North Carolina State Firefighters’ Association

NORTH CAROLINA STATE FIREFIGHTERS' ASSOCIATION

2017 BENEFITS

www.ncsfa.com
MEMBERSHIP REQUIREMENTS

- Be a rated fire department in North Carolina
- Pay Annual Dues
Annual Dues = $20.00 Per Member

Dues payment automatically includes membership with the Eastern, Piedmont, or Western Regional Associations.
Benefits Available To Members Of Rated Fire Departments in North Carolina

• “State Line of Duty Death Benefit“ - $50,000.00

• N.C. Fire and Rescue Workers Pension Fund - $170.00 per month at age 55 and 20 years of service.

• Departments Eligible to Purchase Workers Compensation.

• Federal Public Safety Officers Death Benefit- $343,589.00 as of 10-01-16 (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 use these benefits.)
Line-of-Duty Coverage

Benefits apply to NCSFA members while performing an activity of the organization.

**Covered Injury Death Benefit** - Includes dismemberment, loss of sight, speech or hearing. $50,000 Max

**Seat Belt Benefit** - Pays an additional sum of: $10,000 Max

**Bereavement Benefit** - Pays an additional sum up to: $5,000 Max

**Cosmetic Disfigurement from Burns** - Payable for third and fourth degree burns. $50,000 Max

**Covered Illness & Disease Death Benefit** - Payable for illness or HIV suffered as a direct result of activity of the organization. $50,000 Max

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.
Non-Line-Of-Duty Benefit

Accidental Death and Dismemberment

Coverage 24 Hours A Day/365 Days A Year

$25,000.00

*Double Indemnity For Line of Duty Accidental Death

www.ncsfa.com
How Your Membership Benefits Are Funded

Your annual dues provide 25% of your insurance benefits. Relief Fund disqualification monies and earnings provide the remaining cost of your benefits.
Retirement Plans for Non-Governmental Entities

North Carolina State Firefighters’ Association

www.ncsfa.com
Additional Benefits For Fire Departments Which Are Members Of the North Carolina State Firefighters' Association

Local Relief Fund

1. To safeguard any firefighter in active service from financial loss, occasioned by sickness contracted or injury received while in the performance of his duties as a firefighter.

2. To provide reasonable support for those actually dependent upon the services of any firefighter 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.

2.1 To provide assistance, upon the approval of the Executive Director of the State Firefighters' Association, to a destitute member firefighter who has served honorably for at least five (5) years.

2.1.1 Destitution must be through no fault of the firefighter and is defined as the inability to provide basic provisions to themselves or their families. Such basic provisions include, but are not limited to, assistance with housing, vehicle or commuting expenses, food, clothing, utilities, medical care and funeral expenses.

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

3. To provide for the payment of any firefighter’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 Firefighter is unable to pay the said assessment by reason of disability.

4. To provide for benefits of supplemental insurance.

5. Monthly member dues and assessment for the NC Firefighter’s and Rescue Workers Pension Fund and workers compensation premiums.

6. To provide for educational benefits to firefighters and their dependents who otherwise qualify for benefits from the Firefighter’s Relief Fund.

7. Annual firefighter physicals required by the NC Department of Labor or recommended by NFPA.

8. The payment of workers compensation premiums are allowed, including those to the North Carolina Volunteer Safety Workers Compensation Fund.

9. Dues to the NC State Firefighters' Association, NVFC, or the NC Association of Fire Chiefs.

10. Use of relief fund monies for a supplemental retirement fund.

www.ncsfa.com
Educational Benefits

1. Educational Death Benefit- The payment of non-tuition related expenses for dependent children of members killed in the line of duty to any University of North Carolina system supported university or college.

2. Scholarships and grants for members: $240,000 in Scholarships. $12,000 in Training Grants
   a. Graduating Seniors (Eligible applicants are firefighter members or the child of an active, retired or deceased firefighter member of the NCFA. Six scholarships per region are awarded)
      (2) $8,000 merit based Bachelor’s Degree level scholarship at a 4 year accredited college or university
      (1) $8,000 needs based Bachelor’s Degree level scholarship at a 4 year accredited college or university
      (2) $2,000 merit based Associate’s Degree level scholarship at a 2 year accredited college or university
      (1) $2,000 needs based Associate’s Degree level scholarship at a 2 year accredited college or university
   b. Volunteer Firefighters (Eligible applicants are volunteer firefighter members of the NCFA. Two of each scholarship per region are awarded)
      (2) $8,000 merit based Bachelor’s Degree level scholarship at a 4 year accredited college or university
      (2) $2,000 merit based Associate’s Degree level scholarship at a 2 year accredited college or university
   c. Career Firefighters (Eligible applicants are career firefighter members of the NCFA. Two of each scholarship per region are awarded)
      (2) $8,000 merit based Bachelor’s Degree level scholarship at a 4 year accredited college or university
      (2) $2,000 merit based Associate’s Degree level scholarship at a 2 year accredited college or university
   d. Available to either Career or Volunteer Firefighters (Eligible applicants are firefighter members of the NCFA. One scholarship per region will be awarded)
      (1) $10,000 merit based Master’s Degree scholarship at a 4 year accredited college or university
   e. Grants (Eligible applicants are members of the NCFA. Eight grants per region will be awarded)
      (8) $500 Training Grants

www.ncsfa.com
• Legislative Representation at the state and federal levels.

• Web Sites – Provide information for the firefighters of North Carolina.  www.ncsfa.com and www.safre.mobi

• Fax Number – 919-821-9382

• Toll Free Number – 800-253-4733

• Association Email Addresses – tim@ncsfa.com ed@ncsfa.com  kris@ncsfa.com  debbie@ncsfa.com  dan@ncsfa.com  sandie@ncsfa.com
Fire and Rescue Commission
   Phil Welch
   Freddie Johnson

National Volunteer Fire Council
   Jeff Cash – Director
   Tim Bradley – Alternate

911 Board
   Greg Hauser

Fire and Rescue Pension Advisory Board
   Kevin Gordon
   Dean Coward

Certification Board
   Kevin Gordon

NCEM Haz Mat Regional Response Team Advisory Committee
   A.C. Rich

USAR Advisory Committee
   A.C. Rich

Local Government Retirement Board (Pension)
   Kevin Gordon

NCSFA Committee/Board Representatives

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ADDITIONAL NCSFA MEMBER BENEFITS
FIRST RESPONDER ASSISTANCE PROGRAM (FRAP)

Don’t Suffer in Silence

First Responder Assistance Program

24/7 Confidential Help for Firefighters and Their Families

The First Responder Assistance Program is included with your Accident & Health insurance coverage. This program offers resources and referrals to first responders and their families for issues regarding:

- Stress Management
- Depression
- Family Conflict
- Anxiety
- Grief and Loss
- Relationships
- Financial or Legal
- Addictions
- Problem Gambling
- Child and Elder Care

To learn more or for immediate assistance, call 855-207-1747
Or visit us online at www.BDAEAP.com  Password: Provident

The First Responder Assistance Program and insurance are provided through Provident Agency, Inc. by Bensing, DuPont & Associates.

No cost to members.

www.ncsfa.com
LONG-TERM CARE RESOURCES

- Special Discounts
- Multiple Products
- Multiple Carriers
- Wider Underwriting
- Service for Life

www.ncsfa.com
welcome
NVFC members!

Thank you for joining the National Volunteer Fire Council (NVFC)! In addition to saving 50% on your NVFC membership through NCSFA, you now receive the following additional benefits:

- $10,000 Accidental Death & Dismemberment Policy (doubles to $20,000 with LODD)
- Special discounts from the NVFC and its partners including MSA, Masimo, Firehouse Events, FireGrantsHelp, and Working Advantage
- Discounted tuition, waived application fee, and scholarship eligibility from Columbia Southern University
- Eligibility to join the FASNY Federal Credit Union
- Training, resources, giveaway programs and more!

Visit www.nvfc.org today to learn more!

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Visit www.ncsfa.com

NATIONAL VOLUNTEER FIRE COUNCIL (NVFC) MEMBERSHIP OPPORTUNITY

$15 Annual Fee Per Member.

www.ncsfa.com
Local Government Federal Credit Union

If you become a member of the LGFCU, you will have the opportunity to receive special member benefits:

- NCSFA Debit Card
- Loans For All Non-Municipal Fire Department Needs
- Discounted theme park tickets
- Hertz Car Rental discount program

www.ncsfa.com
CONSULTATION
* Unlimited Counseling with Investigator, SSN Fraud Detection, Monthly ID Theft Updates, Emergency Assistance 24/7/365, Data Breach Notifications, Identity Alert System, Lost/Stolen Wallet Assistance, Reduce Pre-Approved Card Offers, Sex Offender Registry Reports, Live Support.

RESTORATION
* Licensed Private Investigators, Complete Restoration for Medical ID, Financial and Complete Identity, $5 Million Service Guarantee.

PRIVACY MONITORING
* Global Black Market Website Surveillance for Name, DOB, SSN, Emails(10), Phone(10), Driver’s License, Passport,, Medical ID(10) ,File Sharing Network Searches Address Change Verification.

SECURITY MONITORING
* Global Black Market Website Surveillance for SSN, CC Number(10), Bank Account Numbers(10), Credit Inquiry Alerts, Payday Loan Monitoring, Minor Identity Protection, Court Records, Credit Monitoring and Quarterly Score Tracker.

Your Identity Theft Shield Covers:
* The member
* The member’s spouse or domestic partner
* Safeguard for minors - Up to 8 dependents under the age of 18

www.legalshield.com/info/ncsfa

LegalShield
－ unlimited issues
＊ 24/7 Emergency Access for covered situations
＊ Letters/calls made on your behalf
＊ Contracts & documents
- Reviewed up to 15 pages
＊ Lawyers prepare your Will, Living Will, & Healthcare P.O.A.
＊ Traffic-Related Issues
＊ Trial Defense
- Pre-Trial
- Representation at trial
＊ Residential Loan Document Assistance
＊ Uncontested Name Change Assistance
＊ Uncontested Adoption Representation
＊ Uncontested Separation/Divorce Representation
＊ IRS Audit Assistance
＊ 25% Preferred Member Discount

Your LegalShield Plan Covers:
The member
The member’s spouse or significant other
Never married dependent children under 26 living at home
Dependent children under age 18 for whom the member is legal guardian
Full-time college students up to age 26 never married, dependent children
Physically or mentally challenged child living at home

IDShield
IDShield
－ unlimited issues
＊ 24/7 Emergency Access for covered situations
＊ Letters/calls made on your behalf
＊ Contracts & documents
- Reviewed up to 15 pages
＊ Lawyers prepare your Will, Living Will, & Healthcare P.O.A.
＊ Traffic-Related Issues
＊ Trial Defense
- Pre-Trial
- Representation at trial
＊ Residential Loan Document Assistance
＊ Uncontested Name Change Assistance
＊ Uncontested Adoption Representation
＊ Uncontested Separation/Divorce Representation
＊ IRS Audit Assistance
＊ 25% Preferred Member Discount

www.legalshield.com/info/ncsfa

LegalShield Only $18.95
ID Shield Only $18.95
Legal + ID Shield $33.90

www.ncsfa.com
Staples Business Advantage

Staples Provides NCSFA Members With Discounted Pricing.
North Carolina State Firefighters’ Association

TRAVEL AGENCY

WEB ADDRESS:
http://www.ytbtravel.com/Page/Home/wa=ncsfa
Special Offer For NCSFA Members
Save $10.00 On Your AAA Membership
Use code: NCSFAEMP
North Carolina State Firefighters’ Association

More Bars in More Places™
AT&T’s wireless network has the largest digital voice and data coverage in America.

Go to your nearest AT&T store or go online at www.wireless.att.com/find-a-store

Personalized Web Link:
att.com/wireless/ncstatefireman

NC State Firemen’s Assoc employees receive a 10% Discount on your monthly service rates

Present this card with your employee ID in the store.

www.ncsfa.com
MetLife Insurance

Auto & Home:

NCSFA members, we know you work hard. Let MetLife Auto & Home thank you by offering BIG savings on auto insurance.

LEARN MORE

MetLife
MetLife Auto & Home

www.ncsfa.com
Resources for Departments

The NCSFA Can Assist Departments With Questions Concerning:

• NC State Firefighters' And Rescue Squad Workers' Pension Fund

• Insurance Benefits

• Volunteer Safety Workers’ Compensation

• Department Rosters

• Relief Funds

• Other Benefits

www.ncsfa.com
Social Media

Find us online:

www.ncsfa.com
www.safre.mobi

https://www.facebook.com/NCStateFirefighters/

Twitter: @ncfirefighters & safre
If you have any questions regarding benefits...

Contact Us At:
North Carolina State Firefighters' Association
323 West Jones Street, Suite 401
Raleigh, NC 27603
800-253-4733 Toll Free
919-821-2132 Local
919-821-9382 Fax

www.ncsfa.com