

The Firefighter's Benefit Book



HOMETOWN

Firefighter Services

Protecting Those Who Protect Us

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THESE BENEFITS ARE FOR YOU, OUR DEDICATED VOLUNTEERS.

Today's volunteer fire service has been blessed with many talented, loyal and hardworking individuals who have dedicated their entire adult life to serving their community.

Your service is deeply appreciated.



Your Benefits



1

Volunteer Firefighter's Benefit Law

2

Accident and Health Policy

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Service Award Program

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Life Insurance

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Other Member Benefits

1 Volunteer Firefighter's Benefit Law (VFBL)

What are the benefits under Volunteer Firefighter's Benefit Law?

All active Volunteer Members of a Fire Company or Fire Department of a County, City, Town, Village or Fire District are eligible for weekly payments, medical, podiatry, chiropractic, rehabilitative and hospital care furnished during periods of disability resulting from injury "in the line of duty" as a Volunteer Firefighter, and in the case of death from such injury, weekly payments to surviving statutory dependents.

Benefits

Benefits are payable when the Volunteer Ambulance or Fire Company responds as a unit, despite whether the injury occurred in the service of the home area or an aided area. Total disability, scheduled loss or death benefits are fixed according to the statute. In determining weekly benefits for other types of injuries, the loss of earning capacity is based on the ability of the person to perform the work usually and ordinarily performed in his/her regular employment. Benefits are payable from the first day of disability, with no waiting period.

What is meant by "in the line of duty?"

"In the line of duty" covers Volunteer Firefighters in various emergency situations and many activities compensable under the law, when authorized by the proper authority.

About Benefits

Permanent and Temporary Total Disability

The injured Volunteer Firefighter's earning capacity is lost totally and permanently (permanent) or is lost totally on a temporary basis (temporary). The maximum weekly benefit rate when a Volunteer Firefighter is injured in the line of duty is **\$600.00** for permanent disability and **\$400.00** for partial disability. Payments are provided for temporary partial disability and also for permanent partial disability.

Disfigurement

Serious and permanent disfigurement to the face, head, or neck entitles the Volunteer Firefighter to compensation up to a maximum of \$20,000.

1 Volunteer Firefighter's Benefit Law (VFBL)

Death Benefits

Funeral Benefit

Funeral expenses are payable up to \$6,700. The \$6,700 maximum does not apply if the death resulted from injuries received in the line of duty as a direct result of firefighting at a working fire. The maximum amount of \$6,700.00 is waived and the carrier pays the total cost of the funeral (reasonable funeral expenses).

Lump Sum Death Benefit

A lump sum of \$56,000 is paid to the surviving spouse. This is in addition to any other benefits provided by the law. If there is no surviving spouse, the money is paid into the estate.

Weekly Death Benefits

In the case of death of a Volunteer Firefighter resulting from services performed in the line of duty, the benefit rate is \$887 per week payable to the surviving spouse as of 1/1/06.

In the case of death of a Volunteer Firefighter who leaves a surviving spouse with no dependent children and that spouse remarries, there is a lump sum payment of \$92,219 as of 1/1/06 but the \$887.00 weekly benefit ceases.

If there are surviving children under the age of 18 (or under 25 attending college) the weekly death benefit will continue until the age limit is reached.

General Overview

Our Program provides Benefits to address the many concerns our members may have when they become injured due to their participation as a volunteer.

Benefits are provided for Medical Expenses, Loss of Income, Line of Duty Death, and many others. This coverage is important to you because it provides additional money to help replace your salary in the event you are injured while fighting a fire.

All benefits for this policy are payable only if the member is at a **Covered Activity**. A Covered Activity means participation, including travel directly to and from activity which is:

- A. The normal duty of a member, and
- B. Performed at the direction or with the knowledge of an officer of your organization or at the scene of an emergency requiring immediate action not on behalf of your organization.

SCHEDULE OF BENEFITS (continued)

PART	BENEFIT	AMOUNT OF INSURANCE	CLASSES OF ELIGIBLE PERSONS	
			1	2
I	Indemnity Benefits			
	A. Accidental Death & Dismemberment, Loss of Sight, Speech or Hearing	Principal Sum \$100,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	B. Additional Safety Device Benefit	Maximum \$25,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	C. Post-Traumatic Stress Disorder Benefit – Per Person, Per Covered Activity	Maximum \$20,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
II	Permanent Physical Impairment Benefit	Principal Sum \$100,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
III	Weekly Disability Permanent Physical Impairment Benefit	Weekly Benefit \$500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
IV	Cosmetic Burn Disfigurement Benefit	Principal Sum \$100,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
V	Medical Expense Benefit			
	A. Medical Expenses	Maximum \$10,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	B. Additional for Plastic Surgery Expenses	Maximum \$10,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
VI	Weekly Disability Benefit			
	A. Total Disability	Weekly Benefit \$500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	B. Partial Disability	Weekly Benefit \$500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
VII	Family Expense Benefit	Maximum \$25,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
VIII	Family Education Benefit			
	A. Dependent Child	Maximum \$25,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	B. Surviving Spouse or Domestic Partner	Maximum \$25,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	C. Other	Maximum \$5,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
IX	Physical Assault Benefit	Maximum \$50,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
X	Day Care Expense Benefit (up to a maximum of 26 weeks)	Household Maximum (per Day) \$100	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XI	Permanent Physical Impairment Education Benefit	35% of Permanent Physical Impairment Benefit – Maximum \$20,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XII	Residence and Vehicle Adaptation Expense Benefit	Maximum \$15,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XIII	Continuation of Coverage Benefit	Per Month \$750 Maximum \$15,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XIV	Accidental Death and Dismemberment	24 Hour Coverage <input type="checkbox"/> Off-Duty Coverage <input checked="" type="checkbox"/>		
	A. Loss of Life	Maximum \$10,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	B. Dismemberment Loss	Maximum \$10,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	C. Loss of Life – Military Duty	Maximum \$10,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XV	Survivor Benefits			
	A. Child	10% of Principal Sum – Maximum \$10,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	B. Spouse or Domestic Partner	10% of Principal Sum – Maximum \$10,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	C. Elder	10% of Principal Sum – Maximum \$10,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

SCHEDULE OF BENEFITS (continued)

PART	BENEFIT	AMOUNT OF INSURANCE	CLASSES OF ELIGIBLE PERSONS	
			1	2
XVI	Critical/Traumatic Incident Stress Management Team Benefit	Maximum \$20,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XVII	Emergency Medical Evacuation and Repatriation Benefit	Maximum \$50,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XX	Repatriation Benefit	Maximum \$50,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XIX	Optional Benefits			
	A. Additional Weekly Disability Benefit – 1 st Week of Total Disability	Maximum \$500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	B. Additional Weekly Disability Benefit – 2 nd – 4 th Weeks of Total Disability	Maximum \$500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	C. Weekly Hospital Indemnity Benefit	Weekly Benefit \$nil	<input type="checkbox"/>	<input type="checkbox"/>
	D. Organized Team Sports Benefit*			
	1. Accidental Death and Dismemberment or Loss of Sight	Principal Sum \$10,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	2. Medical Expense	Maximum \$1,000 Deductible \$50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	3. Weekly Disability	Weekly Benefit \$200 Waiting Period 0 Days Maximum Number of Weeks 26	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	*Sports Team(s) Covered: Softball/Baseball			

Accident and Health Program

Description of Benefits

I Medical Expense Benefit - Coverage shall provide for a members' reasonable and customary medical expenses for covered injury, etc. up to the limits provided in attached schedule. Benefits are to be excess of Workers Compensation unless otherwise requested.

II Accidental Death and Dismemberment/Loss of Life - Coverage shall provide for a member who suffers a death, dismemberment, or vision impairment while engaged in or as a result of participating in either a covered activity or emergency duty as specified.

III Permanent Physical Impairment - Coverage shall provide for a member who suffers a permanent injury with the actual payment based upon the severity of the injury. Evaluation of impairment to be based upon America Medical Association Standards.

IV Cosmetic Disfigurement From Burns - Coverage shall provide for when a member suffers a third degree or full thickness burn with the amount of benefit based upon the part of the body burned and the amount of area burned.

V Disability - Total disability shall mean when a member is unable to perform all material and substantial duties of his or her regular occupation for the entire period of benefit. Total disability benefits shall be limited to the number of weeks shown in schedule. Partial disability shall mean a member's inability to do one or more, but, not all of the material and substantial duties of his or her regular occupation. Partial disability benefits shall be payable for a maximum of 26 weeks.

Benefit shown in the schedule shall be paid independently for the first 30 days regardless of any other insurance available. During the balance of the disability period the available benefit shall be increased to two (2) times the benefit shown in the schedule, but shall be subject to the maximum of the members average weekly wage less any other collectable disability benefits payable under work compensation or other group insurance.

** If an insured person(s) is injured during a covered activity and the injury results in the member being permanently impaired, the policy shall provide the following:

- A) Lump Sum - The amount will be determined as a percentage of impairment multiplied by the limit shown in the schedule.
- B) Weekly Disability Benefit - The benefit may be payable for life. For the 260 weeks the benefit will be determined by the insured persons' ability to do the materials duties of his or her own occupation. After this period, benefits will be based on the injured person's ability to perform the material duties of any occupation.

The Insured person is to have a choice as to which of the above benefits they will want when they reach their maximum rehabilitative state or 260 weeks after the date of injury.

GLOBAL EMERGENCY SERVICES

Provided by
assist america®



(800)822-3747
mcneilandcompany.com

McNeil & Company's Emergency Service Insurance Program (ESIP) A&H policy includes a unique global emergency services program from Assist America. This program immediately connects you to doctors, hospitals, pharmacies and other services if you experience a medical emergency while traveling 100 miles or more away from your permanent residence, or in another country.

The Assist America Operations Center is staffed 24 hours a day, 365 days a year with trained multilingual and medical personnel, including nurses and doctors, to advise and assist you quickly and professionally in a medical emergency.

One simple phone call to the number on your Assist America identification card will connect you to:

- A state-of-the-art Operations Center
- Worldwide response capabilities
- Experienced crisis management professionals
- Air and ground ambulance service providers

Assist America completely arranges and pays for the assistance services it provides up to the limits in the ESIP A&H policy. This alleviates many of the obstacles and potential expenses that can be caused by medical emergencies away from home. Assist America is not insurance, rather it is a provider of global emergency services.* Assist America's services do not replace medical insurance during emergencies away from home. All medical costs incurred should be submitted to your health plan and are subject to the policy limits of your health coverage.

**All services must be arranged and provided by Assist America. No claims for reimbursement will be accepted.*

Key Services

Medical Consultation, Evaluation & Referral

Calls to Assist America's Operations Center are evaluated by medical personnel and referred to English-speaking, Western-trained doctors and/or hospitals.

Hospital Admission Assistance

Assist America will assist with hospital admission outside the United States by validating a participant's health coverage or by advancing funds to the hospital.

Emergency Medical Evacuation

If adequate medical facilities are not available locally, Assist America will use whatever mode of transport, equipment and personnel necessary to evacuate a participant to the nearest facility capable of providing a high standard of care.

Medical Monitoring

Assist America medical personnel will maintain regular communication with the participant's attending physician and/or hospital and relay information to the family.

Medical Repatriation

If a participant still requires medical assistance upon being discharged from a hospital, Assist America will repatriate them home or to a rehabilitation facility with a medical or non-medical escort, as necessary.

Prescription Assistance

If a participant needs a replacement prescription while traveling, Assist America will help in filling that prescription.

Emergency Message Transmission

Assist America will receive and transmit authorized emergency messages for participants.

Compassionate Visit

If a participant is traveling alone and will be hospitalized for more than 24 hours, Assist America will provide economy, round-trip, common carrier transportation to the place of hospitalization for a designated family member or friend.

Care of Minor Children

Assist America will arrange for the care of children left unattended as the result of a medical emergency and pay for any transportation costs involved in such arrangements.

Return of Mortal Remains

Assist America will assist with the logistics of returning a participant's remains home in the event of his or her death. This service includes arranging the preparation of the remains for transport, procuring required documentation, providing the necessary shipping container as well as paying for transport.

Emergency Trauma Counseling

Assist America will provide initial telephone-based counseling and referrals to qualified counselors as needed or requested.

Lost Luggage or Document Assistance

Assist America will help participants locate lost luggage, documents, or personal belongings.

Interpreter & Legal Referrals

Assist America will refer participants to interpreters and/or legal personnel, as necessary.

Pre-trip Information

Assist America offers participants web-based country profiles that include visa requirements, immunization and inoculation recommendations, as well as security advisories for any travel destination.

CARDIAC & CRITICAL BURN PATIENT ADVOCACY SERVICES (24HR.ONANDOFF DUTY)

TETHYS HEALTH ADVOCACY SERVICES includes specialized Cardiac & Critical Burn Patient Advocacy and Case Management by registered nurses with the experience and expertise to manage these complex cases. Case management is a collaborative process which assesses, plans, implements, coordinates, monitors, and evaluates the options, resources and services required to meet the client's needs. It is characterized by patient advocacy, communication, and resource management and promotes quality and cost-effective interventions and outcomes. One primary point of contact for the patient and family reduces the complexity and stress when faced with a traumatic incident.

FOR CARDIAC CARE the Tethys case manager becomes a valuable resource anytime a member is referred for cardiac surgery or for any significant cardiac treatment plan which is recommended by the member's personal physician or specialist. The Tethys case manager can assist in the planning, coordination and implementation of care recommended by the patient's physician or assist with an alternative referral to any of Tethys in-network transplant centers that also have cardiac specialties. When McNeil/ARCH refers Tethys as the point of contact for their covered person, the Tethys case manager will contact the covered person and introduce Tethys as their case manager upon that referral.

FOR CRITICAL BURNS the covered member is generally already admitted to a regional burn center. The Tethys case manager can assist with possible family housing offered by the regional center. The case manager can also assist with discharge planning to rehabilitation facilities, outpatient therapy and pharmacy management.

SCOPE OF TETHYS CASE MANAGEMENT SERVICES

Upon referral from McNeil/ARCH, Tethys acts as the coordinator of the continuum of care. Tethys will synchronize with the hospital financial coordinators and clinical staffs and the insurance company case management staff ultimately responsible for the insurance claims to ensure the covered person is properly set-up in the provider's system for the appropriate procedures and related services. Tethys Case Management Services begin upon referral and end upon the transition of care. Tethys Case Management Services are only provided to Covered Person's insured by the McNeil Emergency Services Insurance Program.

CARDIAC CARE AND HEART TRANSPLANT

The National Cardiac Transplant median wait time is 7.6 months. Due to lengthy wait times associated with some heart transplants or other covered cardiac procedures there can be many opportunities to assist with the coordination of necessary services while being supportive to the covered person awaiting transplant or covered cardiac procedure. Cardiac patients and their families must be educated regarding the potential lifelong commitment post-transplant or surgery of taking medication to prevent organ rejection and promote healing. Lack of adherence to prescribed medication can cause rejection or graft failure. Tethys Medical Management will coordinate pharmacy or home care services to meet the patient's specific needs and will follow up to ensure pharmaceutical compliance while providing continued support.

CRITICAL BURN

The critically burned patient differs from other critically ill patients in many ways, the most important being the necessity of a team approach to patient care. The burn patient is best cared for in a dedicated burn center where resuscitation and monitoring concentrate on the pathophysiology of burns, inhalation injury, and edema formation. Post burn management can involve rehabilitation, additional surgeries, infections, deformities, contractures, wound care, pulmonary problems and pain management. Based on severity and body location the person's ability to return to work could be affected – SSDI may be appropriate. Families may need support and education to ensure adherence to medication schedules, wound care and infection control. Tethys also provides guidance and discharge planning through its' nurse case managers supported by Tethys physicians.



Retirement Benefit

The Service Award Program provides a monthly retirement benefit to volunteer firefighters. To qualify you must earn 50 service points each year. After five years of service, you become “vested” or own your benefit.

Your District's Plan allows $\frac{\$30.00}{}$ monthly benefit to be paid to you for each year of service for a maximum of 40 years.

Death Benefit

If you should die before reaching the retirement age, your beneficiary would receive:

Your Benefit Schedule

Pre-entitled: Greater of \$10,000 or value of accrued benefit

Post-entitled: \$10,000 plus remainder of entitled benefit

What type of insurance is offered?

The insurance offered is Guaranteed Issue Group Term Life Insurance. Coverage is for 24 hours a day, 7 days a week, 52 weeks a year, whether death occurs in the line of duty or not.

Who is eligible for this insurance coverage?

All active volunteer firefighters. Officers of the Fire district may also be included at the option of the Fire District or Municipality.

Who can be named beneficiary for the coverage?

Each eligible Firefighter will be asked to complete a special beneficiary form designating his/her beneficiary. If no beneficiary is named, the insurance will be paid to the estate of the Firefighter. A change of beneficiary may be made by completing a new beneficiary form.

Suppose a Firefighter departs service; what happens to his/her coverage?

If eligibility ceases, the individual may apply for a personal policy of life insurance, in the same amount as the Group insurance, within 31 days after coverage under the Group policy ceases. To obtain this policy the individual does not have to provide evidence of good health.

Group Life Insurance Benefit

Commack Fire District

Description of Benefits

Cigna/NY Life Insurance Company

Ages 15-58	\$100,000
Ages 59-70	\$25,000
Ages 71+	\$10,000

Volunteers/Members are covered for auto liability while using their own automobile while in route to the emergency scene, during the emergency, and returning directly from the emergency scene to the member's home, place of employment, or to the fire district's premises.

Physical Damage to Members Personal Auto:

- **If responding to an emergency:**

- The District's insurance will pay the cost to repair or replace the vehicle, or the actual cash value of the vehicle, whichever is less.
- The District's insurance will pay the actual cost of towing from the place of damage to the appropriate repair facility and rental reimbursement expenses incurred by the member of \$40 per day up to 30 days.

- **For performing duties other than emergency response:**

- The District's insurance will pay the cost to repair or replace the vehicle or the amount of the deductible which applies to the "loss" under the member's personal insurance policy, whichever is less.

- **Deductible Reimbursement:**

- In the event of a direct physical loss or damage to a member's permanent residence, which is covered by the member's insurance policy, the District's insurance will pay the amount of the deductible applying to such loss or damage up to \$1,000. The damage must occur while the member is responding to an emergency.

- **Additional Living Expenses:**

- In the event of direct physical loss or damage to a member's permanent residence, which is covered by the member's insurance policy, the District's insurance will pay reasonable and necessary living expenses incurred by the member due to loss of use of their residence for up to 3 days following the loss up to \$1,000. **The damage must occur while the member is responding to an emergency.**

AUTO & HOMEOWNERS INSURANCE

ATTENTION NY VOLUNTEER FIREFIGHTERS AND EMTS

Special Low Group Rates on Auto & Home Insurance!

NOT AVAILABLE TO THE GENERAL PUBLIC

For over 20 years, Hometown Insurance Agency has partnered with Travelers Insurance Company in providing Firefighters, EMTs and their families with special LOW Group Auto and Home Insurance rates.

Protecting Those Who Protect Us

Easy payment options are available!

Discount Options Include:

- Paid in Full Discount
- Domestic Partner Discount
- Umbrella Policy Discount
- Homeowner Discount

Here are a few of our success stories:

John A. of Eaton's Neck FD **SAVED \$830***
by switching from Allstate!

Kevin V. of Bellmore FD **SAVED \$1947***
by switching from Liberty Mutual!

Anthony S. of Garden City FD **SAVED \$837***
by switching from GEICO!



Call Hometown Insurance for a FREE Quote Today!

1-800-568-SAVE (7283)

5 Orville Drive, Suite 400 • Bohemia, NY 11716
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* The amounts indicated are actual client savings amounts for policies in the State of New York. Individual savings may vary and savings are not guaranteed. Insurance is offered through Hometown Insurance Agency (the plan administrator), 5 Orville Drive, Bohemia, New York 11716, (631) 589-0100, and underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT. Coverages, discounts, repair options, and billing options are subject to state requirements and availability, individual qualifications, and/or the insuring company's underwriting guidelines.