



North Carolina State Firemen's Association



North Carolina State Firemen's Association

NORTH CAROLINA STATE FIREMEN'S ASSOCIATION

2012 BENEFITS

www.ncsfa.com





North Carolina State Firemen's Association



MISSION STATEMENT

The mission of the North Carolina State Firemen's Association is to serve our 53,365 members. We will respond to our members needs by using effective means of communication, providing defined financial benefits and developing needed programs.





North Carolina State Firemen's Association



Vision

The North Carolina State Firemen's Association is a member driven organization that excels in communicating the needs of fire and emergency services in our state, engaging politically, training our members, and being responsible stewards of the financial resources we are entrusted with that will maximize the benefits to our current and future membership.





North Carolina State Firemen's Association



North Carolina State Firemen's Association Office



323 West Jones Street

Suite 401

Raleigh, NC 27603

www.ncsfa.com





North Carolina State Firemen's Association



NCSFA Staff



Executive Director, Paul F. Miller
paul@ncsfa.com



Marketing & Conference Manager, Kris Wyatt, IOM
kris@ncsfa.com



Accounting Administrator, Amy McCall
amy@ncsfa.com



Administrative Assistant, Sandie Houck
sandie@ncsfa.com

www.ncsfa.com





North Carolina State Firemen's Association



NCSFA Board of Directors



President, Chief William E. Jones
bill@ncsfa.com



Western Director, Chief Kevin Gordon
kevin@ncsfa.com



First Vice President, Chief Phil Welch
phil@ncsfa.com



Piedmont Director, Chief Brian Cox
brian@ncsfa.com



Second Vice President, John T. Cole
tommy@ncsfa.com



Statistician, Derrick Clouston
derrick@ncsfa.com



Treasurer, Dean Coward, CPA
dean@ncsfa.com



Past President, Chief Scott Alderman
scott@ncsfa.com



Eastern Director, Chief John Grimes
john@ncsfa.com



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North Carolina State Firemen's Association



Executive Board

President

3 Year Term for Treasurer

**1st Vice
President**

**2nd Vice
President**

Treasurer

Statistician

**Western
Director**

**Piedmont
Director**

**Eastern
Director**

**Past
President**

**Executive
Director**

Non-Voting

Serves at pleasure of
the Board





North Carolina State Firemen's Association



The North Carolina State Firemen's Association's Annual Conference & The South Atlantic Fire Rescue Expo

The South Atlantic FIRE RESCUE Expo is the statewide firefighter's exposition held in conjunction with the North Carolina State Firemen's Association and the North Carolina Association of Fire Chiefs Annual Conference that can trace its beginnings back to the late 1800's.

Through the leadership and vision of the NCSFA, the Annual Conference includes the South Atlantic FIRE RESCUE Expo, which draws over 3,000 firefighters, EMS/rescue personnel and emergency management agencies from throughout the South Atlantic region.

South Atlantic FIRE RESCUE Expo



www.ncsfa.com





North Carolina State Firemen's Association



Social Media

Find us online:

www.ncsfa.com

www.southatlanticfirerescueexpo.com



<http://www.facebook.com/#!/NCfiremen>



Twitter: NC_Firemen & safre



www.ncsfa.com



North Carolina State Firemen's Association



North Carolina State Firemen's Association

Benefits Package

2012



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North Carolina State Firemen's Association



MEMBERSHIP REQUIREMENTS

- Be a rated fire department in
North Carolina
- Pay Annual Dues





North Carolina State Firemen's Association



Current Membership 53,365

Annual Dues

\$20.00 Per Member

www.ncsfa.com





North Carolina State Firemen's Association



Breakdown of NCSFA Membership

- 53,365 Members Listed on Dept. Rosters
 - 38,011 Are Volunteers
 - 12,666 Are Career
 - 2,688 Are Retired
 - 6,468 Members Belonging to Multiple Departments
 - 46,897 Net Membership
-
- 1,289 Member Departments

As of February 13, 2012

www.ncsfa.com





North Carolina State Firemen's Association



North Carolina State Firemen's Association

323 W. Jones Street, Ste. 401 ~ Raleigh, NC 27603
919.821.2132 (p) | 919.821.9382 (f) | www.ncsfa.com

NC State Firemen's Association Department Roster NCSFA

Paul F. Miller
NCSFA
323 W. Jones Street
Suite 401
Raleigh, NC 27603

Department Information

Dept ID	10641	Paid Thru:	12/31/2011
Type:	FDP / Fire Dept Paid	Work:	(800) 253-4733
Chief:	Paul F. Miller	Fax:	
County:	Wake	E-Mail:	

Payment Information

Name on Credit Card: _____
 Credit Card: _____
 Expiration Date: _____
 Signature: _____

Department Summary

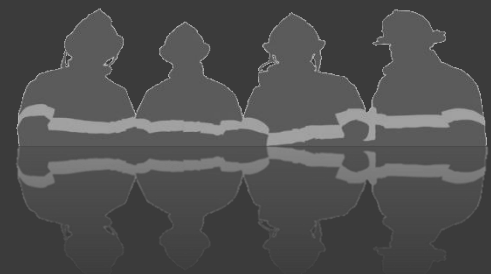
Paid: 0 Volunteer: 1
 Retired: 0 Vacant: 0
 Total: 1

#	SSH/ID	Full Name / DOB	Address	Phone #/ Cell #	GEN/ EMAIL	MAR	P/V/R	CERT
1	165722	Richard Arriola, PMP	323 W. Jones Street, Suite 401(800) 253-4733 Raleigh, NC 27603		Richard@NCSFA.com			N
2	161597	Jeff Harkey	323 W. Jones Street, Suite 401(800) 253-4733 Raleigh, NC 27603		info@firesitedesign.com		V	N
3	51956	Sandie P. Houck	323 W. Jones Street, Suite 401(800) 253-4733 Raleigh, NC 27603		sandie@ncsfa.com			N
4	51955	Amy E. McCall	323 W. Jones Street, Suite 401(800) 253-4733 Raleigh, NC 27603		amy@ncsfa.com			N
5	51954	Paul F. Miller	323 W. Jones Street, Suite 401(800) 253-4733 Raleigh, NC 27603		paul@ncsfa.com		R	N
6	51953	Kris L. Wyatt	323 W. Jones Street, Suite 401(800) 253-4733 Raleigh, NC 27603		kris@ncsfa.com			N
NCSFA			Total: 1	Paid: 0	Vol: 1	Retired: 0	Vacant: 0	





North Carolina State Firemen's Association



FIREMEN'S LOCAL RELIEF FUND REPORT
NORTH CAROLINA STATE FIREMEN'S ASSOCIATION
 323 West Jones Street, Suite 401, Raleigh, NC 27803
 919-821-9382 Fax 1-800-253-4733
www.ncsfa.com



Firemen's Local Relief Fund Report - Year Ending June 30th, 2011

Fire Department		County	
Treasurer		Day Phone	Date
Treasurer's Address			
Balance			
1. Beginning Cash Balance (must agree with last years ending balance)			
Receipts			
2. Received from Department of Insurance			
3. Investment Income (interest on savings, certificates, etc)			
4. Other Income (describe source)			
5. Total Receipts (add lines 2 thru 4)		\$ -	
6. Total Beginning Balance and Receipts (Add lines 1 and 5)			\$ -
Disbursements			
7. Relief Payments To Members (List on separate sheet)			
8. Retirement			
9. Insurance Premiums			
10. Educational Benefits			
11. Other Disbursements (describe purpose)			
12. Total Disbursements (add lines 7 thru 11)		\$ -	
13. Ending Balance as of June 30th (line 6 less line 12)			\$ -
How Ending Balance is Invested			
		Checking	
		Savings	
		Certificates	
		Other Investments	
		Total (must agree with line 13)	\$ -

Board of Trustees

_____ Chairman

_____ Treasurer

NOTE: Reports due July 31, 2011. (October 31, 2011 is the final day reports will be accepted. ALL reports not received or postmarked by 10/31/11 will be disqualified.)

I hereby certify that the foregoing is true, full and correct report of the Firmen's Local Relief Fund made by us, as required by NC GS 58.84-70

_____ Date _____ Chairman





North Carolina State Firemen's Association

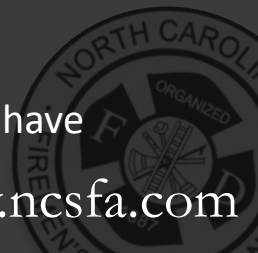


Benefits Available To Members Of Approved Fire Departments in North Carolina

- “State In Line of Duty Death Benefit” - \$50,000.00
- N. C. Firemen’s Pension Fund - \$170.00 per month at age 55 and 20 years of service.
- Departments Eligible For Purchase Of Workers Compensation
- Federal Public Safety Officers Death Benefit - \$323,035.75 as of 10-01-11 (With COLA-amount changes every October)

(The benefits on this page are provided by the state and federal government. You do not have to be a member of the Association to enjoy these benefits)

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North Carolina State Firemen's Association



(Benefits listed from this point forward are available only to members of the Association)

Additional Benefits For Fire Departments Which Are Members Of the North Carolina State Firemen's Association

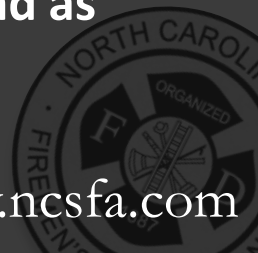
- **Local Relief Fund**
 1. To safeguard any fireman in active service from financial loss, occasioned by sickness contracted or injury received while in the performance of his duties as a fireman.
 2. To Provide reasonable support for those actually dependant upon the services of any fireman who may lose his life in the fire service of his town, city, or State, either by accident or from disease contracted or injury received by reason of such service. The amount is to be determined according to the earning capacity of the deceased.





ADDITIONAL RELIEF FUND BENEFITS

- 2.1 To provide assistance, upon the approval of the Executive Director of the State Firemen's Association, to a destitute member fireman who has served honorably for at least five (5) years.
3. Repealed by Session Laws 1985, c. 666, s. 61
4. To provide for the payment of any fireman's assessment in the Firemen's Fraternal Insurance Fund of the State of North Carolina if the board of trustees find as a fact that said fireman is unable to pay the said assessment by reason of disability.
5. To provide for benefits of supplemental retirement, workers compensation, and other insurance and pension protection for firemen otherwise qualifying for benefits from the Firemen's Relief Fund as set forth in Article 85 of this chapter.
6. To provide for educational benefits to firemen and their dependents who otherwise qualify for benefits from the Firemen's Relief Fund as set forth in Article 85 of this chapter.





State Relief Fund

- **Educational Benefits**

1. **Educational Death Benefit-** The payment for the education of dependent children of members killed in the line-of-duty.
2. **Scholarships for members:**

District Scholarships	9 @ \$6,000.00 over 4 years
	9 @ \$1,500.00 over 2 years
Presidential Scholarship	1 @ \$6,000.00 over 4 years
Presidential Scholarship	1 @ \$1,500.00 over 2 years
Firefighter Scholarship	3 @ \$6,000.00 over 4 years
Transfer Scholarship	1 @ \$3,000.00 over 2 years
2+2 Scholarship	6@ \$3,000.00 over 2 years
Total	\$114,000.00 per year

(Total does not include grants, loans or line-of-duty scholarships)





North Carolina State Firemen's Association



NCSFA GRANT PROGRAM

This program was created in 2003 and first grants were awarded.

Four \$500.00 grants awarded per region for two-year school

One \$1,000.00 grant awarded per region for four-year school

One \$1,000.00 at large grant awarded for four-year school

Total of annual scholarships and grants not including line-of-duty scholarships

\$124,000.00

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North Carolina State Firemen's Association



- **Fraternal Insurance – Available for members.**

30 and Under	\$30,000.00
31 thru 35	\$ 20,000.00
36 thru 40	\$16,000.00
41 thru 45	\$ 8,000.00
46 thru 50	\$ 5,000.00
51 thru 55	\$ 3,000.00
56 thru 60	\$ 2,500.00
61 and over	\$ 2,000.00
- **Legislative Representation**
- **Web Site – Provides information to the Firemen of North Carolina. (www.ncsfa.com)**
- **Fax Machine – Can be used 24 hours per day. (Fax # 919-821-9382)**
- **800 Number – Installed for your convenience (1-800-253-4733)**
- **E-Mail – paul@ncsfa.com amy@ncsfa.com**
- **kris@ncsfa.com sandie@ncsfa.com**
- **Doctors Vision Center**
- **Personalized North Carolina State Firemen's Association Credit Card.**
- **Local Government Federal Credit Union Debit Card**





North Carolina State Firemen's Association



Bank of America Affinity Program



A great benefit for North Carolina State Firemen's Association members

Applying for the North Carolina State Firemen's Association Platinum Plus[®] MasterCard[®] credit card with WorldPoints[®] rewards is smart, simple and a great way to earn rewards. Choose the rewards that are right for you. Redemption options include unlimited cash rewards, airline travel with no blackout dates, brand-name merchandise, gift cards – even once-in-a-lifetime experiences.

Take this opportunity to learn more and [apply securely online](#) today. For information about rates, fees, other costs and benefits associated with the use of this credit card, see [Terms and Conditions](#). This credit card program is issued and administered by FIA Card Services, N.A.

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North Carolina State Firemen's Association



Local Government Federal Credit Union

Debit Card



Loans For All Department Needs





North Carolina State Firemen's Association



DoctorsVisionCenter®

Better Vision Today. Healthier Eyes Tomorrow.

**25% Discount off their
list price on eye exams and eyeglasses.
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Also includes some surgical discounts.**



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North Carolina State Firemen's Association



Staples Business Advantage





**Staples to Provide NCSFA Members With
Maximum Savings**





TRAVEL AGENCY

WEB ADDRESS:
www.ytbtravel.com/ncsfa

N.C. State Firemen's Association  

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Travel Resources

- Traveler Health Advisories
- Passport & Visa Application
- Passport & Visa Requirements
- Map an Address
- Airport Delays
- World Time Zones

Great Travel Deals

- Under \$250
- All-Inclusive Resorts
- Top Sellers
- Singles Vacations

DEALS & STEALS NEWSLETTER
 Get travel deals in your inbox every week!
 First Name
 Last Name
 Email Address

LAST MINUTE SAVINGS!





North Carolina State Firemen's Association



Special Offer For NCSFA Members

Save \$10.00 Off Of Your AAA Membership





North Carolina State Firemen's Association



Rethink Possible

You could be saving up to 8% on qualifying AT&T services*

4G

discover the world of "can do" with AT&T 4G

only the best

As a part of NC State Fireman's Assoc., you'll enjoy the AT&T Sponsorship Program discount and all the other benefits of AT&T:

- Unlimited usage on the nation's largest Wi-Fi network¹
- Simultaneous use of voice and data on the nation's fastest mobile broadband network — now getting faster with 4G²
- The power of the internet in the palm of your hand.
- All the latest social networking apps.

Contact your AT&T sales representative, Steve Blow, by emailing Stephen.Blow@att.com or calling 919-412-7979. Mention FAN: 3433704.



4G speeds delivered by HSPA+ with enhanced backhaul. Available in limited areas. Availability increasing with ongoing backhaul deployment. Requires 4G device and compatible data plan. Learn more at att.com/network. Wi-Fi enabled device required. Access includes Wi-Fi Basic. Other restrictions apply. See att.com for details and locations. Mobile broadband not available in all areas. *Actual service discount applies only to the Monthly Service Charge of eligible plans and varies monthly depending on your employer's aggregate volume of qualified charges. See your AT&T representative for complete details. IMPORTANT INFORMATION: Limited-time offer. Coverage not available in all areas. Qualified customers only. Activation fee of \$36. Early Termination Fee up to \$325 or \$150 depending on device. Two or one year contract required unless purchasing at full commitment price. Requires voice plan. Smartphones require a Smartphone Data Plan. For more information see att.com/oblogplans. Monthly discount Available to qualified employees of companies and/or government agencies and qualified students and employees of colleges/universities with a qualified business agreement (Business Agreement). Service discount subject to corresponding Business Agreement and may be interrupted and/or discontinued without notice to you. Service discount applies only to the monthly service charge of qualified plans and not to any other charges. A minimum number of employees, minimum monthly service charge for qualified plans, additional AT&T services or other requirements may apply for discount eligibility. Discounts may not be combined. Offer subject to change. Additional conditions and restrictions apply. If you have a question about available discounts and/or your eligibility, you can contact your AT&T representative. Other conditions and restrictions apply. See contract and rate plan for details. © 2011 AT&T Intellectual Property. All rights reserved. AT&T, the AT&T logo and all other AT&T marks contained herein are trademarks of AT&T Intellectual Property and/or AT&T affiliated companies. All other marks contained herein are the property of their respective owners.





North Carolina State Firemen's Association



LINE OF DUTY COVERAGE

Emergency Responder 1

Plan 1

Benefits apply to all classes of membership while performing an activity of the organization.

Covered Injury Death Benefit - Includes dismemberment, loss of sight, speech or hearing.

\$50,000

Seat Belt Benefit - Pays an additional **20%** of the Principal Sum.

\$10,000

Bereavement Benefit - Pays an additional **10%** of the Principal Sum up to \$10,000.

\$5,000

Cosmetic Disfigurement from Burns - Payable for third and fourth degree burns.

\$50,000

Covered Illness Death Benefit - Payable for illness suffered as a direct result of any activity of the organization.

\$50,000

Total Weekly Disability Benefits - Covered Injury(s) payable up to 2 years. Covered Illness payable up to 2 years.

\$50

Cost Of Living Adjustment - 5% annual/\$150.00 Maximum

Permanent Physical Impairment Benefit - Payable for Covered Injury **and** Covered Illness, pays in addition to Weekly Disability benefits.

\$50,000

Transition Benefit - Payable up to **26 weeks** when employer eliminates Insured's position.

\$50

Retraining Benefit - Payable up to a maximum benefit of \$20,000.

\$20,000

Rehabilitation Benefit - Payable for **voluntary** participation in an approved program designed for occupational rehabilitation, either in your occupation or in a reasonable occupation.

\$1,000

Family Expense Benefit - Reimburses actual expenses, **no waiting period.**

\$1,000

Mental Stress Management Benefit - Payable for Insured Member who suffers a mental stress related illness.

\$1,000

Traumatic Incident Benefit - Payable for support services due to a traumatic incident.

\$1,000

This program administered by Provident Agency, Inc., PO Box 11588, Pittsburgh, PA 15238-0588. Toll-Free 1-800-447-0360. For actual policy language, see form 209 and 209-AMD,

issued by Provident Life and Accident Insurance Co., Chattanooga, TN.

Insuring America's Heroes Since 1928

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North Carolina State Firemen's Association



Table of Losses

Loss of Life	Principal Sum
Loss of Both Hands or Both Feet	Principal Sum
Loss of One Hand and One Foot	Principal Sum
Loss of Sight of Both Eyes	Principal Sum
Loss of Speech	Principal Sum
Loss of Hearing of Both Ears	Principal Sum
Loss of One Arm or One Leg	75% of Principal Sum
Loss of One Hand	50% of Principal Sum
Loss of One Foot	50% of Principal Sum
Loss of Sight of One Eye	50% of Principal Sum
Loss of Partial Sight of One Eye - up to a maximum of	50% of Principal Sum
Loss of Thumb or Index Finger of Either Hand	25% of Principal Sum
Loss of Second, Third or Fourth Finger of Either Hand	12.5% of Principal Sum
Loss of any Joint on either Hand or Foot	6.25% of Principal Sum





North Carolina State Firemen's Association



Covered Illness Death Benefit

If an **Insured Member** suffers a **Covered Illness** that results in immediate death or directly causes death while receiving disability benefits under this policy, we will pay the Principal Sum Benefit for Loss of Life as shown in the Table of Losses, in addition to any Medical Expense Benefit, Weekly Disability Benefit, or Weekly Hospital Confinement Benefit that might be payable.





North Carolina State Firemen's Association



Non-Line-Of-Duty Benefit

Accidental Death and Dismemberment

Coverage 24 Hours A Day/365 Days A Year

\$10,000.00



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North Carolina State Firemen's Association



The amount of Principal Sum applicable to the insured Persons shall be the percentage shown in the following schedule:

Age On Date Of Loss	Applicable Principal Sum
Age 69 or younger	100%
70-74	65%
75-79	45%
80-84	30%
85 or older	15%





North Carolina State Firemen's Association



ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

When a covered injury results in loss of life of an insured Person, we will pay the Principal Sum applicable to the Insured Person.

When a covered injury results in any of the following losses to an Insured Person within 365 days after the date of the accident, we will pay in one sum the indicated percentage of the Principal Sum for:

Loss of Both Hands or Both Feet	100%
Loss of Entire Sight of Both Eyes	100%
Loss of One Hand or One Foot	50%
Loss of Entire Sight of One Eye	50%
Loss of Speech	50%
Loss of Hearing in Both Ears	50%
Loss of Thumb and Index Finger of Same Hand	25%





North Carolina State Firemen's Association



Retirement Plans for Non-Governmental Entities





North Carolina State Firemen's Association



GOAL

Provide a format where individual non-governmental fire departments may adopt a retirement plan for their employees





North Carolina State Firemen's Association



ISSUES

- Governmental vs. Non-Governmental Employers
- Different Rules Apply to Retirement Plans
- Hold on Governmental Determinations
- Administration and Operational Expenses





North Carolina State Firemen's Association



SIMPLE SOLUTION

- Participate in the State Retirement Plan
- Not An Available Solution Today
- Unlikely to be Available in Near Future
- Even If Available It May Be A Very Expense Solution for Some Departments





OTHER OPTION

- Provide a Master Plan and Trust approach where a Department joins in the program sponsored by NCFSA
- Use Model Provisions with Limited Choices
- Use a Defined Contribution Approach





OPTIONS AT DEPARTMENT LEVEL

- Participants and Eligibility
- Contribution Formula—Percent of Pay or Age/Service Weighted
- Study to Show Needed Level of Contributions to Achieve Certain Retirement Goals
- Full Time and Part Time Employees
- Can Not Cover Non-employees

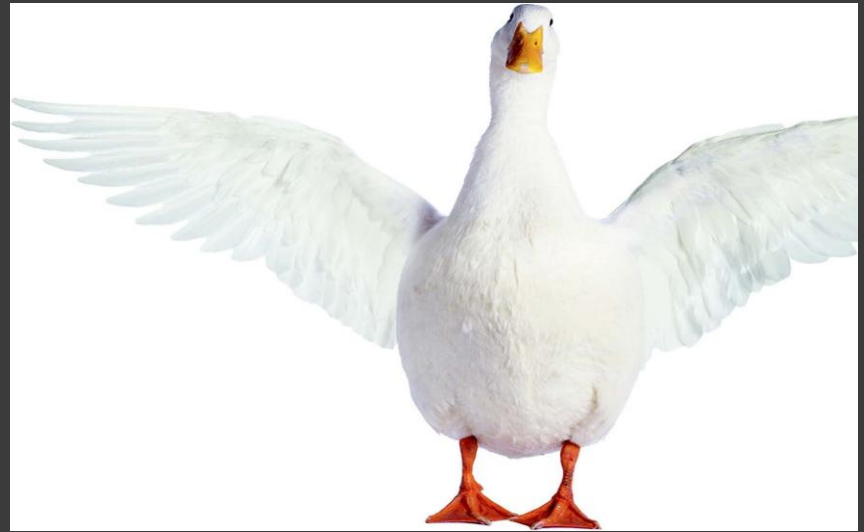




AFLAC and Provident

- Hospital Indemnity
- Critical Care
- Dental

State Specific Benefit





North Carolina State Firemen's Association



North Carolina

FIREFIGHTERS FUND

Education. Support. Wellness.

The North Carolina Firefighters Fund was created in 2010 as a way to support North Carolina firefighters. The primary goal of the Fund is to facilitate higher education within the fire service, raise firefighter awareness on vocational health issues, and gain support for the profession among the general public.

Through corporate and individual fundraising, the Fund will work to directly support North Carolina firefighters through scholarship programs, health and wellness information and education, and raising public awareness about the firefighter's role in North Carolina communities.





North Carolina State Firemen's Association



Resource for Departments

Assist Departments With Questions Concerning

NC State Firemen's And Rescue Squad Worker's

Pension Fund

Insurance Benefits

Workers' Comp

Rosters

Relief Funds

Other Benefits





North Carolina State Firemen's Association



NCSFA Believes in Partnerships

- Local Government Federal Credit Union
 - NC Association of Fire Chiefs
- NC Association of Hazardous Materials Responders
- NC Division of Emergency Management
 - NC Division of Forest Services
 - NC Fallen Firefighters Foundation
- NC Fire & Life Safety Education Council
 - NC Fire Marshal's Association
 - NC Office of State Fire Marshal
- NC Society of Fire Rescue Instructors
- International Association of Arson Investigators





**Make a
difference.**



**Become a
volunteer firefighter.**

WILL YOU ANSWER THE CALL?

Join the men and women who protect your community and serve as the first line of defense for ensuring homeland security. Answer the call and make a difference today.



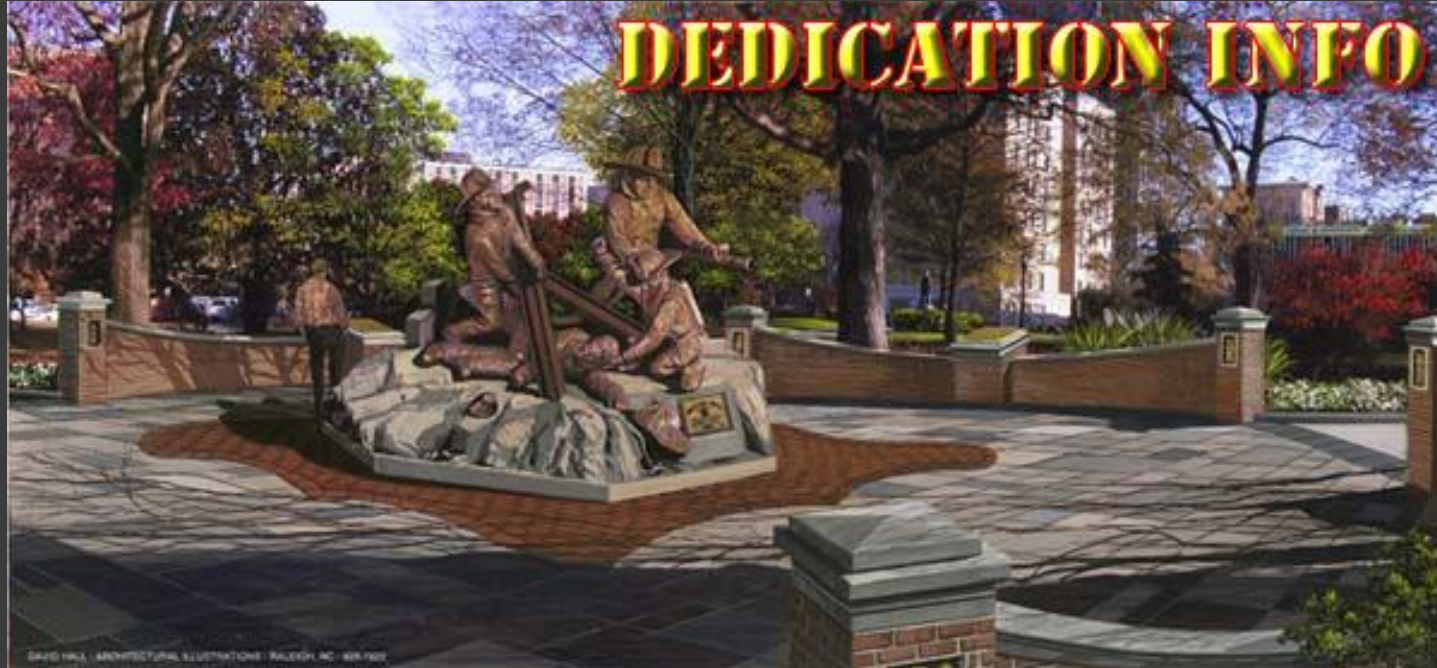
To learn about federal and state benefits for volunteers go to www.nvfc.org and click on State Benefits Guide.

Call **1-800-FIRE-LINE** to find out more about volunteer opportunities in your area.





North Carolina State Firemen's Association



www.ncsfa.com



North Carolina State Firemen's Association



If you have any questions
concerning Benefits...



Contact Us At:

North Carolina State Firemen's Association

323 West Jones Street, Suite 401

Raleigh, NC 27603

800-253-4733 Toll Free

919-821-2132 Local

919-821-9382 Fax

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