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New York

Death

One-Time:

A lump sum benefit of \$56,000 is paid to the surviving spouse, or the estate if there is no surviving spouse.

A Line of Duty Death deviates significantly from Workmen's Compensation law and specifies, deaths that occurred on or after July 1, 1992, the surviving spouse with no dependent children is paid a weekly benefit of \$887.

Surviving spouse with dependent children - receives smaller weekly benefit while children also receive weekly benefit. Children may continue to collect benefits under a variety of conditions.

Remarriage of Surviving Spouse - receives a lump sum of \$92,219.

Remarriage of Surviving Spouse with Dependent Children - receives lump sum benefit of \$50,720 and dependent children continue to receive weekly benefit at varying levels under varying conditions.

Contact: New York State Workers' Compensation Board. 20 Park Street, Albany, NY 12207. Phone: (877) 632-4996. www.wcb.state.ny.us.

Workers Compensation:

Benefits are paid under the Volunteer Firefighters' Benefit Law. Volunteers are considered employees of the municipality for the purpose of Workers' Compensation. If the death occurred on or after July 1, 1992, a weekly benefit of \$800 is paid to the surviving spouse with no dependent children. A surviving spouse with dependent children is entitled to smaller weekly cash benefits. Children are also entitled to weekly cash benefits. Upon remarriage, a spouse without dependent children is paid a lump sum (\$83,200 as of FY 1992) and benefits terminate. A spouse with dependent children who remarries receives a smaller lump sum payment. Dependent children continue to receive weekly benefits when the spouse remarries.

Benefits are paid in approximate accord with the schedule of benefits for the States Worker Comp Law. Currently monthly benefits under WC are slightly higher than VFBL. Variations in benefits and coverage are found in the Volunteer Fire Benefit Law (VFBL) and Volunteer Ambulance Worker Law (VAWBL). Volunteers are considered employees for the purposes of VFBL/VAWBL. Benefit levels depend on when the injury or death occurred.

Contact: New York State Workers' Compensation Board. 20 Park Street, Albany, NY 12207. Phone: (877) 632-4996. www.wcb.state.ny.us.

Funeral:

Maximum of \$6,700 for burial expenses. If the firefighter dies from injuries received in the line of duty as a direct result of firefighting, the maximum does not apply and reasonable expenses will be paid.

Contact: New York State Workers' Compensation Board. 20 Park Street, Albany, NY 12207. Phone: (877) 632-4996. www.wcb.state.ny.us.

Pension:

None.

Child's Education:

Memorial Scholarships for families of deceased volunteer firefighters are awarded to full-time undergraduates at approved NY colleges/post-secondary institutions. To qualify for the award, the firefighter must have died as the result of an injury sustained in the line-of-duty. Memorial Scholarships are available for four years of full time undergraduate study or for five years in an approved five-year bachelor's degree program. Covers actual tuition or the State University of New York (SUNY) undergraduate tuition, whichever is less. Assistance is also available for non-tuition costs such as room and board with allowances for books, supplies, and transportation. If you are a financial dependent, you are eligible under this program.

Memorial Scholarship students attending institutions with tuition charges higher than SUNY charges may receive additional assistance through New York State's Tuition Assistance Program.

Contact: New York State Higher Education Services Corporation. 99 Washington Avenue, Albany, NY 12255. Phone: (888) 697-4372. www.hesc.com.

Spouse's Education:

Memorial Scholarships for families of deceased volunteer firefighters are awarded to full-time undergraduates at approved NY colleges/post-secondary institutions. To qualify for the award, the firefighter must have died as the result of an injury sustained in the line-of-duty. Memorial Scholarships are available for four years of full time undergraduate study or for five years in an approved five-year bachelor's degree program. Covers actual tuition or the State University of New York (SUNY) undergraduate tuition, whichever is less. Assistance is also available for non-tuition costs such as room and board with allowances for books, supplies, and transportation. If you are a financial dependent, you are eligible under this program.

Memorial Scholarship students attending institutions with tuition charges higher than SUNY charges may receive additional assistance through New York State's Tuition Assistance Program.

Contact: New York State Higher Education Services Corporation. 99 Washington Avenue, Albany, NY 12255. Phone: (888) 697-4372. www.hesc.com.

Support Organizations:

The Hundred Club of Westchester
c/o Westchester County Association
707 Westchester Avenue, #213
White Plains, NY 10604
(914) 948-6444

Serves White Plains and Westchester County. Spouse receives a one-time benefit of \$2,500. Children up to age 18 receive \$500 every year on birthdays and Christmas.

Education Local and regional training is available free of charge to firefighters in every county, except New York City, by trained emergency response personnel through the Office of Fire Prevention and Control.

Contact: New York State Office of Fire Prevention and Control. 41 State Street, Albany, NY 12231-0001. Phone: (518) 474-6746. Fax: (518) 474-3240.

As a membership recruitment incentive, New York State offers college scholarships to men and women who join volunteer fire departments and ambulance squads.

Contact: New York State Higher Education Services Corporation. 99 Washington Avenue, Albany, NY 12255. Phone: (888) 697-4372. www.hesc.com.

Workers Compensation According to the New York State Volunteer Firefighters' Benefit Law, local municipalities must provide workers' compensation for volunteer firefighters who are injured in the line-of-duty or traveling to or from an emergency. Firefighters receive \$400 monthly for permanent total disability, \$125 for temporary total disability, and \$95 monthly for permanent partial disability. There is no compensation for injuries received due to intoxication or willful intention of the firefighter to injure himself or another.

Funding The Office of Fire Prevention and Control offers an Emergency Services Revolving Loan Program with an annual fixed interest rate of 2.5 percent. They also administer the New York State Emergency Services Grant Fund, providing reimbursement for personal protective equipment, communications equipment, and accessory equipment.

Contact: New York State Office of Fire Prevention and Control. 41 State Street, Albany, NY 12231-0001. Phone: (518) 474-6746. Fax: (518) 474-3240.

Health There is no state program. Some local jurisdictions provide annual physicals and blood-borne pathogen immunizations.

Legal Although there is no state benefit, several counties have a legal defense fund.

Malpractice The "Good Samaritan Volunteer Firefighters Assistance Act" provides immunity to fire departments who donate equipment to volunteer fire companies in the event of equipment malfunction.

Retirement Article 11-A of the General Municipal Law authorizes certain local governments in New

York State to establish and sponsor length of service award programs (LOSAP's) for volunteer firefighters. These programs provide municipally funded pension like benefits based on an individual's length of volunteer firefighting service. The programs are established at local option and are administered at the local level. There appears to be more than 500 programs in operation with what we estimate to be over a quarter of a billion dollars invested in these programs by local governments on behalf of volunteer firefighters.

Service award programs for volunteer firefighters were authorized by legislation that became effective on September 1, 1989. The purpose of the legislation was to facilitate the recruitment and retention of volunteer firefighters.

Contact: New York State and Local Retirement System. 110 State Street, Albany, NY 12244-0001. Phone: (866) 805-0990. Fax: (518) 402-4433.

The Volunteer Firemen's Home is owned and operated by the Firemen's Association of the State of New York and is not owned or operated by New York State. Any person who has served the volunteer fire service for at least one year is eligible. The Home is there for indigent and disabled volunteer firefighters.

Contact: Firemen's Home of the State of New York. 125 Harry Howard Ave, Hudson, NY 12534. Phone: (800) 479-7695.

Tax

Municipalities may vote to provide a 10% deduction on local taxes. There is also a \$200 income tax credit for volunteer firefighters.

Additional

The Firemen's Association of the State of New York gives volunteers the opportunity to join a federally insured, member-owned credit union. FASNY Federal Credit Union brings a full range of money-saving deposit and lending products and services

New York's volunteers are eligible for enrollment in group savings health insurance plans through their local municipality.

Contact: Firemen's Association of the State of New York. 107 Washington Avenue, Albany, New York 12210. Phone: (518) 434-3728).