

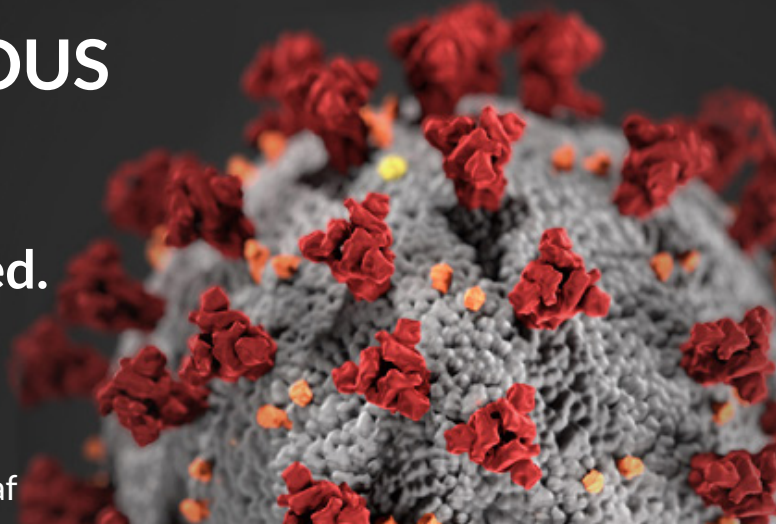
WOODY'S WORLD

VIRUSES ARE CONTAGIOUS

So is panic, fear, hysteria,
calm, kindness, love,
optimism and staying grounded.

CHOOSE WISELY

-Dr. Caroline Leaf



WPG UPDATES

BRYAN WOOD, PRESIDENT & CEO

Our first quarter sales will be pretty decent. I'm estimating that we will have our best first quarter sales ever. However the big question on everyone's mind right now is, "how are the current business disruptions caused by the COVID19 virus going to affect our sales"? I can say with a high degree of confidence that we will feel the effects of this in our second quarter and most likely even beyond that. Not knowing how long the economy is going to be slowed down to try and combat the spread of the COVID19 virus makes it hard to make an accurate guess. The economy is resilient so I'm confident that there will eventually be a robust recovery. However the degree and length to which the economy is slowed will make a huge difference in the amount of disruption there is to the work force. The work force truly is the engine that drives the economy. The longer the work force is disrupted the longer it will take to put all the pieces back in place to handle a recovery. That

is why a big focus of the current government stimulus programs is to try and keep the pieces of the workforce in place that business and industry will need. It is also WPG's goal to try and weather the storm together so when we turn the corner on this we are ready for the recovery.

There are several reason why I think we will have a strong recovery. First off this is very

It is also WPG's goal
to try and weather the
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corner on this we are
ready for
recovery

different from the crisis that caused the 2008 recession. This economic slowdown was caused by a health crises, not a financial crisis. Our

economy was in much better shape than it was in 2008. Indicators, such as the Momentum Index, were showing a steady increase in the number of nonresidential building project that were in planning. This normally indicates a continued increase in spending on building construction a year from now. At the same time vacancy rates are much lower than they were in 2008 and the lowest we have seen since the recession. This means the increased construction spending is not speculative, like a lot of it was before the recession. Also before this COVID19 crisis job growth was strong and consumer sentiment was high, both normally indicators of continued economic growth.

Last November I wrote: "The world is constantly changing and it is inevitable that companies like ours will periodically be faced with adversity. Sometimes these adversities are brought on by factors completely outside our control and sometimes they are the result of decisions we have made.

continued on page 2



**QUALITY &
CONSISTENCY
ARE A TEAM
EFFORT**



MAY BIRTHDAYS

Connor Wood	5/1
Cory Hofferber	5/8
Scott Simons	5/8
Steve Strobel	5/13
Cody Hedges	5/18
Tina Swan	5/19
Symphony Fike	5/20
Dave Daly	5/21
Ross King	5/23
Gary Bond	5/26
Tom Debree	5/28

JUNE BIRTHDAYS

Flo Yaeger	6/1
Cody Keene	6/3
Patti Fyfe	6/6
Josh McDowell	6/6
Brad Nelson	6/9
Jack Kerr	6/16
Tony Story	6/18
Sharon Krug	6/20
JD Remmick	6/23
Brett Rawson	6/25



WPG UPDATES (CONTINUED)

Regardless of the cause how we handle adversity ultimately defines whether or not we have the right people in place to survive the test of time." When I wrote that I sure didn't expect adversity to come in the form that we, and the rest of the world, are dealing with. It just goes to show you that there is always going to be a new challenge. Life truly is a journey full of challenges and once we get past this one, and we will get past it, there will be another one waiting in the wings.

RISK MANAGEMENT: THE DIFFERENCE IS YOU!

LES FISCHER, SAFETY AND TRAINING SPECIALIST

As a project manager or team member, you manage risk on a daily basis; it's one of the most important things you do. If you learn how to apply a systematic risk management process, and put into action the core 5 risk management process steps, then your projects will run more smoothly and be a positive experience for everyone involved.

A common definition of risk is an uncertain event that if it occurs, can have a positive or negative effect on a project's goals. The potential for a risk to have a positive or negative effect is an important concept. Why? Because it is natural to fall into the trap of thinking that risks have inherently negative effects. If you are also open to those risks that create positive opportunities, you can make your project smarter, streamlined and more profitable. Think of the adage –"Accept the inevitable and turn it to your advantage." That is what you do when you mine project risks to create opportunities.

Uncertainty is at the heart of risk. You may be unsure if an

event is likely to occur or not. Also, you may be uncertain what its consequences would be if it did occur. Likelihood – the probability of an event occurring, and consequence – the impact or outcome of an event, are the two components that characterize the magnitude of the risk.

All risk management processes follow the same basic steps, although sometimes different jargon is used to describe these steps. Together these 5 risk management process steps combine to deliver a simple and effective risk management process.

Step 1: Identify the Risk. You and your team uncover, recognize and describe risks that might affect your project or its outcomes. There are a number of techniques you can use to find project risks. During this step you start to prepare your Project Risk Register.

Step 2: Analyze the risk. Once risks are identified you determine the likelihood and consequence of each risk. You develop an understanding of the nature of the risk and its potential to affect project goals and objectives. This

information is also input to your Project Risk Register.

Step 3: Evaluate or Rank the Risk. You evaluate or rank the risk by determining the risk magnitude, which is the combination of likelihood and consequence. You make decisions about whether the risk is acceptable or whether it is serious enough to warrant treatment. These risk rankings are also added to your Project Risk Register.

Step 4: Treat the Risk. This is also referred to as Risk Response Planning. During this step you assess your highest ranked risks and set out a plan to treat or modify these risks to achieve acceptable risk levels. How can you minimize the probability of the negative risks as well as enhancing the opportunities? You create risk mitigation strategies, preventive plans and contingency plans in this step. And you add the risk treatment measures for the highest ranking or most serious risks to your Project Risk Register.

Step 5: Monitor and Review the risk. This is the step where you take your Project Risk Register and use it to monitor, track and review risks.

INTERNATIONAL ROOFING EXHIBITION

BARRY WOOD, VP MARKETING AND COMMERCIAL DEVELOPMENT

The International Roofing Exhibition (IRE) was held February 4-6 in Dallas TX. Kelly Koontz and Barry Wood represented Wood's Powr-Grip at the event. As you may be able to tell from the name of the show, it geared towards the roofing industry. Our target market in the industry is limited to people who work with Insulated Metal Panels an install them as roofing. So, we are only targeting a small portion of the attendees. Despite this, we had a decent show.



ANNUAL PHOTO CONTEST

STACY LAWVER, GRAPHIC DESIGNER

Just a quick reminder that the photo contest is just around the corner. Hopefully the quarantine will end and soon you will be able to get out and enjoy the beauty of our state.

For those who are new, here is a little background. Since 2010 we've held an annual photo contest for our employees. There are 3 categories and 3 winners. Each category winner collects \$50 in cash!! Additionally we take some of the best photos and add them to our WPG calendar. We have had great response in the past. We actually have customers call and write in specifically commenting on our calendar. They love that the

photos are from our employees. Each year the submissions get better and better! We are excited to see what this year's contest will bring.

The deadline for submissions will be by **10AM Monday, July 6**, but you can **turn in your photos anytime between now and July 6**.

PHOTO CONTEST REMINDERS:

There are three categories

- #1 - Landscapes
- #2 - People
- #3 - Animals

Each employee will be allowed to enter up to three (3) photos

per category, but you can only win one time!

The deadline for photo entry is **10AM MON. JULY 6!**

Please turn photos in to Stacy in Marketing (stacyl@wpg.com). Digital photos are preferred, but not required.

No heavy photo editing allowed. Only cropping and minor lightening or darkening. Voting ballots can be picked up at reception (one form per employee). Voting will be open for 3 weeks. Photos will be posted in the downstairs breakroom.

WHAT IS THE 2020 CENSUS AND WHY IS IT IMPORTANT FOR MONTANA?

The 2020 Census counts every person living in the 50 states, District of Columbia, and five U.S. territories. The count is mandated by the Constitution and conducted by the U.S. Census Bureau, a nonpartisan government agency. Invitations will be delivered between March 12-20. Once you receive that invitation, you can respond online, by phone, or by mail.

Counting everyone in Montana is critical because it determines our state's share of federal funding for the next decade, and it determines whether Montana will get another representative in Congress.

9 Questions Determine the Next 10 Years for Montana

The 2020 Census will ask only nine simple questions taking less than 10 minutes to fill out, which will determine Montana's

representation, funding, and data for the next 10 years. Census data is confidential and safe, so your answers cannot be shared by the U.S. Census Bureau.

The 2020 Census will ask for the following information:

- Number of people at address
- Any additional people living or staying there
- Owner/Renter
- Phone Number
- Name
- Sex
- Age and date of birth
- Hispanic, Latino, or Spanish origin
- Race
- Relationship

The Census Bureau NEVER asks for:

- Your full Social Security Number
- Money or donations

My State Counts!

The 2020 Census is coming, and the results will shape the future of



Montana

for years to come.

I pledge to complete the census.

☒

#shapeyourfuture

- Anything on behalf of a political party
- Your full bank or credit card account numbers
- Your mother's maiden name

You can contact the Montana Census office at census.mt.gov/Contact or by calling 406.841.2870.

IMPORTANT REMINDER

ALL EMPLOYEES.

please remember to fill out a schedule deviation form **RIGHT AWAY** if you are gone any time during your scheduled shift.

Handbook pg 28 #3 Leave Taken During a Work Shift [Revised 6/1/2015]

When employees request leave during a work shift, they must receive approval from their supervisor, or the next higher authority, **prior to leaving the workplace**. A leave slip must be completed and signed by the employee's supervisor, or in the supervisor's absence by the next higher authority, **prior to leaving the workplace**.

SUPERVISORS.

please remember to fill out a schedule deviation form **if your employee calls you** instead of the front desk.

ALL EMPLOYEES. if you notice you missed a punch, **please punch in and then out or out and then in**, depending on what punch you missed, and **fill out a manual punch adjust right away**. Please **DO NOT WAIT** for payroll to find the missing punch and come find you.

These steps will all help make sure payroll hours are recorded accurately.

NEW EMPLOYEES



BRAD CAIN
Hand Cup Assembly



WILLIAM PATTERSON
Molding



MATTHEW BEAN
Machinery Assembly

Welcome to
the **TEAM**

COVID-19

LES FISCHER, SAFETY AND TRAINING SPECIALIST

Who's at high risk from coronavirus?

Coronavirus can make anyone seriously ill, but there are some people who are at a higher risk.

For example, you may be at high risk from coronavirus if you:

- have had an organ transplant
- are having certain types of cancer treatment
- have blood or bone marrow cancer, such as leukaemia
- have a severe lung condition, such as cystic fibrosis or severe asthma
- have a condition that makes you much more likely to get infections
- are taking medicine that weakens your immune system
- are pregnant and have a serious heart condition

How to protect yourself if you're at high risk

If you're at high risk of getting seriously ill from coronavirus, there are extra things you should do to avoid catching it.

These include:

- not leaving your home – you should not go out to do shopping, pick up medicine or exercise
- stay at least 2 meters (3 steps)

away from other people in your home as much as possible

Ask friends, family or neighbor's to pick up shopping and medicines for you. They should leave them outside your door.

The most common symptoms are fever, cough, shortness of breath, and breathing difficulties. In more severe cases infection can cause pneumonia, severe acute respiratory syndrome. The period within which the symptoms would appear is 2-14 days.

Can COVID-19 be passed from a pregnant woman to the fetus or newborn?

We still do not know if a pregnant woman with COVID-19 can pass the virus that causes COVID-19 to her fetus or baby during pregnancy or delivery. No infants born to mothers with COVID-19 have tested positive for the COVID-19 virus. In these cases, which are a small number, the virus was not found in samples of amniotic fluid or breastmilk.

Person-to-person spread

The virus is thought to spread mainly from person-to-person.

- Between people who are in close contact with one another (within about 6 feet).
- Through respiratory droplets produced when an infected person coughs or sneezes.

These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.

Can someone spread the virus without being sick?

- People are thought to be most contagious when they are most symptomatic (the sickest).
- Some spread might be possible before people show symptoms; there have been reports of this occurring with this new coronavirus, but this is not thought to be the main way the virus spreads.

Spread from contact with contaminated surfaces or objects

It may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes, but this is not thought to be the main way the virus spreads.

CORONAVIRUS DISEASE



"Social Distancing"

Avoiding crowds and other peoples' personal space – to curb the spread of the virus.



Use your head — Slow the spread.




 Congratulation to
Ben Longbottom
 Ben is graduating summa cum laude from Texas A&M University in College Station, TX with a degree in Environmental Studies. After graduation, Ben & fiancé Ashton will be married in July. They plan to move to Phoenix where Ben will enroll at the Sandra Day O'Connor College of Law to study environmental law. Ashton will be studying to become a Physician's Assistant in nearby Glendale, AZ.
 Ben is the son of Mike and LaRae Longbottom



Congratulation to
Britnee Kay Atkinson
 Britnee is graduating from Laurel High School. She plans to attend Brigham Young University-Idaho to study Elementary Education. Britnee is the daughter of Kelly and Emilee Atkinson.





Congratulations to
Lizzie Wisecup
 Lizzie is graduating from Laurel High School. She plans to attend nursing school at MSU-B on a cross country scholarship. Lizzie is the niece of Erin Calhoun.





CELEBRATE!

If you forgot to submit your graduate, please submit his or her information to Stacy by Friday, May 29 to be included in the June/July newsletter.

Remember we love to hear about any exciting events or achievement in your life including weddings, babies, marathons and more!



Hi Holly,

We really appreciate working with you guys, always so professional and efficient.

Thank you and have a good weekend.

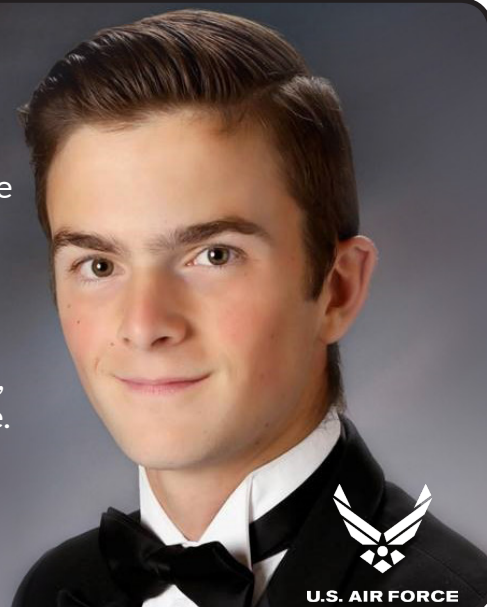
Dawn Fitzgibbon
Office Manager
www.sginstall.com



Congratulation to
**Marinus Howard
Uitdewilligen**

Marinus is graduating from Renaissance High School in Meridian, Idaho
He has enlisted in the United States Air Force and is still waiting for his assignment. He listed EOD (Explosive Ordnance Disposals) as his first choice, and Special Forces as his second choice.

Marinus is the great grandson of Howard and Beth Wood, grandson of Keith and Faye Wood, and Son of Lisa Wood Miranda



U.S. AIR FORCE

Congratulation to
Heather Strobel

Heather is graduating from Billings Senior High
She plans to attend Montana State University - Bozeman and pursue a degree in nursing.

Heather is the daughter of Steve and Karyn Strobel



Congratulation to
Jessica Strobel

Jessica is graduating from Billings Senior High
She plans to attend MSU-Bozman and Major in Elementary Education
Jessica is the daughter of Bryan and Karissa Strobel



It's a Boy!



Congratulations to Kelsie Dolman and Shane VanCleave on the birth of their son!

Hudson Dean VanCleave

born January 13, 2020
at 10:53AM he
weighed 8 lbs 7 oz
and measured 21.5" long
Hudson joins big sister, Ella.



COVID-19 UPDATE

KATIE WHITMOYER, HR/SAFETY MANAGER

As much as we've been trying to issue formal updates as often as possible, I know that this topic is constantly in the front of everyone's mind, and I wanted to take this opportunity to address it in a more personable tone.

I, first off, want to just applaud and thank everyone from the bottom of my heart for your hard work, dedication, and efforts to help make WPG a safe and healthy place to work, and your understanding, patience and trust in the decisions we are making and messages we are conveying. It is really impressive and warms my heart to see how much everyone truly cares for one another here, and is making that known through all of your actions and words. WPG truly is a family, and that means helping take care of each other in every way that we can.

Secondly, I don't want to reiterate everything that is already posted in the updates and memos that have been issued, but I urge you to read those alongside this article, as those are the main

WPG truly is a family, and that means helping take care of each other in every way that we can

way we will keep everyone updated (group meetings are a bit discouraged these days). For anyone who is out of the office, it is likely we will be mailing and e-mailing updates as well. I assure you that we are doing our best to keep everyone informed

as timely as we can, and that we would never intentionally withhold any information that we feel is important or that you may feel is important. It is also vital, however, that we ensure we communicate messages that are based on facts and first-hand information, not rumors.

As most of you have probably observed, my office has been a bit chaotic over the last two weeks- so I apologize in advance if you've had to swing by multiple times before you've been able to (hopefully) catch me. My job is to be an information source for everyone here, so please don't hesitate to stop in or call if you have questions, concerns, or would like to talk about this.

Again, I appreciate you all so much and thank you for being such great teammates!

Be sure to **notify HR** to update information in any of the following circumstances:

- ✓ Marriages
- ✓ Divorce
- ✓ Births
- ✓ Deaths
- ✓ Address Changes
- ✓ Phone Number Changes

This information is necessary to keep benefits up-to-date, among other things.



UPCOMING EVENTS

EASTER HOLIDAY

WPG Holiday
Fri-Mon, April 10-13

MEMORIAL DAY

WPG Holiday
Monday, May 25

MUSTANGS BBQ & BASEBALL GAME

Sunday, June 21

PHOTO CONTEST

Photo Entry Deadline
- 10AM - Monday, July 6

LABOR DAY

WPG Holiday
Monday, September 7

WOODY OPEN

Employee Golf Tournament
TENTATIVE DATE
Saturday, September 26

THANKSGIVING

WPG Holiday
Thur -Fri, Nov 26-27

CHRISTMAS PARTY

Bighorn Resort
Friday, December 11

SHUTDOWN

WPG Holiday
Thur - Fri, Dec 24-Jan 1



GOVERNOR BULLOCK'S MARCH 26, 2020 STAY-AT-HOME DIRECTIVE

KATIE WHITMOYER, HR/SAFETY MANAGER

We have determined, based on the definitions put forth by Governor Bullock's Directive issued March 26, 2020 and the Guidance on the Essential Critical Infrastructure Workforce memorandum issued by the Director of Cybersecurity and Infrastructure Security Agency on March 19, 2020, that **Wood's Powr-Grip qualifies as an essential business/operation.** As such, we will continue to operate as normal throughout the Stay-At-Home directive.

Because we will be operating as normal, the Federal government has enacted laws regarding job & wage protection for those directly affected by Coronavirus. There are certain provisions that must be met in order to qualify. If you have questions or feel this may be something you potentially qualify for, consult HR or view the information sheet in the downstairs breakroom. If you do not meet the requirements set out by the Families First Coronavirus Relief Act, but feel that it's in your best interest to not be at work, **you will be permitted to use your**

existing paid leave time or AWOP to self-quarantine for the duration of the Stay-At-Home order.

There are currently no confirmed cases of coronavirus amongst our employees and we'd like to keep it that way. It's essential that you abide by the social distancing, Stay-At-Home directives issued by Federal, State, and Local governments (particularly during your time outside of work), and **practice enhanced sanitations measures both here at work and at home.**

WPG COVID-19 RESPONSE UPDATE: 3/26/2020

KATIE WHITMOYER, HR/SAFETY MANAGER

WPG recognizes that the COVID-19 (also known as Novel Coronavirus) is a serious public health issue that the world is experiencing and reacting to right now. We, as an employer, have a responsibility to, first and foremost, protect our employees, therefore we are taking this situation very seriously and monitoring the most up-to-date information from Federal, State and local government agencies as it is available.

Please recognize that this subject is rapidly changing, so day-to-day responses to new developments are to be expected.

Effective immediately, WPG will remain open and operating under normal business conditions.

PREVENTATIVE MEASURES:

WPG requests that you take the

following precautions to help reduce the spread of respiratory viruses, including COVID-19. With the heightened concern for this novel virus, we ask that you become more aware and diligent in following these guidelines.

- If you are noticed to be sick at work, you may be asked to leave.
- Wash your hands frequently! Hands should be washed with soap and water for at least 20 seconds. Should soap and water not be available, use an alcohol-based hand sanitizer.
- Wash your hands immediately upon arrival to work.
- Cough and sneeze in a tissue or elbow when possible, then immediately discard the tissue in the trash.
- Avoid touching eyes, mouth, and nose with unwashed hands.

- Avoid close contact with individuals who are sick.
- Clean and disinfect frequently touched objects and surfaces.
- Increase daily intake of immune boosting foods such as fruits and vegetables.

If you are experiencing illness or any symptoms of illness, WPG encourages you to strongly consider staying home from work until the current CDC return to work/end self-quarantine guidelines are met. These can be found on the CDC website.

Based on the recommendations we've received from a professional cleaning and restoration company we have drafted up cleaning procedures and supplemental checklists for each area. Our maintenance team had distributed the cleaning supplies throughout

the building and instructed how to use the product. The checklist is meant to hit the high touch areas or areas where multiple employees may touch. It is only a first draft, and we ask that everyone make notes on the checklists for us to collect and update weekly.

EMPLOYEE TRAVEL:

In addition to these personal prevention measures, and in light of upcoming spring travel, our employees should consider the current heightened risk associated with travel. Outbreaks involving COVID-19 evolve quickly and recommendations from public health officials may change as new information becomes available.

Reminders if traveling, travelers that develop symptoms (e.g. fever, cough, or shortness of breath), should:

- Take their temperature with a thermometer.
- Stay home and avoid close contact with other people.
- Before going to a doctor's office or emergency room, call ahead and tell the provider or office about recent travel and symptoms. (REMINDER: IF YOU ARE ON WPG Health Insurance, WellVia is a great resource for this)
- Practice strict respiratory etiquette and hand hygiene including covering the nose and mouth with a tissue when coughing or sneezing, washing hands often with soap and water for at least 20 seconds, or using an alcohol-based hand sanitizer if soap and water are not available.

Returning to work after travel:

- Do not return without approval if you have had a fever and respiratory symptoms in the 5 days prior to planned return.
- Do not return without approval if you have had close contact with a COVID-19 patient and/or a person under investigation (PUI) for COVID-19 in the 14 days prior to planned return.
- On 3/19/2020 Governor Bullock issued an official state order declaring that any Montanans who are returning from international travel, should self-quarantine for 14 days immediately upon return, along with contacting the local health department.

SELF-QUARANTINE:

If an employee feels compelled to self-quarantine, for reasons not qualifying based on the Emergency Paid Sick Leave Act (as mentioned below), the employee will be allowed to use their paid leave, or self-quarantine without pay, using AWOP.

On 3/18/2020 President Trump signed into law the Families First Coronavirus Response Act, an economic stimulus plan aimed at addressing the impact of the COVID-19 outbreak on Americans and introducing paid sick leave and paid family leave for many American workers starting April 1, 2020 and continuing through December 31, 2020. We have hung a poster in the downstairs breakroom by the computer that explains more details about this law. Also, we have published WPG's official policy on this. Because of this, we have discontinued the childcare in the training room as of March 31, 2020.

*NOTE: To avoid unnecessary exposure, it is acceptable and

encouraged that doctor's notes be emailed to HR (katiew@wpg.com) or the employee's supervisor or faxed to WPG's secure fax line (628-5167). Text messaging a photo of the note to the employee's supervisor is also acceptable. If a quarantine order is issued over the phone from an authorized organization, such as River Stone, Billings Clinic, (whoever people are being referred to), etc... The employee is to document the name of the person issuing the quarantine order, the organization they are affiliated with, and the time and date of the conversation. That information is to be provided to HR in the same fashion as a doctor's note.

As of today, WPG has no reports or knowledge of active confirmed, diagnosed COVID-19 cases amongst our employees. There has been one case of known exposure, however the individual has been cleared to return to work by public health officials.

WPG will do all we can do to maintain the health and wellbeing of our employees and their families. As regulations and recommendations change, we will strive to keep you up-to-date as quickly as possible with any policy changes or recommendations applicable. Thank you!

Also, we'd like to provide you with some useful resources that you might find helpful in the midst of this pandemic.

<https://www.cdc.gov/coronavirus/2019-nCoV/index.html>

<https://dphhs.mt.gov/publichealth/cdepi/diseases/coronavirusmt>

<https://riverstonehealth.org/public-health-preventing-disease/2019-novel-coronavirus/>

Emotional Well-being During COVID-19

For more information and updates visit our social media channels.

f @flatheadhealthdepartment
@flatheadhealth
flatheadhealth.org

People that are feeling emotional distress related to COVID-19 can take actions to help support themselves and others.

- Set a limit on media consumption, including social media, local or national news.
- Stay active. Make sure to get enough sleep and rest. Stay hydrated and avoid excessive amounts of caffeine or alcohol.
- Connect with loved ones and others who may be experiencing stress. Talk about your feelings and enjoy conversation unrelated to COVID-19.
- Get accurate health information from reputable sources. For health information about COVID-19, please visit [cdc.gov](https://www.cdc.gov) or flatheadhealth.org

If you're experiencing emotional distress, please call the National Prevention Lifeline

1-800-273-8255



To our valued customers,

In a time of unprecedented health concerns and market volatility, Fidelity is committed to providing you and your participants with meaningful resources and timely information to help you understand the landscape of regulatory and legislative actions. We are here to help you navigate any relief that may become available and help your participants understand what it means to them. Fidelity is closely monitoring two potential vehicles to allow participants access to funds in their 401(k), 403(b) and 457(b) plans.

QUALIFYING CORONAVIRUS-RELATED DISTRIBUTIONS (QCDs):

In its current form, the Coronavirus Aid, Relief, and Economic Security (CARES) Act would allow participants to **take penalty-free withdrawals of up to \$100,000** for those who meet certain criteria related to the coronavirus (COVID-19). These include adverse financial consequences as a result of being quarantined, furloughed, laid off or having work hours reduced; being unable to work due to a lack of child care as a result of COVID-19; or closing or reducing hours of a business owned or operated by the individual due to COVID-19.

Important to note:

- Income tax on the distribution may be paid over a three-year period;
- Participants will have the ability to repay the amount

withdrawn within three years;

- Repayments will not be subject to the retirement plan contribution limits; and
- All contribution sources (other than money purchase pension plan sources) will be available.

SAFE HARBOR HARDSHIP WITHDRAWALS:

Under regulations issued in September 2019, a new safe harbor was created for hardship withdrawals due to a Federal Emergency Management Agency (FEMA)-declared major disaster. Accordingly, if FEMA declares a major disaster in a state as a result of COVID-19, a safe harbor hardship withdrawal would be available for 401(k) or 403(b) plans to cover a participant's expenses and losses (including loss of income)—provided that their home or workplace is located in an area designated by FEMA for individual assistance.

We encourage you to consider the following to help speed your participants' ability to access their accounts when needed:

- Operationally, CARES Act transactions and FEMA hardship withdrawals will be pre-approved with participant self-certification (no paperwork) with the exception of plans that require spousal consent;
- eCertified hardship withdrawal processing will greatly reduce

the time to distribute funds to participants for all hardship reasons;

- Spousal consent will be difficult to obtain with notaries being scarce during this time and many plan administrator representatives working remotely; and
- We strongly encourage employees to update electronic funds transfer (EFT) information on NetBenefits®, as EFT greatly reduces time to distribute funds and will eliminate the need to go to a bank and the passing of paper checks.

In an effort to reduce ever-growing e-mail traffic in this turbulent time, we are pleased to share a **new participant resource hub** on NetBenefits® as the vehicle to share information with your participants as they manage the challenges ahead. We are launching "Helpful Resources" as an ongoing source of information for participants and plan sponsors.

Thank you for your willingness to work with us in these challenging times. Be well!

Best regards,
Margaret McKenna
Executive Vice President,
Relationship Management
Fidelity Investments

Participant Resource Hub:
<https://nb.fidelity.com/public/nb/default/home>

Plan Sponsor Resource Center:
https://sponsor.fidelity.com/pspublic/pca/psw/public/library/engageemployees/market_volatility_here_to_help.html



Tarra T. Grazley-Pfister,
CFP®, CRPS®
President of TTG Financial
Services Inc.
Investment Advisor, RJFS

TTG Financial Services, Inc
3012 4th Ave N Suite A
Billings MT 59101

Phone: 406.256.6112
Fax: 406.256.6260

www.ttgfinancial.com

MUSTANGS GAME/BBQ

KATIE WHITMOYER, HR/SAFETY MANAGER

This is a company-sponsored family summer event. Each person attending gets a ticket to the game and a pregame all-u-can-eat buffet including Pepsi products and water. As in the past few years, this is meant to be a family outing. Family is loosely defined, i.e. bring a spouse, a significant other, a not so significant other, etc. Bring a kid or a grandkid, and if you don't have a kid or a grandkid, invite your sister and her kids. Kids should have a chance to see pro baseball up close. Just please don't invite the whole neighborhood. (Everyone has been very good about this in the past – thank you for that.)

DATE: The Mustangs Game/BBQ is SUNDAY, June 21

TIME: The gates open at 12 p.m. and that is when the BBQ will start. The game itself is scheduled for 1:05 p.m.

LOCATION: As in past years we will be in the Pavilion area of Dehler Park- back near the batting cages.

SIGN-UP SHEET: The Mustangs Game/BBQ sign-up sheet will soon be located at Reception. Listen for announcements in Huddle Meetings.

LAST DAY TO SIGN UP IS FRIDAY, JUNE 12!!!

Please sign-up as soon as you can once the sign-up sheet is out. We want to be able to get a final count to the Mustangs a couple of weeks ahead of time so they can assign seats and order food. As in past years you will sign-up for four categories – Total Number Attending; Under Age 3; Age 3-12; Over Age 12. Please designate your total number of attendees and how they break down into these categories. This information is necessary for things like ticket prices, seat assignments, and helping the Mustangs have the right amount of food on hand for our group.













WELLVIA

WellVia
telemedicine
available through
EBMS, available
to all on our
healthcare plan

- Available now.
- WellVia is as simple as this – make a phone call.
- All members can always just call the Patient Care Center with no account activation beforehand.
- The Patient Care Center can be reached using either of two telephone numbers:

(855) 935-5842
(877) 872-0370

Symptoms	Coronavirus <small>Symptoms range from mild to severe</small>	Cold <small>Gradual onset of symptoms</small>	Flu <small>Abrupt onset of symptoms</small>
 Fever	Common	Rare	Common
 Fatigue	Sometimes	Sometimes	Common
 Cough	Common* (usually dry)	Mild	Common* (usually dry)
 Sneezing	No	Common	No
 Aches and pains	Sometimes	Common	Common
 Runny or stuffy nose	Rare	Common	Sometimes
 Sore throat	Sometimes	Common	Sometimes
 Diarrhea	Rare	No	Sometimes for children
 Headaches	Sometimes	Rare	Common
 Shortness of breath	Sometimes	No	No

Sources: World Health Organization, Centers for Disease Control and Prevention

Help, when you need it most

With your Employee Assistance Program and Work/Life Balance services, confidential assistance is as close as your phone or computer.



Always by your side

- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical Bill Saver™
— helps you save on medical bills



Who is covered?

Unum's EAP services are available to all eligible employees, their spouses or domestic partners, dependent children, parents and parents-in-law.



Employee Assistance Program — Work/Life Balance

Toll-free 24/7 access:

- 1-800-854-1446
(multi-lingual)
- www.unum.com/lifebalance



*Turn to us, when you
don't know where to turn.*

Employee Assistance Program (EAP)

Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor* who can help you.

A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Family and parenting problems
- Relationship issues, divorce
- Anger, grief and loss
- Job stress, work conflicts
- And more

Work/Life Balance

You can also reach out to a specialist for help with balancing work and life issues. Just call and one of our Work/Life Specialists can answer your questions and help you find resources in your community.

Ask our Work/Life Specialists about:

- Child care
- Financial services, debt management, credit report issues
- Elder care
- Even reducing your medical/dental bills!
- Legal questions
- And more
- Identity theft

Help is easy to access:

- **Online/phone support:** Unlimited, confidential, 24/7.
- **In-person:** You can get up to 3 visits available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.

* The counselors must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.

Unum's Employee Assistance Program and Work/Life Balance services, provided by HealthAdvocate, are available with select Unum Insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice, please consult

your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

Insurance products are underwritten by the subsidiaries of Unum Group.

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Steps to help prevent the spread of COVID-19 if you are sick

FOLLOW THE STEPS BELOW: If you are sick with COVID-19 or think you might have it, follow the steps below to help protect other people in your home and community.

Stay home except to get medical care

- **Stay home:** People who are mildly ill with COVID-19 are able to recover at home. Do not leave, except to get medical care. Do not visit public areas.
- **Stay in touch with your doctor.** Call before you get medical care. Be sure to get care if you feel worse or you think it is an emergency.
- **Avoid public transportation:** Avoid using public transportation, ride-sharing, or taxis.



Separate yourself from other people in your home, this is known as home isolation

- **Stay away from others:** As much as possible, you should stay in a specific “sick room” and away from other people in your home. Use a separate bathroom, if available.
- **Limit contact with pets & animals:** You should restrict contact with pets and other animals, just like you would around other people.
 - Although there have not been reports of pets or other animals becoming sick with COVID-19, it is still recommended that people with the virus limit contact with animals until more information is known.
 - When possible, have another member of your household care for your animals while you are sick with COVID-19. If you must care for your pet or be around animals while you are sick, wash your hands before and after you interact with them. See COVID-19 and Animals for more information.



Call ahead before visiting your doctor

- **Call ahead:** If you have a medical appointment, call your doctor’s office or emergency department, and tell them you have or may have COVID-19. This will help the office protect themselves and other patients.



Wear a facemask if you are sick

- **If you are sick:** You should wear a facemask when you are around other people and before you enter a healthcare provider’s office.
- **If you are caring for others:** If the person who is sick is not able to wear a facemask (for example, because it causes trouble breathing), then people who live in the home should stay in a different room. When caregivers enter the room of the sick person, they should wear a facemask. Visitors, other than caregivers, are not recommended.



Cover your coughs and sneezes

- **Cover:** Cover your mouth and nose with a tissue when you cough or sneeze.
- **Dispose:** Throw used tissues in a lined trash can.
- **Wash hands:** Immediately wash your hands with soap and water for at least 20 seconds. If soap and water are not available, clean your hands with an alcohol-based hand sanitizer that contains at least 60% alcohol.



Clean your hands often

- **Wash hands:** Wash your hands often with soap and water for at least 20 seconds. This is especially important after blowing your nose, coughing, or sneezing; going to the bathroom; and before eating or preparing food.
- **Hand sanitizer:** If soap and water are not available, use an alcohol-based hand sanitizer with at least 60% alcohol, covering all surfaces of your hands and rubbing them together until they feel dry.
- **Soap and water:** Soap and water are the best option, especially if hands are visibly dirty.
- **Avoid touching:** Avoid touching your eyes, nose, and mouth with unwashed hands.



Avoid sharing personal household items

- **Do not share:** Do not share dishes, drinking glasses, cups, eating utensils, towels, or bedding with other people in your home.



- **Wash thoroughly after use:** After using these items, wash them thoroughly with soap and water or put in the dishwasher.

Clean all “high-touch” surfaces everyday

Clean high-touch surfaces in your isolation area (“sick room” and bathroom) every day; let a caregiver clean and disinfect high-touch surfaces in other areas of the home.



- **Clean and disinfect:** Routinely clean high-touch surfaces in your “sick room” and bathroom. Let someone else clean and disinfect surfaces in common areas, but not your bedroom and bathroom.
 - If a caregiver or other person needs to clean and disinfect a sick person’s bedroom or bathroom, they should do so on an as-needed basis. The caregiver/other person should wear a mask and wait as long as possible after the sick person has used the bathroom.
- High-touch surfaces include phones, remote controls, counters, tabletops, doorknobs, bathroom fixtures, toilets, keyboards, tablets, and bedside tables.
- **Clean and disinfect areas that may have blood, stool, or body fluids on them.**
- **Household cleaners and disinfectants:** Clean the area or item with soap and water or another detergent if it is dirty. Then, use a household disinfectant.
 - Be sure to follow the instructions on the label to ensure safe and effective use of the product. Many products recommend keeping the surface wet for several minutes to ensure germs are killed. Many also recommend precautions such as wearing gloves and making sure you have good ventilation during use of the product.
 - Most EPA-registered household disinfectants should be effective. A full list of disinfectants can be found [here](#).

Monitor your symptoms

- **Seek medical attention, but call first:** Seek medical care right away if your illness is worsening (for example, if you have difficulty breathing).
 - **Call your doctor before going in:** Before going to the doctor’s office or emergency room, call ahead and tell them your symptoms. They will tell you what to do.
- **Wear a facemask:** If possible, put on a facemask before you enter the building. If you can’t put on a facemask, try to keep a safe distance from other people (at least 6 feet away). This will help protect the people in the office or waiting room.
- **Follow care instructions from your healthcare provider and local health department:** Your local health authorities will give instructions on checking your symptoms and reporting information.



If you develop **emergency warning signs** for COVID-19 get **medical attention immediately**.

Emergency warning signs include*:

- Difficulty breathing or shortness of breath
- Persistent pain or pressure in the chest
- New confusion or inability to arouse
- Bluish lips or face

*This list is not all inclusive. Please consult your medical provider for any other symptoms that are severe or concerning.

Call 911 if you have a medical emergency: If you have a medical emergency and need to call 911, notify the operator that you have or think you might have, COVID-19. If possible, put on a facemask before medical help arrives.

How to discontinue home isolation

- People **with COVID-19 who have stayed home (home isolated)** can stop home isolation under the following conditions:
 - **If you will not have a test** to determine if you are still contagious, you can leave home after these three things have happened:
 - You have had no fever for at least 72 hours (that is three full days of no fever without the use medicine that reduces fevers)
 - AND
 - other symptoms have improved (for example, when your cough or shortness of breath have improved)
 - AND
 - at least 7 days have passed since your symptoms first appeared
 - **If you will be tested** to determine if you are still contagious, you can leave home after these three things have happened:
 - You no longer have a fever (without the use medicine that reduces fevers)
 - AND
 - other symptoms have improved (for example, when your cough or shortness of breath have improved)
 - AND
 - you received two negative tests in a row, 24 hours apart. Your doctor will follow CDC guidelines.



In all cases, follow the guidance of your healthcare provider and local health department. The decision to stop home isolation should be made in consultation with your healthcare provider and state and local health departments. Local decisions depend on local circumstances.

More information is available [here](#).

Additional information for healthcare providers: [Interim Healthcare Infection Prevention and Control Recommendations for Persons Under Investigation for 2019 Novel Coronavirus](#).

SYMPTOMS OF CORONAVIRUS DISEASE 2019

Patients with COVID-19 have experienced mild to severe respiratory illness.

Symptoms* can include

FEVER



COUGH



***Symptoms may appear 2-14 days after exposure.**

Seek medical advice if you develop symptoms, and have been in close contact with a person known to have COVID-19 or if you live in or have recently been in an area with ongoing spread of COVID-19.


SHORTNESS OF BREATH



cdc.gov/COVID19-symptoms

SUPPORT LOCAL BUSINESS BINGO

HOW TO SUPPORT LOCAL BUSINESSES

Buy a gift card from a local business	Follow local biz on social media to get updates	Donate to non-profits that serve those in need	Wash your hands	Share your local purchases via social media
Take an online fitness class from a local studio	Thank a grocer for their extra work right now	Order Loved-ones bday gifts early	Change your decor. Order prints from a local gallery.	Schedule an appointment to donate blood
Use electronic payments instead of cash	Prepare items to donate to those in need		Tip big to delivery drivers & food service	Leave a 5-star review for places you love
Participate in a virtual hangout or watch party	Order takeout from a local restaurant	Get your coffee grounds from a local coffee shop	Gift groceries to a friend that's now unemployed	For the health of others social distance
Prepay for you next hair service	Support theaters & art orgs with a donation	Place an online order with your fav local store	Make local purchases for bread, cheese, & veggies	Follow CDC guidelines

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