Getting To Know Your Association

Strengthening Maine’s Local Governments Through Member Services, Education and Advocacy
Our Mission Statement

The mission of the Maine Municipal Association is to provide professional services to local governments throughout Maine and to advocate for their common interests at the state and national levels.

Our Core Beliefs

We believe in:

- Local government is the keystone of democracy.
- Representative, participatory, local government.
- The accessibility and accountability of municipal government officials.
- A commitment to honesty, civility, integrity and the highest ethical standards among public officials.
- The vital intergovernmental role of municipal governments in providing basic services essential to public safety and the functioning of our economy.
- Respect for the individuality of each local government and the diversity of its citizens.
- The value of collaboration as a means of strengthening cities and towns and providing needed services.
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Updated: 2/1/2019
GOVERNANCE

The Maine Municipal Association (MMA) is a non-profit, non-partisan voluntary membership organization offering professional services to municipalities and other local government entities. The Association is governed by an Executive Committee composed of 12 municipal officials who are elected by its member municipalities. The Executive Committee is responsible for hiring and evaluating the Executive Director, who serves as the chief executive officer of the Association. The Executive Director is responsible for all aspects of the Association’s activities, providing direction and strategic leadership to its employees and overseeing the day-to-day operations.

More detailed information about MMA membership and governance, including the Association Bylaws, can be found on the Association’s website: www.memun.org.

MEMBERSHIP

The levels of MMA membership and status are as follows:

Municipal membership is open to any Maine city, town or plantation, including any entity treated as a municipality under Maine law. Municipal members are entitled to all services and eligible to participate in MMA voting and policy processes. The MMA Executive Committee establishes annual membership dues for Municipal members.

Associate membership is open to any county, any quasi-municipal corporation, including but not limited to any utility district, school administrative unit, regional planning commission, or council of governments in the State of Maine, to any other entity that meets the definition of a “political subdivision” as defined by Maine law, and to any Maine non-profit corporation that is organized and operated solely to provide essential governmental functions or services that lessen the burden of government. Associate members are entitled to limited MMA services and to participate in MMA’s group and self-funded programs, if they meet each program’s own eligibility criteria, some dictated by state statute. The MMA Executive Committee establishes the annual membership dues for Associate members.

Affiliate status is open to county and regional municipal associations and municipal professional organizations in the State of Maine whose purpose is to provide collaboration and specialized training for municipal officials serving in a particular role or region. The Executive Committee acts on requests for Affiliate status. Affiliates are entitled to limited benefits including contracting with MMA for administrative services. The Executive Committee establishes policies and sets the annual rate increases for contractual arrangements relating to Affiliates.

Patron status is open to individuals, students, professionals, and businesses, whether private or public, for-profit or non-profit, that provide direct services to municipalities or that have a general interest in municipal government. There are three Patron status categories: Individual, Professional, or Business, with varying levels of benefits and annual fees. The Executive Committee establishes annual fees and policies relating to Patrons.

SERVICES AND PROGRAMS

MMA was formed in 1936 to advance the collective interests of Maine’s local governments. Over the years, our services have expanded to reflect the changing needs of our member municipalities. Our purpose, however, remains unchanged. We are here to support municipal leaders from every corner of our state and to champion the vital role that local government plays in Maine. Here are some of the many ways MMA is ready to assist your municipality.

ADVOCACY — Your voice in the state and federal arena

A core part of MMA’s mission is to advocate for Maine’s local governments. We do this in part by keeping your interests at the forefront of the debate over state and federal policies that may impact municipalities. Each year, the municipal officials who are elected to our 70-member Legislative Policy
Committee (LPC) develop the Association’s legislative priorities and directly guide MMA’s advocacy efforts. We encourage you to regularly communicate the positions and concerns of your community to your LPC representative(s).

EDUCATION AND INFORMATION— Your source for professional development through training and information sharing

Public employees, municipal officials, and volunteers all benefit from a clear understanding of the roles and responsibilities that come with the job. To help you stay abreast of ever-changing issues, laws, standards and best practices, MMA offers a broad array of training, publications, manuals and online resources. We also encourage you to attend the MMA Annual Convention – another valuable opportunity for training, collaboration and networking.

PROFESSIONAL SERVICES— Your adviser in legal, personnel matters and information technology

MMA’s technical assistance programs are significant, value-added benefits of Association membership. Our Legal Services program provides municipal members with ready access to knowledgeable legal advice. MMA also provides general advisory services, as well as fee-based services in the area of human resource management and labor relations, to both municipal and associate members. MMA’s Information Technology Services offers contracted services tailored to fit the needs of your community.

INSURANCE PROGRAMS— Your partner in employee benefits and risk management

MMA helps municipalities provide quality, affordable employee benefits and seeks to control costs through the management of risk. Your municipality may already be participating in our group insurance and self-funded risk management programs, which provide coverage for property and casualty, public officials liability, unemployment compensation and workers’ compensation. The Maine Municipal Employees Health Trust (MMEHT) offers a variety of self-insured and fully-insured employee benefit programs.

We hope you and your community will take full advantage of these and other benefits of your MMA membership. On the following pages, we provide more in-depth information on our services, programs, publications and online resources.

MMA is proud to be an extension of your municipality to provide guidance and assistance in day-to-day operations, and is dedicated to providing quality services and programs to you and your municipality.

CONTACTING MMA

Please see the “Who To Contact At MMA,” featuring current contact information for the MMA Executive Committee and Management including staff for specific areas of focus, or contact the MMA office at:

Maine Municipal Association
60 Community Drive, Augusta, ME 04330
Telephone: 1-800-452-8786 (in-state toll free)
207-623-8428 (in the Augusta area)
Fax: 207-626-5947
Website: www.memun.org

FIND US!

www.facebook.com/MaineMunicipal
@Maine_Municipal

Stay in the loop on local government topics and connect with other local municipal officials.
MMA ADVOCACY EFFORTS

Contact Information:
1-800-452-8786 or 207-623-8428
FAX 207-626-3358
MMA has a long history of responsible and effective advocacy on behalf of municipal government in the intergovernmental arena. As a non-partisan organization, we have successfully forged a constructive relationship with policymakers at the state level, who respect MMA’s role in advancing the interests of municipal government. We also communicate regularly with Maine’s congressional delegation on proposals before Congress that would impact municipal government.

MMA’s advocacy priorities are established by our Legislative Policy Committee (LPC) and implemented primarily by our State & Federal Relations staff. During legislative sessions, you will find our staff members at the State Legislature voicing the concerns of municipalities and representing the legislative policy positions established by the LPC. The MMA Executive Committee is also involved with advocacy efforts related to public policy issues. The Executive Committee establishes the Association’s position on municipally related referendum questions on a statewide ballot and the MMA President facilitates an annual meeting between members of Maine’s Congressional delegation and municipal officials participating in the National League of Cities Congressional City Conference held annually in March.

OUR ADVOCACY AGENDA IS MEMBER DRIVEN

The role of the LPC is to define municipal interests and to advance those interests through effective participation in the legislative process. The 70-member committee consists of two municipal officials from each of the state’s 35 Senate Districts, elected by the municipal officers of their respective districts. Working in consultation with the Executive Committee, the LPC is responsible for:

- Identifying MMA’s advocacy priorities.
- Developing a legislative program.
- Taking positions on legislative proposals that affect municipalities.
- Acting as municipal advocates at the local level.

At a minimum, we encourage you to communicate your positions and concerns to your representatives on the LPC. We also encourage you to consider participating directly in the process by seeking election to the LPC. A current listing of Legislative Policy Committee members is available on MMA’s website (www.memun.org), where you will also find information about the LPC nomination and election process.

MMA’s advocacy efforts take many different forms. On behalf of large and small communities throughout the state, we regularly engage in:

- Shaping and influencing legislation in ways that preserve local control.
- Working with regulatory agencies on issues that affect municipalities.
- Providing municipal officials with a central clearinghouse for information on new laws and proposed policies relating to municipal issues.
- Proposing legislation and helping municipalities write their own legislative proposals.
- Providing analysis and data to legislators and municipal governments to help them understand and communicate to their citizens the impacts of legislative proposals.
- Working on issues such as tax reform, environmental mandates and the protection of local decision-making to promote the interests of municipal governments.
Contact Information:
1-800-452-8786 or 207-623-8428
FAX 207-626-5947
An important way in which MMA helps members achieve their goals is through professional development services. Our Communication & Educational Services Department provides a wide variety of training programs, workshops and conferences throughout the year designed to educate municipal officials and employees on their roles and responsibilities.

**MMA TRAINING PROGRAMS**

Our training programs address day-to-day municipal responsibilities as well as emerging local and state issues, including regular workshops designed for new managers and newly elected municipal officials. Some examples include:

- **Workshops, Current Trends & Events**, — Focusing on current trends such as civic engagement, aerial drones, legalized marijuana, serial Freedom Of Access Act requests, running effective meetings, and workplace safety.
- **Basic Municipal Budgeting Workshop** — Designed for municipal officials with primary responsibility for budget preparation and management.
- **Elected Officials Workshops** — A must for both newly elected and veteran officials, offered at various locations.
- **Labor & Employment Law Workshop** — Designed for public sector managers, supervisors, and officials.
- **Local Planning & Boards of Appeal Workshop** — A session designed for new or less-experienced board members, offered at various locations during the year.
- **Moderating Town Meetings Workshop** — Designed primarily for moderators; however, clerks and selectpersons are welcome to attend.
- **New Managers Workshop** — Focusing on roles and responsibilities in municipal government, with an overview of MMA services and programs.
- **Personnel Practices Workshop** — Covering an array of personnel topics of interest to public sector managers, supervisors, and municipal officials.
- **Technology Conference** — Training and information on current technology-related products, issues and services.
- **Municipal Human Resources and Management Conference** — Designed for elected officials, managers and department heads who supervise and manage municipal staffs during these challenging times.

**MMA E-TRAINING PROGRAMS**

MMA's E-Learning Center is available to MMA Members and Affiliates. MMA partners with firms to offer several extensive libraries of online training courses for your professional development and ongoing education.

**AFFILIATE GROUP TRAINING AND PROFESSIONAL DEVELOPMENT**

Many MMA Affiliate Groups contract with the Association for administrative services. Under these contracts, the Affiliate Groups receive staff support for their membership management, professional development, certification programs, financial management, newsletters and other requested services. With MMA staff assistance, Affiliates provide training workshops and conferences for several thousand municipal officials and employees each year.

**MMA ANNUAL CONVENTION**

A key opportunity for training and education is our statewide convention for municipal officials and employees held each Fall. The MMA Annual Convention is an opportunity for collaboration and networking, as well as workshops, training sessions and annual business meetings. Highlights include our products and services exhibition, and general sessions which feature keynote addresses, awards, and a swearing-in ceremony for the incoming MMA president.

**CITIZEN EDUCATION**

A stated purpose in the MMA Bylaws is to create “greater public awareness and understanding of” municipal government. MMA works with municipalities and other organizations to improve citizen awareness and understanding of, and participation in, local government. The program has expanded to include:

- A statewide essay contest for seventh-grade students.
- Municipal civics curriculum now taught in 110 Maine high schools.
- A “Citizen’s Guide to Town Meeting” publication that is mailed to member municipalities each February.
- A narrated, 11-minute DVD about property taxes.
- A colorful, easy to follow poster about municipal government.
Contact Information:
1-800-452-8786 or 207-623-8428
FAX 207-626-5947
Email: resourcecenter@memun.org
Electronic communications play a vital role in MMA’s service to its membership. The Association’s electronic services are the domain of the MMA Resource Center, a centralized source of information that is collected, created and distributed to members. Resource Center staff maintains the MMA website and provides a variety of other electronic and informational services to members.

**MMA WEBSITE – www.memun.org**

The MMA website is a robust source of information, publications, documents and other material of interest to MMA members and the public at large. Available on our home page is a blog of current municipal news articles from around the state, which MMA maintains from electronic news clippings posted by a respected news service. Certain MMA publications, including the Maine Town & City and Legislative Bulletin, are available online to the public, as well as other full-text documents and over 1,500 linked resources such as the Maine statutes. There is also information for the public, including content on property taxes, town meetings, local government, citizen education, and other topics of general interest.

MMA maintains a Members-Only Area on the MMA website which entitles registered municipal officials and employees of MMA Municipal and Associate Members to full access to online resources and e-services. Resources include: a Collection of Job Descriptions, Municipal Salary and Fiscal Surveys, Legal Handbooks and Manuals, Legal Informational Packets on various municipal subject matters, as well as a presentation on the Essentials of Municipal Government (municipal liability, municipal roads, conflict of interests, and right to know).

**INTERACTIVE E-SERVICES**

MMA members are able to access many interactive services online, from downloading training modules to filing claims. Examples include:

- Registration for workshops and conventions.
- Ordering MMA publications.
- Filing First Report of Injury or Property & Casualty claims for participants in MMA’s Risk Management Services programs.
- Accessing hundreds of interactive forms.

“Doing Business With MMA” on the MMA website offers an interactive Municipal Job Bank and Classifieds, access to the online Products & Services Directory and cooperative purchasing programs.

**SOCIAL MEDIA**

MMA recognizes the importance and widespread use of social media as information tools. We use two platforms, Facebook and Twitter, to further our municipal goals and as ways to communicate with the public on key and newsworthy events.
MMA INFORMATION TECHNOLOGY

Contact Information:
1-800-452-8786 or 207-623-8428
Email: itservices@memun.org
The Information Technology (IT) industry is comprised of a vast array of services necessary for the successful operation of an IT environment. Fundamental needs include infrastructure, applications, security, remote access, and training. MMA has recognized the increasing need for IT support and education within the municipal community. This is driven in part by constant emerging threats that jeopardize the safety and security of your information resources.

MMA has formed a partnership, to complement this member service, with a technology vendor that offers statewide coverage to service our members. Workgroup Technology Partners has been serving Maine for over 20 years and provides a complete package of services from hardware sales and support, to desktop and complete network support and monitoring.

Additionally, MMA’s internal IT staff possess the technical expertise and ability to offer quality training and education services direct to the membership.

**FEE FOR SERVICE PROGRAMS**

MMA’s Information Technology Services offers the following contracted services, tailored to fit the needs of your community:

- **Cyber Liability requirements** – MMA’s IT staff can assist you in meeting the requirements for cyber liability coverage through the Property & Casualty Risk Pool.
- **Policy development** – MMA can assist you in developing or updating Computer Use Policies, Privacy Policies, Vendor Confidentiality Agreements and other required or necessary documentation.
- **Internal Assessments** – MMA offers internal risk assessments as well as infrastructure or networks assessments performed by MMA’s partner vendor at a reduced market rate.
- **Compliance assistance** – MMA can assist you in meeting various regulatory requirements.

**ON SITE TRAINING PROGRAMS**

MMA’s Information Technology Services also offers on-site, small group training programs for municipal employees. These programs are designed to strengthen computer security awareness. Programs are tailored to each community’s needs. Additional programs can be designed to meet your specific training needs.

**MMA’S PARTNER VENDOR**

Offering a suite of IT Services to MMA Members at a special negotiated rate:

- Managed Services on Networks, Servers, and Desktops
- Network Assessments
- Prepaid Blocks of Time for IT Services or Consulting
Legal Services is a service available only to our municipal members. Due to potential conflicts of interest, this service is not available to Associate members or Affiliated organizations.

MMA LEGAL SERVICES

Contact Information:
1-800-452-8786 or 207-623-8428
FAX 207-624-0187
Email: legal@memun.org

Please note that most written correspondence (letter, fax or email) will be a public record under Maine’s Freedom of Access Law. If a matter is sensitive, please call us instead.
For municipal officials and employees, dealing with legal issues can be costly and time consuming. The MMA Legal Services program is a valuable resource provided to municipal members free of charge. The Legal Services team includes six attorneys and an administrative assistant offering a broad range of services including:

- Legal advisory opinions on issues facing member municipalities, both in writing and over the telephone.
- Manuals, information packets, sample forms and other guidance on a wide variety of subjects and explaining the responsibilities of various municipal officials.
- Guidance provided through MMA’s monthly magazine, Maine Town & City, and website (www.memun.org).
- Instruction at training programs for municipal officials.
- Amicus (“friend of the court”) briefs in court cases involving municipal issues of statewide significance.

USING OUR SERVICES

The Legal Services program receives about 6,000 requests for assistance each year. We provide advisory services on a first-come, first-served basis. However, we also take steps to balance the delivery of our services among the many communities requesting our help. We do our best to respond to inquiries quickly and to meet your deadlines.

Whether you contact us by phone, fax, letter or email, following the guidelines below will help ensure prompt, accurate service:

- **Contact us early in the process** — Many issues require significant research, so it is best to call or write as soon as you identify a need for advice. Please provide our attorneys with as many facts as possible. If documents need to be reviewed, please forward them to us well in advance of any meeting or phone discussion. If there is a deadline, please let us know.

- **Choose a single point of contact** — Please designate one official contact for an issue, such as the town manager or board chair, to avoid miscommunications. Note: Our client is the municipality, not the inquiring official or employee.

- **Use our voicemail system** — Messages are retrieved frequently and an attorney will respond. Please let us know the best time to reach you.

- **Ongoing inquiries** — Please let us know if you are already working with one of our attorneys on your inquiry so we may direct your call.

RESPONSE TIMES — WHAT TO EXPECT

We respond to requests for assistance as quickly as possible given the volume of inquiries we are handling and the nature of the issue.

- **Phone calls** — We normally return calls on the same or next day.

- **Requests for written response** — You should expect to receive a written response within 5 to 10 business days under most circumstances. Note: If you would like a written response, we will ask for a written inquiry detailing the specific question and relevant facts.

- **Email** — We may respond to email inquiries by telephone or in writing, with response times as indicated above. Since most email correspondence will be a public record under Maine’s Freedom of Access Act, please contact us by telephone if a matter is sensitive (for example, a personnel matter).

- **Exceptions** — During town meeting times (March and June), demands on our services increase significantly. At these times, please give us as much advance notice as possible; we will notify you of any expected delays.

LIMITATIONS

Our advisory services have both practical and ethical limitations. In general, we do not provide routine litigation; direct representation or negotiation on a municipality’s behalf with third parties; or a comprehensive review of individualized legal documents such as ordinances, contracts, charters or specific applications before local administrative bodies. Also excluded from our services are on-site training and advice for individual municipalities. For reasons of professional ethics, we cannot advise one municipality against another, nor can we respond to questions on subjects outside an official’s or employee’s area of responsibility nor can we give personal legal advice. We also cannot respond to inquiries from private citizens.
MMA PERSONNEL SERVICES & LABOR RELATIONS

Contact Information:
1-800-452-8786 or 207-623-8428
FAX 207-626-3358
Email: personnelservices@memun.org
Personnel costs can account for 70% of your community’s municipal budget. As you strive for more efficiency in government, effective workplace management becomes more important than ever. MMA offers members a wide range of services designed to help your community deal successfully with personnel and labor relations issues. These services are provided in the form of direct technical assistance as well as through training programs that increase skills and knowledge at the local level.

ADVISORY SERVICES
The Personnel Services staff is available to answer questions from our Municipal and Associate members on the full range of human resource and labor relations issues. Inquiries may be made by telephone or by e-mail.

FEE FOR SERVICE PROGRAMS
Personnel Services offers the following contracted services, tailored to fit the needs of your community:

Recruitment
- Executive search — MMA has developed a comprehensive search process designed to help a board of selectmen or council hire a new town or city manager. Our goal is to facilitate the best match between the community and its executive. Services include assisting with an initial needs assessment, resume review, interviews and background investigations. The executive search process may be modified to assist in hiring key department employees. In conjunction with the Maine Town, City & County Management Association, we have established a list of individuals available to be considered for interim town manager positions when the current manager resigns or retires. This list is located on the MMA website.
- Entry-level search — MMA also assists communities in hiring for entry-level positions. This process includes the establishment of minimum experience and education or training requirements as well as the development of hiring procedures. These may include written examinations, oral interviews, background checks, and a medical examination. MMA also provides written testing for prospective police officers and firefighters.
- Promotions — MMA offers communities assistance with the promotion process. This involves a written examina-

- Background checks — MMA can perform parts of background checks for new potential employees. This fee for service offer includes: checking legal records; driving, credit, and sex offender status; and verification of educational attainment.

Labor Relations
Personnel Services provides direct technical assistance in all aspects of municipal labor relations. We can represent your community before the Maine Labor Relations Board as well as in:
- Collective bargaining
- Mediation
- Fact-finding
- Interest arbitration
- Grievance arbitration hearing
- General contract administration

MMA’s substantial library of collective bargaining agreements can be a valuable source of contract language. Personnel Services is qualified to provide guidance and representation at administrative hearings such as unit determination, unit clarification, and prohibited practice complaints.

Performance Evaluation
Personnel Services can design and implement a performance evaluation program for your municipality or help you develop your own system. Our services include job analysis, development of appraisal rating forms, assistance in interviews, help with problem behavior, system training, and advice regarding recordkeeping.

On-Site Training
Personnel Services also offers on-site, small group training programs for municipal employees and supervisors. These programs are designed to strengthen in-house personnel management as well as meet state and federal training requirements. Programs are tailored to each community’s needs. Additional programs can be designed to meet your specific training needs (harassment training, proper hiring techniques, performance evaluation, and discipline and discharge).
MMA PUBLICATIONS

Contact Information:
1-800-452-8786 or 207-623-8428

For a complete list of MMA publications and to order online, please visit our website:
www.memun.org/AboutUs/DoBusinesswithMMA
The MMA Communication & Educational Services department staff work with various departments throughout MMA to produce a broad range of communication tools for municipal officials and employees. You may order publications online at: www.memun.org.

**PUBLICATIONS**

**Maine Town & City** — This monthly MMA magazine offers in-depth articles on a variety of topics related to municipal government. You’ll find information on training and educational opportunities; a “People” section focusing on municipal officials and key employees; classified ads; news from around the state; legal updates; and other information of value to municipal officials and employees.

**MMA This Month** — This is a monthly electronic newsletter sent to subscribed municipal officials and employees as well as other readers interested in municipal issues and activities relating to MMA. Topics include emerging issues, training opportunities and newly available resources. To be added to this listserv, call the Resource Center at 1-800-452-8786.

**Municipal Directory** — The Directory provides a wealth of information, updated annually, regarding municipalities and municipal officials throughout the state as well as basic information relating to MMA.

**Legislative Bulletin** — This is published every Friday when the Maine Legislature is in session. The Bulletin is distributed to municipal officials, MMA board members and state legislators, and provides timely information on:

- New bills of municipal interest.
- The schedule of public hearings on those bills.
- Articles on the outcome of public hearings and work sessions.
- MMA policy positions established by the Legislative Policy Committee.

Special editions of the Bulletin are published during non-session months as issues of significant municipal interest arise. All issues of the Bulletin are available electronically on the MMA website.

**MMA Legal Manuals** — MMA’s Legal Services program produces manuals pertaining to a wide variety of municipal functions and positions. A few manual topics are listed below:

- Assessment
- Clerks
- Code Enforcement Officers
- General Assistance
- Licensing & Permitting
- Guide to Municipal Liens
- Municipal Officers
- Planning Boards
- Roads
- Tax Collectors & Treasurers
- Town Meetings & Elections

**Legal Information Packets** — The Legal Services program also maintains over 50 information packets providing guidance on popular municipal topics. A few examples include packets on Tax Acquired Property, Hiring, FMLA, Dangerous Buildings, Junkyards, Right to Know, and Ordinance Enactment.

A complete list of manuals and information packets is available on MMA’s website at: www.memun.org.

Manuals and information packets are available electronically at no charge in the “members” section of the MMA website, and are available in hard copy at a modest cost.

**MMA Federal Issues Paper** — This is prepared annually for Maine’s Congressional Delegation. The Paper conveys the positions of our members regarding federal legislation that affects Maine’s municipalities.

**MMA Fiscal Survey Report** — This interactive compilation of statewide financial data shows how Maine’s municipalities collect and spend revenue. The Report serves as an important advocacy tool for the Association.

**MMA Salary Survey Report** — This is an invaluable, database oriented tool with a compilation of wage and employee benefits data reported by 220 Maine municipalities.

**Local Government In Maine** — This book serves as a primer on the history and structure of Maine local government. Originally published in 1979, the book was updated and re-issued in 2016.
MMA RISK MANAGEMENT SERVICES

Contact Information:
1-800-590-5583 or 207-626-5583
FAX 207-626-0513
Website: www.memun.org
Effective management of risk can be difficult for public entities that must deal with budget constraints, the needs of citizens, and the requirement for supplying services mandated by state and federal legislation. MMA Risk Management Services provides participating Municipal members and qualifying Associate members with coverages tailored to municipal government operations through pooled self-funded agreements.

MMA Risk Management Services’ staff of insurance professionals provides all underwriting, claims, loss prevention, and member services to program participants. The financial condition of the programs is excellent, includes sound financial management, and the purchase of high quality reinsurance. Each program is managed individually and overseen by its own governance board of elected and appointed municipal officials.

**PROPERTY & CASUALTY POOL**

The MMA Property & Casualty Pool is designed to provide public entities with the protection of the Maine Tort Claims Act immunities and limits of liability.

Broad coverage is available for all property including buildings, contents, mobile and contractors’ equipment, computers, boilers, machinery and equipment breakdown. Automobile, general liability, public officials, law enforcement, firefighters, cyber, ambulance and/or nurse malpractice liability are also included. Crime coverage including employee dishonesty and bonding required by statute is provided. Special coverages can be provided for unique exposures not available under the Pool’s coverage document through MMA’s exclusive relationship with a full-service commercial insurance broker.

The Public Officials Liability and Employment Practices Liability section provides coverage for claims against municipal officials and employees for alleged wrongful acts and employment-related suits. Coverage is written on an occurrence basis. Defense is provided for covered claims, even if the allegations are proven groundless. Representation is provided for administrative hearings or non-judicial proceedings.

**UNEMPLOYMENT COMPENSATION FUND**

The MMA Unemployment Compensation Fund handles member quarterly wage reporting and unemployment claims. Members are classified as Direct Reimbursement Employers and each account is separately maintained. MMA administers the fund and reimburses the Maine Department of Labor for unemployment claims paid to members’ employees.

MMA acts as a liaison between members of the program and the Maine Bureau of Unemployment Compensation and assists members through the fact-finding and appeals process.

**WORKERS COMPENSATION FUND**

The MMA Workers Compensation Fund is structured to meet members’ statutory obligations to injured employees through effective claims management and loss-prevention. Our fully licensed claims representatives work closely with members to ensure the best outcomes for both employee and employer, including designing transitional work programs.

Our nurse case manager helps employees navigate through the various stages of medical treatment while advocating and supporting the injured employee through this process. The nurse case manager also works to establish a return to work plan that benefits both the employer and employee.

**FOCUS ON SAFETY**

Loss Control services are provided by MMA professional loss control consultants. The Edward MacDonald Safety Enhancement Grant Program provides financial assistance to members of the MMA Workers Compensation Fund to purchase safety equipment or services that assist in reducing workplace injuries. The program will match your investment on a 2:1 ratio basis. The Edward MacDonald Safety Scholarship Program provides financial assistance to members of the Workers Compensation Fund for participation in safety workshops, risk management seminars or other related training programs. Interactive web-based safety training is available at no additional cost to members of the Property & Casualty Pool and the Workers Compensation Fund. For more information on these programs, please see the MMA website.

MMA members are encouraged to discuss risk management matters with our professional staff, including at evening meetings with your governing board.
For over 30 years the Maine Municipal Employees Health Trust (MMEHT) has provided cost-effective, quality employee benefit programs at competitive rates on a self-insured basis to local government employers and their employees, retirees, and dependents.

Municipal and Associate members of the Maine Municipal Association (MMA) may become participating employers with the MMEHT and enroll in the various Health Trust programs. Joining the MMEHT allows participating employers to aggregate their purchasing power and take advantage of self-insurance as a financial tool. Today, more than 450 municipalities, counties and special districts with over 9,000 employees and retirees participate in one or more of our programs.

The Health Trust is governed by an 11 member Board of Trustees, composed of participating employer officials and retirees. MMA serves as plan administrator, coordinating the program through a dedicated management team, professional advisers, and business partners. The financial condition of the Trust is excellent.

The Health Trust is committed to four major goals:

1) To provide superior customer service; 2) To improve the health status of our participants; 3) To improve the quality of health care delivered to our participants; and 4) To control costs.

**HEALTH INSURANCE PLANS**

The Health Trust offers a flexible range of medical plans to meet every need and budget. Complete information is available on the Trust website (www.mmeht.org). Employers may elect to provide a choice of plans to individual employees by participating in a Flexible Choice program. The Health Trust also offers coverage to eligible retirees, including a health plan to supplement Medicare. All Trust health plans include a prescription drug benefit.

**EMPLOYEE ASSISTANCE PROGRAM (EAP)**

Health plan participants receive access to basic EAP services of up to three, face-to face, no-cost counseling sessions with providers in their geographic area. This program is offered through a partnership with our Third Party Administrator.

**LIFE INSURANCE PLAN**

Each health plan participant receives basic life insurance coverage, including Accidental Death & Dismemberment, at no additional cost to employers or employees. Supplemental and Dependent Life insurance programs are also available. Health Trust Life Insurance programs are fully insured.

**DENTAL INSURANCE PLAN**

The Health Trust Dental plan offers coverage for a full range of dental services, including diagnostic and preventive care, basic restorative care, major prosthodontic, and orthodontic services.

**INCOME PROTECTION PLAN**

The Health Trust Income Protection plan provides cost-effective short-term salary protection for up to 52 weeks per period of disability to employees who are unable to work due to a non-job-related injury or illness. Benefits are paid regardless of any sick pay the employee may receive. Employees may choose from three different benefit levels.

**LONG TERM DISABILITY PLAN**

The Health Trust offers a fully insured Long Term Disability plan to employers with 10 or more eligible employees. The plan provides additional coverage to employees who have exhausted their benefits under the Health Trust Income Protection Plan as a result of an extended period of disability.

**VISION PLAN**

The Health Trust offers a fully-insured vision plan, including coverage for eyeglass hardware, contact lenses, and routine eye exams.

**WELLNESS WORKS PROGRAM**

All health plan participating groups are eligible for programs offered through Wellness Works, our Health Education and Promotion Program. These programs include classes, incentive programs, and grants, all designed to improve the health status of Trust participants. All Health Trust participants receive a quarterly Wellness newsletter, which features articles on a variety of health related topics, as well as important Health Trust plan updates.
“Local government is the keystone of democracy”

Julian Orr, MMA President, 1986