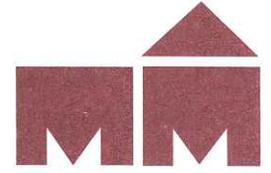


MMA YEAR IN REVIEW 2017



Looking back at 2017

The Maine Municipal Association (MMA) is pleased to provide you with our 2017 edition of the “MMA Year in Review” report. MMA staff has outlined the key activities and services provided to members during the past year in this report. Local governments in Maine faced a variety of challenges during 2017. Those challenges included: legislative attempts to address enacted citizen initiatives dealing with marijuana legalization and K-12 school funding; a shrinking, aging workforce; a state budget battle; the continued scourge of opiate addiction and divisive state and national politics. MMA focused on many of these challenges throughout the year.

MMA’s Executive Committee and staff are committed to providing our members with quality services to assist you in doing your jobs as municipal officials and bettering your communities during these challenging times. We continue to seek member input and explore new programs and services from training to group purchasing opportunities. During 2017, MMA staff and MMA President Laurie Smith “hit the road” and met with numerous individual municipal officials and groups of municipal officials throughout the state to discuss local challenges and ways MMA can better assist its members. One common topic was the difficulty municipalities are experiencing filling key jobs including police officers, assessors and code enforcement officers. MMA began work in 2017 on a communication initiative to raise job seekers’ (particularly younger people) awareness of the variety of jobs and great career opportunities in municipal government. MMA will roll out components of our “Hometown Careers” initiative in 2018.

We hope you find this “MMA Year in Review” report helpful and encourage you to contact MMA if you have any questions, if you would like more information or if the MMA staff can assist you. We invite you to visit the MMA website (www.memun.org) to view our publication, “*Getting to Know Your Association*” for more descriptive information about MMA’s numerous services and programs.

Thank you for your membership in the Maine Municipal Association. We are privileged to serve your municipality and you.

Wishing you a great New Year...

Respectfully,
Stephen W. Gove, Executive Director

Advocacy Services



MMA’s advocacy services are provided through its State & Federal Relations Department, consisting of four employees. Their primary focus is on decisions made by Maine lawmakers at the State House and regulations promulgated by the various state agencies. On all these matters, MMA’s advocates are guided by the Association’s 70-member Legislative Policy Committee (LPC). Municipal leaders throughout Maine are elected to the LPC for two-year terms by the boards of selectmen and town and city councilors in their senate district. The LPC is designed to ensure that a clear municipal perspective is advanced in the legislative and regulatory decision-making process.

2017 Legislative Session. In the first year of the 2017-2018 legislative biennium, MMA’s advocacy department tracked 600 of the roughly 1,650 bills submitted to the Legislature for its consideration. At the direction of the LPC, advocacy staff participated in numerous public hearings and committee work sessions, and provided weekly updates on the Legislature’s response to issues of municipal interest through the publication of the Legislative Bulletin.

In preparation for the 2017 legislative session, MMA’s advocacy staff also assisted the LPC in developing the Association’s two-year legislative platform. The bills in the platform proposed to incrementally restore state funding for the Municipal Revenue Sharing Program, build accountability into the state’s property tax exemption laws, and shift the burden of financing county jail operations from the property taxpayers to the state’s broad-based sales and income taxpayers. The Policy Committee also advanced legislation seeking \$10 million in bond revenue to expand broadband service to unserved and underserved regions of the state.

Governor Paul LePage’s fourth and final proposed General Fund biennial budget presented the biggest challenge of the session. The Governor’s budget proposed to permanently cap funding for the revenue sharing program at 2% of state sales and income tax revenue, limit eligibility for the Homestead Exemption program to resident homeowners 65 years of age or older, shift billions of dollars of taxable industrial property into the Business Equipment Tax Exemption (BETE) program, and repeal the General Assistance program.

Advocacy Services *(cont'd)*



Due to the actions of the Legislature, the revenue sharing program is still on course to be fully restored to 5% of state sales and income tax revenue in FY 2020, the Homestead Exemption program remains available to qualifying resident homeowners of all ages, industrial communities will not experience losses in business equipment value, and the General Assistance program is still intact. The Legislature also adopted a two year budget that provides an additional \$162 million in state aid for K-12 education.

The Association did suffer some losses. The LPC's property tax initiatives were not enacted. The Legislature enacted a significant statewide unfunded mandate making the posttraumatic stress disorder claims of first responders a presumed work related injury under the Workers' Compensation law. And, as part of the last minute budget deal, the Legislature retroactively repealed an increase in state reimbursement under the Homestead Exemption Program.

During the second half of 2017 much of the Association's advocacy efforts were focused on the implementation of Maine's Marijuana Legalization Act, which was adopted by the voters on Nov. 8, 2016, legalized a personal right as well as a commercial privilege within the state to use and cultivate marijuana for non-medical purposes. Although the personal use aspect of the citizen initiated law went into effect on Jan. 30, 2017, implementation of the state licensing system for the commercial operations (e.g., testing, manufacturing, cultivation, retail sales and social clubs) was delayed until Feb. 1, 2018.

After eight months of public hearings and work sessions, the Legislature's Marijuana Legalizing Implementation Committee (MLI) advanced legislation creating a state licensing system. MMA worked closely with the Committee to ensure local control over the business side of the recreational marijuana market and a municipal portion of the proposed tax revenues generated by recreational marijuana sales. The MLI Committee's bill was vetoed by the Governor with insufficient votes to override the veto. As a result, the Committee will reconvene in early 2018 to work on a new implementation bill. MMA staff will continue to monitor the Legislature's implementation efforts and advocate for local "opt-in" authority and a mechanism for sharing industry generated revenue with participating communities.

Federal Advocacy Efforts. State & Federal Relations staff also worked with their counterparts from the other state municipal associations in the Northeast (and New York) to prepare and produce the 2017 Federal Issues Paper. The programs and policies featured in the report included federal funding for the Community Development Block Grant program, the preservation of tax exempt status for municipal bonds, and federal funding for infrastructure (including transportation, drinking water, stormwater and wastewater facilities) and broadband capacity. The paper served as the agenda for the March 2017 meetings organized by MMA and held in Washington, D.C. between Maine's Congressional delegation and over 20 town and city officials representing the communities of Auburn, Augusta, Bangor, Brewer, Ellsworth, Kennebunkport, Madawaska, Portland and South Portland.

Communication & Educational Services



The Communication & Educational Services (C&ES) staff has an array of responsibilities critical to MMA's mission of member service. The Department is responsible for developing and maintaining effective communication vehicles for MMA members, promoting MMA policy priorities and helping the public better understand the importance and value of municipal government. The Department oversees MMA training and professional development efforts, including 85 workshops held throughout the state, two annual conferences and the annual MMA convention. It works closely with professional affiliate groups comprised of municipal employees.

Training and Professional Development. The word of the year for MMA training was "marijuana." MMA added three new training events to help members make good decisions about whether to permit and/or regulate the commercial aspects of legal marijuana. Attendance at the marijuana workshops was remarkably strong. Meanwhile, the annual MMA Convention returned to Augusta after being held in Bangor in 2016, and attendance rose; exhibit space sold out for the fourth straight year. MMA's HR-Management Conference, now in its third year, has seen consistent attendance growth and positive reviews. In all, MMA organized and supported 85 training events throughout the state in 2017.

Municipal Affiliate Groups. C&ES staff supports 14 professional Affiliate Groups, representing more than 8,000 municipal and municipally related employees, with their board meetings, budgets, websites, membership data and statewide events. MMA views this service as a critically important extension of overall member relations and service which, after all, is why MMA exists. Succession planning has emerged as a pressing issue for these groups. MMA has assisted as the groups try to attract people to municipal professions, an effort that will expand in 2018.

Communication, Publications & Resource Center. Last year, MMA converted our venerable Municipal Salary Survey from a print document to a searchable, online database that allows for much better comparisons by our members. In 2017, we continued to improve our online survey, a process that will stretch into 2018 as we make the format more printer-friendly. MMA added a "Marijuana Resource Center" to our website, largely featuring legal and legislative documents and information, to help members in this subject area.

Citizen Education. An important function of MMA is to educate citizens about what municipal government does and how it is a good place for people to consider serving their communities in elected or appointed capacities. We reach out to thousands of high school and middle school students each year through our Municipal Literacy Project (now in 82 Maine high schools) and seventh-grade essay contest.

Media Relations. MMA participated in 102 media interviews in 2017, covering the spectrum of public issues faced by our members. Media coverage involved the issues of marijuana regulation, police and other hiring shortages and property taxes paid by senior citizens.

Information Technology (IT) Services



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 emerging threats that jeopardize safety and security of your information resources.

In 2016, MMA 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 desk-top and complete network support and monitoring. Additionally, MMA's internal IT staff possesses the technical expertise and ability to offer quality training and education services directly to the membership. 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 MMA Property & Casualty 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 network 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.** MMA offers on-site group training programs for municipal employees. These programs are designed to strengthen computer security awareness. Programs are tailored to each community's needs.

MMA staff have conducted on-site security training sessions as well as presented cyber security and general computer security training at various conferences. Additionally, staff assisted over 100 members with their Property and Casualty requirements for cyber liability coverage during the renewal period this spring. This effort was done at no cost to the members through a grant from MMA's reinsurer. MMA looks forward to continuing efforts in the IT field services area along with our partner Workgroup Technology.

LOCAL GOVERNMENT
begins with **YOU**

Legal Services



MMA's Legal Services Program responds to legal inquiries from municipal officials and produces manuals, information packets and other publications, participates in the development and delivery of training programs, and advocates for municipal interests by filing "friend of the court" briefs. The Legal Services Department consists of six attorneys and an administrative assistant.

Inquiries. During the first 11 months of 2017, 95 percent of our members used the Legal Services Program, and we expect to have logged nearly 6,000 inquiries by the end of the year. During 2017, we handled numerous inquiries concerning the legalization of recreational marijuana in Maine. We also responded to many questions relating to local food ordinances, election procedures, tax lien, poverty abatement and foreclosure issues. The handling of public records requests, land use, board relations, and citizen petitions also accounted for numerous inquiries, along with the perennial questions about roads, code enforcement and town meetings.

Publications. Legal Services maintains 14 manuals and over 50 information packets providing guidance on municipal legal issues. In 2017, the Department published new editions of our Planning Board Manual and Local Land Use Board of Appeals Manual, and published two supplements updating the Town Meetings & Elections Manual. By the end of 2017, we will have also updated nine information packets and created guidance materials, including sample ordinances, relating to recreational marijuana legalization. A new edition of the Assessment Manual is expected in 2018. The Legal Services staff also publishes "Legal Notes," a monthly column in the Maine Townsman on current legal issues facing municipalities. All of our publications are available to members free of charge on the MMA website.

Training. The Legal Services staff participated in numerous MMA and Affiliate Group training programs throughout the year, including Town Meetings and Elections, Municipal Law for Clerks, Municipal Law for Tax Collectors and Treasurers, New Manager's Workshop, Managing Freedom of Access Requests, Social Media "Do's and Don'ts," an update on recreational marijuana legalization, and numerous Planning Board/Board of Appeals Workshops and Elected Officials Workshops. The Legal Services staff also participated in outside trainings for harbor masters. Legal staff continued to administer and provide legal educational programming for the meetings of the Portland-based ROMA group of municipal attorneys.

Judicial Advocacy. In July, 2017, Legal Services filed an *amicus curiae* (friend of the court) brief in *Town of Eddington et. al. v. Emera Maine*, an appeal presenting important property tax abatement issues of concern to municipalities. MMA filed its brief at the request of the municipalities of Eddington and Bradley.

The Legal Services staff also regularly provides technical assistance to MMA's State & Federal Relations staff on municipal legal issues presented by pending legislation. In 2017, the Legal staff provided significant input on municipal regulation of recreational marijuana, road issues, land use issues and property tax lien issues.

Municipal Employees Health Trust



The Maine Municipal Employees Health Trust (MMEHT or the Trust) has provided cost-effective, quality employee benefit plans at competitive rates on a self-insured basis to local government employees, retirees and their dependents since 1983. The MMEHT, administered by MMA, allows participating employers to aggregate their purchasing power and take advantage of self-insurance, an efficient financial tool.

An 11-member Board of Trustees governs the Trust. The Board is comprised of municipal officials and retirees committed to high value support services for member employers and their participating employees. In 2017, the MMEHT provided health insurance benefits to nearly 20,000 participants in its medical plans, offered by more than 450 municipalities, counties and special districts. The Trust also offers dental, life, vision, short term and long term disability plans.

Continued Plan Choice and Flexibility. The Trust offered seven medical plans in 2016, and will continue to offer all seven plans in 2017, although one plan (the POS A) has been closed to new membership. Employers participating in the Trust may choose to offer up to three different health plans to eligible employees.

Commitment to Improving Health. In 2017, the MMEHT Wellness Works staff conducted more than 340 health education classes throughout the state, reaching over 4,500 municipal employees and family members – a significant increase over past years. These classes covered a wide variety of health promotion topics such as nutrition, diabetes, heart health, fitness, and stress management. The Trust disbursed over \$120,000 in wellness incentive grants in 2017 to more than 75 employers to help underwrite local, on-site wellness programs. Trust staff continued to promote the value of the Trust's Employee Assistance Program (EAP) for employees and their family members. In addition to providing individual services to employees and family members who called to request assistance, the also EAP provided several Critical Incident Stress Debriefings to Trust participating employers during the year. The Trust continued to offer Telephonic Diabetes Education and Support programs in 2017. These programs provide incentives to participants to better manage their condition.

Value Added Services. Trust staff presented several workshops and e-mail updates on Health Care Reform under the federal Affordable Care Act (ACA). All health care reform updates and materials were made available on the Trust's website, at www.mmeht.org. Trust staff also assisted a number of large employer groups in understanding the process of compiling and filing their Forms 1095-C and 1094-C as required by the ACA.

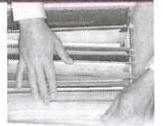
Trust staff met with nearly all of the large, individually rated employers to discuss their health plan claims experience and cost drivers, in an effort to assist these groups in better managing their health care costs.

With regard to GASB, Trust staff worked with a number of employers in 2017 to obtain actuarial valuations required under GASB 45. In 2018, GASB 45 will be replaced by GASB 75. Under the new GASB, all employers, including pool rated employers

that do not contribute to retiree premiums and were previously exempt under GASB 45, will have reportable retiree health insurance liabilities. All Trust employers will receive reports showing their share of the Trust wide liability. Those which contribute to retiree premiums will need supplemental reports. MMEHT will facilitate obtaining the supplemental reports.

Commitment to Lowering Costs and Improving Quality. In 2017, the MMEHT continued its strong support of the Maine Health Management Coalition (MHMC), a purchaser-led partnership among multiple stakeholders. The MHMC publicly reports on quality of care provided by doctors and hospitals across the state through its website, www.getbettermaine.org. The Trust is committed to helping our participants get the highest quality and value out of their health care dollars. The Trust's overall cost for administering its benefit plans is well below the industry average.

Personnel Services & Labor Relations

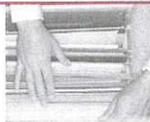


The Personnel Services & Labor Relations department staff of three has two distinct functional areas: providing human resource management for the MMA organization; and, providing personnel management and labor relations advice, training and consulting services to MMA's municipal and associate members. The internal human resource functions include assisting with all departmental recruitment and hiring, maintaining MMA's performance evaluation and merit-based compensation systems, administering the employee benefit programs, production of payroll, providing in-house training, and providing advice and counsel to MMA management and staff on personnel policy matters and any employee performance issues.

Labor Relations. In 2017, MMA Personnel Services & Labor Relations staff assisted and represented seven municipalities as they negotiated with 22 different collective bargaining units. Several of the collective bargaining efforts included representation in mediation after the parties reached an impasse. The major takeaway for 2017 is that the increasing shortage of workers and new entrants into the labor market is causing municipalities to have difficulty attracting and hiring replacement employees. Members also face challenges retaining the qualified employees they already employ. This translates into upward wage pressures on municipalities as they compete for a scarcer commodity – qualified workers. This hasn't gone unnoticed by the employees, and we are seeing proposals for market wage adjustments beyond normal COLA adjustments. This trend is not likely to end anytime soon given the workforce issues.

Executive Search. During 2017, MMA assisted nine municipalities in searches for new town or city managers. This is close to, if not a record, for executive searches in a year. This service provides beginning-to-end assistance to the selectmen or council as they seek a new or replacement municipal manager. In 2016, in conjunction with the Maine Town, City & County Management Association, we established a list of individuals available to be considered for interim town manager positions when the current manager resigns or retires. This should facilitate connecting municipalities looking for an interim town manager and those people available

Personnel Services & Labor Relations *(cont'd)*



and interested in being considered for those positions. This listing is available on our website under the member center.

General Personnel Management Assistance. Staff provided a higher than usual level of on-site entry level testing for a number of police and fire departments as they recruited new police officers or firefighters. Staff also responded to several hundred general personnel inquiries from our members on issues as diverse as FMLA to the new national Health Care Reform law. Staff participated in a number of training programs to assist our members in having proper HR practices.

Maine Public Employee Retirement System (MPERS). MMA has been actively involved as a member of the PLD (Participating Local Districts) Advisory Committee as it looked at changes to the PLD retirement plans in light of the gap in funding created by the very large hit the retirement system assets took in the 2008-2009 stock market collapse and the continuing slow growth of the stock market. While the system is in good financial shape by national public pension fund standards, changes are necessary to ensure long-term continued health and sustainability of the PLD plan. Those changes were adopted by the MPERS Board of Directors and the Maine Legislature in 2013. The Advisory Committee monitored system performance after these changes were made to continue their responsibility to protect the health of the PLD retirement plan, as well as oversaw the distribution of surplus MePERS funds back to member PLDs. The Advisory Committee continues to monitor the plan with the goal being long term sustainability.

Risk Management Services



MMA Risk Management Services administers three self-insurance programs for our members:

- The MMA Workers Compensation Fund, established in 1978
- The MMA Unemployment Fund, established in 1978
- The MMA Property & Casualty Pool, established in 1987

MMA's staff of Risk Management professionals provides underwriting, member assistance, claims and loss prevention services to program participants. The financial condition of the programs is excellent due to sound financial management and protection provided by the purchase of high quality reinsurance. Each program is managed individually and overseen by its own board of elected and appointed municipal officials. All of the programs are a partnership of Maine communities that have banded together to provide stability of rates and specialized coverage offerings. We take great pride in the success of the programs and their continued growth. Risk Management Services has been preparing for some significant computer upgrades for the last two years. All of

our computer system upgrades have been completed. We are now updating our workflows to take advantage of the efficiencies these new systems bring.

The Workers Compensation Fund. The fund serves 575 members and provides Third Party Administrator services for their Workers Compensation claims to the City of Portland and the City of Bangor, both of which are self-insured. The WC Claims Department is currently handling a total of 1,126 open claims with combined total payments and reserves of almost \$86 million for the WC Fund, City of Portland and City of Bangor. As we continue to promote safety, our Loss Control Department provided training to 1,192 employees in 66 training sessions through November of this year.

The Property & Casualty Pool. The pool has grown from 14 original members in 1987 to a current membership of 463 municipalities and special districts. Several coverage changes were made to the program for the July 1, 2017/18 policy period. The pool's coverage counsel completed a full review and update of the property section (Section II) of the coverage document. Some changes were made to the property exclusions, however, no new exclusions were added. We also added coverage for commandeered property by adding a \$25,000 limit for mobile equipment owned by an employee and used on your behalf when no other insurance applies. This limit will also cover other individuals if the equipment is used during an emergency or other exigent situation. We added coverage for commandeered personal effects and watercraft with a maximum limit of \$10,000.

As technology continues to expand, we are adapting the Property & Casualty Pool program to keep up with the changes. Coverage is now available for unmanned aerial vehicles/drones (UAVs). We also rolled out an exciting new service for Property & Casualty Pool members called "EPL Assist." EPL Assist is offered at no additional cost through Littler Mendelson, a national firm of attorneys specializing in employment law. The program includes a telephone and email hotline providing expert legal advice on issues surrounding employee discipline, wage and hour, disability accommodation and other employment related questions that our members often face, and includes a very robust website our members are able to use.

The Property & Casualty Pool claims staff is currently handling 487 open claims (including 160 automobile, six crime, 87 general liability, 53 equipment, 38 law enforcement liability, 101 property, 38 public official and four miscellaneous claims) with total reserves/payments of \$7,279,363. As of Nov. 27, 2017, 43 members had reported 64 claims related to the 2017 Halloween storm with total reserves/payments of just over \$274,000.

Unemployment Compensation Fund. The fund includes 194 municipal members and 49 associate members totaling over 7,000 employees. 528 claims were processed since Jan. 1, 2017 with \$254,255 in unemployment benefits paid. This is a marked decrease from prior years. The Executive Committee approved an average rate decrease of 6.8 percent and the distribution of \$400,000 in excess balances and dividends for the 2017 Fund Year.

Dividends. The Workers Compensation Fund disbursed \$649,873 in dividends in 2017. The Property & Casualty Pool disbursed \$549,761 in dividends. This is a total of \$1,199,634 paid out by the programs in 2017. Over 80 percent of the members

Risk Management Services *(cont'd)*



received a dividend which is based on a member's loss experience and length of participation in the applicable program.

Ed MacDonald Safety Grants and Scholarships Program. In an effort to reduce the frequency and severity of worker compensation claims, the Loss Control Department awarded 262 Safety Grants and Safety Scholarships in 2017 for a total of \$328,126. To see if you qualify, please check our website www.memun.org for details. Click on "Risk Management Services" under Quick Links and then on "Grants and Scholarships."

Online Training. FirstNet is an online safety training tool that is available at no cost to members of the Workers Compensation Fund or Property and Casualty Pool. This program enables employees to take 72 different safety and liability related training courses at their work sites or at home rather than traveling. The FirstNet NextGen Online Training Safety program was launched this September and has proved popular. The improved system provides greater functionality for Admin users to assign and track training by user and by department. It also enables members to

post their own internal safety policies and procedures in the First-Net campus and assign these to be reviewed by municipal staff.

In the last year over 23,827 active users completed 11,735 courses. 147,978 courses have been started since 2004, with 143,148 being completed with a passing grade. The student completion rate is 96.4 percent.

Staff Visits. Risk Management Services staff made 1,191 visits to members so far in 2017 to stay in touch with the needs of our member communities.

Volunteer Firefighter Blanket Accident Program. The program is in its 12th year of providing accidental death and medical expense benefits to volunteer firefighters. Current enrollment covers 173 towns and almost 4,000 firefighters. The Hartford Life and Accident Insurance Company underwrites this coverage and is pleased to help protect Maine volunteer firefighters. The rate is \$34.00 per firefighter. This program is not a substitute for and does not replace Workers Compensation coverage, but is a nice supplemental program.

Volunteer Accident Insurance Program. The program began in 2000 with six towns protecting 182 volunteers and has matured to a current enrollment of 131 towns and over 8,700 volunteers. The rate was lowered to \$2.00 per volunteer per year and is also underwritten by The Hartford.

MMA 2017: By The Numbers *Numbers reflected are based on 11 months (Jan. - Nov. 2017)*

Membership

- Municipal Members *(towns, cities, plantations and Native American nations)* 485
- Associate Members *(special districts, quasi-municipal, municipal non-profits)* 274

Affiliate & Patron Status

- Business Patrons..... 14
- Individual Patrons.....9
- Professional Patrons..... 19
- Affiliated Municipal Professional Organizations & County Municipal Associations..... 34
- Affiliated Municipal Professional Organizations *(under contract for administrative services)* 14

Member Services & Programs

- MMA Legal Services Inquiries..... 5,136
- Advocacy - Number of bills introduced by Legislature *(during First Legislative Session)*..... 1,651
- Advocacy - Number of municipally-related bills tracked by MMA staff *(during First Legislative Session)* 610
- Workshops, programs, training attendees *(includes MMA & Affiliate Group training)* 6,367
- MMA Annual Convention attendees *(daily average; the Convention is a two-day event)* 1,060
- MMA Technology Conference attendees..... 168
- MMA Human Resources and Management Conference attendees..... 175
- Sponsors, exhibitors and advertisers *(conferences, publications and website)* 247

Group Self-Funded Insurance Programs

- Maine Municipal Employees Health Trust (Municipal Members) 301
- Maine Municipal Employees Health Trust (Associate Members)..... 229
- MMA Property & Casualty Pool (Municipal Members)..... 364
- MMA Property & Casualty Pool (Associate Members) 99
- MMA Workers Compensation Fund (Municipal Members) 420
- MMA Workers Compensation Fund (Associate Members)..... 155
- MMA Unemployment Compensation Fund (Municipal Members) 194
- MMA Unemployment Compensation Fund (Associate Members)..... 49

Mark Your Calendars for 2018 MMA Events:

Municipal Technology Conference

Friday, April 27, 2018 – Augusta Civic Center, Augusta, ME

Municipal Human Resources & Management Conference

Thursday, June 14, 2018 – Thomas College, Waterville, ME

MMA 82nd Annual Convention

October 3-4, 2018 – Augusta Civic Center, Augusta, ME

Visit the MMA website for all our Trainings:
www.memun.org