

# MONTANA ASSOCIATION OF SCHOOL BUSINESS OFFICIALS

## APRIL 2018

*MASBO is dedicated to training and supporting the people responsible for business operations in Montana schools. Our goal is to enable members to manage the business in order to support education for Montana children.*



### MASBO Staff

Denise Williams, Executive Director  
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## MASBO SUMMER CONFERENCE & NEW CLERK ACADEMY

Registration is now open for the **Summer Conference (June 13-15)** and **New Clerk Academy (June 11-13)**. Click [here](#) to get started. Join us at the **Billings Hotel & Convention Center** for the following training and special events. Watch for a separate email that will provide a complete list of the training sessions and descriptions.

<b>Monday, June 11</b>	8:00a – 5:00p	New Clerk Academy
<b>Tuesday, June 12</b>	8:00a – 5:00p	Software User Group Training (4)
	Noon – 5:00p	Exhibitor table set up
	3:30p – 5:30p	Tyler Technologies Open House (offsite)
	4:00p – 6:00p	Registration
	4:30p – 7:30p	MASBO Board Meeting
	6:30p – 8:30p	MT Cooperative Services Mixer
<b>Wednesday, June 13</b>	8:00a – 3:00p	Registration
	8:00a – 10:00a	Exhibitor setup
	8:30a – 9:30a	Clinic Sessions (6)
	9:40a – 10:40a	Clinic Sessions (6)
	10:50a – 11:50a	Clinic Sessions (6)
	Noon – 2:30p	Lunch, Opening Session & Key Note Speaker
	Noon – 8:00p	Silent Auction Fundraiser
	2:30p – 3:00p	Break/Visit Exhibitors
	3:00p – 4:00p	Clinic Session (6)
	5:30p – 6:30p	Dinner & Magic Show (festive attire)
	7:00p – 10:00p	50 <sup>th</sup> Anniversary Party – Exit 53 Band
<b>Thursday, June 14</b>	7:30a – 8:30a	Continental Breakfast & Visit Exhibitors
	8:00a – 4:00p	Registration
	8:30a – 9:30a	Clinic Sessions (6)
	9:40a – 10:40a	Clinic Sessions (6)
	10:40a – 11:00a	Break/Visit Exhibitors
	11:00a – Noon	Clinic Sessions (6)
	Noon – 1:30p	Lunch & Awards Meeting
	1:40p – 2:40p	Clinic Sessions (6)
	2:40p – 3:00p	Break/Visit Exhibitors
	3:00p – 4:00p	Clinic Sessions (6)
	4:30p – 7:30p	Golf at Pryor Creek or Art Class at hotel
	7:30p – 9:30p	Black Mountain Software Dinner at golf course
<b>Friday, June 15</b>	7:00a – 8:00a	Continental Breakfast
	8:00a – Noon	Clinic Sessions (FSLA, FMLA, Law Update)
	Noon – 12:45	Closing Session

## MASBO Board of Directors

President	<a href="#">Cindy Foley</a> , West Valley Schools	Region 1 Director	<a href="#">Noreen Anderson</a> , Hellgate K-8 School
Vice-President	<a href="#">Lorie Carey</a> , Jefferson Co. High School	Region 2 Director	<a href="#">Belinda Klick</a> , Sun River Valley Schools
Past President	<a href="#">Tammy Tulberg</a> , Target Range Schools	Region 3 Director	<a href="#">Cheri Nygard</a> , Wolf Point Schools
Fiscal Agent	<a href="#">Kim Aarstad</a> , East Helena Schools	Region 4 Director	<a href="#">Kevin Patrick</a> , Anaconda Schools
Ex-Officio, MTSUIP	<a href="#">Denise Williams</a>	Region 5 Director	<a href="#">Rita Huck</a> , Huntley Project Schools
Ex-Officio, OPI	<a href="#">Kara Sperle</a>	Region 6 Director	<a href="#">Jen Mettler</a> , Baker Schools

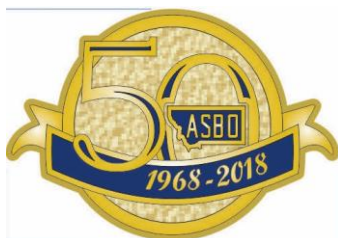


### KEVIN PATRICK ELECTED TO SERVE AS REGION 4 DIRECTOR

**Kevin Patrick** (Anaconda Schools) was elected to continue his service as Region 4 Director for the remainder of the term vacated by Lorie Carey when Lorie was elected MASBO Vice-President. The term ends June 30, 2019. Congratulations, Kevin!



### REGION 5 MEMBERS ARE STYLIN'



**Order a MASBO 50TH Anniversary Pin!**  
Designed by Montana Silversmiths, this special 50th anniversary commemorative pin is cast from jewelers bronze and plated in 24 karat gold with hand-painted blue accents.

Cost is \$20 – we'll ship it to you! Click [here](#) to place your order!

## MORE ON THE SUMMER CONFERENCE

### • SUNSHINE FUND

Each year at the summer conference, MASBO holds a silent auction of member-donated items to raise money for the Sunshine Fund. The Sunshine Fund is a great way to help MASBO members that have incurred extensive medical bills due to illness or on-going health issues. This year's recipient is **Tammy Tulberg of Target Range Schools**. Please consider bringing an item for the silent auction which will be held on Wednesday, June 13.

### • PHOTOS FOR NAME BADGES AND MEMBERSHIP DIRECTORY

Bring your smile! Lifetouch National School Studios has again generously offered to have photographers on hand near the registration table to take a quick picture for your conference name badge and they'll also give MASBO a CD with all the photographs so we can include them in our membership directory. Thanks, Lifetouch!

### • WEDNESDAY NIGHT ANNIVERSARY DINNER and ENTERTAINMENT

Now's the time to dust off your favorite fancy party outfit or shop for new "festive attire"! To celebrate MASBO's 50-year anniversary, your Board of Directors have planned a very special celebration party on Wednesday, June 13. The party doors open at 5:00 p.m. so you will have time to find a good spot to enjoy dinner and a magic show at 5:30, followed by musical entertainment from [Exit 53](#), a Montana country and rock band with a focus on songs that everyone can dance to. Catch up with past MASBO friends and colleagues who are joining us to celebrate 50 years of MASBO.



## MASBO CERTIFICATION PROGRAM

**Certification Test Preparation** will be available at the Summer Conference. Plan to attend a 3-hour session on **Wednesday, June 13** at 8:30 a.m. where you'll hear an overview of the certification program and then brush up on topics covered in Test #1 and Test #2. Certification Committee members will cover the following subject areas:

Certification Tests will be administered at

**3:00 p.m. on Wednesday, June 13.**

**Please notify Marie Roach by May 31** if you plan to take a test for the first time, re-take a test or want to take more than one test at the conference.

### Test #1 topics

Board Meetings & Minutes  
Elections  
Payroll  
Pupil Transportation  
Food Service

### Test #2 topics

School Finance  
Personnel Management  
Student Activity Accounting  
Purchasing/Supplies Management

### Certification Committee Members

- ★ **Nicki Beyer** (Sidney), Chair
- ★ **Kathy Preeshl** (North Star)
- ★ **Kelly Doornek** (Glasgow)
- ★ **Sandy Watkins** (Geyser)
- ★ **Maryetta Engle** (Big Sandy)



## P-CARD NEWS

### MASBO P-CARD PURCHASES REPORT

P-Card purchases for the rebate year (April – March) totaled over **\$19.7 million** with **130** school districts and special education cooperatives participating in the program. At the same time last year, we had 120 participants with over \$18.7 million in total purchases. Click [here](#) to see the current year P-Card purchases report.

### HAVE YOU SENT YOUR ANNUAL AUDIT REPORT TO BMO?



Your master agreement requires you send your annual audit report to the BMO Financial Group. Here's how:

Send an electronic (.pdf) copy to: [pcard.reviews@bmo.com](mailto:pcard.reviews@bmo.com)

---OR---

Mail a hard copy to (overnight or tracked mail is suggested):

**BMO Harris Bank**  
**Institutional Markets 5/C**  
**Attn: Jeremiah Wallen**  
**111 West Monroe Street**  
**Chicago, IL 60603**

### BMO SPEND DYNAMICS

Special thanks to Teresa Cornell (Harlem) and Kathy Preeshl (North Star) for tips on the *Spend Dynamics* system. Click [here](#) to see step-by-step instructions:

- How to see and change credit limit and available credit limit
- How to see unposted transactions
- How to print all statements
- How to print an individual statement
- How to view recent transactions on each card

Click [here](#) to see Spend Dynamics Tutorials on the Illinois ASBO p-Card website.



## UPCOMING TRAINING OPPORTUNITIES

### **MSCPA 2018 GOVERNMENTAL ROUNDTABLE and GAAFR CONFERENCE**

Great Northern Hotel - Helena

The Montana Society of CPAs offers the following training on local government accounting and auditing topics:

#### **Governmental Roundtable – May 9**

10:00 am – 3:00 pm 5 hours CPE credit

Montana CPAs discuss various topics

#### **GAAFR Conference - May 10**

8:00 am – 4:00 pm 8 hours CPE credit

Topics: GASB Update by Lisa Parker

Auditing Standards update by Rick Reisig

### **ASSISTANCE FOR BUSINESS CLINICS**

Good training for your human resources and payroll staff!

The Assistance for Business Clinic is hosted by the following Montana state agencies:

- Department of Labor & Industry
- Department of Public Health & Human Services
- Department of Revenue
- Employer Support of the Guard & Reserve.

For more information (schedule, registration link and agenda), click [here](#).

## **ASBO INTERNATIONAL ANNUAL MEETING & EXPO**

Mark your calendar for the ASBO Annual Meeting & Expo, **September 21-24** in Kissimmee, Florida. This conference offers a lot of valuable workshops and seminars on school business topics and best practices, top notch keynote speakers, and opportunities to meet and network with school business officials nationwide.

If you're a business official with 5 years or less experience in school finance, accounting and budgeting, click [here](#) to apply for ASBO's Emerging School Business Leaders Scholarship. Eighteen (18) rising school business leaders will each receive a \$2,000 scholarship toward attending the ASBO Annual Meeting & Expo. **Apply by June 1, 2018.**

## HANDY RESOURCES

### **MONTANA DEPARTMENT OF LABOR WAGE & HOUR DIVISION**

#### **Wage & Hour Labor Law Quick Reference Guide**

Click [here](#) to access this handy reference guide to Montana's wage and hour laws. Note that this online resource provides general information only and should not be considered as an official document. If you have a question as to the application of the law to any worker, write or call the Wage and Hour unit at (406) 444-5600 or [www.mtwagehourbopa.com](http://www.mtwagehourbopa.com).

#### **Prevailing Wage Guide on Public Works Contracts**

The Montana Prevailing Wage Law requires the prevailing wage rates established by the Montana Department of Labor and Industry be paid on public works contracts. The intent of the law is to:

- protect local labor markets,
- maintain the general welfare of Montana workers on public works projects,
- eliminate wage cutting as a method of competing for public contracts,
- maintain wages and rates paid on public works at a level to attract highly skilled laborers performing quality workmanship, and
- prevent the rate of wages from adversely affecting the equal opportunity of Montana contractors to bid on public works.

Click [here](#) for more information posted on the MT DOL website.

## MASBO ENDORSES THESE PROGRAMS

	<p>Health, Dental, Vision, Life and Long-Term Disability Benefits  <b>Andy Holmlund</b>, Chief Executive Officer  406-457-4400  <a href="mailto:aholmlund@ms-sf.org">aholmlund@ms-sf.org</a>  <a href="http://mustbenefits.org/">http://mustbenefits.org/</a></p>
	<p>Montana Schools Unemployment Insurance Program  <b>Theresa LeSueur</b>, Director  406-457-4407  <a href="mailto:tlesueur@mtsba.org">tlesueur@mtsba.org</a>  <a href="http://www.mtsuip.org/">http://www.mtsuip.org/</a></p>
	<p>Montana Schools Property &amp; Liability Insurance Plan  <b>Dave Pillatzke</b>, Program Manager  406-457-4531  <a href="mailto:dpillatzke@paynewest.com">dpillatzke@paynewest.com</a>  <a href="http://msplip.com/">http://msplip.com/</a></p>
	<p>Healthcare Reform  Section 125 Services  Health Savings Account Services  <b>Jacob Bautista</b>, Office Manager  877-589-2544  <a href="mailto:jacob.bautista@americanfidelity.com">jacob.bautista@americanfidelity.com</a>  <a href="http://www.americanfidelity.com/home.aspx">http://www.americanfidelity.com/home.aspx</a></p>
	<p>Montana Schools Group Insurance Authority  Workers Compensation Insurance  <b>Shawn Bubb</b>, Director of Insurance Services  406-457-4500  <a href="mailto:sbubb@mtsba.org">sbubb@mtsba.org</a>  <a href="http://www.msgia.org/home">http://www.msgia.org/home</a></p>



## IMPORTANT DATES & DEADLINES – MAY 2018


### MAY 1

Deadline to apply for isolation status	By May 1, trustees apply to County Superintendent for school isolation status when ANB will be less than 10 for elementary or less than 25 for high school for the second consecutive year.	<a href="#">MCA 20-9-302(1)</a>
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### MAY 7

Late voter registration is closed between noon – 5:00 p.m.	Late registration is closed between noon and 5pm the day before the election. Electors may late register on election day at the office of the county election administrator.	<a href="#">MCA 13-2-304(1)(b)</a> <a href="#">2018 School Election Calendar</a>
Deadline for absentee ballot requests (by noon)	Voters who wish to vote absentee may request an absentee ballot in writing or in person <b>until noon the day before the election.</b>	<a href="#">MCA 13-13-211</a> <a href="#">MCA 13-13-214</a>
County election administrator delivers certified copy of the lists of registered electors to the school election administrator	Before the day of election, the county election administrator shall deliver a certified copy of the lists of registered electors for each voting location to the district. The district shall deliver the lists to the election judges prior to the opening of a voting location.	<a href="#">MCA 20-20-313</a>

### MAY 8

<b>SCHOOL ELECTION DAY</b> 	<p>The election administrator must prepare the polling places, printed ballots, ensure election judges are present, and conduct a fair and unbiased election (See Election Procedures).</p> <p>Notify election judges of the names of write-in candidates</p>	<a href="#">Title 13</a> <a href="#">MCA 20-20-105</a> <a href="#">MCA 20-20-401(3)</a> <a href="#">MCA 20-20-411</a> <a href="#">School Election Manual</a> (see Sections VI and VII) <a href="#">2016 Election Judges Handbook</a> <a href="#">Display of Instructions for Electors</a> <a href="#">Election Judges Oath</a>
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### MAY 10

File school food program claim for reimbursement with OPI	Claims for reimbursement are due on the 10 <sup>th</sup> of each month; except months with less than 10 operating days. If a month has less than 10 operating days, combine the month with another (i.e., combine August and September on the September claim and May and June on the May claim).	Montana Agreement and Payment System ( <a href="#">MAPS</a> ) log in page <a href="#">School Nutrition Programs Checklist</a> <a href="#">Reimbursement Rates for FY2018</a> <a href="#">FY2018 School Nutrition Payments</a>
OPI pays grant cash requests	OPI pays grant cash requests submitted by the 25 <sup>th</sup> of the previous month.	<a href="#">E-Grants System</a> Log in to your district's account, or click on Public Access, then Vendor Payee Details

## IMPORTANT DATES & DEADLINES – MAY 2018

### MAY 14

First date that provisional ballots may be counted	Following the election, unresolved provisional ballots are sealed. These ballots may not be opened until after 3pm on the 6th day after election. At that time election judges convene and a determination is made as to whether or not the ballots are counted. If there are provisional ballots in a school election, the canvass may not occur until after all provisional ballots are resolved.	<a href="#">MCA 13-15-207</a> <a href="#">Provisional Ballot Instructions</a>
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### MAY 22

OPI makes K-12 BASE aid payments	(GTB) Guaranteed Tax Base Aid (SBG) School Block Grants (FAC REIM) Facilities Reimbursement	<a href="#">FY2018 Payment Schedule</a> (scroll to bottom of page) <a href="#">State School Payments</a>
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### MAY 23

Trustees canvass the votes, issue certificates of election, and publish results.	Following receipt of the tally sheets from all polls and within 15 days after the election, the trustees review the tally sheets compiled by the election judges to ascertain their accuracy. Recounts are ordered, if necessary. If the tally is complete and accurate, trustees issue certificates of election to successful candidates. The canvassed results shall be published immediately in a newspaper that will give notice to the largest number of people in the district.	<a href="#">MCA 20-20-415</a> <a href="#">MCA 20-20-416</a> <a href="#">Canvass of Votes and Results</a> <a href="#">Certificate of Election of Trustee</a>
Deadline for trustees to hold organizational meeting	The trustees of each district shall annually organize as a governing board of the district after the regular school election day and after the issuance of the election certificates to the newly elected trustees, but not later than 15 days after the election.	<a href="#">MCA 20-3-321</a> <a href="#">School Board Organization</a>

### MAY 24

Second semester transportation claims due	Submit second semester transportation claims online to the Superintendent of Public Instruction and transmit one copy of each claim to the County Superintendent of Schools. <ul style="list-style-type: none"> <li>• <b>TR-5</b> Claim for State Reimbursement for Individual and Isolated Transportation</li> <li>• <b>TR-6</b> Claim for Reimbursement for School Bus Transportation</li> </ul>	<a href="#">MCA 20-10-145(2)</a> <a href="#">A.R.M. 10-7-104(2)(a)</a> <a href="#">Regulations &amp; Guidelines for Pupil Transportation Reporting</a>
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### MAY 25

Grant cash request due to OPI	Grant cash requests made by this date will be paid on June 10.	<a href="#">OPI State and Federal Grants Handbook</a>
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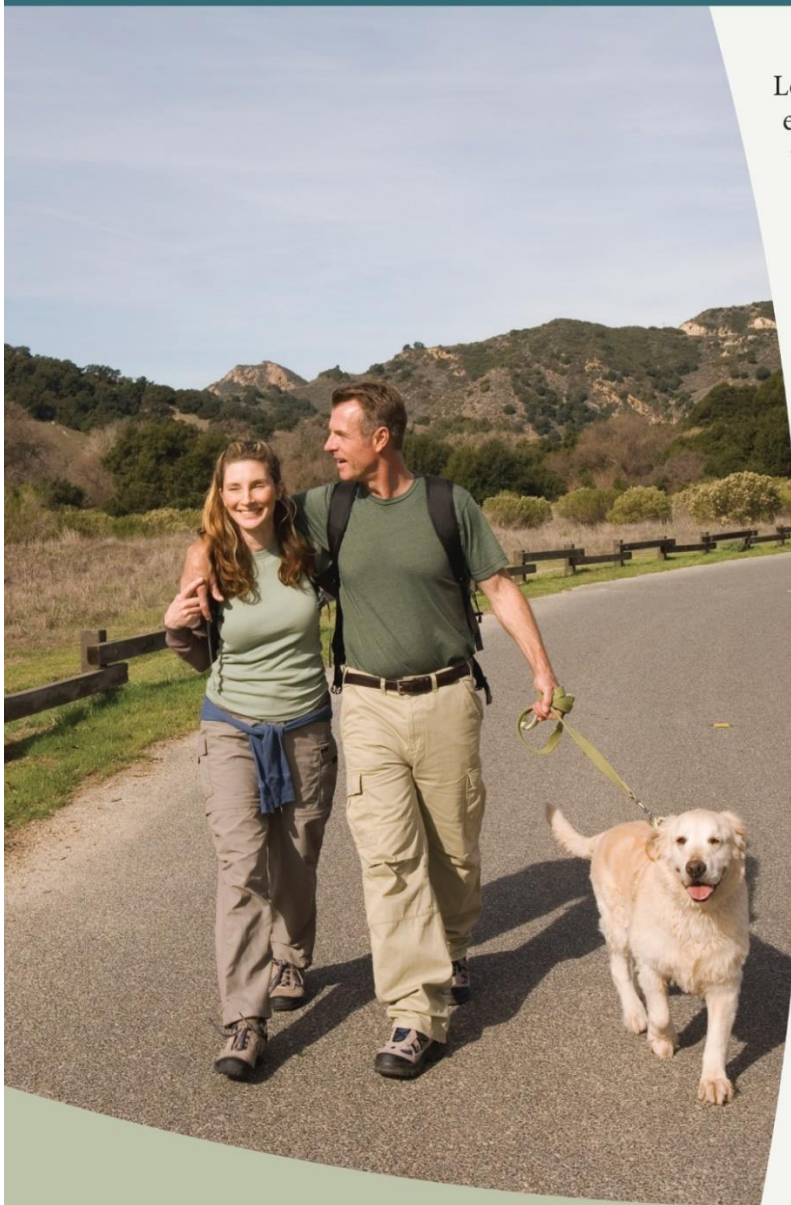
## MASBO EXHIBITOR MEMBERS

<b>Aflac</b> Rob Cook <a href="mailto:r_cook@us.aflac.com">r_cook@us.aflac.com</a>	<b>American Fidelity Assurance Co.</b> Angie Newman <a href="mailto:angie.newman@americanfidelity.com">angie.newman@americanfidelity.com</a>	<b>Anderson, Zurmuehlen &amp; Co.</b> Stefeni Freese, CPA <a href="mailto:sfreese@azworld.com">sfreese@azworld.com</a>
<b>Edie Barnard</b> <a href="mailto:Edie.barnard56@gmail.com">Edie.barnard56@gmail.com</a>	<b>Black Mountain Software</b> Teresa Van Buren <a href="mailto:teresav@blackmountainsoftware.com">teresav@blackmountainsoftware.com</a>	<b>Bruco, Inc.</b> Adam Uselman, V.P.-C.O.O. <a href="mailto:adambruco@gmail.com">adambruco@gmail.com</a>
<b>D.A. Davidson &amp; Co.</b> Bridget Ekstrom <a href="mailto:Bekstrom@dadco.com">Bekstrom@dadco.com</a>	<b>Fellon Insurance Services</b> Dale Fellon <a href="mailto:fellonins@msn.com">fellonins@msn.com</a>	<b>Ron Foltz CPA firm</b> Ron Foltz, CPA <a href="mailto:Ron.foltz@ronfoltzcpa.com">Ron.foltz@ronfoltzcpa.com</a>
<b>Foxie Lady Computers, Inc.</b> David Bardwell <a href="mailto:foxieladycomputers@gmail.com">foxieladycomputers@gmail.com</a>	<b>Frontline Technologies</b> Peter Lane <a href="mailto:plane@frontlineed.com">plane@frontlineed.com</a>	<b>Horace Mann</b> Keith Jorgensen <a href="mailto:keith.jorgensen@horacemann.com">keith.jorgensen@horacemann.com</a>
<b>Infinite Campus</b> Stephanie Sondrol <a href="mailto:Stephanie.sondrol@infinitecampus.com">Stephanie.sondrol@infinitecampus.com</a>	<b>Insurance Management Services of MT</b> John R Boyer <a href="mailto:john@imsvest.com">john@imsvest.com</a>	<b>Joint Powers Trust</b> Cyndy Maxwell <a href="mailto:cyndy@jointpowerstrust.com">cyndy@jointpowerstrust.com</a>
<b>Klimas Financial Services, Inc.</b> Charles Klimas <a href="mailto:cklimas@gwnsecurities.com">cklimas@gwnsecurities.com</a>	<b>Montana Public Employees Retirement Administration</b> Jenny Weigand <a href="mailto:jweigand@mt.gov">jweigand@mt.gov</a>	<b>MSGIA-WCRRP</b> Shawn Bubb <a href="mailto:sbubb@mstba.org">sbubb@mstba.org</a>
<b>Montana Schools Property &amp; Liability Insurance Plan (MSPLIP)</b> Dave Pillatzke <a href="mailto:dpillatzke@paynewest.com">dpillatzke@paynewest.com</a>	<b>Montana Schools Unemployment Insurance Program (MTSUIP)</b> Theresia LeSueur <a href="mailto:tlesueur@mtsba.com">tlesueur@mtsba.com</a>	<b>Montana Unified School Trust</b> Andy Holmlund <a href="mailto:aholmlund@ms-sf.org">aholmlund@ms-sf.org</a>
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<b>Rudd &amp; Company, PLLC</b> Julie Kostecky, CPA, CVA <a href="mailto:jkostecky@ruddco.com">jkostecky@ruddco.com</a>	<b>School Specialty</b> Scott Wilkey <a href="mailto:scott.wilkey@schoolspecialty.com">scott.wilkey@schoolspecialty.com</a>	<b>Schoolhouse IT</b> Jeffrey Patterson <a href="mailto:jeffp@schoolhouseit.com">jeffp@schoolhouseit.com</a>
<b>Southwest MT School Services</b> Bruce Grubbs <a href="mailto:bgrubbs@swmss.ccsend.com">bgrubbs@swmss.ccsend.com</a>	<b>Stifel Nicolaus</b> Bryan Stelmack <a href="mailto:yroybal@stifel.com">yroybal@stifel.com</a>	<b>Tandy Enterprises</b> Donna M. Tandy <a href="mailto:donnatandy77@gmail.com">donnatandy77@gmail.com</a>
<b>TimeClock Plus</b> James Baker <a href="mailto:sales@timeclockplus.com">sales@timeclockplus.com</a>	<b>Tyler Technologies</b> Carrie Hughes <a href="mailto:carrie.hughes@tylertech.com">carrie.hughes@tylertech.com</a>	<b>VALIC</b> Michael Hart <a href="mailto:michael.hart@valic.com">michael.hart@valic.com</a>
<b>Wipfli LLP</b> Kim Dare, CPA <a href="mailto:kdare@wipfli.com">kdare@wipfli.com</a>	<b>Todd Watkins Consulting Services</b> Todd Watkins <a href="mailto:Toddwatkinsconsulting101@gmail.com">Toddwatkinsconsulting101@gmail.com</a>	<b>Felt, Martin, Frazier &amp; Weldon, PC</b> Jeffrey Weldon <a href="mailto:JWeldon@feltmartinlaw.com">JWeldon@feltmartinlaw.com</a>



# Walking FUNdamentals

## Walk your way to better health



Looking for a way to have more energy and maybe even live longer? Then lace up your tennis shoes and take a walk.

### The payoffs of walking

Walking can make you feel better, physically and mentally, and the long-term health benefits are even more impressive.

**Manage your weight.** Combined with healthy eating, physical activity is key for long-lasting weight control.

**Strengthen your heart and lungs.** When your heart and lungs work efficiently, you'll have more energy.

**Reduce your heart attack risk.** Walking keeps your heart healthy by lowering cholesterol levels.

**Control your blood pressure.** Walking helps reduce high blood pressure in many cases.

**Decrease your risk for diabetes.** Walking helps address conditions that create the risk of diabetes. If you already have diabetes, a regular walking program can help lower your blood sugar.

**Boost your spirits.** Going for a walk is a super way to reduce stress. Regular walking can also help lower feelings of depression and anxiety.

**Improve your sleep.** Regular physical activity can help you fall asleep more quickly and deepen your sleep. A good night's sleep can improve your concentration, productivity and mood.

**Enhance your mental functioning.** Research shows that regular physical activity improves blood flow to the brain, which translates to a better ability to think.



**BlueCross BlueShield  
of Montana**



[www.mustbenefits.org](http://www.mustbenefits.org)

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

**[bcbsmt.com](http://bcbsmt.com)**

Sources: Substance Abuse & Mental Health Services Administration; Mayo Clinic; Johns Hopkins University

# Walking FUNdamentals

## Track your steps walking log

Week 1	Amount of time	Distance
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		
Week 2	Amount of time	Distance
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		

Week 3	Amount of time	Distance
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		
Week 4	Amount of time	Distance
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		



**BlueCross BlueShield  
of Montana**

**MUST**  
MONTANA UNIFIED SCHOOL TRUST  
[www.mustbenefits.org](http://www.mustbenefits.org)

Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation,  
a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association  
49716.1115

**bcbsmt.com**