

VOLUNTEER FIRE FIGHTERS' & RESERVE OFFICERS RELIEF & PENSION ACT (RCW 41.24)

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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. \$50.00 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
 - i. \$154.04 per day + COLA
 - ii. \$4,620.24 + COLA per month maximum
 - c. After 6 months, if fully disabled
 - i. \$2,310.09 + COLA per month for member
 - ii. Plus \$462.03 + COLA for spouse
 - iii. Plus \$199.20 + COLA per child under 18
 - 4. Death Benefit - \$214,000
 - 5. Funeral Benefit - \$2,000
 - 6. Survivor Benefits
 - a. \$2,310.09 + COLA per month to surviving spouse
 - b. 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 \$45.00
 - b. Member fee is \$45.00
 - 2. Municipality may choose to pay member's fee.
 - 3. No more than 25 annual pension payments may be paid
 - a. Member's \$45.00 fee, if paid by member, is refundable upon leaving service
 - 4. Initial enrollment in the pension plan can be made at any time in the year.
- B. Benefits : EFFECTIVE 2/1/2024 (Must be active after 2/1/2024 for a(iii))
 - 1. Pension Calculation [Base pension X service percent = age 65 pension]
 - a. Step 1 – Base pension
 - i. \$100.00 plus \$10.00 for each year paid-in
 - ii. Maximum is \$350.00 for 25 years paid-in
 - iii. Payments beyond 25 add \$10 per month per year paid-in
 - b. Step 2 – Service Percent
 - i. 10-14 years of service = 20% of base pension
 - ii. 15-19 years of service = 35% of base pension
 - iii. 20-24 years of service = 75% of base pension
 - iv. 25 + years of service = 100% of base pension
 - c. Step 3 – Age election percent option –
 - d. 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.

