




NORTHERN WAKE FIRE DEPARTMENT
STANDARD OPERATING PROCEDURES

TITLE: Insurance	SECTION/TOPIC: PERSONNEL
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I. PURPOSE

- A. This Standard Operating Procedure outlines the various Insurance Benefits offered to members.

II. SCOPE

- A. This Standard Operating Procedure applies to all Northern Wake Fire Department personnel.

III. PROCEDURE

A. Workers Compensation Insurance

1. The Volunteer Safety Workers Compensation Fund is a unique self-insured fund created by the North Carolina Legislature to provide coverage for volunteer fire or rescue/EMS departments that are not part of a unit of local government.
2. The Volunteer Safety Workers Compensation Fund is established under the North Carolina Fire and Rescue Commission.
3. The North Carolina Fire and Rescue Commission appoints a Board of Directors to operate the Volunteer Safety Workers Compensation Fund.
4. The Board contracts with Key Risk Management Services to provide the administration of the Volunteer Safety Workers Compensation Fund.

5. Individuals eligible for coverage under the Volunteer Safety Workers Compensation Fund are:

- a) Full-Time Employees
- b) Part-Time Employees
- c) Volunteer Members
- d) Junior Members
- e) Retired and Non-Active Board Members

6. Northern Wake Fire Department funds the cost of workers compensation insurance for all eligible members.

A. VFIS Accident and Sickness Insurance

1. Duty related accident and sickness insurance for all members.

2. Outline of benefit:

a) Up to \$400 per week weekly disability benefit of for the first 28 days.

(1) After 28 days, up to \$600 weekly disability benefit for a 10 year disability period

- b) \$37,500 Seat Belt Benefit
- c) \$30,000 Dependent Child and Education Benefit
- d) \$15,000 Spouse and Education Benefit
- e) \$50,000 Maximum Medical Expense Benefit
- f) \$150,000 LOD Accidental Death Benefit

3. Northern Wake Fire Department funds the cost of accident and sickness insurance for all eligible members.

C. VFIS Term Life Insurance

1. Term life insurance for all members except Junior members.

2. Outline of benefit:

- a) Natural Death Benefit - \$40,000
- b) Off-Duty Accidental Death Benefit - \$80,000
- c) LOD Death Benefit - \$160,000
- d) Death Benefit 50% Reduction at age 70

3. Northern Wake Fire Department funds the cost of term life insurance for all eligible members.

D. Health and Dental Insurance

1. Health and Dental insurance plans for full-time employees and their dependents.
2. Northern Wake Fire Department funds the cost of health and dental insurance for full-time employees.
3. Full-time employees electing dependent health and/or dental coverage are responsible for the cost and premiums will be deducted through payroll deduction.
4. The organization strives to maintain competitive and comprehensive healthcare and dental coverage; therefore the healthcare and dental insurance carrier is subject to change each year.

B. NCSFA Accident and Sickness Insurance

1. Duty related accident and sickness insurance for all members.
2. Outline of benefit:
 - a) \$50,000 LOD Injury/Death Benefit
 - 1) \$10,000 LOD Seat Belt Benefit
 - 2) \$5,000 LOD Bereavement Benefit
 - 3) \$50,000 LOD Burn Benefit
 - 4) \$50,000 LOD Illness/Disease Benefit
3. Northern Wake Fire Department funds the cost of membership to the NC State Firefighter's Association which includes accident and sickness insurance for all eligible members.

C. NCSFA Accidental Death and Dismemberment Insurance

1. Off-Duty Accidental Death and Dismemberment
2. Outline of benefit:
 - a) \$25,000 Death/Dismemberment Benefit
 - a) \$50,000 LOD Death Benefit
3. Northern Wake Fire Department funds the cost of membership to the NC State Firefighter's Association which includes accident and sickness insurance for all eligible members.

G. State Public Safety Officers Death Insurance

1. \$100,000 LOD Death Benefit

D. Federal Public Safety Officers Insurance

1. Provides death and education benefits to survivors of fallen law enforcement officers, firefighters, and other first responders; and disability benefits to officers catastrophically injured in the line of duty.
2. \$448,575.00 LOD Death/Disability Benefit
3. Educational Assistance for one month of full-time assistance on or after October 1st, 2024 of \$1,536.00