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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.