

North Carolina Association of Rescue & EMS



Rescue Relief Fund



- ❧ 58-88-25. Application for benefits.
- ❧ Applications for benefits from the Fund shall be made to the Secretary-Treasurer under the following conditions and procedure: Within 180 days after the contracting of a disease or the occurrence of accident for which benefits are sought, the chief or chief officer of the local department shall notify the Secretary-Treasurer in writing that the person applying for benefits is a member of the Fund and request the necessary forms from the Secretary-Treasurer's office to be submitted for the benefits. (1987, c. 584, s. 5.)

Benefits

Eligible Rescue and EMS Workers



œ Death Benefits (In-Line-Of-Duty)

- œ Federal - \$343,589.00 + COLA
- œ North Carolina State \$50,000.00
- œ Rescue Relief Fund \$100,000.00 (Administered by the NCAR&EMS)

Benefits

Eligible Rescue and EMS Workers



- ❧ Monetary Support (began Jan 2016) (Rescue Relief Fund)
 - ❧ 10% of weekly salary for death in-line-of-duty. Notification must be made to the office within 180 days of occurrence and paperwork completed within 210 days.
- ❧ Disability Income (Relief Fund) Notification must be made to the office within 180 days of occurrence and paperwork completed within 210 days.
 - ❧ 10% of weekly salary when injured in-line-of-duty. Must notify NCAR&EMS within 180 days of injury. Must be non-ambulatory Application must be made. Administered by the NCAR&EMS.

Benefits

Eligible Rescue and EMS Workers



- ❧ Children of Member Scholarships (Rescue Relief Fund)
 - ❧ 30 - \$9,500.00 scholarships awarded – (2 year, transfer to 4 year school)
 - ❧ 30 - \$15,000.00 scholarships awarded – (4 year school)
 - ❧ 30 - \$ 2,000.00 scholarships awarded – (2 years school)
 - ❧ Scholarship recipients must attend a school with location in NC.

Applicants must apply by March 31 in the year they graduate from high school or the next year following high school graduation. Parents must be an eligible Rescue or EMS worker. On-Line Applications are available on our website from January 1 to March 31 each year.

Benefits

Eligible Rescue and EMS Workers



- ❧ In-The-Line-Of-Duty Death Children of Member Scholarships (Children just need to make application) (Rescue Relief Fund)
- ❧ Children may choose a 2 year or 4 year school.
 - ❧ \$ 2,000.00 scholarship (2 year school)
 - ❧ \$ 9,500.00 scholarship (2 year, transfer to 4 year school)
 - ❧ \$15,000.00 scholarship (4 year school)

Benefits

Eligible Rescue and EMS Workers



- ❧ Local Government Federal Credit Union (Visa Debit Card Program)
 - ❧ Eligible Rescue and EMS worker members can get accounts at LGFCU.
 - ❧ Request a NCAREMS Visa debit card and 50% of the merchant fee will be given to the NCAREMS.
 - ❧ NCAREMS Visa Debit Cards can be requested by anyone with a LGFCU account.

- ❧ Health Insurance
 - ❧ Major Medical Health Insurance & Universal Life Insurance
Coastal Benefits Group 800-567-8914
 - ❧ State of N.C. Comprehensive Major Medical Plan 888 234-2416 or
statehealthplan.state.nc.us

- ❧ Dignity Memorial Public Servant Program
 - ❧ Offers dignified and honorable tribute, at no cost, for Fire, Rescue, EMS, and Law Enforcement Officers who die in the Line of Duty.
 - ❧ Providers located across NC
 - ❧ Personal Planning services also available

Benefits

Eligible Rescue and EMS Workers



❧ Pension fund

\$170.00 per month after 20 years of service at age 55.

The Fire & Rescue Pension Fund is administered by the N.C. State Treasurer's Office, in Raleigh, N.C. Members must Pay \$10/Month or until \$2400.00 is paid.

❧ Contact information:

❧ Website: www.myncretirement.com

❧ Toll free phone number: 1-877-NCSECURE (877-627-3287); press 5 when prompted to connect directly with Fire/Rescue staff

❧ Fax number: 919-855-5800

❧ Fire/Rescue email: NC.Fire&Rescue@nctreasurer.com

❧ Mailing address: 3200 Atlantic Ave, Raleigh, NC 27604

Benefits

Eligible Rescue and EMS Departments



❧ North Central EMS Cooperative

- ❧ As a recognized department of NCAREMS your cooperative dues are paid which makes your department eligible to receive discounts on purchases through vendors that participate in the cooperative.
- ❧ Please refer to their website for more information.
- ❧ www.ncemsc.org

Association Member Benefits

Members pay yearly dues



Notification must be received within 180 days of event for Death, Dismemberment, and Monetary Compensation benefits. (Rescue Relief Fund)

- ❧ Accidental Death & **Dismemberment** (If there is no qualifying spouse, then payment shall be made to any surviving dependent child and if there is more than one surviving dependent child, then said payment shall be made to and equally divided among all surviving children. If there is no spouse and no dependent child or children, then the payment shall be made in equal payments to the dependent parent or parents. If there is no dependent parent or parents, then payment shall be made to the estate of the deceased.)
 - ❧ Death Benefit \$20,000.00 - Coverage is 24 hours a day. (Administered by the NCAR&EMS)
 - ❧ Dismemberment Up to \$20,000 Coverage is 24 hours a day. (Administered by NCAREMS)
- ❧ Natural Death (**Same qualified recipient as accidental death**)
 - ❧ \$1000.00
- ❧ Monetary Compensation
 - ❧ \$200.00
 - ❧ Member must show evidence to type of natural or man made catastrophe or proof of monetary loss. Must have a minimum estimated loss of \$1000.00. Does not include motor vehicle crashes.

Association Member Benefits

Members pay yearly dues.



❧ Member Scholarships (Rescue Relief Fund)

- ❧ 30 - \$4,000.00 scholarships awarded (4 year schools)
- ❧ 30 - \$ 2,000.00 scholarships awarded (2 year schools)

Applicants must be a NCAR&EMS members. On-Line Applications are available on our website from January 1 to March 31 each year.

Association Member Benefits

Members pay yearly dues.



- ❧ Scholarships – for a spouse of in-line-of-duty death victim.
(Rescue Relief Fund)
- ❧ Spouse may choose a two (2) or four (4) year school.
- ❧ Two (2) year school \$2,000.00.
- ❧ Four (4) year school \$15,000.00.

Association Member Benefits

Members pay yearly dues.



❧ NC Vision Health Plan

- ❧ \$55 Wellness exam
- ❧ 25% Discount on eyeglasses-off total purchase including upgrades (Excludes Budget Eyewear)
- ❧ 25% Discount Sunglasses (unless prohibited by manufacturer)
- ❧ 20% Discount on contact lenses (excludes disposables)
- ❧ 10% Discount on 1 yr supply of Disposables
- ❧ For more information and locations visit the website
www.eyecarecenter.com or www.ncvision.com.

Association Member Benefits

Note for Retired Members



- ❧ To maintain association benefits they must remain a dues paying members (either by a department or individual) and meet one of the following criteria.
- ❧ 20 years of service as eligible Rescue & EMS worker.
- ❧ Disabled with:
 - ❧ 6 months of service (In Line of Duty related)
 - ❧ 5 years of service (Non-Duty related)

Association Member Benefits

Members pay yearly dues.



- ❧ Benevolent Brotherhood (*must be an Assn. member to join*)
 - ❧ Death Benefit is \$5,000.00 (effective May15, 2016) which is payable upon death of a member to the designated beneficiary in the fund. (Benefit increases \$1,000.00 with each increase in membership of 1,000.)
 - ❧ \$4.00 Join fee
 - ❧ Monthly Assessments for Deaths \$1/death of a BH member
 - ❧ Join within 5yrs of joining Association unless entire department joins and before age 65.

Assistance during LODD



The following slides are from the Fire Chief 101 through OSFM

Available Assistance



- Aid in filing paperwork for benefits
- Honor Guard Protocols (Drum and Pipes)
- Funeral Protocols / Reception
- FD / Rescue Staff Assignments
- Eulogy Guidelines
- Chaplain List

On-Duty Fatality Defined



- On-duty fatalities include any injury or illness sustained while on-duty that proves fatal.

On-Duty Defined



- The term ‘on-duty’ refers to being involved in operations at the scene of an emergency, whether it is a fire or non-fire incident; responding to or returning from an incident; performing other official duties such as training, maintenance, public education, inspection, and investigations.

What You Need to Do...



- Call for assistance: OSFM
Monday through Friday, 8 a.m. – 5 p.m.
1-800-634-7854.

After hours:

Brian Taylor

919 218-5311

Derrick Clouston

919-609-1361

Kim Williams

984-960-7610

Mike Williams

919-368-0643

- Start a log.

What We Will Not Do...



- We will not come if we have not been requested to come.
- We will not disseminate information unless cleared by the chief and family.
- We will not give out inaccurate information.

Assistance Team



- A response team of two N.C. OSFM personnel will arrive within 24 hours, if needed.
- They will need access to a telephone, fax machine, table, etc.
- They will stay as long as you need them.

Considerations



- Communicate to the family the need for an autopsy to be performed and blood samples to be taken.

Why? A cause of death must be determined in order to avoid a delay in receiving federal benefits.

Additional Considerations



- Secure all PPE and anything that could be a contributing factor to the death.
- Appoint someone to handle the press/media.
- Have a press release prepared.

We Will Contact...



- North Carolina Industrial Commission (Worker's Comp)
- North Carolina Pension Fund
- North Carolina Department of Labor
- North Carolina Firemen's Association
- North Carolina Fallen Firefighter's Foundation
- North Carolina Association of Rescue & EMS

We Will Contact...



- Public Safety Officer's Benefits
- Volunteer Safety Workers Compensation Fund
- VFIS
- United States Fire Administration
- National Fire Academy
- NFPA and NIOSH

Dignity Memorial Information



- The Dignity Memorial Public Servants Program offers dignified and honorable tributes at no cost for career and volunteer firefighters, law enforcement officers and emergency services personnel who fall in the line of duty. The Dignity Memorial Bereavement Program includes various discounts and other benefits.
- For more information call 919-828-4311 or go to www.ncpublicservants.com.

Information Needed



- Statements from:
 - The chief
 - All involved personnel
 - Any witnesses

Information Needed:



- Copies of the following documents
(for the deceased):

- ❧ Driver's license

- ❧ Social security card

- ❧ Beneficiary card

- ❧ Training records

Information Needed:



- Spouse's information:
 - ❧ Full name
 - ❧ Address
 - ❧ Social security number

- Dependent(s) information:
 - ❧ Full name(s)
 - ❧ Date(s) of birth(s)
 - ❧ Social security number(s)

Information Needed:



- Original Death Certificate
- Fire Incident Reports w/ original signature
- Casualty Reports w/ original signature
- Autopsy Reports w/ original signature

Information Needed:



- Press release and news articles
- Marriage license
- If previous marriage, copies of legal separation and divorce documents
- Birth certificate for the deceased, spouse and children

Information Needed:



- Reports (all with original signature):
 - ∞ Law Enforcement
 - ∞ Toxicology
 - ∞ Hospital
 - ∞ Ambulance/1st Responder

Possible Benefits



- State Death Benefits \$50,000.00
- North Carolina State Firemen's Association Line of Duty Death \$50,000 and \$25,000 AD&D
- N.C. Society of Fire/Rescue Service Instructors \$10,000

N. C. State Firemen's Association



- In addition, a seat belt benefit of \$10,000 will be paid.
- Full scholarships for college education provided for any dependent child. These scholarships essentially cover all expenses except spending money.

N. C. State Firemen's Assoc. Fraternal Insurance



- Accidental Death and Dismemberment will pay the following:

35 and under	\$ 40,000.00
36 – 40	\$ 30,000.00
41 – 45	\$ 20,000.00
46 – 50	\$ 10,000.00
51 – 55	\$ 3,000.00
56 – 60	\$ 2,500.00
61 and over	\$ 2,000.00

Possible Benefits



- Federal Public Safety Officers Death Benefits **\$343,589**
(2017) + “COLA”
- Workers Compensation \$287,350 – \$431,000

Possible Benefits



- Local Relief Fund
- Pension Fund Reimbursement (Monies paid into fund)
- Any department benefits, such as VFIS, Brotherhood Term Life, etc.
- Each year the chief should review all benefits the department has with its members.

State Death Benefit



- This benefit pays a total of \$50,000. The state will pay this benefit regardless of survivors. If there are none, then the claim is paid to the estate.

State Death Benefit



- As of July 1, 2003, when a firefighter dies as the direct and proximate result of a heart attack suffered while on duty, within 24 hours after participating in a training exercise, or responding to an emergency situation, the fireman is presumed to have been killed in the line of duty.

N. C. Assoc. of Rescue and Emergency Medical Services



- Will pay \$100,000 for a line of duty death. Upon approval by the Industrial Commission, this benefit will make an initial payment of \$20,000 and \$20,000 annually until claim is paid in full.
- Monetary Support 10% of average wage for 180 days.

N. C. Assoc. of Rescue and Emergency Medical Services



- Dismemberment up to \$20,000 and/or Accidental Death (coverage is 24 hours a day) \$20,000.
- Natural deaths pay \$1,000.

N. C. Assoc. of Rescue and Emergency Medical Services



- BENEVOLENT BROTHERHOOD. *Must be a member.*
- Death benefit is \$5,000 which is payable upon death of a member in the fund. (Benefit increases \$1,000 with each increase in membership of 1,000.)

N. C. Assoc. of Rescue and Emergency Medical Services



- A spouse and/or dependent(s) of a line of duty death are eligible to receive scholarships and have choice of:
 - ∞ Two year scholarship of \$2,000
 - ∞ Four year scholarship of \$15,000

Worker's Compensation



- This benefit is calculated at a specific rate equaling $\frac{2}{3}$ of his/her weekly wages for 500 weeks.
- Presently the maximum rate is \$862 for career emergency personnel and a minimum rate of \$574.70 ($\frac{2}{3}$ of the maximum) for volunteer emergency personnel.

Worker's Compensation



- Benefits for minor age beneficiaries are also figured for 500 weeks or until age of 18, whichever is longer.
- Part-time emergency personnel rate would be based on the salary paid for those part-time hours worked.

FRSW Pension Fund



- LODD Survivor Benefit & Beneficiary Designation Provisions
 - The NC General Assembly enacted Senate Bill 886 (Session Law 2016-108), which created a new monthly FRSWPF survivorship benefit if the member dies in the line of duty on or after June 1, 2016, and new beneficiary designation provisions effective July 1, 2018.

PSOB Payments



- ❧ (1) if there is no child who survived the public safety officer, to the surviving spouse of the public safety officer;(2) if there is at least 1 child who survived the public safety officer and a surviving spouse of the public safety officer, 50 percent to the surviving child (or children, in equal shares) and 50 percent to the surviving spouse;(3) if there is no surviving spouse of the public safety officer, to the surviving child (or children, in equal shares)

PSOB Payments



- ❧ (4) if there is no surviving spouse of the public safety officer and no surviving child— (A) to the surviving individual (or individuals, in shares per the designation, or, otherwise, in equal shares) designated by the public safety officer to receive benefits under this subsection in the most recently executed designation of beneficiary of the public safety officer on file at the time of death with the public safety agency, organization, or unit; or (B) if there is no individual qualifying under subparagraph (A), to the surviving individual (or individuals, in equal shares) designated by the public safety officer to receive benefits under the most recently executed life insurance policy of the public safety officer on file at the time of death with the public safety agency, organization, or unit; (5) if there is no individual qualifying under paragraph (1), (2), (3), or (4), to the surviving parent (or parents, in equal shares) of the public safety officer; or (6) if there is no individual qualifying under paragraph (1), (2), (3), (4), or (5), to the surviving individual (or individuals, in equal shares) who would qualify under the definition of the term 'child' under section 1204 but for age.

Public Safety Officer Benefit (PSOB)



- The PSOB program also includes educational assistance through the Public Safety Officer's Educational Assistance (PSOEA).
- Currently, the maximum award for a full-time student is \$860 per month and proportionately less for part-time students.

Public Safety Officer Benefit (PSOB)



- This educational assistance may be used to defray relevant expenses:
 - ❧ Tuition and fees
 - ❧ Room and board
 - ❧ Books
 - ❧ Supplies
 - ❧ Other education-related costs

Federal Legislation



- Hometown Heroes Survivors Benefits Act of 2003:
 - ❧ Congressman Bob Etheridge introduced HR 5334 in 2002.
 - ❧ President signed into law December 15, 2003.
- This bill is to ensure that a public safety officer who suffers a fatal heart attack or stroke while on duty shall be presumed to have died in the line of duty.

United States Fire Administration



- USFA Firefighter Fatalities:

www.usfa.dhs.gov

∞ Notices of firefighter fatality

∞ Information about on-duty U.S.
firefighter fatalities

∞ Database that allows visitors to search
for firefighters honored at the National
Fallen Firefighters Memorial

United States Fire Administration



- Description of the memorial
- Database that provides statistics related to the circumstances surrounding fatalities
- The annual USFA firefighter fatality report
- Information about Public Safety Officer Benefits (PSOB)