



## BENEFITS

### SCOPE

This guideline shall apply to all agreements entered into by the Stoney Point Fire Department.

### PURPOSE

The purpose of this guideline is to identify the benefits available to members of Stoney Point Fire Department.

### DEFINITIONS

**SHALL** - Indicates a mandatory requirement.

**STANDARD OPERATING GUIDELINES (SOG)** - Documents that help establish how an organization will operate and how its members are expected to carry out specific duties outlined in general terms.

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### **Stoney Point Fire Department Benefits Summary**

#### **Benefits Available To Members of Approved Fire Departments in North Carolina**

- "In Line of Duty Death Benefit" - \$25,000.00
- N. C. Firemen's Pension Fund - \$167.00 per month at age 55 and 20 years of service.



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- Departments Eligible for Purchase of Workers Compensation •
  - Federal Public Safety Officers Death Benefit - \$295,000.00 plus annual cost of living adjustment.
  - SPFD Accidental & Line of Duty Death Benefit - \$ 30,000.00•

• **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.
3. **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.**
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 paragraph.

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**Educational Benefits**



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1. Educational Death Benefit- The payment for the education of dependent children of members killed in the line-of-duty.
  2. Scholarships for members – 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 1 @ \$6,000.00 over 4 years • Transfer Scholarship 1 @ \$3,000.00 over 2 years Total \$84,000.00 per year
  3. Educational loans available through College Foundation, Inc. for members and children of members.
    - A. Loans have attractive interest rates.
    - B. Long repayment period.
  4. Free Legal Benefits – Free legal assistance for dependents of firemen killed or disabled in the line of duty. •\$10,000.00 Accidental Death and Dismemberment Insurance – Furnished to all members of the Association at no charge.
  5. Fraternal Insurance – Available for members. • 30 and Under \$10,000.00 • 31 thru 40 \$ 5,000.00 • 41 thru 50 \$ 2,500.00 • 51 thru Life \$ 1,500.00
  6. Legislative Representation
  7. N.C. Fire College and Pump School Web Site – Provides information to the Firemen of North Carolina.
  8. Fax Machine – Can be used 24 hours per day. (Fax # 252-753-3335)
  9. 800 Number – Installed for your convenience (1-800-253-4733)
  10. E-Mail – [NCSFA@Mindspring.com](mailto:NCSFA@Mindspring.com)
  11. Personalized North Carolina State Firemen’s Association Credit Card.

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#### **Benefits for Covered Injuries and Illnesses In the line of Duty**

1. Covered Injury Death, Dismemberment, Loss of Sight, Speech or Hearing \$45,000
2. Seat Belt Benefit \$10,000
3. Dependent Child Benefit (Per Child) \$10,000
4. Bereavement Benefit \$ 6,000
5. Permanent Physical Impairment Benefit \$50,000
6. Cosmetic Disfigurement from Burns Benefit \$50,000
7. Covered Illness Death Benefit (Heart Attach, Stroke, & Infectious Diseases) \$50,000
8. Total Weekly Disability Benefit \$ 100



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- Primary Benefit \$ 100
  - Earned Income Replacement Benefit \$ 0 •5% Cost of Living Adjustment Up to \$ 300
  - First Week Disability Benefit Up to \$ 1,000
9. Transition Benefit Up to \$ 100
  10. Partial Disability Benefit Up to \$ 100
  11. Weekly Hospital Confinement Benefit \$ 105
  12. Outpatient Treatment Benefit \$ 105
  13. Medical Expense Benefit –
    - Injury \$ 7,500
    - Plastic Surgery Benefit \$ 1,875
    - Medical Expense Benefit – Illness \$ 7,500
    - Retraining Benefit Up to \$20,000
    - Rehabilitation Benefit \$ 1,000
    - Family Expense Benefit \$ 1,000
    - Mental Stress Management Benefit (Per Person, Per Incident) \$ 1,000
    - Traumatic Incident Benefit (Per Covered Activity) \$ 1,000
- Benefits are Excess of Workers' Compensation

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### **Non-Line-Of-Duty Benefit**

Provident Accident & Sickness Association AD & D

- Non-Duty Related AD&D \$10,000 Death Benefit

If you have any questions concerning Benefits **Contact NCSFA 1-800-253-4733 or**

Coastal Benefits 1-800-567-8914