

Firefighter Benefits

Benefits Available To Members Of Approved Fire Departments in North Carolina

- “State In Line of Duty Death Benefit” - \$50,000.00
Provided by N. C. General Assembly
- N. C. Firemen’s Pension Fund - Career & Volunteer Firefighters must meet the minimum training requirement of 36 hours per year to qualify for the pension fund and the State Death Benefit. Any volunteer member that has paid their dues of \$10.00 a month and has served 20 years of service in the State of North Carolina and who has reached the age of 55 years, is entitled to be paid the monthly benefit from the Pension Fund as determined by the State of North Carolina and allowed to remain a member of their department. Career members must retire from their departments before they are eligible for benefits even if they have reached the 20 years of service and 55 years of age requirement. Members can transfer their service from a rescue squad to a fire department, from a fire department to a rescue squad or from one fire department to another; and no one can belong to the Pension Fund as both a firefighter and rescue squad worker.
- Federal Public Safety Officers Death Benefit – as of 2005 - \$283,000.00
 - (With COLA-amount changes every October)

Additional Benefits Available To Members Of The North Carolina Firemen’s Association

- \$50,000.00 In Line Death Benefit with a \$10,000.00 Accidental Death and Dismemberment Insurance policy – Furnished to all members of the N. C. State Firemen’s Association at no charge.
Beneficiary form should be completed and maintained in fire department files.
Provided by Provident Agency, Inc

- **Fraternal Insurance –**

Fraternal Insurance is a death benefit available to all N. C. State Firemen's Association members. Premiums are \$10.00 a quarter or \$40.00 a year. If interested contact the State Firemen's Association office for membership information. The benefits are payable as follows, at the time of death:

30 and Under	\$30,000.00
31 thru 35	\$ 20,000.00
36 thru 40	\$16,000.00
41 thru 45	\$ 8,000.00
46 thru 50	\$ 5,000.00
51 thru 55	\$ 3,000.00
56 thru 60	\$ 2,500.00
61 and over	\$ 2,000.00

- **Educational Benefits**

1. Educational Death Benefit- The payment for the education of dependent children of members killed in the line-of-duty.

2. Scholarships for members:

District Scholarships	9 @ \$6,000.00 over 4 years
	9 @ \$1,500.00 over 2 years
Presidential Scholarship	1 @ \$6,000.00 over 4 years
Presidential Scholarship	1 @ \$1,500.00 over 2 years
Firefighter Scholarship	1 @ \$6,000.00 over 4 years
Transfer Scholarship	1 @ \$3,000.00 over 2 years
2+2 Scholarship	6@ \$3,000.00 over 2 years
3 – Fire Engineering in Charlotte (one for each region)	
3 – Fire Administration in Fayetteville (one for each region)	

There is also a competitive Educational Grant available, for further information contact the NC State Firemen's Association office.

3. Educational loans available through College Foundation, Inc. for members and children of members.

- **Personalized North Carolina State Firemen's Association Credit Card.**
- **Local Government Federal Credit Union Debit Card**

If you have any questions concerning State Benefits
Contact the NC State Firemen's Association
1-800-253-4733
Or
www.ncsfa.com

Additional Benefits Available To Members Of The Wayne County Firemen's Association

Worker's Compensation

Workers Compensation Insurance provides medical expenses related to occupational injury or disease and wage compensation after an initial waiting period of seven days and is provided to all Wayne County Fire Departments through the County of Wayne.

To qualify, you must **immediately** report any job related injury or disease to the Officer in Charge. It is the **responsibility of the Officer** to contact the Emergency Services Office immediately to verify coverage. If the injury occurs on weekends or holidays, the Officer in Charge shall notify the Emergency Services on call staff. Medical services for work related injuries or disease must be obtained from the County's designated and authorized medical provider unless the injury is an emergency and requires immediate attention and a designated provider is not immediately available. In the event the firefighter is instructed by the Officer in Charge to report for treatment and the injury or disease is later determined by the Worker's Compensation carrier to not be job related, the firefighter should file the expenses for care with their personal medical insurance provider and forward to the Emergency Services Office bills reflecting co-pays or deductibles that apply to care given up to the point of notice of denial from the Worker's Compensation carrier.

Local Relief Fund

The Firemen's Relief Fund is a tax levy of one half of one percent of the fire and lightning insurance premiums collected in a rated district. Annually, the funds are returned to the local fire department. However, in an agreement to form one county Relief Fund dated May 31, 1989, and signed by the President of the Board of Directors and the Chief of each fire department these funds are returned to the Wayne County Relief Fund on behalf of each fire department.

The purpose of the Wayne County Relief Fund is to render financial aid to members of the fire service of Wayne County and to the member's immediate family as permitted by State Law.

To qualify for benefits from the Relief Fund, a person must belong to a Wayne County Fire Department and be a member of the Wayne County Firemen's Association. The person also shall be a member of the N. C. State Firemen's Association and honorably served for at least five (5) years.

Benevolent Brotherhood Association

The purpose of the Brotherhood Association is to render financial aid to the beneficiary and immediate family of any member at the time of death that is in good standing as a member of the Benevolent Brotherhood.

To qualify for membership in this Brotherhood, the person applying shall be a member of a fire department that is affiliated with the Wayne County Firemen's Association or Emergency Services staff, provided that he/she applies for membership within twelve (12) months after he/she first becomes a member of an eligible fire department or is first employed with Emergency Services and pays the \$3.00 membership fee. If a member of a fire department or Emergency Services staff fails to join the Brotherhood fund within the first twelve (12) months of eligibility and later desires membership, shall pay the \$3.00 membership fee and all back assessments plus 8% interest from the date he/she was first eligible.

Accident Insurance

- \$50,000.00 In Line Death Benefit with a \$30,000.00 Medical Expense Benefit – Furnished to all members of the Wayne County Firemen's Association paid by each department and provided by VFIS Insurance through Pikeville Insurance, Inc.

Beneficiary form should be completed and maintained in fire department files.

Autopsy Form

Every member should fill out an autopsy form, giving the right to perform an autopsy in the event of a death that could possibly be related to firefighting activities for securing benefits under Local, State or Federal Law.

It is the Fire Chief's responsibility to educate the members of the Fire Department of the liabilities as a firefighter, such as but not limited to:

- Freelancing
- Call chasing
- Driving to and from calls
- Radio Traffic

If you have any questions concerning Benefits...

Contact:

Office of Emergency Services

(919) 731-1416

Or

NCSFA 1-800-253-4733

www.ncsfa.com