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# BOARD FOR VOLUNTEER FIREFIGHTERS AND RESERVE OFFICERS

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January 2008

## A Word from the Executive Secretary

*Brigette K. Smith*

We are coming up on our busiest time of the year! Annual fees are coming in and the legislature is now in session.

You can help things run more smoothly by making sure your remittances are following the right form. We can either mail you a hard copy of the form, or there are downloadable Word and Excel documents on our website. While we understand that many of you have developed forms that work for you throughout the years, we ask that you use our forms. These forms are scanned and archived on our computers. It can sometimes be a challenge to read scanned forms that have tiny print, or illegible handwriting. Also, the scan files for some of our districts are hundred's of pages "thick". If the forms are not uniform, it can be extremely difficult for the staff to quickly scan them to find the information you need.

We have also been getting questions regarding the legislative session. At the present time, the Board is not considering any legislation for the 2008 session. It is currently reviewing the results of the Benefit Enhancement Survey and discussing a 10 year plan for future enhancements. The newsletter will talk more about this in another article. However, if you have any questions or suggestions, we encourage you to either call us or email us. All of our Board Members have email links on the Biographies page of our website and are always happy to hear your comments and/or suggestions.

## Survey Says...

Thanks so much to all of you that gave of your time to take our survey to give us insight into the direction you'd like our pension system to go.

We asked everyone to log into our website in November to answer demographic information and rank different enhancement ideas. While we are still processing all of the information, there are some things that were really clear:

1. More people in Spokane took the survey than in any other county. Good job Spokane!
2. There was input from every county in the state.
3. The most desired benefit enhancement would be to increase the monthly pension amount, followed by giving a longevity bonus to members who have more than 25 years of service. Lowering the retirement age rounded off the top three choices.
4. 55% of the firefighters would be willing to pay up to \$60 a year more for enhancements; 56% of the fire departments would be willing to pay the same increase.

The Board will continue to look at the data through their next several meetings. They have already met with the Actuary's Office and are working on obtaining additional financial information. Once all the numbers are received, the Board will match the financial information with the ranked benefit enhancements and begin developing a ten year plan. It is the Board's hope that other organizations in the fire service and law enforcement community will work with the Board to bring about some positive changes and work together to continue to make our pension system something to be proud of.

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## BVFF & RO BACK ISSUES

WE THOUGHT IT MIGHT BE HELPFUL IF WE TOOK A LITTLE SPACE OUT OF THIS NEWSLETTER TO INDEX BACK ISSUES TO MAKE IT EASIER FOR YOU TO REFERENCE ANSWERS TO SOME OF YOUR QUESTIONS. IF YOU NEED MISSING COPIES OF ANY NEWSLETTERS, YOU MAY GET THEM ONLINE FROM [WWW.BVFF.WA.GOV](http://WWW.BVFF.WA.GOV) OR BY CALLING OUR OFFICE.

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### 2008 Annual Fees

#### Reserve Officers and EMSD's:

\$100.00 for relief (disability)

\$115.00 for pension (\$30 member/\$85 municipality)

#### Fire Departments:

\$30.00 for relief (disability)

\$60.00 for pension (\$30 member/\$30 municipality)

Remember that Annual Fees are due on January 1 of every year. Interest starts to accrue for fees not received by March 1<sup>st</sup>.

## Supplemental Insurance

We are often asked about supplemental insurance policies and whether they are worth the cost. While only you can determine what is in the best interest of your department, we encourage departments that can afford a supplemental policy to buy one.

Some of you may even be wondering what we are talking about. A supplemental insurance policy is an additional policy that you purchase that provides additional worker's compensation benefits to your volunteers (some policies will cover administrative workers as well as firefighters, EMT's, and reserve officers).

Most supplemental policies will provide additional disability compensation on top of what we provide. They will also cover procedures that we are unable to cover (such as acupuncture) and provide additional vocational rehabilitation benefits. They provide additional line of duty death benefits, and many will even make additional payments to your members to help pay health care premiums while they are injured or pay additional benefits for injuries that were a result of an assault, or for wearing a seatbelt in an MVA.

We don't recommend one company over another, but there are many available. We would suggest talking with other departments in your area to see if they have supplemental policies and whether they are happy with their service. In addition, many companies will set up booths at conference vendor fairs. Take that opportunity to talk with representatives about their coverage.

**\*\*Please note:** if you currently have WGEP coverage, a supplemental policy is included in your basic coverage. Call them for details.

## Remittance Advice

We can't thank departments enough for submitting their annual remittances on time. Your timely submissions will help us more accurately and quickly post your fees to your member's records.

Please remember, however, that any time you take on new members, they must be reported to us immediately, and their disability fee paid. There are still many departments who report only once a year and wait to report new members until the next annual remittance. Be aware that, if your department does this, you are leaving yourself open to a lawsuit. Because we cannot provide insurance coverage to a member who has not been reported, your department assumes any and all responsibility and liability if that member is injured.

To report new members throughout the year, your department simply needs to fill out a remittance form for the new member(s) and send it and your payment to the BVFF & RO. If you would like the member to start right away, and you know that it takes time to obtain a warrant from the county or city, you can fax us a copy of the remittance form with a notation that payment is to follow. If you do that, we can insure the member from the minute we receive the fax. We can even accept an email that includes the member's name, date of birth, and social security number (we still must have an official remittance form that accompanies payment if you email initially). If you are concerned about faxing or emailing a social security number, you must, at minimum, provide a name and birthdate until we receive the actual remittance form and payment.

### Accident Statistics for the Year 2007

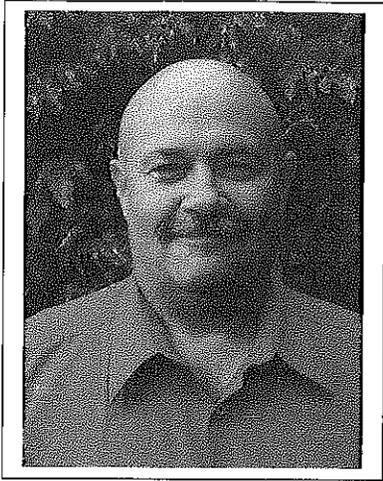
#### Top 5 Types of Accidents (out of 200 total accidents)

- 24% - Sprains from falls
- 19% - Back injuries, usually from lifting
- 7% - Heat Exhaustion
- 7% - Exposure to Communicable Diseases
- 6% - Lacerations
- 6% - Contusions, Abrasions

#### Top 5 Locations of Accidents

- 26% - At fire scene
- 21% - At aid call scene
- 18% - At physical training
- 10% - At the Fire Station
- 8% - Responding to or from an aid call

## BOARD MEMBER PROFILE



Jay Hughes is one of our newly appointed Board Members. Jay has been a reserve officer with the Spokane County Sheriff's Office since 1990 and currently serves as the president of the Washington State Reserve Law Enforcement Association. In case those duties don't keep him busy enough, Jay also is a volunteer with Spokane County Fire District #4 and works as their Training Lieutenant. In his "free time", Jay works for the Sheriff's Office as a Corrections Officer (and just recently was promoted to Lieutenant). Despite the already active role Jay has in the community, he has also dedicated himself to helping with the Law Enforcement Special Olympics since 1980. Even with all of the things that Jay does, he is always the first to point out that his life is the richest because of his family (which includes a 25 year old daughter and a 5 year old son). We consider ourselves to be very fortunate to have Jay on our Board!

Board For Volunteer Firefighters and Reserve Officers  
PO Box 114  
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## 2008 Board Meeting Dates

Board Meetings begin at 9:00 a.m. and usually take place at 605 E. 11<sup>th</sup> Ave., Olympia, WA 98501, Suite #207. Meeting dates, times, locations, and agendas are all located at our website at [www.bvff.wa.gov](http://www.bvff.wa.gov).

**February 15, 2008**

**April 18, 2008**

**June 20, 2008**

**August 15, 2008**

**October 17, 2008**

**December 12, 2008**