Line of duty disability and death insurance - Mandatory under state law for volunteer firefighters and EMSD volunteers

A. Fees
1) Annual fees for firefighters
   a. $30.00 per volunteer paid by the municipality
2) Annual fees for reserve officers and EMSD volunteers
   a. Set by State Board at its October meeting for the following year
   b. Set to cover full actuarial cost of participation

B. Benefits
1) Medical as necessary - Physicians paid according to L & I's fee schedule, prescriptions paid in full
2) Hospital - Room, care and treatment
3) Disability Compensation
   a. Not to exceed amount of loss
   b. For first 6 months - if unable to work at regular occupation
      • $85.00 per day + COLA
      • $2,550.00 + COLA per month maximum
   c. After 6 months, if fully disabled
      • $1,275.00 + COLA per month for member
      • Plus $255.00 + COLA for spouse
      • Plus $110.00 + COLA per child under 18
      • Maximum of $2,550.00 + COLA per mo.
4) Death Benefit - $214,000
5) Funeral Benefit - $2,000
6) Survivor Benefits
   • $1,275.00 + COLA per month to surviving spouse
   • Plus $500/mo. for each child under 18
7) Mileage - Reimbursement at State rate for travel to extended treatment not available in firefighter's own area

C. Written Accident Reports - MUST BE SUBMITTED TO THE STATE BOARD WITHIN 90 DAYS OF THE ACCIDENT

D. Screening physical exams for new volunteers reimbursed up to $100.00 per exam

EVERYTHING PERTAINING TO THE VOLUNTEER FIRE FIGHTERS' & RESERVE OFFICERS' RELIEF AND PENSION ACT IS INITIALLY ADMINISTERED BY A LOCAL BOARD OF TRUSTEES

Pension Plan - Optional (Municipality must, by ordinance or resolution, allow participation.)

A. Fees
1) Annual fees for firefighters
   a. Municipality fee is $30.00
   b. Member fee is $30.00
2) Municipality may choose to pay member's fee.
3) No more than 25 annual pension payments may be paid
   a. Member's $30.00 fee, if paid by member, is refundable upon leaving service
   b. Fees paid by municipality are not refundable.
4) Initial enrollment in the pension plan can be made at any time of the year.

B. Benefits
1) Pension Calculation [Base pension X service percent = age 65 pension]
   a. Step 1 - Base pension
      • $50.00 plus $10.00 for each year paid-in.
      • Maximum is $300.00 for 25 years paid-in.
   b. Step 2 - Service percent
      • 10-14 years of service = 20% of base pension
      • 15-19 years of service = 35% of base pension
      • 20-24 years of service = 75% of base pension
      • 25+ years of service = 100% of base pension
   c. Step 3 - Age election percent option -
      • 100% at age 65, 92% at age 64, 84% at age 63, 76% at age 62, 68% at age 61, or 60% at age 60
2) Joint-Survivor Option - Applies only to those serving after 07/01/89
   a. Reduced pension based on the difference in age between the fire-fighter and his/her spouse
   b. Continues to the spouse upon the member's death
   c. If spouse precedes member in death, pension will be increased to unreduced amount
   d. With additional reduction for age at time of death, will be paid to spouse of deceased member who dies before drawing pension
3) If any pension computes to less than $50.00, it will be paid as a one time lump-sum settlement equal to the value of the annuity.