

MEETING AGENDA
CITY OF EAST HELENA
CITY HALL – 306 EAST MAIN - ROOM 110
COUNCIL MEETING: 6:30 PM
DATE: TUESDAY, APRIL 15, 2025
JOIN ZOOM MEETING: <https://us06web.zoom.us/j/3787705872>
CONFERENCE CALL-IN: 1-253-205-0468 MEETING ID: 378 770 5872

MEETING CALLED TO ORDER: Mayor Harris

PLEDGE OF ALLEGIANCE: Councilmember Feist

PUBLIC COMMENTS: Note: This time is set aside for comments from the public on matters that are not on the meeting agenda. Public comments will be taken on agenda items prior to a motion. All public comments will be limited to a reasonable duration. Prior to your comments, please state your name and address in an audible tone of voice for the record.

APPROVAL OF MINUTES: April 1, 2025

CITY COURT REPORT: City Judge Dennis Loveless

DEPARTMENTAL REPORTS:

Administration – Clerk/Treasurer Amy Thorngren
Police Department – Police Chief Mike Sanders
Public Works - Public Works Director Kevin Ore
Volunteer Fire Department - Fire Chief Roger Campbell

NEW BUSINESS:

1. Proclamation Declaring the First Thursday in May as Greater Helena Gives Day – Mayor Harris
Action: Approve/Deny/Table
2. FY26 Employee Benefit Elections – Clerk/Treasurer Thorngren
Action: Approve/Deny/Table

MAYOR’S REPORT: Mayor Harris

COUNCILMEMBERS’ REPORTS:

Don Dahl
Judy Leland
Wesley Feist
Suzanne Ferguson

LEGAL REPORT: City Attorney Elverum

PAYMENT OF BILLS: Action: Approve/Deny/Table

MEETING SCHEDULE:

1. East Helena City Council Meeting, Tuesday, May 6, 6:30 p.m., City Hall Room 110
2. East Helena City Council Meeting, Tuesday, May 20, 6:30 p.m., City Hall Room 110

ADJOURNMENT: Mayor Harris

ADA NOTICE

The City of East Helena is committed to providing access to persons with disabilities for its meetings, in compliance with Title II of the Americans with Disabilities Act and the Montana Human Rights Act. The city will not exclude people with disabilities from participating in its meetings, or otherwise deny them the City's services, programs, or activities. Persons with disabilities requiring accommodations to participate in the City's meetings, services, programs, or activities should contact the City Clerk as soon as possible to allow sufficient time to arrange for the requested accommodation, at any of the following:

(406) 227-5321 or TTY Relay Service 1-800-253-4091 or 711

cityclerk@easthelenamt.us - 306 East Main Street, P.O. Box 1170, East Helena, MT 59635

MEETING MINUTES
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CONFERENCE CALL-IN: 1-253-205-0468 MEETING ID: 378 770 5872

MEETING CALLED TO ORDER: Mayor Harris called the meeting to order at 6:30 p.m. Councilmember Leland led the Pledge of Allegiance.

CITY OFFICIALS & STAFF PRESENT: Mayor Kelly Harris, Council President Don Dahl, Councilmember Judy Leland, Councilmember Suzanne Ferguson, Councilmember Wesley Feist, Clerk/Treasurer Amy Thorngren, Public Works Director Kevin Ore, Deputy Police Chief Ed Royce, Police Chief Mike Sanders, and Fire Chief Roger Campbell

PUBLIC PRESENT: Alexandra Holmes

ABSENT/EXCUSED: City Judge Dennis Loveless and City Attorney Pete Elverum

PUBLIC COMMENTS: There was no public comment on any non-agenda items.

(0:00:55) APPROVAL OF MINUTES: The draft minutes of the March 18, 2025 meeting were included in the council packet. There was no public comment. Councilmember Leland seconded the motion. The motion passed unanimously.

CITY COURT REPORT: City Judge Dennis Loveless was excused.

DEPARTMENTAL REPORTS:

(0:01:15) Administration – A copy of METG’s January Status Report was included in the council packet. Clerk/Treasurer Amy Thorngren reported that employee benefits would increase by 12.2% in FY26.

(0:02:10) Police Department – Police Chief Mike Sanders reported that the department was adjusting to using the new Records Management System (RMS); Officer Kyle Butler is participating in Crisis Intervention Training; and that Officer Zach Butler will be graduating from the Montana Law Enforcement Academy on April 18th.

(0:04:00) Public Works – A written report was included in the council packet. Public Works Director Kevin Ore reported that the new Town Pump had start-up and training with city staff on their R/V dump station and flow data will be read monthly along with other meter reads; Helena Sand & Gravel started on the Washington Street water main replacement and will complete the water main project at the intersection of Valley Drive and Lewis street when school is out for summer; he ordered 350 residential garbage cans which will last the

next couple of budget cycles; he had a meeting with Helena Sand & Gravel regarding the paving of Lewis, Dudley, and 2nd Streets; and he attended meetings with Habitat for Humanity regarding their preliminary subdivision application.

(0:08:20) Volunteer Fire Department - Fire Chief Roger Campbell reported that his department was also adjusting to the new RMS software; Bee McLean has been declared Firefighter of the Year; he met with Public Works Director Ore regarding water flow in the new subdivisions; he spoke with Building Official Thomas regarding a structure that had burned and was being rebuilt; the Public Safety Open House is scheduled for April 26th; and that the department would be disposing of their 1999 Crown Victoria.

UNFINISHED BUSINESS:

1. **(0:13:15) Volunteer Fire Department Purchase of Truck from Lewis & Clark County** – A copy of a letter to Mayor Harris and Council from Fire Chief Campbell was included in the council packet. He handed out a report on response times. Chief Cambell discussed the opportunity to purchase the pickup from the sheriff's office with the intension of using it as a rapid-response vehicle. He noted that the intended use of the vehicle had been discussed with the insurance company. (0:22:20) Kevin Ore commented in support of purchase. Councilmember Feist made a motion to approve the purchase of the vehicle. Councilmember Leland seconded the motion. The motion passed unanimously.
2. **(0:28:15) AARP Collaborative Agreement to Fund FitLot Classes at Kennedy Park** – A copy of the draft agreement was included in the council packet. Clerk/Treasurer Thorngren noted that the \$2,500.00 grant would cover the costs of providing the classes on the FitLot equipment in Kennedy Park this summer. There was no public comment. Councilmember Leland made a motion to approve the agreement. Councilmember Ferguson seconded the motion. The motion passed unanimously.

NEW BUSINESS:

1. **(0:29:15) Request to Use Main Street Park for the East Helena Tuesday Farmers Market July 8 to September 16th to Include a Blanket Business License for the Vendors** – Clerk/Treasurer Thorngren presented Dot Vieth's annual request for the Tuesday Farmers Market. (0:29:55) Roger Campbell commented in favor of the market. Council discussed whether insurance was required for the market. Councilmember Ferguson made a motion to approve the request. Councilmember Leland seconded the motion. The motion passed unanimously.
2. **(0:31:10) Lewis and Clark Deputy Reserve Graduation Request for Gym Fee Waiver June 13th** – Alexandra Holmes requested Council's approval to hold the graduation in the gym on June 13th at no charge. There was no public comment. Councilmember Feist made a motion to grant the request. Councilmember Dahl seconded the motion. The motion passed unanimously.
3. **(0:32:45) Resolution 617 Authorizing the Sale of Surplus Property** – A copy of the draft resolution was included in the council packet. Public Works Director Ore

discussed the scrap vehicles listed. There was no public comment. Councilmember Feist made a motion to approve Resolution 617. Councilmember Leland seconded the motion. The motion passed unanimously.

4. **(0:36:20) Relinquishment and Termination of Waterline Easement Agreement** – A draft copy was included in the council packet. Public Works Director Ore reported that the old easement was being abandoned due to the McClellan Creek waterline project. There was no public comment. Councilmember Dahl made a motion to approve. Councilmember Ferguson seconded the motion. The motion passed unanimously.

(0:38:25) MAYOR'S REPORT: Mayor Harris reported that he had taken part in discussions on the swimming pool, the FY26 budget, and a potential cell tower on city property. He also met with Lieutenant Governor Juras regarding the city's water rights.

COUNCILMEMBERS' REPORTS:

Don Dahl had nothing to report.

Judy Leland had nothing to report.

(0:41:40) Wesley Feist reported that he attended the Helena Area Chamber of Commerce's Guinness Story with McDantim; he talked with the Montana Business Assistance Connection (MBAC) regarding funding for a community review assessment for which MBAC has chosen East Helena; he handed out information about becoming an AARP Age-Friendly community; he handed out information about the United Way Spirit of Service project; and he noted that the construction at Clark Street and Washington Avenue was going well.

Suzanne Ferguson had nothing to report.

LEGAL REPORT: City Attorney Elverum was excused.

(0:45:30) PAYMENT OF BILLS: Claims 298605 through 298643 were presented for Council's review. Councilmember Feist made a motion to pay the bills. Councilmember Leland seconded the motion. The motion passed unanimously.

MEETING SCHEDULE:

1. East Helena City Council Meeting, Tuesday, April 15, 6:30 p.m., City Hall Room 110
2. East Helena City Council Meeting, Tuesday, May 6, 6:30 p.m., City Hall Room 110

ADJOURNMENT: Mayor Harris adjourned the meeting at 7:15 p.m.

ATTEST:

Clerk/Treasurer

Mayor

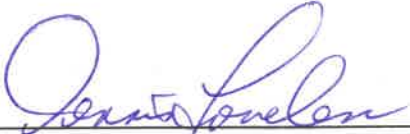
CITY COURT REPORT FOR MARCH, 2025

RECEIPTS \$ 7,505.00

PAYMENTS

CITY TREASURER	\$ 5,837.00
COUNTY TREASURER	913.00
RESTITUTION & OVERPMT	755.00

RESPECTFULLY SUBMITTED


DENNIS LOVELESS, CITY JUDGE

RECEIVED
APR 09 2025
CITY CLERK/TREASURER
EAST HELENA, MT

**Status Report for City of East Helena (COEH) Council
Montana Environmental Trust Group (METG)
Trustee of the Montana Environmental Custodial Trust
February 2025**

I. Cleanup Activities

A. Prickly Pear Creek Realignment Construction/South Plant Hydraulic Control Corrective Measure

During 2/2025, METG continued floodplain modeling and substantially completed preparation of the Letter of Map Revision (LOMR) for submittal: (i) initially to the COEH Floodplain Administrator; and (ii) subsequently to the Federal Emergency Management Agency.

B. COEH Water Projects

There are no updates on COEH water projects.

C. Fumed Slag (FS) and Unfumed Slag (UFS) Removal

1. On 2/9/2025, METG contacted the Montana Mining Association (MMA) to follow up on potential interest in removal of the UFS.
2. On 2/9/2025, METG contacted Montana Tech about potential interest in the FS and UFS.
3. On 2/15/2025, METG provided information to the MMA about the UFS removal project.
4. On 2/10/2025, METG uploaded the [results of the East Helena Slag Pile Community Survey](#) to the website.
5. On 2/24/2025, METG finalized plans to meet with Ash Grove Cement Company to discuss accelerated removal of the FS.
6. On 2/9/2025, METG provided information about the slag pile to 2 interested entities.
7. On 2/25/2025, the Montana Natural Resource Damage Program shared information about its preference to immediately proceed with grading and capping the slag pile.

D. Groundwater Activities

During 2/2025, METG began preparation of the 2024 Interim Corrective Action Performance Monitoring Report, detailing the results of groundwater and surface water monitoring activities conducted in 2024.

E. CERCLA (Superfund) Updates

There are no updates on the U.S. Environmental Protection Agency's (EPA) plans for additional removal of soil from East Helena residential yards.

F. RCRA Corrective Actions and Corrective Measures Implementation (CMI)¹

1. On 2/18/2025, METG submitted the 2024 Large Quantity Hazardous Waste Generator Annual Report to the Montana Department of Environment Quality (MDEQ).
2. On 2/26/2025, METG provided EPA with a summary of remaining work for review/comment.
3. On 2/27/2025, METG developed conceptual design plans for the Deed-Restricted Area (DRA) around the Corrective Action Management Units (CAMUs), assuming disposal of 200,000 cubic yards of soil from East Helena residential yards.

II. METG Redevelopment Activities

A. Sale to Prickly Pear Estates (PPE) (Parcel 1 on Exhibit 1 consisting of ±731 acres)

1. On 2/3/2025, PPE provided supplemental information about the proposed Parcel 2 Lift Station. See ¶ II.F for additional information about the Parcel 2 Lift Station.
2. On 2/7/2025, PPE provided METG with an update on redevelopment activities and meeting plans.
3. During 2/2025, PPE prepared a final construction completion report for the remediation of the East Fields Soil Repository (EFSR) in compliance with the OU2 ROD (lead and arsenic) cleanup standards for commercial use. The remediation was performed pursuant to the EPA-approved soil remediation work plans.

B. Sale of Private Development Parcel (Parcel 2 on Exhibit 1 consisting of ±20 acres)

1. On 2/16/2025, METG responded to an inquiry from the Helena Regional Sports Association (HRSA) about potential redevelopment of Parcel 2 for the proposed [ARC Sporting and Events Complex](#) (ARC).
2. On 2/19/2025, METG and HRSA met to discuss the potential to site the ARC on Parcel 2.
3. On 2/21/2025, METG and HRSA made plans for the 3/11/2025 events.
4. On 2/24/2025, METG discussed the ARC opportunity with the COEH.
5. See ¶ II.F for additional information about the Parcel 2 Lift Station.

C. Sale to American Chemet (AC) (Parcel 3 on Exhibit 1 consisting of ±7 acres)

1. On 2/7/2025, METG notified the U.S. and the State of plans to transfer the modular to AC and requested approval of the sale of office furniture to AC.
2. On 2/7/2025 and 2/10/2025, the State and EPA approved METG's request, respectively.
3. On 2/21/2025, METG transferred title to the modular and certain office furniture to AC.

¹ In 7/2020, EPA issued the Statement of Basis for Groundwater, Surface Water and Soil Corrective Measures (Remedy) Decision at the Former ASARCO East Helena Facility and Response to Comments, which sets forth the final Corrective Measure (CM) to be implemented in East Helena under RCRA Corrective Action. The final CM to be implemented at the Site entails grading and capping the Slag Pile and institutional controls. In 8/2021, METG issued the CMI Work Plan, which describes the remedy performance criteria for the CMI.

D. Sale to Helena Area Habitat for Humanity (HFH) (Parcels 6 and 6A on Exhibit 1 consisting of ±131 acres and ±5 acres, respectively)

1. On 2/10/2025, HFH discussed the revised survey and proposed reconfiguration of Parcel 6 and the DRA.
2. On 2/26/2025, METG requested additional information from HFH regarding the proposed reconfiguration of Parcel 6 and the DRA.

E. Prickly Pear Land Trust (PPLT) Greenway Trail

1. On 2/11/2025, METG and PPLT discussed plans for the open house exhibits and the proposed Site tour.
2. On 2/18/2025, PPLT provided updates and recommendations for the proposed Site tour.
3. On 2/21/2025, PPLT and METG discussed meeting plans and logistics.

F. Infrastructure (Water and Sewer) and Water Rights

1. On 2/6/2025, METG reviewed the conceptual plans with PPE for the sewer lift station, sewer mains, and associated equipment proposed to be located on Parcel 2 (Parcel 2 Lift Station).
2. On 2/11/2025, METG received additional information about the Parcel 2 Lift Station from PPE.
3. On 2/14/2025, METG met with PPE to address METG's questions and the Parcel 2 Lift Station.
4. On 2/21/2025, METG and the COEH discussed the status of infrastructure discussions with developers and the COEH's plans to discuss water rights with the State.
5. On 2/24/2025, the COEH provided METG with a copy of its letter to EPA regarding the requested water rights.

G. NorthWestern Energy (NWE) Gas Line

1. On 2/4/2025, NWE provided the documentation required for their consultant to survey the proposed right-of-way for the new gas line.
2. On 2/11/2025, NWE submitted the revised final Work Plan for installation of the NWE pipelines and equipment to EPA and MDEQ.
3. On 2/24/2025, EPA submitted final comments on the revised final Work Plan to NWE. After receiving further revisions from NWE, EPA approved the Final Work Plan.

III. METG Operations in East Helena

A. METG Office at City Hall (METG Office) and METG Storage Loader Building (Storage Building)

1. On 2/26/2025, METG began construction of the Storage Building located on the DRA near CAMU 1.
2. During 2/2025, METG continued moving equipment and furniture to the new METG Office.

B. Community Engagement

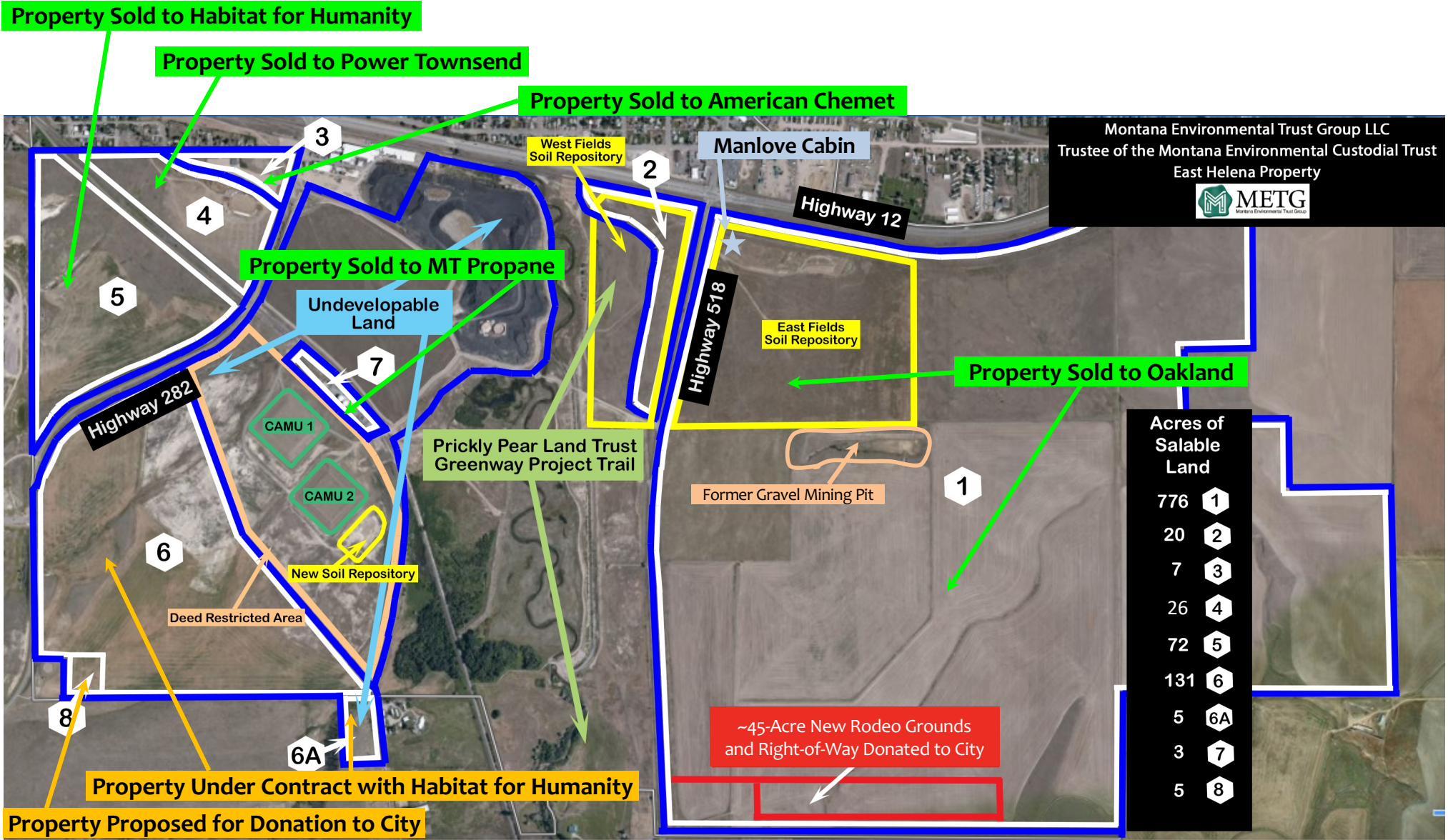
1. On 2/7/2025, METG discussed the East Helena project with the Editor of the *Boulder Monitor*.
2. On 2/10/2025, METG provided potential dates and recommended invitation for open house/Site tour to East Helena stakeholders to the COEH and PPLT for review and comment.
3. On 2/12/2025, METG distributed the save the date notice about the open house/Site tour scheduled for 3/11/2025 to the COEH.
4. On 2/17/2025, METG provided a copy of the invitation to the 3/11/2025 open house/Site tour to the project partners for review and comment.
5. On 2/18/2025, METG distributed the invitation to the 3/11/2025 open house/Site tour to the project partners.
6. On 2/20/2025, METG distributed the meeting notice and invitation to all stakeholders and Beneficiaries.
7. On 2/21/2025, METG discussed meeting plans with the project partners.

IV. METG Reappointment Framework Report

- A. During 2/2025, METG prepared the plan of transition to a successor trustee, which was due to the Beneficiaries on or before 3/1/2025, pursuant to the [Reappointment Framework](#).
- B. On 2/19/2025, EPA and METG discussed status of communications relative to the reappointment process.
- C. On 2/21/2025, MDEQ provided METG with an update on the State's reappointment process.
- D. On 2/24/2025, METG responded to questions from the COEH regarding reappointment.
- E. On 2/27/2025, EPA recommended that METG upload the Reappointment Framework Report to the website.
- F. On 2/28/2025, the [Reappointment Framework Report](#) was uploaded to METG's website.

Exhibit 1

Montana Environmental Trust Group (METG) Property South of Highway 12



Montana Environmental Trust Group, LLC
Trustee of the Montana Environmental Custodial Trust



GOVERNOR GREG GIANFORTE
DIRECTOR BRENDAN BEATTY

TO: Danielle Vincent, Department of Administration
FROM: Dylan Cole, Tax Policy and Research
DATE: April 8, 2025
RE: Inflation Factor for Mill Levy Calculation in 15-10-420, MCA for FY 2026

The inflation factor for FY 2026 is 2.11%.

Per [15-10-420, MCA](#), "a governmental entity that is authorized to impose mills may impose a mill levy sufficient to generate the amount of property taxes actually assessed in the prior year plus one-half of the average rate of inflation for the prior 3 years."

Additionally, the Department of Revenue shall, "calculate one-half of the average rate of inflation for the prior 3 years by using the consumer price index (CPI), U.S. city average, all urban consumers, using the 1982-84 base of 100, as published by the bureau of labor statistics of the [United States Department of Labor](#)."

One-half the average rate of (compounding) inflation was determined by taking the cubed root of the CPI for December 2024 (315.493) divided by the CPI for December 2021 (277.948), subtracting one, and multiplying the result by 50%.

$$\left(\text{Inflation Factor} \right) = \left(\sqrt[3]{\frac{CPI_{2024}}{CPI_{2021}}} - 1 \right) (50\%) = \left(\sqrt[3]{\frac{315.493}{277.948}} - 1 \right) (50\%) = 2.11\%$$

If you have any questions, please feel free to contact me by way of email at dylan.cole@mt.gov or by phone at 406-444-6634.

Cc: Eric Bryson, MACo
Kelly Lynch, MLCT
Eric Dale, DOR TPR
Brendan Beatty, DOR
Nancy Everson MACo
Ralph Franklin, OBPP
Paula Gilbert, DOR PAD
Kurt Swimley, LFD



Public Works Department

Proud to serve our Community

April 15th, 2025

1.) WWTP Report

- Headworks/screw auger construction is going well at wastewater treatment plant.
- Crews continuing spring sewer jetting. (See included map of jetted lines) (Discuss)
- Shane has already started to operate sludge thickening building and is filling drying beds. Good work Shane for getting this building back into operation.

2.) Metal Removal Building

- Shane had Ambient pumps on-site and helped him rebuild the reject pump that keeps having failure. Seems to be operating as designed. We will be monitoring run times and pumping rates.

3.) Source Water Report

- Montana Materials (Helena Sand) is making progress on Washington Street water main project.
- City Engineer Brad Koenig and I will be meeting with METG to discuss future Wylie 3 chlorination upgrades.

4.) Solid Waste Report

- People are still putting out their garbage cans and Scott is continuing to empty them. Great work Scott and we appreciate the positive attitude.

5.) Parks

- Steve is back to work for the season and is busy with spring cleanup at the parks.

6.) Pool

- Nicole is finishing up testing on the new pool website which now will be part of the normal City of East Helena web page. Great work Nicole for getting this completed.
- Pool swimming lesson sign up will open Friday May 2nd. On-line and in person signups are available at City Hall.
- Crews have started getting pool and building cleaned up and ready to open.

7.) Streets

- Montana Materials (Helena Sand) is working on completing paving of 100 Blocks of Lewis and Dudley, and small part of 2nd street.
- Lewis and Clark County finished up the street sweeping all of town last week. A big thank you to Lewis and Clark County for being willing to continue to provide this service for us.
- I received an email from Gene Kaufman who is our federal highways representative. They were asking for contact information verification because they are onboarding more grant programs into GrantSolutions. (Discuss)

8.) Facilities

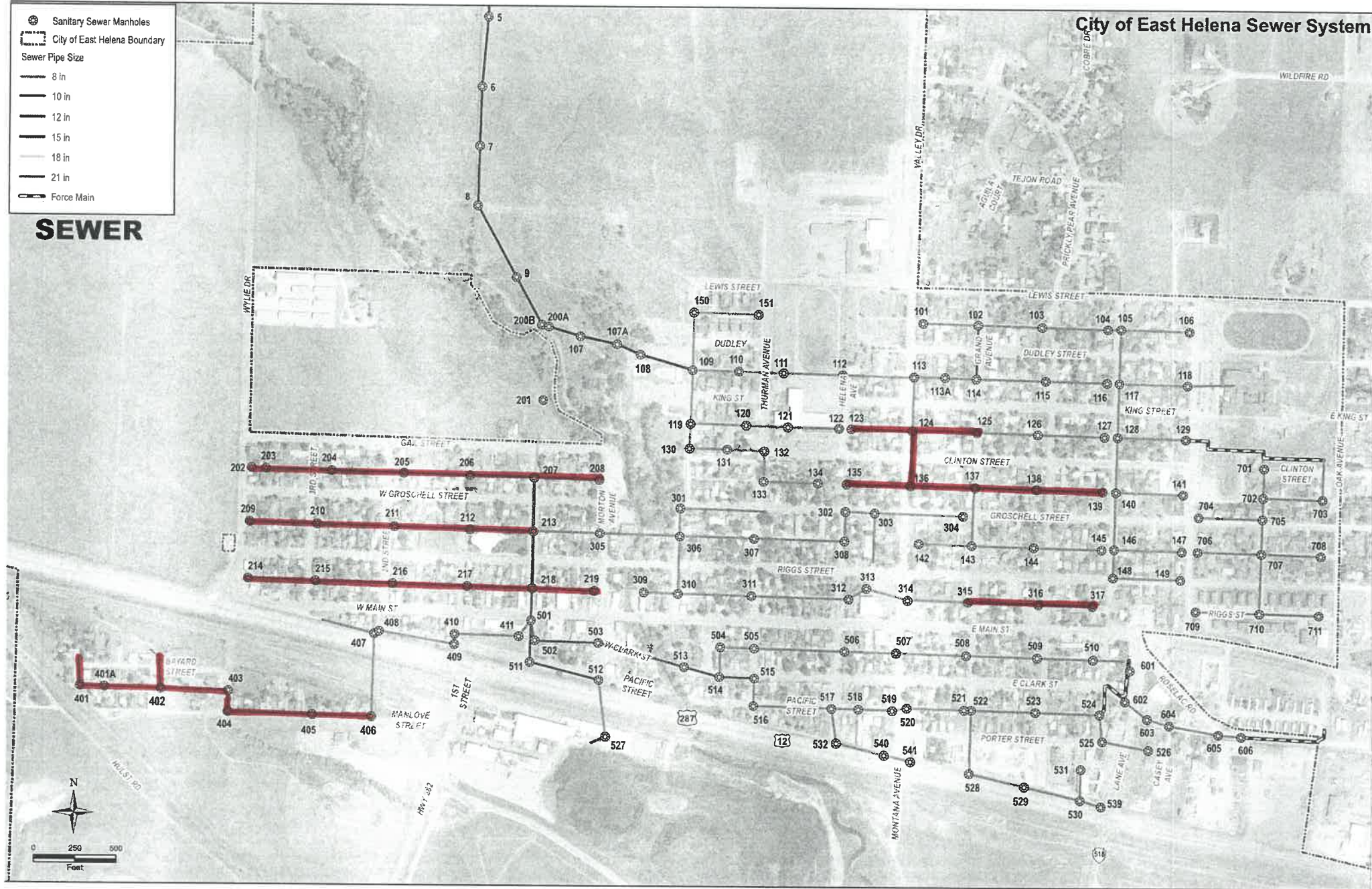
- Crews will be doing some siding and painting maintenance on storage sheds at the parks.
- Still waiting on parts for one of heaters at Rec. Hall.

9.) Resident/City Information and Events

- "Spring Yard Clean Up" first week of June, yard debris only, grass and leaves must be bagged, tree branches cut 4ft or less and piled. No household garbage. The yard waste is to be placed where residents place garbage can for pick-up. (Discuss)
- Residents that have household items they wish to dispose of can call City Hall for a special pick-up. Normal pick-up fees will still apply.

Sanitary Sewer Manholes
City of East Helena Boundary
Sewer Pipe Size
8 in
10 in
12 in
15 in
18 in
21 in
Force Main

SEWER





CITY OF EAST HELENA
306 E MAIN ST / PO BOX 1170
EAST HELENA, MT 59635
(406) 227-5321

ORIGINAL COUNCIL MEETING DATE: 04/01/2025

Agenda item:

Greater Helena Gives Proclamation

From:

Helena Area Community Foundation

Initiated by City: YES NO (check one)

Department:

Community

Presented by:

Mayor Harris

Action requested:

Approve/Deny/Table

PLEASE PROVIDE A NARRATIVE BACKGROUND OF THE PROPOSED AGENDA ITEM:

This proclamation aligns with the Helena Area Community Foundation's mission to inspire and lead collaboration and investment for compassionate, safe, healthy, and resilient communities. By designating the first Thursday in May as Greater Helena Gives Day, East Helena joins the broader effort to support and celebrate the contributions of local nonprofits.

Draft proclamation attached...

Attachments: YES NO (check one)

Date submitted:

RECOMMENDATIONS:

Approve for agenda:	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Initial: _____
Referred to Dept. Head for resolution:	<input type="checkbox"/> YES	<input type="checkbox"/> NO	_____
Referred to _____:	<input type="checkbox"/> YES	<input type="checkbox"/> NO	_____

Agenda requests must be submitted to East Helena City Hall by noon the Wednesday prior to the Tuesday council meeting.

**CITY OF EAST HELENA
PROCLAMATION**

DECLARING THE FIRST THURSDAY IN MAY AS GREATER HELENA GIVES DAY

WHEREAS, the City of East Helena recognizes the vital role that nonprofit organizations play in enhancing the quality of life for our residents by providing essential services, fostering cultural enrichment, and supporting community development; and

WHEREAS, the Helena Area Community Foundation hosts "Greater Helena Gives," an annual 24-hour online giving campaign designed to raise funds and awareness for local nonprofit organizations in the Greater Helena area; and

WHEREAS, since its inception, Greater Helena Gives has significantly contributed to the well-being of our community by encouraging philanthropy and facilitating substantial financial support for numerous charitable organizations; and

WHEREAS, participation in Greater Helena Gives offers residents of East Helena an opportunity to unite in support of the nonprofit sector, thereby strengthening the communal bonds and promoting a culture of generosity; and

WHEREAS, the first Thursday in May has been designated as the day to celebrate and conduct the Greater Helena Gives campaign annually; and

WHEREAS, in 2025, the Greater Helena Gives event is scheduled to commence at 8:00 p.m. on April 30 and conclude at 8:00 p.m. on May 1; and

WHEREAS, the City of East Helena acknowledges the importance of supporting local nonprofits and the positive impact that collective charitable giving has on our community.

NOW, THEREFORE, I, Kelly Harris, Mayor of the City of East Helena, do hereby proclaim the first Thursday in May as **GREATER HELENA GIVES DAY** in the City of East Helena and encourage all residents to participate in this significant event by contributing to local nonprofit organizations and supporting their invaluable work.

IN WITNESS WHEREOF, I have hereunto set my hand and caused the Seal of the City of East Helena to be affixed this 15th day of April, 2025.

Mayor
City of East Helena

CITY OF EAST HELENA
306 E MAIN ST / PO BOX 1170
EAST HELENA, MT 59635
(406) 227-5321

ORIGINAL COUNCIL MEETING DATE: 04/15/2025

Agenda item:
FY26 Employee Benefit Elections

From:
Montana Municipal Interlocal Authority

Initiated by City: YES NO (check one)

Department:
Administration

Presented by:
Clerk/Treasurer Thorngren

Action requested:
Approve/Deny/Table

PLEASE PROVIDE A NARRATIVE BACKGROUND OF THE PROPOSED AGENDA ITEM:

Information regarding the upcoming renewal for the MMIA Employee Benefits Program for 7/1/25 is attached.

Group Election Forms are due April 17th

Attachments: YES NO (check one)

Date submitted:

RECOMMENDATIONS:

Approve for agenda:	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Initial: _____
Referred to Dept. Head for resolution:	<input type="checkbox"/> YES	<input type="checkbox"/> NO	_____
Referred to _____:	<input type="checkbox"/> YES	<input type="checkbox"/> NO	_____

Agenda requests must be submitted to East Helena City Hall by noon the Wednesday prior to the Tuesday council meeting.



MMIA EMPLOYEE BENEFITS PROGRAM FY2025/2026 RENEWAL

TO: MMIA Employee Benefits Members
 FROM: Amanda Clark - Employee Benefits Program Manager
 DATE: March 28, 2025

The MMIA Board of Directors has approved final rate adjustments for the medical, dental, vision and life programs. Please see details below and enclosures for specific premium amounts. This is also the time to make your city/town group elections for the upcoming renewal year.

Medical Benefits

The final medical rate adjustment takes into account overall pool experience in the base rate adjustment, group level experience in the CPRA, as well as the impact of the plan updates, combined for a final percentage adjustment.

I. Baseline Pricing

A baseline renewal adjustment is applied to all plans, taking into consideration claims history, medical inflation, and expenses. Your medical rate baseline adjustment for next fiscal year is:

+9.5% Medical Rate Adjustment

II. Claim Performance Risk Assessment (CPRA)

The rating method adopted by the Board allows groups to affect their own rates based on claims experience, while still benefiting from the security of the whole pool. The CPRA is applied to adjust rates moderately to move in the direction of actual claims experience. Larger custom groups are assessed individually, while all members rated as Standard are grouped together for this assessment. Based on size of the group, a variability corridor is used to limit the impact. To further limit the impact in a year, a maximum adjustment of +/-5% is used. Your medical rate adjustment for this year's CPRA is:

+2.7% Medical Rate Adjustment

III. Final Rate Adjustment

Your overall medical rate adjustment for this year's final rates, including the baseline, CPRA, and medical plan update savings is:

12.2% Final Rate Adjustment

Dental Benefits

No rate change is being made to the Dental Benefits. Rates for the orthodontic benefit are in addition to the monthly dental plan rates and are optional. See the enclosed document for the dental rates for the 2025-2026 fiscal year.

Vision Benefits

No rate change is being made to the Vision Benefits. See the enclosed document for the vision rates for the 2025-2026 fiscal year. An increase in allowances for contact lenses and Walmart/Costco frames have been added.

Basic Life Insurance and AD&D Benefits

Basic Life Insurance is an **employer** paid product. Currently, there is **no change** to the rates being charged for the Basic Life, Dependent Life or AD&D Insurance. See the enclosed document for the basic life rates for the 2025-2026 fiscal year. Remember to keep beneficiary information updated.



Voluntary Life Insurance and AD&D Benefits

Voluntary Life Insurance is an **employee** paid product. There is **no change** to the rates currently being charged for the Voluntary Term Life Insurance. These are age-banded so a participant's monthly premium may change effective July 1, 2025, if they move into an older age bracket. Employees can enroll in or make changes to the Voluntary Term Life enrollment at a <https://mmiaeb.net/open-enrollment-form>.

Medical Plan Updates

HDHP Plan updates for July 1, 2025, include a minimal individual deductible increase from \$3200 to \$3300 as a federal requirement in order to comply with Health Saving Account (HSA) regulations.

Retirees (Under 65)

Retirees that are not yet Medicare eligible can remain on the medical plans. MMIA will send retirees notification of termination when they are nearing age 65. Visit www.mmiaeb.net/retirees/ for more information and see the enclosed document on alternative retirement benefit options.

Group Election Form

The group election form is for each city/town to select the benefits offered to employees for the next year. It is at <https://mmiaeb.net/group-elections>. If your city/town would like to begin offering the menu of medical plans, dental, vision, or life, now is the time to change your group benefit selections. A memo of your current benefits was mailed to you; if you need another copy, email Nikki: nwilloughby@mmia.net.

The Group Election form must be completed by April 17th.

Remember, because of regulatory requirements, you must not have a waiting period longer than 90 days, and all employees that work an average of 30 hours or more per week must be offered benefits.

Open Enrollment

Open Enrollment is from May 15th to June 15th. This is the opportunity for employees to make changes to their enrollments. These changes will be effective July 1, 2025. **Please distribute rates and benefit information to employees.** MMIA will mail rates for retirees to their home address.

I. Open Enrollment Form

Any Open Enrollment changes your employees need to make can be completed on the Open Enrollment form on our website at <https://mmiaeb.net/open-enrollment-form>.

When the forms are active and ready on our website we will send you notification. **All enrollment changes must be submitted online and approved by June 15th.**

II. Change and Termination Forms

Any newly hired employees or those eligible to make changes unrelated to Open Enrollment that should be effective sooner than July 1, 2025, should complete the Enrollment/Termination form or the Change Form at www.mmiaeb.net/forms.

III. The following types of changes can be made at Open Enrollment

- Adding or dropping dependents
- Adding or dropping dental, vision, or life coverage as offered by the city/town
- Changing from one medical plan to another (i.e., from the Bridger to the Madison)
- Address changes
- Notification of other insurance
- Beneficiary changes for life coverage, if applicable

IV. HIPAA Notice and Waiver Form

Any employee or dependent waiving benefits should complete the waiver in the Open Enrollment form. ***Even if an employee has signed the waiver before, we encourage them to sign it again if they wish to continue to waive benefits.*** This protects you as the employer by documenting you have offered benefits to all employees.

If you have any questions regarding the above information or other program questions, please contact the Employee Benefits Department at 1-800-635-3089, option 4.



Employee Benefits - Standard Plan Summaries

Effective 7/1/25 - This Document is a summary of coverage only. The MMIA Employee Benefits Program Plan Documents are available at www.mmiaeb.net and must be referenced for details of all coverages.

	Bridger	Madison	High Deductible (HSA-Qualified)
Deductible (Individual/Family) (January 1 - December 31)	\$500 / \$1,000	\$1,000 / \$2,000	\$3,300 / \$6,400
Benefit Percentage (what the plan pays if the Deductible is waived or after the Deductible is met)			
<ul style="list-style-type: none"> All Montana Providers and Non-Montana Cigna Providers Non-Montana, Non-Cigna Providers 	80%	70%	80%
	60%	50%	60%
Annual Out-of-Pocket Maximum (the most you will pay for covered services in a plan year) Individual/Family	\$2,000 / \$4,000	\$4,000 / \$8,000	\$6,400 / \$12,800
Medical Services			
Preventive care as recommended by the US Preventive Services Task Force, CDC, and Health Resources & Services Administration at www.healthcare.gov	100% Plan-paid		
Accidental Injury Benefit	100% up to \$300, then standard benefits apply		Deductible applies
Diabetic Education	100% Plan-paid		
Hospice Care			
Professional Provider Services			
Alternative Medicine Benefit - up to \$500	Deductible waived (Plan pays Benefit %)		Deductible applies
Chiropractic Benefit - up to \$400, plus \$100 x-ray benefit			
Home Health Care			
Newborn Initial Care			
Nutritional Counseling - up to 10 visits per year			
Facility Provider Services			
Emergency Room Care	Deductible applies		
Obesity Surgery - one per lifetime, up to \$30,000			
Prescription Drug Benefit			
Generic	\$4 Retail (30 day) / \$8 Mail Order (90 day)		Deductible applies
Brand Formulary	\$20 Retail (30 day) / \$40 Mail Order (90 day)		
Brand Non-Formulary	\$50 Retail (30 day) / \$100 Mail Order (90 day)		

Total Cost per Month	Bridger	Madison	HDHP
<i>Employee Only (P00)</i>	\$ 984	\$ 892	\$ 725
<i>Employee & Spouse (F00)</i>	\$ 1,968	\$ 1,784	\$ 1,450
<i>Employee & Child(ren) (P99)</i>	\$ 1,722	\$ 1,561	\$ 1,269
<i>Employee, Spouse & Child(ren) (F99)</i>	\$ 2,706	\$ 2,453	\$ 1,994
<i>Retirees or spouses of retirees aged 65+ are not eligible for medical coverage.</i>			



Employee Benefits - Dental and Vision Plan Summaries

Effective 7/1/25 - This Document is a summary of coverage only. The MMIA Employee Benefits Program Plan Documents are available at www.mmiaeb.net and must be referenced for details of all coverages.

Dental Plans

Benefit Period (January 1 - December 31)

	Basic Dental Plan	Orthodontic Enhancement*
Deductible (Individual/Family)	\$25 / \$50	\$2,000 Lifetime Benefit/Individual Plan pays 50% after Deductible
Calendar Year Maximum Benefit (the most the Plan will pay for covered services in a plan year)	\$2,000 / Individual	
Dental Services		
Diagnostic & Preventive (cleanings and screenings)	<ul style="list-style-type: none"> Plan pays 100% Deductible waived Does not apply to Calendar Year Maximum Benefit 	
Basic Restorations	Plan pays 80% after Deductible	
Major Restorations and Implants	Plan pays 50% after Deductible	

Dental Plan Cost	Basic Dental Plan	*With Ortho Enhancement
Employee Only (P00)	\$33	\$34
Employee & Spouse (F00)	\$66	\$68
Employee & Child(ren) (P99)	\$58	\$66
Employee, Spouse & Child(ren) (F99)	\$92	\$104

Vision Plan

Benefit Period (July 1 - June 30)

Benefits Every 12 Months	In Network	Out of Network
Well Vision Exam	\$20 Copay (No more than \$39 copay for retinal screening as an enhancement to an exam)	Up to \$50
Frames	<ul style="list-style-type: none"> \$165 allowance at Costco, Walmart, and retail 20% saving after allowance 	Up to \$70
Lenses (included with exam copay)	<ul style="list-style-type: none"> Single vision, lined bifocal, and trifocal lenses Polycarbonate for children 	<ul style="list-style-type: none"> Single vision - Up to \$50 Lined bifocal - Up to \$75 Lined trifocal - up to \$100
Lens Enhancements	<ul style="list-style-type: none"> Standard progressive: \$0 copay Premium progressive: \$80-\$90 copay Custom progressive: \$120-\$160 copay 	
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$150 allowance for contact lenses Up to \$60 for contact lens exam (fitting and evaluation) 	Up to \$105
Laser Vision Correction Discount	Average 15% off regular price or 5% off promotional price; discounts only available from contracted facilities	

Vision Plan Cost

Employee Only (P00)	\$8.60
Employee & Spouse (F00)	\$13.80
Employee & Child(ren) (P99)	\$14.00
Employee, Spouse & Child(ren) (F99)	\$22.20

VOLUNTARY TERM LIFE AND AD&D

The MMIA Employee Benefits Program offers a very competitively-priced Voluntary Term Life and AD&D program for our membership. The carrier is the same as the Basic Group Term Life and AD&D - Mutual of Omaha Life Insurance Company. Voluntary Life can be offered without providing the Basic Life. Each employee can select an amount of life insurance benefits that best fits their circumstances and needs. Rates are based on the age of the covered person.

Employer Contribution: None; this program requires the premium be paid 100% by the employee.

Coverage Amount: The maximum amount an employee can apply for is 5x their salary up to the maximum of \$500,000. Employees may purchase benefits increments of \$5,000. Spouses may receive coverage, up to 100% of the employee amount, not to exceed \$500,000.

Guarantee Issue Amount: Up to \$350,000 for employee; \$50,000 for spouse upon initial eligibility. Amounts in excess of the Guarantee Issue Amount, or enrolling at a later date than initial eligibility will require a health statement, called an Evidence of Insurability (EOI) form, subject to approval.

Changes at Open Enrollment: During Open Enrollment, an EOI is required if the employee's coverage increases by more than \$25,000, if their coverage exceeds \$350,000, if their spouse's coverage increases by any amount, and/or if the individual does not have Voluntary Term Life and requests coverage.

Monthly Premium Rates per Thousand: Rates are age-banded for voluntary life and are shown below. Volumes can be selected separately for voluntary life and AD&D coverage.

Age Category	Voluntary Life Rate per Thousand Dollars	AD&D Rates per Thousand Dollars (must be enrolled in Voluntary Life to be eligible)
15-34	\$0.08	\$0.05 (rates are \$0.05 per thousand for all ages)
35-39	\$0.11	
40-44	\$0.15	
45-49	\$0.26	
50-54	\$0.47	
55-59	\$0.72	
60-64	\$1.37	
65-69	\$2.17	
70 +	\$3.82	

Benefit Reduction: The principal sum of the life insurance coverage will be reduced by 50% at age 70.

Dependent Child Benefit: Employees can cover their child(ren) in increments of \$1,000, minimum of \$2,000 up to a maximum of \$10,000. The cost is the same for one child or multiple children. The rate is \$0.12 per \$1,000 of coverage. Employee coverage is required. AD&D coverage is not available for children. *Eligible children must be less than 26 years of age.*

Benefit Descriptions:

Waiver of Premium	Included
Portability	Included
Accelerated Benefits	Included

Benefits are paid subject to the terms and conditions contained in the Group Insurance Policy.

Please share this information with your employees, whether or not they are covered by our group health benefits. All employees may participate in this program if minimum eligibility requirements are met.

For additional information or enrollment forms, contact the MMIA Employee Benefits Department at 1-800-635-3089 option 4.



BASIC GROUP LIFE AND AD&D

The MMIA is pleased to offer very competitive rates for a group term life insurance product for our membership. Mutual of Omaha Life Insurance Company has rates specifically for members of the MMIA Employee Benefit program that may generate savings for your city/town.

Basic Life and AD&D Plan Description

Eligibility: Each active full-time employee working the minimum hours required per your city or town, and no less than 20 hours, is eligible to participate in the MMIA Life Insurance program.

Participation: 100% of eligible employees.

Employer Contribution: 100% of premium cost.

Benefit Amount and Cost: The cost per \$1,000 Basic Life and AD&D is \$0.27. Listed in the table below are varying levels of insurance coverage and the applicable monthly cost per employee.

Life and AD&D Benefit	Monthly Cost per Employee
\$10,000	\$2.70
\$15,000	\$4.05
\$20,000	\$5.40
\$25,000	\$6.75
\$50,000	\$13.50
\$100,000	\$27.00

Each employee within the group or bargaining unit must have the same benefit level.

Benefit Descriptions:

Guarantee Issue:	\$100,000
AD&D	Included
Waiver of Premium	Included
Conversion of Benefits	Available
Travel Assistance	Included

Age Reduction: The principal sum of the life insurance coverage will be reduced by 50% at age 70.



Accidental Death and Dismemberment: In the event of death, loss of limbs, loss of eyesight, loss of speech or hearing due to an accidental injury, additional benefits, based on the selected life insurance amount, will be paid based on the selected life insurance amount. Additional benefits include:

Seat Belt Benefit	Pays up to additional \$25,000
Airbag Benefit	Pays up to additional \$5,000
Common Carrier Benefit	Included
Child Care Benefit	Included
Spouse & Child Education	Included
Paralysis Benefit	Included
Accelerated Benefits	75% to \$500,000
Living Care Benefit	75% to \$500,000

These benefits is paid in addition to any other benefits provided by the Plan, subject to the terms and conditions contained in the Group Insurance Policy.

Dependent Group Life Insurance is also available at \$1.50 per month for \$5,000 of benefit, if the employer chooses to provide it.

Dependent Benefit Amount	Monthly Unit Cost per Employee with Dependents
\$5,000	\$1.50

Each employee with dependents (spouse or children) must have the same dependent benefit level. The monthly unit cost covers all of the employee’s eligible dependents.
Eligible children must be less than 26 years of age.

RETIREES: Medicare Advantage Plan

The following is a summary of the 2025 Blue Cross Blue Shield Medicare Advantage plans available exclusively to Medicare eligible retirees of the MMIA Health Plan. *Beginning January 1, 2025, all retirees that are Medicare eligible must terminate coverage on an MMIA health plan.*

For more information about MMIA-sponsored Group Medicare Advantage Plans or other Medicare questions, contact Wendy Nelson at 406-969-3000 or wendy@justaskwendy.com.

	Plan Year: 1/1/25-12/31/25 (Benefits for In-Network Providers)		
Medical Benefits*	Advantage - Premium	Advantage – Value Plus	Advantage - Value
Monthly Premium for Retiree Only	\$133.00	\$70.35	\$54.10
Annual Deductible	N/A	N/A	N/A
Annual Out-of-Pocket Maximum	\$2,500	\$5,000	\$6,700
Preventive Services	No Copay	No Copay	No Copay
Primary Care Visit	\$10 Copay	\$20 Copay	\$25 Copay
Specialist Office Visit	\$25 Copay	\$50 Copay	\$50 Copay
Physical Therapy	\$25 Copay	\$40 Copay	\$40 Copay
Urgent Care	\$40 Copay	\$40 Copay	\$40 Copay
Emergency Room	\$90 Copay	\$90 Copay	\$90 Copay
Ambulance	\$200 Copay	\$200 Copay	\$200 Copay
Home Health Care	No Copay	No Copay	No Copay
Hospice Care	No Copay	No Copay	No Copay
Inpatient Hospital	\$125/day (Days 1-7)	\$250/day (Days 1-7)	\$250/day (Days 1-7)
Skilled Nursing Facility	\$0 Copay (1-20 days) \$178/day (21-100 days)	\$0 Copay (1-20 days) \$178/day (21-100 days)	\$0 Copay (1-20 days) \$178/day (21-100 days)
Prescription Benefits For 30 Day Supply at In-Network Pharmacies Max OOP \$2,000			
Deductible	\$0		
Preferred Generic	\$0 Copay		
Non-Preferred Generic	\$6 Copay		
Preferred Brand	\$39 Copay		
Non-Preferred Brand	\$85 Copay		
Specialty	33% up to \$2,000 then covered at 100%		
Dental, Vision and Hearing Benefits*			
Dental	\$5 Copay Preventive; 100% plan paid Basic/Restorative	\$5 Copay Preventive; \$50 Copay Medicare- covered services	No Preventive; \$50 Copay Medicare- covered services
Eye Exams	\$10 Copay routine eye exam; \$0 Copay Medicare-covered services		
Eye Wear	\$0 Copay eyeglass lenses; \$150 allowance on frames and contact lenses; \$40 Copay Medicare-covered services	\$0 Copay eyeglass lenses; \$100 allowance on frames and contact lenses; \$0 Copay Medicare-covered services	\$0 Copay eyeglass lenses; \$100 allowance on frames and contact lenses; \$0 Copay Medicare-covered services
Hearing Exams	\$15 Copay Medicare- covered exam; \$15 Copay for one routine exam/year	\$15 Copay Medicare- covered exam; \$15 Copay for one routine exam/year	\$40 Copay for Medicare- covered services only
Hearing Aids	\$1,000 hearing aid allowance every 3 years	\$500 hearing aid allowance every 3 years	Not Covered

*The above information is for comparison purposes and is not a guarantee of benefits. For full benefit information, see the Summary Plan Documents.

2025 MMIA EMPLOYEE BENEFITS

WELLNESS

**LAUNCH YOUR HEALTH TO THE NEXT LEVEL
EARN UP TO \$200**

50

HEALTH SCREENING

Get your Health Screening at an It Starts With Me event or at a Montana Health Center
July 1 - September 30

50

HEALTH SCREENING REVIEW CALL

Schedule online & complete a review call with a Take Control health coach
Complete by November 7

50

EDUCATIONAL VIDEO AND QUIZ

Watch the short educational video and take the quiz online
Complete by September 30

50

BONUS ROUND

80% EMPLOYEE PARTICIPATION

If 80% of eligible employees in your city or town get a Health Screening, everyone screened earns another \$50

Wellness incentives will be distributed to cities and towns by the end of the year. You must be enrolled in an MMIA medical plan at the time of prepaid gift card distribution in order to earn an incentive.

MMIA will track your incentives and send physical Prepaid Visa cards to your city/town at the end of the year. Please note that your prepaid Visa card has an expiration date, and once that date has passed, funds cannot be retrieved. Please refer to our wellness page and read the "Prepaid Card Activation & FAQs."

The Montana Municipal Interlocal Authority reserves the right to alter the Wellness Program at any time.

This program is developed in compliance with the EEOC wellness rules and does not violate anti-discrimination laws as laid down by the Americans with Disabilities Act and Genetic Information Nondiscrimination Act. Participation in this program is voluntary. MMIA maintains the privacy and security of your personally identifiable health information. For more information, view our EEOC Notice at mmiaEB.net/wellness.

GAME ON!

To learn more, scan the code or visit
mmiaEB.net/wellness



MMIA Employee Benefits 2024 - 2025

Medical Plans: Menu = individual selection of standard plans

Change from 2023/2024 Plan Year. Changes take effect July 1, 2024.

CITY/TOWN	GROUP NUMBER	MEDICAL/RX PLANS	DENTAL/ ORTHO	VISION PLANS	BASIC LIFE	DEP LIFE	VOL LIFE
Alberton	8001095	Madison	Dental	Yes	N/A	N/A	No
Anaconda-Deer Lodge	8001088	Menu	Dental + Ortho	Yes	20000	N/A	Yes
Baker	8001001	Menu	Dental + Ortho	Yes	N/A	N/A	Yes
Belgrade	8001002	Menu	Dental + Ortho	Yes	50000	5000	Yes
Belt	8001003	Menu	Dental Only	Yes	50000	N/A	Yes
Big Sandy	8001091	Madison	Not Offered	No	N/A	N/A	No
Boulder	8001082	Menu	Dental Only	Yes	20000	N/A	Yes
Bozeman	8001004	Menu	Dental Only	Yes	10000	5000	Yes
Bridger	8001006	Menu	Dental Only	Yes	10000	N/A	Yes
Broadus	8001007	Bridger	Dental + Ortho	Yes	N/A	N/A	Yes
Cascade	8001008	HDHP	Dental Only	Yes	N/A	N/A	No
Chester	8001009	Menu	Dental + Ortho	Yes	N/A	N/A	Yes
Chinook	8001010	Menu	Dental + Ortho	Yes	15000	5000	Yes
Choteau	8001072	Madison	Dental Only	Yes	N/A	N/A	Yes
Circle	8001011	Menu	Dental + Ortho	Yes	10000	N/A	Yes
Clyde Park	8001012	Menu	Not Offered	No	N/A	N/A	Yes
Colstrip	8001013	Menu	Dental + Ortho	Yes	25000	N/A	Yes
Columbia Falls	8001014	Menu	Dental + Ortho	Yes	N/A	N/A	Yes
Columbus	8001015	Menu	Dental Only	Yes	20000	5000	No
Conrad	8001078	Menu	Dental + Ortho	Yes	10000	N/A	Yes
Culbertson	8001081	Menu	Not Offered	No	N/A	N/A	No
Cut Bank	8001016	Menu	Dental + Ortho	Yes	10000	N/A	Yes
Deer Lodge	8001017	Bridger	Dental Only	Yes	20000	N/A	No

CITY/TOWN	GROUP NUMBER	MEDICAL/RX PLANS	DENTAL/ ORTHO	VISION PLANS	BASIC LIFE	DEP LIFE	VOL LIFE
Denton	8001018	Menu	Not Offered	No	25000	N/A	No
Dillon	8001019	Menu	Dental Only	Yes	10000	5000	Yes
Drummond	8001087	Menu	Dental Only	Yes	N/A	N/A	Yes
Dutton	8001089	Menu	Dental + Ortho	Yes	N/A	N/A	Yes
East Helena	8001020	Menu	Dental + Ortho	Yes	10000	N/A	Yes
Ekalaka	8001021	Menu	Dental + Ortho	Yes	20000	N/A	No
Ennis	8001080	Menu	Dental + Ortho	Yes	N/A	N/A	Yes
Eureka	8001022	Madison	Not Offered	Yes	N/A	N/A	No
Fairfield	8001023	Menu	Dental + Ortho	Yes	N/A	N/A	Yes
Forsyth	8001025	Bridger	Dental Only	Yes	N/A	N/A	No
Fort Benton	8001027	Bridger	Dental Only	Yes	25000	5000	Yes
Fort Peck	8001026	Menu	Dental Only	Yes	N/A	N/A	No
Fromberg	8001028	Menu	Dental Only	Yes	50000	N/A	Yes
Glasgow	8001029	Bridger	Not Offered	No	N/A	N/A	No
Glendive	8001030	Menu	Dental + Ortho	Yes	20000	N/A	Yes
Hamilton	8001076	Menu	Dental + Ortho	Yes	50000	N/A	Yes
Harlem	8001031	Bridger	Dental + Ortho	Yes	10000	5000	No
Harlowton	8001032	Madison	Dental + Ortho	Yes	N/A	N/A	Yes
Havre	8001033	Menu	Dental + Ortho	Yes	10000	N/A	Yes
Helena	8001075	Menu	Not Offered	No	N/A	N/A	No
Hot Springs	8001034	Menu	Dental + Ortho	Yes	20000	N/A	Yes
Joliet	8001035	Bridger	Dental Only	Yes	20000	N/A	Yes
Kalispell	8001036	Custom	Dental Only	No	N/A	N/A	Yes
Kevin	8001094	Madison	Dental Only	Yes	N/A	N/A	Yes
Lewistown	8001038	Menu	Not Offered	No	N/A	N/A	Yes
Libby	8001039	Menu	Dental + Ortho	Yes	N/A	N/A	No
Lima	8001040	Menu	Dental + Ortho	Yes	100000	5000	Yes

CITY/TOWN	GROUP NUMBER	MEDICAL/RX PLANS	DENTAL/ ORTHO	VISION PLANS	BASIC LIFE	DEP LIFE	VOL LIFE
Livingston	8001041	Menu	Not Offered	No	20000	5000	Yes
Malta	8001042	Madison	Dental Only	Yes	10000	N/A	Yes
Manhattan	8001090	Menu	Dental Only	Yes	N/A	N/A	Yes
Medicine Lake	8001045	Menu	Dental + Ortho	Yes	N/A	N/A	No
Miles City	8001043	Menu	Dental + Ortho	Yes	15000	5000	Yes
MLCT	8001046	Menu	Dental + Ortho	Yes	50000	5000	Yes
MMIA	8001044	Menu	Dental + Ortho	Yes	20000	N/A	Yes
Moore	8001086	Menu	Dental Only	Yes	N/A	N/A	Yes
Nashua	8001047	Madison	Dental Only	Yes	N/A	N/A	No
Philipsburg	8001092	Menu	Dental Only	Yes	25000	N/A	Yes
Plains	8001048	Menu	Dental + Ortho	Yes	N/A	N/A	Yes
Plentywood	8001049	Menu	Dental Only	Yes	25000	5000	No
Poplar	8001051	Menu	Dental Only	Yes	50000	N/A	No
Red Lodge	8001052	Menu	Dental + Ortho	Yes	N/A	N/A	Yes
Richey	8001093	Menu	Dental + Ortho	Yes	N/A	N/A	Yes
Ronan	8001053	Bridger	Dental Only	Yes	N/A	N/A	No
Roundup	8001054	Menu	Dental + Ortho	Yes	10000	N/A	No
Saco	8001055	Madison	Dental Only	Yes	N/A	N/A	No
Scobey	8001056	Madison	Dental Only	Yes	N/A	N/A	No
Shelby	8001057	Menu	Dental + Ortho	Yes	50000	N/A	Yes
Sheridan	8001058	Menu	Dental Only	Yes	N/A	N/A	No
Sidney	8001059	Madison	Dental + Ortho	Yes	25000	N/A	Yes
Stanford	8001060	Menu	Not Offered	No	N/A	N/A	No
Stevensville	8001084	Menu	Dental Only	Yes	N/A	N/A	Yes
Sunburst	8001079	Menu	Dental + Ortho	Yes	N/A	N/A	Yes
Superior	8001061	Madison	Not Offered	Yes	50000	N/A	No

CITY/TOWN	GROUP NUMBER	MEDICAL/RX PLANS	DENTAL/ ORTHO	VISION PLANS	BASIC LIFE	DEP LIFE	VOL LIFE
Terry	8001062	Menu	Dental Only	Yes	N/A	N/A	Yes
Thompson Falls	8001063	Menu	Dental + Ortho	Yes	100000	5000	Yes
Three Forks	8001064	Menu	Dental + Ortho	Yes	N/A	N/A	No
Townsend	8001065	Madison	Dental Only	Yes	25000	N/A	Yes
Twin Bridges	8001066	Menu	Dental + Ortho	Yes	N/A	N/A	Yes
Valier	8001096	Menu	Dental Only	Yes	50000	N/A	No
Virginia City	8001067	Menu	Dental Only	Yes	N/A	N/A	No
West Yellowstone	8001069	Madison	Dental Only	Yes	50000	N/A	No
White Sulphur Springs	8001083	Menu	Dental + Ortho	Yes	50000	N/A	Yes
Whitefish	8001068	Bridger & HDHP	Dental + Ortho	Yes	25000	5000	Yes
Whitehall	8001070	Menu	Not Offered	No	N/A	N/A	Yes
Wibaux	8001074	Bridger	Dental Only	Yes	N/A	N/A	No
Winnett	8001097	Menu	Dental + Ortho	Yes	N/A	N/A	Yes
Wolf Point	8001071	Menu	Not Offered	Yes	N/A	N/A	Yes