CARVER FIRE DEPARTMENT

Standard Operating Guidelines

Section 1.16 – Benefit Program **February 13, 2017**

1.0 PURPOSE

The purpose of this guideline is to outline and explain the benefits that are provided to members of the Carver Fire department

1.1 SCOPE

This program covers all members of the Carver Fire Department as outlined in this guideline at the current time.

1.2 CLASSIFICATIONS

01. Reserve Status Firefighter - Each new employee shall begin at a minimum pay scale and remain at a minimum pay scale until appointed to a Company Firefighter position.

02. Company Firefighter - Firefighters are appointed initially by the Fire Chief. Annually, thereafter, they are reappointed by the Chief upon recommendation by a committee, comprised of the Officers within the Fire Department.

03. Lieutenant - Each Station shall have 2 Lieutenant positions assigned to it. The Company Lieutenants are appointed for a three-year term by the Fire Chief, after an election by members of their respective Companies.

04. Captain - Each Station shall have a Captain position assigned to it. Captains are appointed for a three-year term by the Fire Chief, after an election by members of their respective Companies.

1.3 PAY SCALE FOR 2013

The Carver Fire Department has established a four-step pay grade for paid on-call Firefighters and Officers when responding to Emergency Incidents and participating in Department Training Details.

Rank	Wage
Reserve Status Firefighter	$16.56
Firefighter	$16.56
Lieutenant	$16.89
Captain	$17.52

1.4 LOSAP PROGRAMS – See SOG 1.17

By becoming a member of the Carver Fire Department, you will receive LOSAP benefits that include:

01. Length of Service Awards Program (LOSAP) thru Volunteer Firemen's Insurance Services (VFIS).

This service awards program is offered at no cost to all active members. However, benefits are available only upon successful completion of yearly-required activities (Qualifying Years), calculated in points, currently at a minimum of 24 points.

Calculation of points:

Two (2) points for regularly scheduled Officer's drills and dive drills and One (1) point for all fires.

A Firefighter that has twenty (20) Qualifying Years within the Carver Fire Department, will receive two hundred dollars ($200) per month for life,
starting at age 65.

A Firefighter that has thirty (30) Qualifying Years within the Carver Fire Department, will receive three hundred dollars ($300) per month for life, starting at age 65.

The payment is guaranteed for 10 (ten) years after entitlement age of 65.

02. LOSAP Life Insurance

There is a life insurance policy in effect to qualified members of the LOSAP program in the amount of $10,000 (on or off duty) up to age 65. Life insurance can continue after age 65 at your own expense, with the premium based on the age you entered the plan.

03. LOSAP Disability Benefit

If a firefighter becomes totally and permanently disabled, the life insurance would continue for the remainder of their life, with no premium charge and a disability benefit of what has accrued in your LOSAP account would be paid in a lump sum.

04. Accident and Sickness Policy thru Volunteer Firemen's Insurance Services (VFIS)

This policy provides accident and illness coverage for all normal duties of a firefighter if the injury occurs during or is in the proximate cause (48 hours) of a covered injury.

05. Death Benefit

All Carver Firefighters receive the maximum allowable of a five hundred thousand dollars ($500,000) life insurance policy, for a line of duty death, occurring out of and in the course of assigned duties or while traveling to or returning from an emergency duty.

06. Seat Belt Benefit

A firefighter would also receive a fifty thousand dollars ($50,000) additional life insurance policy for a line of duty death, while traveling to or returning from an emergency duty wearing a seatbelt.

07. Primary Medical Expense Benefit

The Primary Medical Expense Benefit pays any medical service providers or reimburses you for out of pocket medical expenses.

08. Permanent Physical Impairment Benefit

Lump sum payment of five hundred thousand dollars ($500,000) times the percentage of the Permanent Physical Impairment for an injury resulting in a permanent physical impairment.

Lifetime weekly income for 50% or greater Permanent Physical Impairment paid in addition to the lump sum regardless if the person has returned to work.

09. HIV Living Benefit

Lump sum payment of five hundred thousand dollars ($500,000) if diagnosed HIV positive within one year of an HIV exposure that has been reported to VFIS.

Disability Benefit

If you are disabled in an act, associated with a line of duty call, you are entitled to up to $500 dollars per week in lost wages for the first 28 days and up to $900 dollars per week after 28 days.

1.5 NON-OWNED AUTOS

MIIA will pay in any one accident up to $5,000 for Collision Coverage and Comprehensive losses to an auto owned by, leased or rented to your firefighting employees, volunteer firefighters, police, volunteer or reserve police officers, emergency medical technicians or paramedics, including any substitute or replacement auto while being used by such persons, but only which such persons are going directly to or returning directly from an official emergency called by the Town. Autos parked at the area of an emergency or at the emergency center during an official emergency will be considered going to or returning from an emergency call."

1.6 MASSACHUSETTS GENERAL LAWS

01. Adoption of Mass General Law – Chapter 32, Section 85H1/2 Disability Retirement Compensation

A Call Firefighter permanently injured in the line of duty and unable to perform the duties of his/her regular occupation would be entitled to an annual pension equal to two-thirds of the average first year salary of a permanent firefighter, calculated from three surrounding communities.

02. Adoption of Mass General Law – Chapter 32, Section 89 and 100A

Section 89 provides families of a call firefighter killed in the line of duty, in which there are no permanent firefighters shall receive an annual annuity of $1,200

Section 100A provides that a one-time tax-free payment from the state of $100,000 to the family of a firefighter killed in the line of duty.

1.7 FEDERAL GOVERNMENT - "PUBLIC SAFETY OFFICER BENEFITS PROGRAM"

01. Death Benefit

The PSOB Program provides death benefits in the form of a one-time financial payment to the eligible survivors of public safety officers (Call Firefighters) whose deaths are the direct and proximate result of a traumatic injury sustained in the line of duty. As of October 1, 2012, the benefit amount is $328,612.

02. Disability Benefit

The PSOB Program provides disability benefits to public safety officers (Call Firefighters) who have been permanently and totally disabled by a catastrophic personal injury sustained in the line of duty if that injury permanently prevents the officer from performing any substantial and gainful work.

03. Educational Assistance Benefit

The PSOB Program provides assistance for higher education the spouses and children of federal, state, and local public safety officers (Call Firefighters) who have been killed or permanently disabled in the line of duty.

1.8 TOWN OF CARVER

01. Group Health / Dental Insurance

The Town of Carver voted to make group health and dental insurance available to Call Firefighters and EMTs at 100% employee contribution, effective June 21, 2004.

The open enrollment period is during the month of May each year for coverage to begin in July of each year. Premiums are to be paid to the Treasurers Office by the 5th of the month.

02. Educational Assistance

Supplemental educational financial assistance related to fire service may be approved by the Fire Chief. Approval for these classes is on an individual basis, and should be obtained prior to starting the class. If approved, the Carver Fire Department will pay for tuition and certification exams.

03. Employee Assistance Program

The Town of Carver provides an Employee Assistance Program to firefighters and immediate family members. This is a free and confidential service that provides professional counseling in the areas of emotional/mental health, marital/family relationships, addictions, legal, financial, elder care, and career/education.
Call 1-800-451-1834 for more information (24 hours a day, 365 days/year).

04. Direct Deposit

Firefighters may have their payroll check deposited directly to an account at a financial institution of their choosing. Paperwork is available at the Town Treasurer's Office.

****This is only a summary of your coverage, actual policy language would prevail****
Call Firefighter Benefit Outline