27	\$385.89	36	\$452.91	45	\$531.71	54	\$786.15	63	\$1,086.99
19	\$346.50	28	\$400.26	37	\$455.86	46	\$552.33	55	\$821.13	64+	\$1,104.66
20	\$357.17	29	\$412.04	38	\$458.80	47	\$575.53	56	\$859.06		
21	\$368.22	30	\$417.93	39	\$464.69	48	\$602.04	57	\$897.35		
22	\$368.22	31	\$426.77	40	\$470.59	49	\$628.18	58	\$938.22		

Composite Rates											
Plan ID: G6J2BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: Gold		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$484.12		ES	\$968.24		EC	\$1,016.65		EF	\$1,500.77	

Appendix - Monthly Medical Premiums

Age Rates											
Plan ID: S6E2BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: 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
<15	\$255.85	23	\$334.44	32	\$395.64	41	\$435.44	50	\$597.31	59	\$870.55
15	\$278.59	24	\$334.44	33	\$400.66	42	\$443.13	51	\$623.73	60	\$907.67
16	\$287.28	25	\$335.78	34	\$406.01	43	\$453.84	52	\$652.83	61	\$939.78
17	\$295.98	26	\$342.47	35	\$408.69	44	\$467.21	53	\$682.26	62	\$960.85
18	\$305.34	27	\$350.49	36	\$411.36	45	\$482.93	54	\$714.03	63	\$987.27
19	\$314.71	28	\$363.54	37	\$414.04	46	\$501.66	55	\$745.80	64+	\$1,003.32
20	\$324.41	29	\$374.24	38	\$416.71	47	\$522.73	56	\$780.25		
21	\$334.44	30	\$379.59	39	\$422.06	48	\$546.81	57	\$815.03		
22	\$334.44	31	\$387.62	40	\$427.41	49	\$570.55	58	\$852.15		

Composite Rates											
Plan ID: S6E2BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: Silver		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$439.71		ES	\$879.42		EC	\$923.39		EF	\$1,363.10	

Age Rates											
Plan ID: S6J3BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: 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
<15	\$244.39	23	\$319.47	32	\$377.93	41	\$415.95	50	\$570.57	59	\$831.58
15	\$266.12	24	\$319.47	33	\$382.73	42	\$423.30	51	\$595.81	60	\$867.04
16	\$274.42	25	\$320.75	34	\$387.84	43	\$433.52	52	\$623.61	61	\$897.71
17	\$282.73	26	\$327.14	35	\$390.39	44	\$446.30	53	\$651.72	62	\$917.84
18	\$291.68	27	\$334.80	36	\$392.95	45	\$461.31	54	\$682.07	63	\$943.08
19	\$300.62	28	\$347.26	37	\$395.50	46	\$479.21	55	\$712.42	64+	\$958.41
20	\$309.89	29	\$357.49	38	\$398.06	47	\$499.33	56	\$745.32		
21	\$319.47	30	\$362.60	39	\$403.17	48	\$522.33	57	\$778.55		
22	\$319.47	31	\$370.27	40	\$408.28	49	\$545.02	58	\$814.01		

Composite Rates											
Plan ID: S6J3BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: Silver		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$420.02		ES	\$840.04		EC	\$882.04		EF	\$1,302.06	

Age Rates											
Plan ID: B6E1BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: 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
<15	\$230.12	23	\$300.81	32	\$355.86	41	\$391.65	50	\$537.25	59	\$783.01
15	\$250.57	24	\$300.81	33	\$360.37	42	\$398.57	51	\$561.01	60	\$816.40
16	\$258.40	25	\$302.01	34	\$365.18	43	\$408.20	52	\$587.18	61	\$845.28
17	\$266.22	26	\$308.03	35	\$367.59	44	\$420.23	53	\$613.65	62	\$864.23
18	\$274.64	27	\$315.25	36	\$370.00	45	\$434.37	54	\$642.23	63	\$887.99
19	\$283.06	28	\$326.98	37	\$372.40	46	\$451.22	55	\$670.81	64+	\$902.43
20	\$291.79	29	\$336.61	38	\$374.81	47	\$470.17	56	\$701.79		
21	\$300.81	30	\$341.42	39	\$379.62	48	\$491.82	57	\$733.07		
22	\$300.81	31	\$348.64	40	\$384.44	49	\$513.18	58	\$766.46		

Composite Rates											
Plan ID: B6E1BLC			Network: Blue Focus Network			Plan Type: ACA			Metallic: Bronze		
Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost		Tier	Monthly Medical Cost	
EO	\$395.49		ES	\$790.98		EC	\$830.53		EF	\$1,226.02	

Appendix - Monthly Dental Premiums

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

DMTHR30			Total Monthly Dental Cost
Contributory Group	High Allocation	Passive	
Age Rates:	Under 21: \$45.71	Over 21: \$60.68	\$394.82
Composite Rates:	EO: \$61.21	ES: \$122.42	\$394.80
	EC: \$149.96	EF: \$241.78	

DMTHR31			Total Monthly Dental Cost
Contributory Group	High Allocation	Passive	
Age Rates:	Under 21: \$45.47	Over 21: \$56.66	\$374.24
Composite Rates:	EO: \$58.02	ES: \$116.04	\$374.23
	EC: \$142.15	EF: \$229.18	

DMTHR32			Total Monthly Dental Cost
Contributory Group	High Allocation	Passive	
Age Rates:	Under 21: \$44.70	Over 21: \$52.88	\$353.80
Composite Rates:	EO: \$54.85	ES: \$109.70	\$353.78
	EC: \$134.38	EF: \$216.66	

DMTHR33			Total Monthly Dental Cost
Contributory Group	High Allocation	Passive	
Age Rates:	Under 21: \$42.90	Over 21: \$50.64	\$339.00
Composite Rates:	EO: \$52.55	ES: \$105.10	\$338.95
	EC: \$128.75	EF: \$207.57	

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Appendix - Monthly Dental Premiums

DMTHR34			Total Monthly Dental Cost
Contributory Group	High Allocation	Passive	
Age Rates:	Under 21: \$40.12	Over 21: \$45.49	\$307.69
Composite Rates:	EO: \$47.71	ES: \$95.42	
	EC: \$116.89	EF: \$188.45	\$307.73

DMTHM39			Total Monthly Dental Cost
Contributory Group	High Allocation	Passive	
Age Rates:	Under 21: \$27.65	Over 21: \$32.72	\$218.90
Composite Rates:	EO: \$33.94	ES: \$67.88	
	EC: \$83.15	EF: \$134.06	\$218.91

DMTHM41			Total Monthly Dental Cost
Contributory Group	High Allocation	Passive	
Age Rates:	Under 21: \$17.94	Over 21: \$14.86	\$110.18
Composite Rates:	EO: \$17.08	ES: \$34.16	
	EC: \$41.85	EF: \$67.47	\$110.17

DMTHR50			Total Monthly Dental Cost
Contributory Group	High Allocation	Passive	
Age Rates:	Under 21: \$37.14	Over 21: \$48.34	\$315.98
Composite Rates:	EO: \$48.99	ES: \$97.98	
	EC: \$120.03	EF: \$193.51	\$315.99

DMTHM57			Total Monthly Dental Cost
Contributory Group	High Allocation	Passive	
Age Rates:	Under 21: \$38.91	Over 21: \$43.52	\$295.42
Composite Rates:	EO: \$45.80	ES: \$91.60	
	EC: \$112.21	EF: \$180.91	\$295.41

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Appendix - Monthly Dental Premiums

DMTLR35			Total Monthly Dental Cost
Contributory Group	Low Allocation	Passive	
Age Rates:	Under 21: \$33.38	Over 21: \$43.87	\$286.11
Composite Rates:	EO: \$44.36	ES: \$88.72	
	EC: \$108.68	EF: \$175.22	\$286.12

DMTLR36			Total Monthly Dental Cost
Contributory Group	Low Allocation	Passive	
Age Rates:	Under 21: \$32.26	Over 21: \$40.21	\$265.57
Composite Rates:	EO: \$41.17	ES: \$82.34	
	EC: \$100.87	EF: \$162.62	\$265.55

DMTLR37			Total Monthly Dental Cost
Contributory Group	Low Allocation	Passive	
Age Rates:	Under 21: \$27.79	Over 21: \$35.13	\$231.23
Composite Rates:	EO: \$35.85	ES: \$71.70	
	EC: \$87.83	EF: \$141.61	\$231.23

DMTLM38			Total Monthly Dental Cost
Contributory Group	Low Allocation	Passive	
Age Rates:	Under 21: \$29.02	Over 21: \$30.45	\$210.29
Composite Rates:	EO: \$32.61	ES: \$65.22	
	EC: \$79.89	EF: \$128.81	\$210.33

DMTLM40			Total Monthly Dental Cost
Contributory Group	Low Allocation	Passive	
Age Rates:	Under 21: \$20.75	Over 21: \$23.71	\$160.05
Composite Rates:	EO: \$24.82	ES: \$49.64	
	EC: \$60.81	EF: \$98.04	\$160.09

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Appendix - Monthly Dental Premiums

DMTLM44			Total Monthly Dental Cost
Contributory Group	Low Allocation	Passive	
Age Rates:	Under 21: \$24.16	Over 21: \$27.38	\$185.22
Composite Rates:	EO: \$28.72	ES: \$57.44	
	EC: \$70.36	EF: \$113.44	\$185.24

DMTLR58			Total Monthly Dental Cost
Contributory Group	Low Allocation	Passive	
Age Rates:	Under 21: \$37.51	Over 21: \$42.08	\$285.42
Composite Rates:	EO: \$44.25	ES: \$88.50	
	EC: \$108.41	EF: \$174.79	\$285.41

DMTHR42			Total Monthly Dental Cost
Voluntary Group	High Allocation	Passive	
Age Rates:	Under 21: \$47.11	Over 21: \$53.00	\$359.22
Composite Rates:	EO: \$55.69	ES: \$111.38	
	EC: \$136.44	EF: \$219.98	\$359.20

DMTHM43			Total Monthly Dental Cost
Voluntary Group	High Allocation	Passive	
Age Rates:	Under 21: \$30.33	Over 21: \$35.09	\$236.11
Composite Rates:	EO: \$36.61	ES: \$73.22	
	EC: \$89.69	EF: \$144.61	\$236.13

DMTHM45			Total Monthly Dental Cost
Voluntary Group	High Allocation	Passive	
Age Rates:	Under 21: \$19.71	Over 21: \$16.32	\$121.02
Composite Rates:	EO: \$18.76	ES: \$37.52	
	EC: \$45.96	EF: \$74.10	\$121.00

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Appendix - Monthly Dental Premiums

DMTHR51			Total Monthly Dental Cost
Voluntary Group	High Allocation	Passive	
Age Rates:	Under 21: \$44.08	Over 21: \$48.64	\$331.36
Composite Rates:	EO: \$51.38	ES: \$102.76	
	EC: \$125.88	EF: \$202.95	\$331.40

DMTHR52			Total Monthly Dental Cost
Voluntary Group	High Allocation	Passive	
Age Rates:	Under 21: \$40.77	Over 21: \$51.82	\$340.64
Composite Rates:	EO: \$52.81	ES: \$105.62	
	EC: \$129.38	EF: \$208.60	\$340.62

DMTHM59			Total Monthly Dental Cost
Voluntary Group	High Allocation	Passive	
Age Rates:	Under 21: \$42.68	Over 21: \$45.49	\$312.81
Composite Rates:	EO: \$48.50	ES: \$97.00	
	EC: \$118.83	EF: \$191.58	\$312.83

DMTLR46			Total Monthly Dental Cost
Voluntary Group	Low Allocation	Passive	
Age Rates:	Under 21: \$41.34	Over 21: \$47.80	\$321.68
Composite Rates:	EO: \$49.87	ES: \$99.74	
	EC: \$122.18	EF: \$196.99	\$321.66

DMTLM49			Total Monthly Dental Cost
Voluntary Group	Low Allocation	Passive	
Age Rates:	Under 21: \$27.56	Over 21: \$32.30	\$216.62
Composite Rates:	EO: \$33.59	ES: \$67.18	
	EC: \$82.30	EF: \$132.68	\$216.66

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Appendix - Monthly Dental Premiums

DMTLR53			Total Monthly Dental Cost
Voluntary Group	Low Allocation	Passive	
Age Rates:	Under 21: \$35.44	Over 21: \$43.24	\$287.08
Composite Rates:	EO: \$44.51	ES: \$89.02	
	EC: \$109.05	EF: \$175.81	\$287.09

DMTLM54			Total Monthly Dental Cost
Voluntary Group	Low Allocation	Passive	
Age Rates:	Under 21: \$30.93	Over 21: \$30.12	\$212.46
Composite Rates:	EO: \$32.94	ES: \$65.88	
	EC: \$80.70	EF: \$130.11	\$212.46

DMTLR60			Total Monthly Dental Cost
Voluntary Group	Low Allocation	Passive	
Age Rates:	Under 21: \$41.18	Over 21: \$45.27	\$308.71
Composite Rates:	EO: \$47.86	ES: \$95.72	
	EC: \$117.26	EF: \$189.05	\$308.70

Dental Group Size : A

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Appendix - Monthly Standalone Vision Premiums

Composite Rates							
Plan Name : Plan 2							
Tier	Monthly Cost	Tier	Monthly Cost	Tier	Monthly Cost	Tier	Monthly Cost
EO	\$8.42	ES	\$16.01	EC	\$16.86	EF	\$24.78

Composite Rates							
Plan Name : Plan 4							
Tier	Monthly Cost	Tier	Monthly Cost	Tier	Monthly Cost	Tier	Monthly Cost
EO	\$9.70	ES	\$18.44	EC	\$19.41	EF	\$28.53

Composite Rates							
Plan Name : Plan 8							
Tier	Monthly Cost	Tier	Monthly Cost	Tier	Monthly Cost	Tier	Monthly Cost
EO	\$7.60	ES	\$14.44	EC	\$15.20	EF	\$22.35

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Appendix - Monthly Employee Basic Life Premiums

Age-Banded Rates					
Plan Name: Plan 1					
Age	Employee Rates per \$1,000 Monthly Cost	Age	Employee Rates per \$1,000 Monthly Cost	Age	Employee Rates per \$1,000 Monthly Cost
<20	\$0.135	45 - 49	\$0.356	75 - 79	\$9.746
20 - 24	\$0.135	50 - 54	\$0.541	80 - 84	\$9.746
25 - 29	\$0.135	55 - 59	\$0.869	85 - 89	\$9.746
30 - 34	\$0.135	60 - 64	\$1.272	90 - 94	\$9.746
35 - 39	\$0.166	65 - 69	\$1.813	95 - 99	\$9.746
40 - 44	\$0.240	70 - 74	\$2.992	100+	\$9.746

Age-Banded Rates					
Plan Name: Plan 2					
Age	Employee Rates per \$1,000 Monthly Cost	Age	Employee Rates per \$1,000 Monthly Cost	Age	Employee Rates per \$1,000 Monthly Cost
<20	\$0.135	45 - 49	\$0.356	75 - 79	\$9.746
20 - 24	\$0.135	50 - 54	\$0.541	80 - 84	\$9.746
25 - 29	\$0.135	55 - 59	\$0.869	85 - 89	\$9.746
30 - 34	\$0.135	60 - 64	\$1.272	90 - 94	\$9.746
35 - 39	\$0.166	65 - 69	\$1.813	95 - 99	\$9.746
40 - 44	\$0.240	70 - 74	\$2.992	100+	\$9.746

Age-Banded Rates					
Plan Name: Plan 3					
Age	Employee Rates per \$1,000 Monthly Cost	Age	Employee Rates per \$1,000 Monthly Cost	Age	Employee Rates per \$1,000 Monthly Cost
<20	\$0.135	45 - 49	\$0.356	75 - 79	\$9.746
20 - 24	\$0.135	50 - 54	\$0.541	80 - 84	\$9.746
25 - 29	\$0.135	55 - 59	\$0.869	85 - 89	\$9.746
30 - 34	\$0.135	60 - 64	\$1.272	90 - 94	\$9.746
35 - 39	\$0.166	65 - 69	\$1.813	95 - 99	\$9.746
40 - 44	\$0.240	70 - 74	\$2.992	100+	\$9.746

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Appendix - Monthly Supplemental Life Premiums

Age-Tier Rates

Plan Name : Plan 1

Age	Employee Rates Per \$1,000 Monthly Cost	Spouse Rates Per \$1,000 Monthly Cost	Child Rates Per \$1,000 Monthly Cost	Age	Employee Rates Per \$1,000 Monthly Cost	Spouse Rates Per \$1,000 Monthly Cost	Child Rates Per \$1,000 Monthly Cost	Age	Employee Rates Per \$1,000 Monthly Cost	Spouse Rates Per \$1,000 Monthly Cost	Child Rates Per \$1,000 Monthly Cost
<20	\$0.172	\$0.172	\$0.250	45 - 49	\$0.455	\$0.455	\$0.250	75 - 79	\$12.446	\$12.446	\$0.250
20 - 24	\$0.172	\$0.172	\$0.250	50 - 54	\$0.691	\$0.691	\$0.250	80 - 84	\$12.446	\$12.446	\$0.250
25 - 29	\$0.172	\$0.172	\$0.250	55 - 59	\$1.110	\$1.110	\$0.250	85 - 89	\$12.446	\$12.446	\$0.250
30 - 34	\$0.172	\$0.172	\$0.250	60 - 64	\$1.624	\$1.624	\$0.250	90 - 94	\$12.446	\$12.446	\$0.250
35 - 39	\$0.212	\$0.212	\$0.250	65 - 69	\$2.315	\$2.315	\$0.250	95 - 99	\$12.446	\$12.446	\$0.250
40 - 44	\$0.306	\$0.306	\$0.250	70 - 74	\$3.821	\$3.821	\$0.250	100+	\$12.446	\$12.446	\$0.250

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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

Embedded Deductibles

All small group metallic plans include an embedded deductible.



Health Savings Accounts (HSA) Plans

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

Plan #	B902PFR	S6J3BLC	B6E1BLC	G6E1PFR	G6J2PFR	G6J2BLC	S6E1PFR	S6E2BLC
Contribution Amount	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0

Plan #	S933PFR	S935PFR	G936PFR	S6J3PFR
Contribution Amount	\$0 \$0	\$0 \$0	\$475 \$475-\$600	\$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 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

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Appendix - Plan Notes

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 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.



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 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](#)

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

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.

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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](#)

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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 with 10 or more Subscribers)

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

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

Voluntary plans and contributory plans may not be offered together.

Exception: DMTHM57 can be paired with DMTHR33.

Also: DMTHM59 can be paired with DMTHR42.

Also: DMTHM41 can be paired with any contributory plan.

And DMTHM45 can be paired with any voluntary plan.

Participation Requirements

Contributory

>75% participation

>50% employer contribution

Voluntary

>25% participation

<50% employer contribution

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.

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.

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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 thereto) 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 BCBSMT 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 Medical 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

If you are adding more than one plan to your coverage offerings in the new year, then employee applications will be required to identify what coverage option they choose.

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.

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Appendix - Summary of Benefits & Coverage

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.

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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 to request SBCs. Use the old SBC Tool to access SBCs for metallic plans with effective dates before 2021.
STEP 2:	<ul style="list-style-type: none">For Small Group SBCs, enter the Plan ID in the Plan ID field.For Mid-Market and Blue Balance FundedSM SBCs, enter the Plan ID in the MPI (Marketing Plan ID) field.Identify the plan year, your state and market segment.Select English or SpanishClick Search <div>TIP — For Spanish SBCs, the date format is DD/MM/YY.</div>
STEP 3:	<ul style="list-style-type: none">Available SBCs will appear under the "Results" section.If the Plan ID or MPI were not included in the search, a full list of small group benefit plans will appear under the "Results" drop down tab.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

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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.

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Appendix - Notices and Important Information

IRS Announces Inflation Adjustments for 2024 HDHPs and HSAs

The IRS has announced the inflation adjustments for 2024 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 2024.

Contributions to an HSA

For the calendar year 2024, the annual limitation on contributions to an HSA under §223(b)(2)(A) for an individual with self-only coverage under a HDHP is **\$4,150**. The annual limitation on contributions to an HSA under §223(b)(2)(B) for an individual with family coverage under an HDHP is **\$8,300**.

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 2023.

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 **\$1,600** for self-only coverage or **\$3,200** for family coverage. The annual out-of-pocket expenses (deductibles, copayments, and other amounts, but not premiums) do not exceed **\$8,050** for self-only coverage or **\$16,100** for family coverage.

	2024	2023
Minimum Individual Deductible	\$1,600	\$1,500
Minimum Family Deductible	\$3,200	\$3,000
Maximum Individual OOP	\$8,050	\$7,500
Maximum Family OOP	\$16,100	\$15,000
Maximum Individual Contribution	\$4,150	\$3,850
Maximum Family Contribution	\$8,300	\$7,750
Minimum Individual Embedded Deductible	\$3,200*	\$3,000
Minimum Family Embedded Deductible	\$3,200	\$3,000

**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 (\$3,200 in 2024). 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 (\$3,200) unless separate benefit agreements are established for employee-only and family HDHP coverage. The IRS individual minimum is \$1,600 for 2024.*

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 2024 are \$9,450 for self-only coverage, \$18,900 for other than self-only coverage.

IRS revenue procedure: <https://www.irs.gov/pub/irs-drop/rp-23-23.pdf>

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Regular Agenda Item 4

Creating an Out of District Assignment Policy for Staff

HYALITE RURAL FIRE DISTRICT

OUT OF DISTRICT WORK ASSIGNMENT POLICY

Purpose – The purpose of this policy is to provide direction to trustees, staff, and volunteers on the process of accepting out of district work assignments. Out of district assignments can be beneficial to members of the fire district in providing experience and knowledge in responding to and operating on different events. These work assignments can include mutual aid for emergencies, area recovery or administrative work details. This policy does not address mutual aid requests within Gallatin County.

Policy -

How assignment notifications are received –

- Interagency Dispatch Centers
- Local or State Office of Emergency Management
- Other Local Government Agencies (Montana Mutual Aid)

How decisions are made to accept assignments –

Chief officers of the fire district will weigh the impact of deploying resources, either personnel or equipment. The decision to deploy resources will be made based on available resources to fulfill the needs of the assignment, qualification of personnel, and backfill needs of the Hyalite Fire District. The needs of the Hyalite Fire District will be a priority in considering request for assignments.

Agreement/resource order with requesting agencies –

When accepting an out of district assignment, a resource order must be signed and in place prior to mobilizing any equipment or personnel. Having an agreement or resource order will protect the Hyalite Fire District from financial costs associated with an out of district work assignment. Out of district assignments will require the Hyalite Fire District to front the cost for the assignments. Agreements may be short or long term. Examples of agreements –

- DNRC option three annual agreement for personnel and equipment
- EMAC agreements
- Montana Mutual Aid Blue Book

Some short-term assignments may not offer any reimbursement such as Montana Mutual Aid. For these requests policy needs to be followed in the Montana Mutual Aid – Blue Book.

Reimbursement packages after assignment –

Reimbursement packages for payment must be submitted in the time allocated by the sponsoring agency. Personnel deploying on assignment must follow through with the reimbursement package to ensure repayment is made to the fire district. An agreement in allocated should be stated in the agreement with the sponsoring agency.

Regular Agenda Item 5

Fire Chief's Report



Hyalite Rural Fire District

Fire Chief's Report

February 2024

Prepared by: Fire Chief Brian Nickolay

1. The Hyalite Fire District responded to a total of 68 incidents in January 2024.

- Total Calls January 2023 - 59
- Total Calls January 2022 - 60
- Total Calls January 2021 - 58
- Total Calls January 2020 - 37
- Total Calls January 2019 - 45

2. Our current roster is at 41 members (effective 2/1/2024).

- 1 Career Fire Chief
- 1 Career Assistant Fire Chief
- 3 Career Captains
- 5 Volunteer Captains
- 2 Volunteer Reserve Captains
- 1 Volunteer Lieutenants
- 10 Volunteer Firefighters
- 12 Volunteers Apprentice Firefighters
- 0 Volunteer Recruit Firefighters
- 2 Volunteer Recruit Driver/Operators
- 3 Volunteer Reserve Firefighters
- 1 Volunteer Reserve Driver/Operator

3. We are continuing to work on our overnight command coverage shortages. We are at 5 of our needed 7 volunteer captains. Assistant Chief Dahlhauser and Captain Malone will be working this spring to promote additional captains. Our current volunteer captains have really stepped up to help cover the open shifts. I am concerned we will face a burnout situation with our captains at this rate. Our hope is to promote additional captains this spring to get us where we need to be. Myself and Assistant Chief Dahlhauser are continuing to work extra to provide coverage at night where we lack volunteer availability. We have been paying overtime to our paid captains to provide overnight coverage if myself or Dahlhauser are unavailable. Overtime pay has been kept within what we budgeted for the fiscal year.

4. We currently have 7 resident firefighters living at the Sourdough Fire Station.

- Current Sourdough Residents -

- Jack Pemberton, Tyler Newell, Sophie Smith, Robert Bole, Allie Kuntz, Luke Maxwell, Riley Wilson
- It was great to see Allie Kuntz, Luke Maxwell and Riley Wilson move into Sourdough in January.
- Sourdough resident firefighters continue to fill weekend shifts Friday 7pm – Monday 7am. With the reduced staffing of our Sourdough Resident Lieutenants, we have had non-resident leadership (Martin Blake and Ted Yewer) step up to fill weekend shifts.

5. We currently have 3 resident firefighters living at the Cottonwood Fire Station.

- Current Cottonwood Residents –
 - Caitlin Fueg, Brennan Lyle and Kate Brownell.
 - Zale Filce moved out of Cottonwood in February and moved into the Rae House. Zale recently became a full time Paramedic with AMR and it was easier for him to fulfill his resident requirements at Rae.
- Cottonwood resident firefighters continue to fill weekday night shifts Monday – Thursday 7pm – 7am. Non-resident volunteers have stepped up to fill the open shifts when needed.

6. We currently have 2 resident renters at the Rae house.

- Current Rae Renters -
 - Steve Kerbel and Zale Filce

7. Non-resident volunteer firefighters continue to cover 6 hour shifts at the Sourdough Fire Station on Monday – Friday 7am – 7pm.

8. We continue our regular multi company fire and EMS training every Wednesday night and command training twice a month.

9. We are in full recruitment mode for our spring 2024 firefighter academy. Captain Templeton has been very busy at recruitment events at MSU. We expect the spring academy to start in mid March.

10. I recently returned from an EMAC assignment to Maui, Hawaii. The assignment was from Jan 22nd to Feb 12th. I deployed as part of a team from Montana to assist in Maui County Emergency Management. Our team was composed of 3 people from Gallatin County, 2 from Missoula County, 1 from Yellowstone County and 1 from Jefferson County. Our mission was to assist Maui County with their ongoing recovery work after the August wildfire which burned a majority of the town of Lahaina, Hawaii. We were also tasked with helping rebuild the structure of Maui County Emergency Management (MEMA). MEMA experienced nearly 100% turnover of their staff after the August fire. Our team was able to provide policy and procedures related to responding to emergencies. We were able to offer a lot of insight into operating with not a lot of resources. We were able to tie a lot of similarities to what works in Montana to available resources in Hawaii. We received feedback of being the most useful help MEMA has received

since the event in August. My position on the assignment was Operations Chief for MEMA in Lahaina.

11. We hosted a mutual aid command training on January 29th. We had participants from Fort Ellis Fire, Amsterdam Fire and Bridger Canyon Fire. The training was very helpful to those involved.

12. We assisted the Gallatin Gateway Fire District with a residential structure fire on February 1st.

13. We responded to a chimney fire in the Hyalite Fire District on January 19th. The fire was contained to the chimney. Our crews did amazing work in reducing the damage to the home.

14. The fire district has been heavily involved with an EMS study going on in Gallatin County. Gallatin County has contracted with Fitch and Associates to complete the study. The study is wrapping up and we expect to see recommendation results this spring. The study is an effort to address a best practice of delivering EMS services in the county in the future.

15. I am still on the Board of Directors with Montana State Fire Chiefs Association as a combination section director.

16. I am still on the Montana State Fire Chiefs Wildland Fire Committee.

17. I continue to sit on the board of the Gallatin County Fire Council as Vice President. I also continue to chair the Gallatin County Fire Council communications committee.

18. Assistant Chief Dahlhauser continues to chair the training committee with the Gallatin County Fire Council.

19. I am still a Gallatin County Deputy Fire Warden as well as a Gallatin County Deputy Emergency Managements Officer.

20. Our ambulance transport plan is complete and we are actively transporting patients to the hospital. Income has begun to come in from Pintler Billing for our transports

21. We had one firefighter in January require reporting for an exposure to bodily fluids from a patient. Proper reports were made with Montana State Fund and treatment provided. We don't foresee any further needs.

22. All Hyalite Fire apparatus are currently in service.