

ARKANSAS MUNICIPAL LEAGUE



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Firefighters
Supplemental
Income Protection
and Death Benefit
Program

Without a special program of the Arkansas Municipal League, volunteer firefighters who are injured in the scope of their duties as a firefighter receive only \$20 a week for a compensable injury. Paid firefighters may also lose income due to their work-related injury.

The Arkansas Municipal League offers a valuable program to protect the earnings of volunteer firefighters while they are executing their firefighting duties as well as benefits to assist both part-time and full-time firefighters for lost earnings.

Coverage for firefighters includes:

- A weekly benefit to compensate the injured firefighter for earnings lost due to a compensable injury and not otherwise provided for by Arkansas Workers' Compensation law.
- The program shall pay a sum so that, when combined with temporary total disability benefits provided by Arkansas law, the firefighter shall receive a total weekly indemnity payment up to the statutory maximum benefit for temporary total disability benefit allowed by Arkansas Workers' Compensation Law.
- The sum paid by the program is based upon the volunteer or part-time firefighter's loss of earnings due to the inability to receive earnings from work done in addition to work as a firefighter. In the case of a full-time firefighter, the program shall pay a sum so that, when combined with payable workers' compensation benefits for temporary total disability benefits, the firefighter shall receive a total weekly indemnity payment equal to the statutory maximum

temporary total disability benefit allowed by Arkansas Workers' Compensation Law.

- The program benefit shall be payable for 52 weeks or such periods that the firefighter is eligible to receive worker's compensation benefits for temporary total disability whichever is shorter.
- \$10,000 death benefit payable to eligible dependent if death occurs as a result of a compensable workers' compensation claim. The death benefit is in addition to funeral expenses covered under Arkansas Workers' Compensation Law.

Qualifications

Cities and towns must cover their firefighters under the Municipal League Workers' Compensation Trust to be eligible for this program. Only municipal departments are eligible. The fire station, fire trucks, and equipment must be municipally owned and operated.

Costs

The cost of this coverage is only \$20 a firefighter a year. All firefighters in the department may be covered. The minimum premium for each city or town is \$240. All new firefighters must be enrolled upon becoming a firefighter. Coverage will cease for each covered firefighter when he or she leaves the fire department.

To enroll or re-enroll, please send to the League a list of all firefighters and whether they are a volunteer, part-paid, or full-time firefighter and a check to cover all personnel at \$20 each; the minimum is \$240 for each department. Coverage is effective upon receipt of payment. The list of names of firefighters may be emailed to mlwct@arml.org. New firefighters may be added monthly. The \$20 fee is a calendar year payment and is not prorated for partial year coverage.