

ENHANCING THE SECURITY OF CALIFORNIA'S INJURED
AND FALLEN FIREFIGHTER FAMILIES

A FAMILY RESOURCE GUIDE



CALIFORNIA
FIRE
FOUNDATION

Every firefighter who falls in the line-of-duty leaves behind loved ones – a spouse who has lost a soulmate, or a child left without a father or mother.

When it comes time to reach out for a helping hand, these survivors often turn to the people to whom they've spent years growing close to – their firefighter family.

The California Fire Foundation is charged with the solemn duty of honoring the sacrifice of these heroes through the California Firefighters Memorial, which celebrated its 20-year anniversary in 2022. The Foundation's founding organization, California Professional Firefighters (CPF), has spent decades working diligently to advocate and secure the most important tribute to their memories – security for the loved ones they leave behind.

CPF and the California Fire Foundation believe it is important to educate and support surviving family members. This brochure details the many benefits survivors are afforded under current law. These benefits are available to surviving families of fallen federal, state and local firefighters.

While this guide is meant to answer as many questions as possible, additional benefits and proposals not included here could be moving through the Legislature or Congress. As new proposals for additional benefits arise, the CPF and California Fire Foundation websites will allow you to keep current and learn how you can take advantage of these resources.

While we know these efforts cannot relieve the pain of losing a loved one, CPF and the California Fire Foundation remain committed to doing everything possible to ease this adjustment and reassure the families of fallen firefighters that they are not alone.

Brian K. Rice

Chair, California Fire Foundation

President, California Professional Firefighters





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HONORING OUR FALLEN



THE CALIFORNIA FIREFIGHTERS MEMORIAL

In the heart of Sacramento's Capitol Park stands a tribute – one that immortalizes the extraordinary commitment and uncommon courage of the men and women in the fire service. Built of bronze and limestone, the **California Firefighters Memorial** honors the spirit of those who put their lives on the line each day and those who have made the ultimate sacrifice in service to our great state. Individuals qualify for placement on the Memorial Wall if it is officially determined that their death occurred either on duty or as a result of an illness or injury directly related to their job.

The California Fire Foundation hosts the annual California Firefighters Memorial Ceremony, honoring those whose names are being added to the Memorial Wall – either from the previous year, or from earlier years. As it did when the Memorial was formally unveiled on April 6, 2002, the Ceremony features a solemn, uniformed procession from the Capitol steps to the Memorial site. State elected officials and other dignitaries, as well

as hundreds of family members and friends of fallen firefighters travel to Capitol Park each year to honor their lost loved ones.

Eligibility:

To qualify for inclusion on the Memorial Wall, one or more of the following criteria must be met:

- The death of the firefighter was due to traumatic injury or injuries that occurred on the job or as a result of the job;
- The family of the deceased qualifies for a line-of-duty death benefit pursuant to the federal Public Safety Officers' Benefit (PSOB) Program; or
- The family of the deceased qualifies for a California workers' compensation line-of-duty death benefit.

Any death of a California firefighter, which does not fall under the above-stated criteria may be submitted by application for further review and consideration by the California Fire Foundation Board of Directors, which shall make a final determination as to its qualification.

Submitting an Application:

Applications and submission guidelines may be found on the California Fire Foundation's web site at www.cafirefoundation.org or may be obtained by contacting the Foundation at (800) 890-3213 or cafirefoundation@cpf.org.

Applications must be completed (sponsored) by a recognized firefighter association or union representative, or fire department administration representative. This representative agrees to serve as point of contact with the surviving family member(s) through the submission process. *If you are a family member and are unsure of who to contact to serve as a sponsor for your application, please contact the Foundation for assistance.*

THE NATIONAL FALLEN FIREFIGHTERS MEMORIAL

Open to the public throughout the year, the **National Fallen Firefighters Memorial** is located in Emmitsburg, Maryland and is the congressionally designated National Memorial honoring our nation's fallen career and volunteer firefighters. Conceived as a tribute to the American fire service, the Memorial was constructed in 1981 on the campus of the National Fire Academy.

Whenever a firefighter dies in the line-of-duty, fire officials post a notice of the death at the monument and lower flags at the site to half-staff. Each year, a Memorial Ceremony is held, which includes the placing of a Presidential Wreath at the monument and dedication of a plaque honoring those who died in the line-of-duty during the previous year.

Eligibility:

Specified fallen firefighters meeting the following criteria are honored at an annual memorial service hosted by the **National Fallen Firefighters Foundation (NFFF)**:

- Deaths meeting the Public Safety Officers' Benefits (PSOB) program guidelines for a favorable determination. **Please note that acceptance for inclusion on the National Fallen Firefighters Memorial doesn't impact decisions made by the federal government regarding Public Safety Officers' Benefits;*
- Deaths directly resulting from traumatic injuries sustained during response to, at the scene of, or during return from an emergency incident including but not limited to fires, emergency medical calls, hazardous materials incidents, natural disasters, technical rescue incidents, and search and rescue missions;
- Deaths directly resulting from traumatic injuries sustained



while engaged in department-authorized training drill or activity that requires participants to be engaged in physical activity;

- Deaths directly resulting from traumatic injuries sustained while engaged in a department-mandated physical exercise program administered by the agency including, but not limited to running or other types of physical exercise and annual recertification fitness or agility tests;
- Deaths directly resulting from a cardiovascular event that occurs immediately after, or within 24 hours of, returning from an emergency response or being engaged in a department-mandated physical exercise or training activity as defined above; or
- Deaths directly resulting from cancer, disease, or infection, that are defined as meeting the criteria of the decedent's home state occupational exposure presumption laws. **Please note: Applies to only to such deaths occurring on or after January 1, 2018.*

Submissions:

For a list of all eligibility requirements and to submit the required information for inclusion on the National Fallen Firefighters Memorial, visit the NFFF's website at firehero.org/fallen-firefighters/memorial/ or contact NFFF at (301) 447-1365.



CALIFORNIA PUBLIC SAFETY PRESUMPTIONS



Over the course of the last several decades, **California Professional Firefighters** has fought to enact workplace illness and injury presumptions at the state level for California's public safety personnel. These presumptions specify that certain injuries and illnesses sustained by firefighters are covered under the workers' compensation system if the injury or illness develops, or manifests itself, during the time that firefighter was in active service. Unless challenged and controverted by other evidence, the Workers' Compensation Appeals Board is bound to find that the injury or illness is in fact job-caused.

With the exception of cancer, MRSA and COVID-19, presumptions are extended to a firefighter for a period of three calendar months for each full year of service worked, not to exceed 60 months beyond their last day of service. In the case of cancer, that timeframe is 120 months beyond their last day of service, MRSA is 90 days and COVID-19 is 14 days.

Under these rebuttable presumptions, unless successfully disputed by an employer, if a firefighter sustains a job-caused injury or an occupational illness manifests itself, the firefighter is afforded full hospital, surgical and medical treatment, as well as disability indemnity and death benefits for their survivors.

At the time this guide was produced, California's public safety presumptions exist for the following illnesses or conditions:

- **MRSA**
- **Heart**
- **Hernia**
- **Pneumonia**
- **Cancer, including Leukemia**
- **Tuberculosis**
- **Blood-Borne Infectious Disease**
- **Bio-Chemical Exposures**
- **Meningitis**
- **Post-Traumatic Stress**
(sunsets Jan. 1, 2025, unless extended)
- **COVID-19**
(sunsets Jan. 1, 2024, unless extended)

These laws are intended to protect firefighters who are injured or become ill because of occupational exposures to the hazards and daily stressors of the job.

For more information about these presumptions, including the authorizing sections in the law, visit the **Health and Safety section** of **California Professional Firefighters website**, www.cpf.org.

SURVIVOR HEALTH BENEFITS



Families of fallen firefighters face a difficult journey, fraught with questions and uncertainty.

In this time of great pain, surviving family members should know that their health and well-being is being looked after thanks to the efforts of their firefighter family. Following are survivor health care benefits available at the federal, state and local levels.

FEDERAL BENEFITS

COBRA

The Federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) protects all firefighters and their dependents from instantly losing their health coverage, if eligible survivors are not extended continued medical coverage under the deceased firefighter's plan. Coverage is available for up to 36 months after the death.

Coverage under COBRA must be identical to the coverage the firefighter had prior to death. However, employers can let survivors drop some incidental benefits to lower premium costs. If the department changes its health plan, survivors will receive the benefits under the new plan.

Benefit Eligibility:

The continuation of coverage under COBRA is available to spouses and dependent children/stepchildren if certain conditions are met. *At the time this guide was printed, certain survivors may be eligible for federal income tax credits, which can help with qualified monthly premium payments.*

Obtaining Benefit:

The employer must notify the health plan administrator within 30 days after the employee's death. The plan administrator then has 14 days to contact the survivor and offer the COBRA coverage. Upon receiving this information, the survivor has up to 60 days to decide whether to buy the COBRA coverage.

If a survivor elects COBRA coverage, it will be retroactive to the date that benefits ended because of the death. The first premium payment must be paid within 45 days.

STATE BENEFITS

HEALTH COVERAGE CONTINUITY

Government Code Section 22820 and Labor Code Section 4856 ensure the continued health care coverage for a deceased firefighter's spouse and dependent children in instances where the firefighter succumbed to an industrial injury or illness.

These code sections extend such health benefits to a surviving spouse and qualified children of a fallen state or local government firefighter, as well as a federal firefighter who lived and worked in California and was killed in the line-of-duty.

Benefit Eligibility:

Under California law, eligible survivors are entitled to state-funded health benefits over the course of their lifetime if they were married to that firefighter for a continuous period of one year prior to the date of death. Surviving unmarried children are also eligible for coverage under certain circumstances.

Obtaining Benefit:

Survivors should first contact the fallen firefighter's employer. Under state law, the employer of a fallen public safety officer is required to notify CalPERS within 10 days that family members may be eligible for benefits. State law also requires an employer, when notifying CalPERS of the member's death to also provide any updated contact information of the surviving spouse or family member, if that spouse or family member may be eligible for enrollment in a CalPERS health benefit plan. Uninsured, eligible survivors may enroll in a health benefit plan of the surviving spouse's choice.

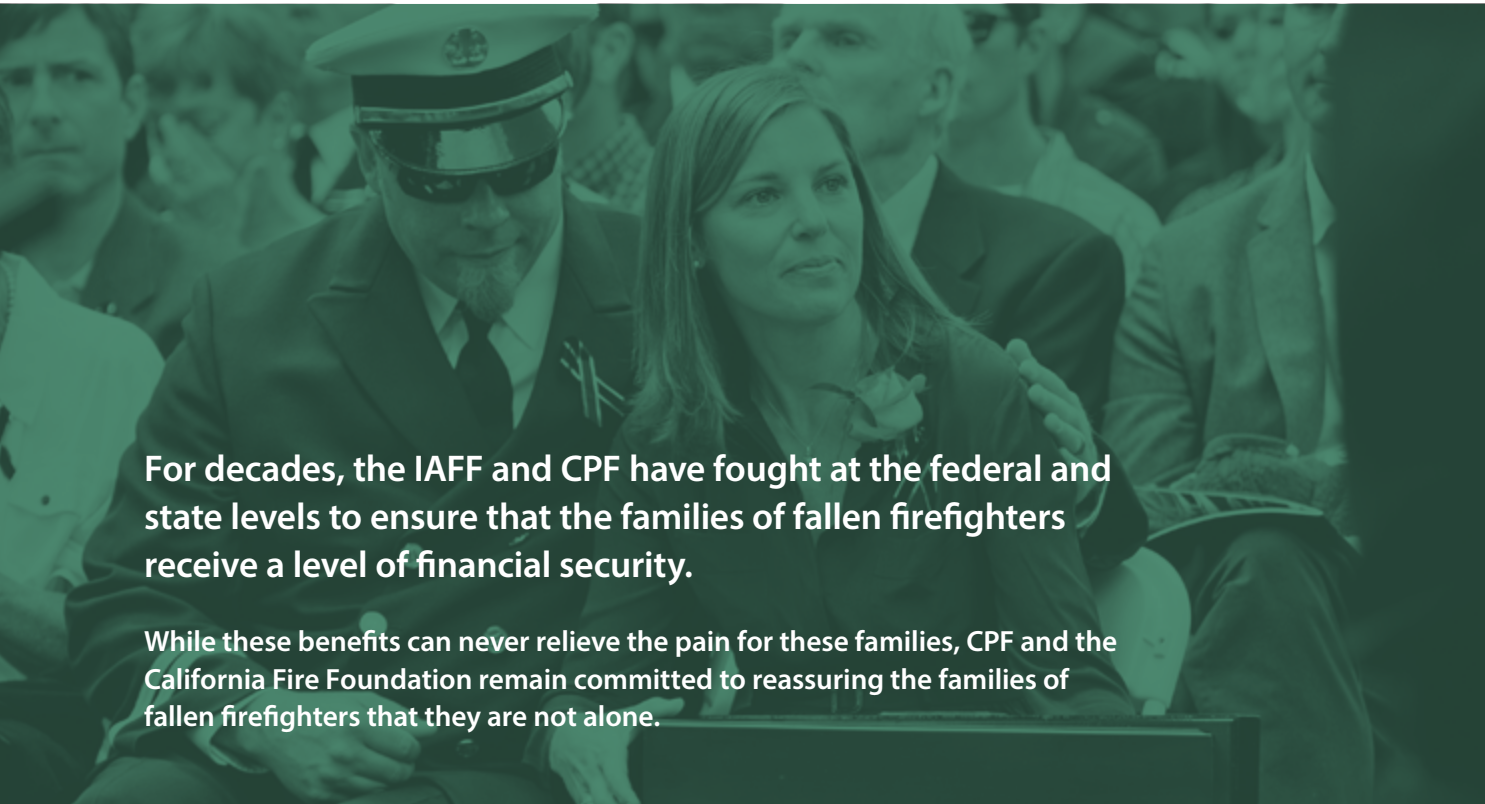
Once notified, CalPERS determines eligibility and forwards related materials to the eligible survivors. If you have questions regarding benefit eligibility, contact **CalPERS' Health Account Management Division at (916) 795-1461**.

LOCAL BENEFITS

Some employers may provide survivors health care benefits in an employer-sponsored health plan. To learn more about your benefit eligibility, contact a representative from your local fire department, firefighter association or union.



FINANCIAL BENEFITS



For decades, the IAFF and CPF have fought at the federal and state levels to ensure that the families of fallen firefighters receive a level of financial security.

While these benefits can never relieve the pain for these families, CPF and the California Fire Foundation remain committed to reassuring the families of fallen firefighters that they are not alone.

FEDERAL BENEFITS

PUBLIC SAFETY OFFICER BENEFITS (PSOB) ACT

Under the federal **Public Safety Officer Benefits (PSOB) Act**, survivors of firefighters and other public safety officers who die in the line of duty are eligible for a one-time cash payment. Disability benefits are also paid to those catastrophically injured in the line of duty.

As of October 1, 2022, the amount of the PSOB benefit is \$422,035.00. The benefit amount is adjusted each October, based on the Consumer Price Index. The benefit is also indexed to the date of determination (as opposed to the date of injury) to ensure that surviving families aren't penalized for delays in processing benefits.

Death and disability benefits are not subject to federal income tax. In general, PSOB benefits are paid in addition to any other workers' compensation, life insurance, or other benefits paid for the death of a firefighter. However, the PSOB benefit may be offset by certain other benefits received.

Benefit Eligibility:

The PSOB Act applies to all firefighters, whether paid, unpaid or federal, including personnel who act outside of their jurisdiction in an emergency situation and trainees.

Generally, the Act does not cover deaths resulting from occupational illness or pulmonary or heart disease unless a traumatic on-the-job injury is a substantial factor to the death. Benefits are applicable to surviving families of firefighters who die as a result of a **heart attack or stroke suffered within 24 hours of being on duty.**

PSOB provisions have been extended – until December 31, 2023, unless repealed earlier – to provide a federal line-of-duty presumption for **COVID-19 deaths and disabilities** and, in August 2022, legislation signed into law by President Biden retroactively applies PSOB disability and death benefits to firefighters who sustain specified **job-caused PTSD/acute stress injuries and suicide-related deaths.**

Obtaining Benefit:

Claims should be filed **within three years** of a firefighter's death or disability. To initiate a claim for death benefits, or to receive more information, call the **Public Safety Officers Benefits Program** at the **Bureau of Justice Assistance: (888) 744-6513** or visit **www.psob.gov.**

For those whose loved one was affiliated with the International Association of Fire Fighters (IAFF), contact **IAFF's Department of Occupational Health & Safety** at (202) 737-8484 for PSOB claim-related assistance.

VETERANS BURIAL BENEFITS

The U.S. Department of Veterans Affairs (VA) provides family members of a fallen firefighter who was also veteran or service member assistance with planning and paying for a burial or memorial service. Additionally, family members can order memorial items to honor the service of their Veteran.

For deaths occurring on or after October 1, 2021, survivors may be eligible for a lump sum payment of \$300 for burial expenses, an allowance of \$828 toward a burial plot, \$231 toward a headstone or marker, burial in a national cemetery, a burial flag, and a presidential memorial certificate.

Benefit Eligibility:

The fallen firefighter must have been a veteran who received a discharge other than dishonorable. Reservists entitled to retired pay are also eligible to receive a burial flag.

Obtaining Benefit:

For more information and to apply for benefits visit: **www.va.gov/burials-memorials/#get-veterans-burial-benefit** or contact the **National Cemetery Scheduling Office** at (800) 535-1117; **Headstones & Markers** at (800) 697-6947; or **VA Benefits Hotline** at (800) 827-1000.

You will need to provide the following:

- Proof of military service (Form DD-214)
- Service Serial Number
- Death certificate
- Marriage license, if applicable
- Children's birth certificates, if applicable

STATE BENEFITS

CALIFORNIA WORKERS' COMPENSATION INJURY & DEATH BENEFITS

Under California's workers' compensation system, an injured or fallen firefighter's family members may be eligible to receive certain benefits, including death benefits paid as allowance installments – in the same way total temporary disability benefits are paid to the firefighter because of a workers' compensation claim – as well as a one-time burial benefit of up to \$10,000.

See Chart Below

Benefit Eligibility:

Death benefits are available to the surviving spouse, children or other dependents of a firefighter who dies in the line of duty as the result of a traumatic injury, or as the result of a job-caused illness, including a public safety presumptive illness, such as cancer, heart trouble or a blood-borne infectious disease, to name a few. For a list of public safety presumptions, see the previous pages of this guide.

DATES	BURIAL EXPENSES	1 TOTAL DEPENDENTS	2 OR MORE TOTAL DEPENDENTS	3 OR MORE TOTAL DEPENDENTS	1 TOTAL PLUS 1 OR MORE PARTIAL DEPENDENTS	1 OR MORE PARTIAL DEPENDENTS
For injuries on or after Jan. 1, 2013	\$10,000	\$250,000	\$290,000	\$320,000	\$250,000 plus four times annual support for partial dependents not to exceed \$290,000	Eight times annual support not to exceed \$250,000
For injuries prior to Jan. 1, 2013	\$5,000	\$250,000	\$290,000	\$320,000	\$250,000 plus four times annual support for partial dependents not to exceed \$290,000	Eight times annual support not to exceed \$250,000





Generally, the statute of limitations for filing a survivor-related workers' compensation death benefits claim is 240 weeks from the "date of injury." However, the statute of limitations is increased to 420 weeks from the date of diagnosis, not to exceed one year after the date of death, in instances where a firefighter's death was:

- Job-caused cancer (excluding asbestosis), Tuberculosis, or a blood-borne infectious disease (excluding HIV/AIDS); and
- The date of injury occurred during the firefighter's active service; and
- The recipient of the death benefit was a dependent at the time of the firefighter's death.

In the event of a death associated with asbestosis or HIV/AIDS, survivors must start workers' compensation death benefit proceedings five years from the date on which the asbestosis or HIV/AIDS was diagnosed, or up to one year from the date of the fallen firefighter's death, whichever is later.

Obtaining Benefit:

To obtain this benefit, survivors must complete specific Workers' Compensation claim forms, which we can also email you. Send us a note at cafirefoundation@cpf.org.

FINANCIAL ASSISTANCE FOR VICTIMS & SURVIVORS OF VIOLENT CRIME

The California Victim Compensation Board (CalVCB) can help cover expenses that result from certain crimes. This includes assistance to firefighters injured in the line-of-duty because of a violent crime, as well as eligible survivors of a fallen firefighter whose death was the result of a such a crime. Crimes can include, but aren't limited to arson, murder, homicide, assault, hit and run, and other violent crimes.

After all available reimbursement and recovery sources are used, CalVCB steps in to help cover expenses associated with medical/

health, dental or vision insurance, disability insurance, auto insurance, employer benefits and civil suits, among others. Eligible survivors may receive assistance for mental health, funeral/burial support and other loss services.

Compensation is only paid when other financial resources, such as private insurance, does not cover the expenses. The maximum reimbursement per application is \$70,000.

Benefit Eligibility:

Benefits are available to California residents who are physically injured, threatened with injury or die as a direct result of a qualifying crime. The crime must have occurred in California, or to a resident who becomes a victim while in another state or country.

*CalVCB also facilitates short-term and long-term financial recovery for crime victims of mass violence, including the 2017 Las Vegas Route 91 Harvest Festival shooting, the 2018 Camp Fire, and the 2019 Gilroy Garlic Festival Shooting, among other events. **For more information visit:** victims.ca.gov/for-victims/victims-of-mass-events/*

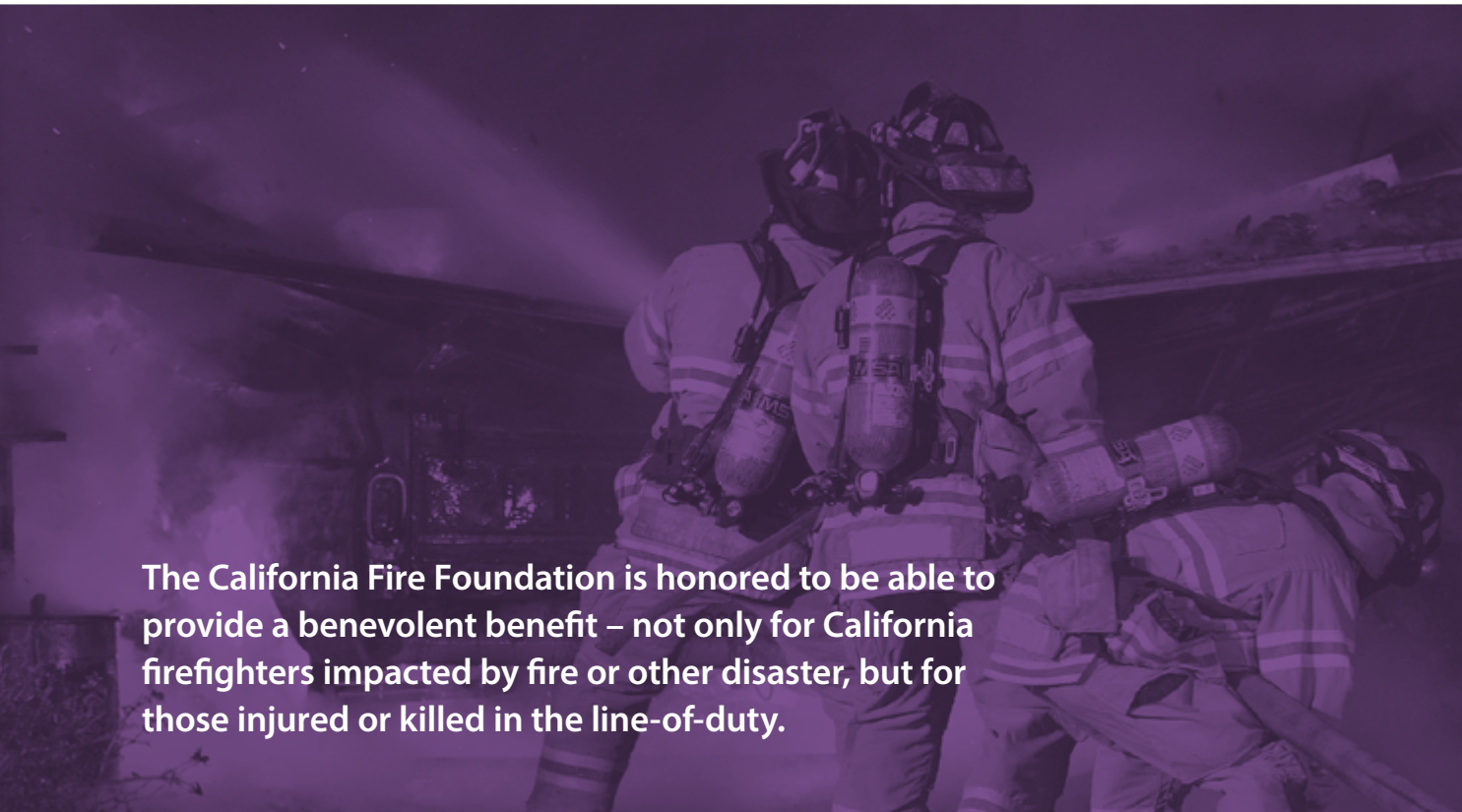
Obtaining Benefit:

An application for benefits must be filed within seven years of the crime or seven years from when the crime could have been discovered, whichever is later. Apply online at **online.victims.ca.gov** or contact CalVCB for additional information at **(800) 777-9229** or **info@victims.ca.gov**

LOCAL BENEFITS

Various local firefighter associations and charitable organizations offer some degree of financial assistance to the children of fallen firefighters. To learn more about your benefit eligibility, contact a representative from your local firefighter association.

CALIFORNIA FIREFIGHTERS BENEVOLENT FUND



The California Fire Foundation is honored to be able to provide a benevolent benefit – not only for California firefighters impacted by fire or other disaster, but for those injured or killed in the line-of-duty.

The California Fire Foundation's Benevolent Fund line-of-duty injury and death benefits are intended to provide immediate financial support for firefighters and their beneficiaries.

LINE-OF-DUTY DEATH (LODD)

This **one-time \$5,000 death benefit** is afforded in response to line-of-duty deaths -- as determined by the employing agency -- that occur while a firefighter is providing emergency services or while training. The benefit is paid to the fallen firefighter's designated beneficiary. The criteria used for placement on the **California Firefighters Memorial Wall** is the primary criteria used to determine the award of this death benefit.

LINE-OF-DUTY INJURY (LODI)

For active firefighter line-of-duty injuries that are directly related to delivering emergency services (including training-related injuries), this benefit is not intended for long-term, cumulative occupational injuries or illnesses that manifest themselves over time. Emergency room admittance is required. \$1,000 will be

distributed for the first 48 hours to six days of hospitalization, with an additional \$500 per week **up to a maximum of \$5,000.**

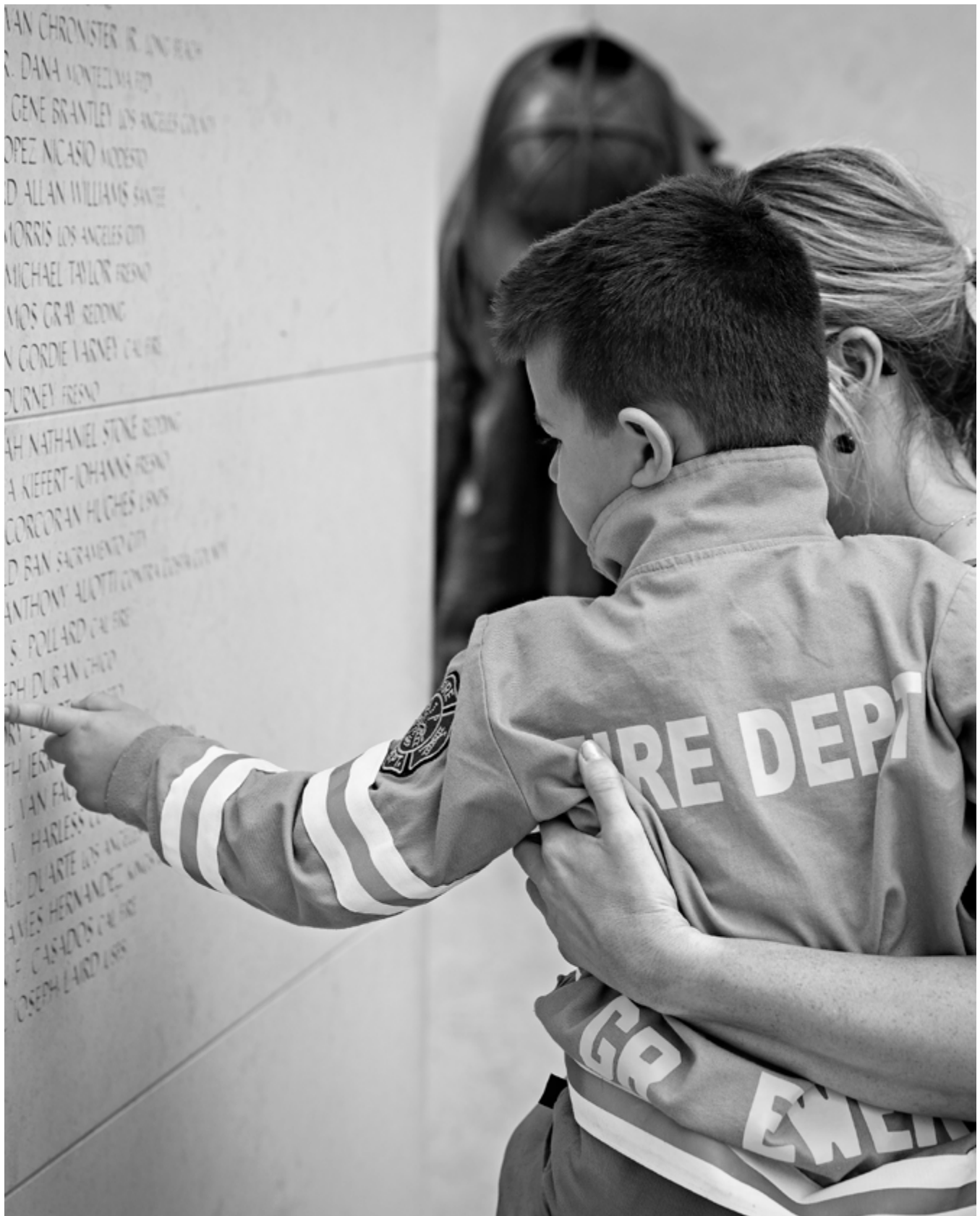
At the recommendation of the Foundation's Executive Director and approval of the Benevolent Fund Advisory Committee, grants may be awarded to assist firefighters with job-related behavioral health issues, which require in-house care or hospitalization. Such grants are limited to **no more than \$7,500** each and will be reported to the Board of Directors consistent with the Health Insurance Portability and Accountability Act (HIPAA) Regulations.

Obtaining the Benevolent Fund Benefits:

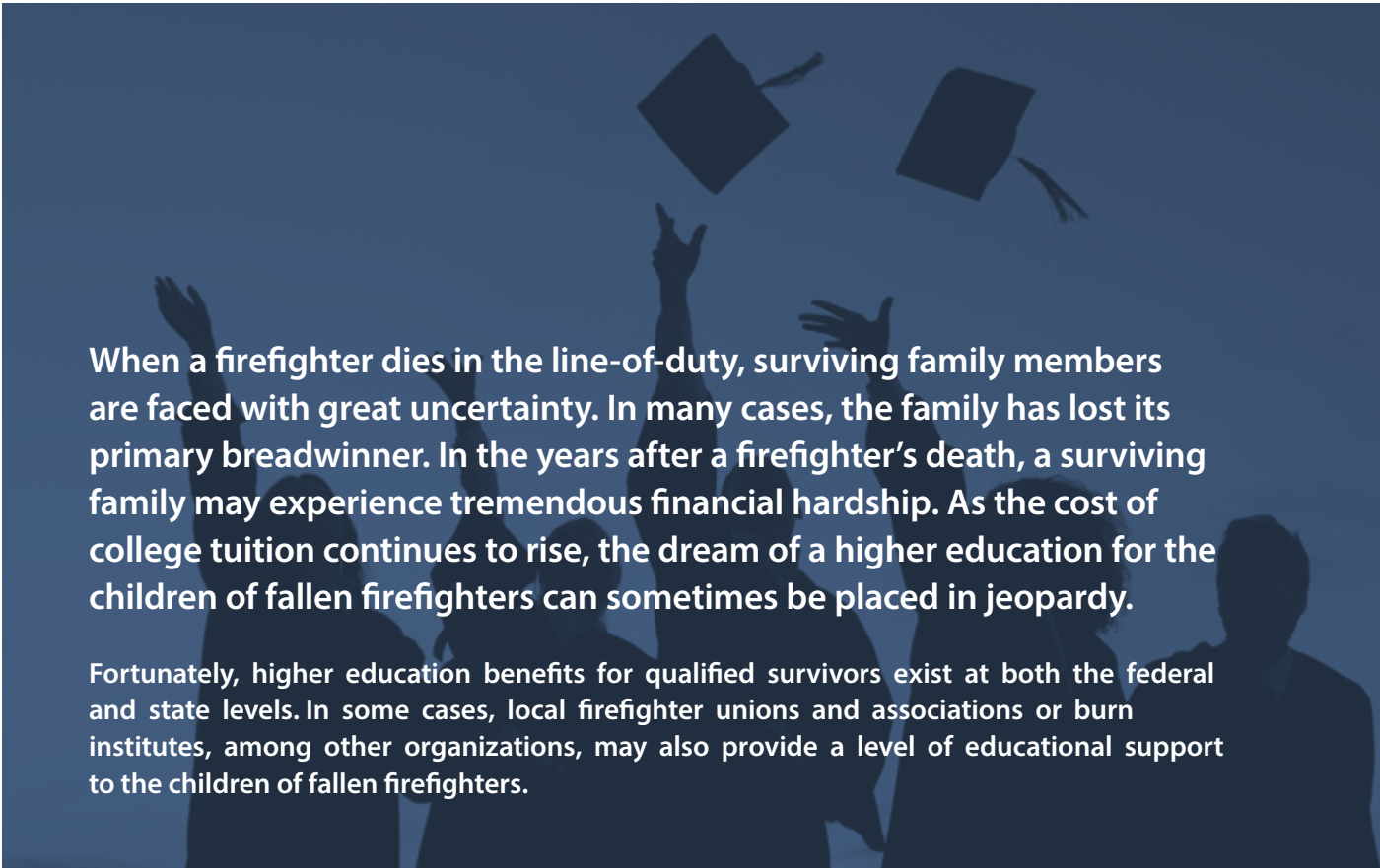
Benevolent Fund applications may be found on the Foundation's website at www.cafirefoundation.org and may also be requested by email to benevolent@cpf.org or by calling **(800) 890-3213**.

Applications are considered on a rolling basis, and once submitted and reviewed, applicants receive email confirmation. Please note that Benevolent Fund applications must be verified and signed by fire department or local union leadership.





SURVIVOR EDUCATION BENEFITS



When a firefighter dies in the line-of-duty, surviving family members are faced with great uncertainty. In many cases, the family has lost its primary breadwinner. In the years after a firefighter's death, a surviving family may experience tremendous financial hardship. As the cost of college tuition continues to rise, the dream of a higher education for the children of fallen firefighters can sometimes be placed in jeopardy.

Fortunately, higher education benefits for qualified survivors exist at both the federal and state levels. In some cases, local firefighter unions and associations or burn institutes, among other organizations, may also provide a level of educational support to the children of fallen firefighters.

FEDERAL BENEFITS

PUBLIC SAFETY OFFICERS EDUCATIONAL ASSISTANCE (PSOEA PROGRAM)

The federal **Public Safety Officers Educational Assistance (PSOEA) Program**, administered by the U.S. Department of Justice, offers financial assistance for higher education to spouses and children of firefighters who die in the line of duty.

As of October 1, 2022, the maximum monthly PSOEA benefit available is \$1,401.00. The maximum benefit amount is adjusted each October, based on the Consumer Price Index.

Benefits are available for 45 months of a full-time education or training, or for a proportional amount of time for part-time programs. PSOEA funds may be used to cover tuition and fees, room and board, books and supplies, as well as other expenses consistent with the survivor's educational, professional or vocational benefits.

It is important to note that PSOEA benefit amounts will be reduced in the event that the survivor is receiving other benefits, including state-level educational benefits.

Benefit Eligibility:

Benefits under the PSOEA program are available to spouses of fallen firefighters, and to natural or adopted children and step-children who are under the age of 27, unless the Attorney General finds there are extraordinary circumstances in which a surviving child's benefits should be extended beyond that age.

Obtaining Benefit:

In order to apply for the PSOEA benefit, you must first have applied for PSOB benefits – see the previous pages of this guide. To apply, have your PSOB case number and date of award, as well as information on estimated costs, on hand and complete the PSOB Education Assistance Claim information at **www.psob.gov/default.asp**.

SURVIVOR EDUCATION BENEFITS

PSOEA and PSOB questions may be directed to a Bureau of Justice Assistance (BJA) Customer Resource Specialist at **(888) 744-6513** between the hours of 8:00 a.m. and 4:30 p.m. Eastern, or via email to AskPSOB@usdoj.gov.

Separately, the International Association of Fire Fighters (IAFF) provides survivors of fallen IAFF members with assistance in filing PSOEA benefits. Contact IAFF's Department of Occupational Health & Safety at **(202) 737-8484** for assistance.

W.H. "HOWIE" MCCLENNAN SCHOLARSHIP

The International Association of Fire Fighters (IAFF) offers the **W.H. "Howie" McClennan Scholarship** to children of fallen IAFF members planning to attend a university, accredited college or school of higher learning in the United States or Canada.

Scholarships issued in the amount of \$2,500 are awarded annually and can be renewed for up to four consecutive years.

Benefit Eligibility:

The McClennan Scholarship is available to the children, either biological or legally adopted, of IAFF members who were killed in the line of duty.

To be eligible for the scholarship, the applicant's parent must have been a member in good standing of the International Association of Fire Fighters at the time of death.

Obtaining Benefit:

More information about the McClennan Scholarship, including application forms, can be found at www.iafffoundation.org.

NATIONAL FALLEN FIREFIGHTERS FOUNDATION SARBANES SCHOLARSHIP

The National Fallen Firefighters Foundation (NFFF) offers tuition assistance with higher education or professional job skills training through its **Sarbanes Scholarship** and its **Alan Patrick Sondej Memorial Scholarship**.

Benefit Eligibility:

The Sarbanes Scholarship is available to spouses, life partners, children and stepchildren of firefighters honored at the NFFF Memorial. Scholarships are awarded for undergraduate and graduate studies, vocational-technical training, and certification and job training programs. They may be used for study at in-state or out-of-state public and private schools.

The Alan Patrick Sondej Memorial Scholarship is designed to provide scholarships that satisfy the full four-year cost of college tuition and books. **The Sondej Scholarship** is awarded on an annual basis and is available to students pursuing a major in the fields of science, technology, engineering mathematics, and public safety.

Obtaining Benefit:

More information about NFFF's scholarship programs, including application forms, and additional eligibility requirements, as well as the requirements to be listed on the NFFF's Memorial, can be found at www.firehero.org.

STATE BENEFITS

ALAN PATTEE PUBLIC COLLEGE TUITION AND FEE WAIVER

The **Alan Pattee College Tuition Waiver** (California Education Code Sections 68120 and 68120.5) enables qualified natural or adopted children, including stepchildren, as well as spouses of fallen state, local government, or California federal firefighters, to attend schools within the University of California, California State University and California Community College system, as well as Hastings College of Law without having to pay tuition or other systemwide fees. The benefit also applies to survivors of fallen CalFIRE contract pilots. These tuition and fee waivers are the result of ongoing advocacy by California Professional Firefighters. Importantly, in 2016, Governor Jerry Brown signed CPF-sponsored legislation clarifying that this tuition and fee waiver is in fact applicable in instances where a firefighter succumbed to a job-caused illness, such as occupational cancer.

If you are a survivor of a fallen firefighter who is applying to a public, California-based university or community college and have questions regarding the tuition and fee waiver, contact the California Fire Foundation for more information at **(800)-890-3213** or cafirefoundation@cpf.org.

Obtaining Benefit:

To obtain the waiver under the **Alan Pattee Scholarship Act**, you may be asked to submit the following to the admissions office of the school:

- Documentation verifying the line-of-duty death (such as workers' compensation documentation, a death certificate, etc.)

- Letter from the Fire Chief confirming that the death was a line-of-duty death and meets the eligibility criteria within Education Code 68120 or 68120.5.

To reach campus admissions, you may find the following resources helpful:

University of California:

admission.universityofcalifornia.edu

California State University:

calstate.edu/attend/admissions

Hastings College of Law:

uchastings.edu/admissions

California Community Colleges:

home.cccapply.org

LAW ENFORCEMENT PERSONNEL DEPENDENTS GRANT PROGRAM (LEPD)

California's **Law Enforcement Personnel Dependents (LEPD) Grant Program** provides needs-based educational grants to children and spouses of fallen California state or local firefighters. Annual awards match the amount received through the Cal Grant program and range from \$276 to \$14,218 for up to four years. Awards may be used for tuition and fees, books, supplies, and living expenses.

Under Section 4709 of the Labor Code, proceeds of death benefits received by a dependent of a firefighter killed or disabled in the line of duty must not be included when determining financial need for an LEPD grant.

Benefit Eligibility:

The LEPD program provides educational grants to each dependent or spouse of a California state or local firefighter killed in the performance of duty or who dies, or is totally disabled, in a duty-related accident or injury.

Obtaining Benefit:

To receive an LEPD grant, a survivor must submit the following supplemental information with their application:

1. A copy of the applicant's Student Aid Report (SAR), which is generated after filing a Free Application for Federal Student Aid (FAFSA)
2. Proof of enrollment for the academic year.
3. A copy of the applicant's birth certificate (or marriage certificate)
4. The death certificate of the parent/spouse, or coroner's report, if applicable

5. A copy of the findings of the Workers' Compensation Appeals Board (or other evidence) that the fatality or disabling accident was job-caused.

For more information, including application procedures, contact the California Student Aid Commission's Specialized Programs Unit at **specialized@csac.ca.gov** or **(888) 224-7268** Monday - Friday, 8:00 a.m. to 4:00 p.m. Pacific.

DANIEL A. TERRY SCHOLARSHIP

Named after CPF's president emeritus and the founder of the California Fire Foundation, the **Daniel A. Terry Scholarship** provides higher education financial assistance, in the form of scholarships, to the children of California's fallen firefighters.

Each initial scholarship award is \$3,000, with scholarships eligible for renewal for up to four years, for a total award package of up to \$12,000. After the initial award, California Fire Foundation staff contacts scholarship recipients the following spring regarding renewal requirements.

Benefit Eligibility:

To be eligible for the **Daniel A. Terry Scholarship**, an applicant must be the natural or legally adopted child of a California firefighter who died in the line of duty and whose name appears, or is approved to appear, on the California Firefighters Memorial Wall.

Applicants must also be under 27 years of age at the application closing date and must possess a high school diploma or equivalent, or be in the final year of high school.

Obtaining Benefit:

Information on how to apply for the Daniel A. Terry Scholarship can be found at the California Fire Foundation's website, **www.cafirefoundation.org**.

LOCAL BENEFITS

Many local firefighter associations, unions and burn institutes, among other local organizations, offer some degree of financial assistance to the children of fallen firefighters. To learn more about your eligibility for benefits, contact a representative from your local fire department or firefighter association.

SURVIVOR RETIREMENT BENEFITS



The promise of a secure retirement in exchange for a lifetime of commitment is the least that society can offer its first responders. The same goes for the loved ones these first responders leave behind.

The below discusses what retirement benefits may be available.

FEDERAL BENEFITS

SOCIAL SECURITY

While most firefighters and other public employees in California do not pay into Social Security, those that do have earned retirement benefits for their family. The amount of work (quarters) needed to make survivors eligible depends upon the worker's age at death.

The Social Security Administration offers a one-time death benefit of \$255 to eligible survivors for burial expenses, as well as a monthly survivor's benefit.

If a surviving spouse receives a pension from a federal, state, or local government based on work for which Social Security tax was not paid, the Social Security Administration may reduce benefits by up to two-thirds. For example, if you get a monthly government pension of \$600, two-thirds of that, or \$400, may be deducted from your monthly widow or widower

Social Security benefit. And the social security benefit could be reduced to zero if two-thirds of the government pension is more than the social security benefit.

Benefit Eligibility:

Anyone who has worked at least 40 quarters of work in "covered employment" and paid Social Security taxes has earned benefits for his or her family. The following individuals are entitled to receive that benefit:

- Widows and widowers age 60 or older (age 50 or older if disabled.)
- A surviving divorced spouse, under certain circumstances.
- Widows and widowers taking care of the firefighter's child who is under age 16 or disabled, and receiving Social Security benefits
- Unmarried children under age 18, or up to age 19 if attending high school full time.
- Under certain circumstances, stepchildren, grandchildren or adopted children may receive benefits

- Disabled unmarried children of any age who were disabled before age 22
- Dependent parents age 62 or older

If you remarry after you reach age 60 (age 50 if disabled), your remarriage will not affect your eligibility for survivor benefits.

Obtaining Benefit:

A widow, widower, or surviving divorced spouse **cannot** apply online for survivors benefits. You should contact your local Social Security office or call **(800) 772-1213** to request an appointment. If you are deaf or hard of hearing, call the TTY number at **(800) 325-0778**.

STATE & LOCAL BENEFITS

PENSIONS

There are several retirement systems protecting firefighters in California, the largest of which is the California Public Employees Retirement System (CalPERS).

All California retirement systems – CalPERS, county systems (pursuant to the County Employees Retirement Act of 1937) and independent municipal systems (such as L.A. City, San Jose, San Francisco, or San Diego) provide benefits for survivors of members that die from an industrial disability.

Changes in benefits can be made statewide or, in some cases, through optional changes applicable to certain local jurisdictions. For example, local CalPERS contracting agencies may provide an alternate death benefit in cases where a firefighter served 20 or more years regardless of their age at death. Under this option, surviving spouses can receive a monthly benefit equal to the amount the firefighter would have earned if he or she had retired at the minimum age when he or she died (if there is no surviving spouse, an eligible dependent child can receive 50% of the allowance).

Benefit Eligibility:

Due to the number of retirement systems throughout the state, benefits differ and are too numerous to detail in this brochure. Additionally, many benefits are often subject to collective bargaining. Depending on the benefit, survivor eligibility requirements, as well as the benefit level, can vary from jurisdiction to jurisdiction.

Obtaining Benefit:

Surviving family members should contact the fallen firefighter's local fire department or firefighter association to see what benefits have been negotiated or are applicable.



VOLUNTEER FIREFIGHTERS LENGTH OF SERVICE AWARD

Initially approved by lawmakers in 1979, the **Volunteer Firefighters Length of Service Award (VFLSA)** program is a means for California fire departments to offer a modest monthly lifetime award to their volunteer firefighters who reach retirement age as a way to say thank you for their years of service.

The VFLSA program also pays a one-time \$3,000 lump sum death benefit to the surviving spouse of a fallen volunteer firefighter who had at least 10 years of service credit in the VFLSA program.

The basic VFLSA award payment ranges from \$50 per month at age 60 for those with 10 years of service as a volunteer firefighter and up to \$100 per month at age 60 for those with 20 years of service.

Benefit Eligibility:

A volunteer firefighter must be/have been a member of a fire department that has contracted for the VFLSA and who regularly participates/participated in training drills and emergency calls, as well as department and association meetings, among other activities. There is no cost to the volunteer firefighter – all costs are borne by the VFLSA contracting fire department.

Obtaining the Benefit:

Contact the fire department to which the volunteer firefighter is/was a member to confirm VFLSA participation or reach out to the Program's Administrator at (208) 345-5109 or **VFLSA@adaptmanagement.org**.

FIREFIGHTER LICENSE PLATES



The fire service is a family ... forever. Now those who have lost a California firefighter may obtain their own California Firefighter license plate.

Once available only to active and retired firefighters, the iconic license plates may now be purchased by survivors of a deceased firefighter. Surviving family members of a fallen active or retired firefighter – including surviving spouses, domestic partners, natural-born and adopted children and stepchildren.

Obtaining a License Plate:

Eligible survivors may order their own firefighter license plates online or by mailing an application to the DMV. Plates may also be purchased as gifts. Learn more at: www.cafirefoundation.org

The California Fire Foundation pays first-year fees associated with purchase of a new sequential license plate for the spouses of firefighters who die in the line of duty. Upon the death of a firefighter, a surviving spouse may also retain a previously issued plate as a family heirloom.

Plates cost \$50 for sequential and \$103 for personalized. Annual renewal costs are \$35 for a sequential plate and \$78 for a personalized plate. ***The California Firefighter license plate is more than a vanity plate: \$35 dollars from each renewal goes to the California Fire Foundation and is tax-deductible.***

The Foundation uses proceeds to help with maintenance and upkeep of the California Firefighters Memorial, located in Sacramento's historic Capitol Park.

If you are a surviving spouse interested in learning more about the license plate benefits available to you, contact the Foundation at (800) 890-3213 or e-mail us at cafirefoundation@cpf.org.



FAMILY RESOURCES AT A GLANCE

TYPE OF FIREFIGHTER AGENCY

BENEFITS	CA AND NFFF MEMORIALS	COBRA- 36 MONTH HEALTH BENEFIT EXTENSION	STATE-FUNDED HEALTH BENEFITS FOR SPOUSES	PUBLIC SAFETY OFFICER BENEFITS (PSOB) ACT	PUBLIC SAFETY OFFICERS EDUCATIONAL ASSISTANCE (PSOEA) PROGRAM	CALIFORNIA WORKERS' COMPENSATION DEATH BENEFITS	IAFF W.H. "HOWIE" MCCLENNAN SCHOLARSHIP	NFFF SARBANES & SONDEJ SCHOLARSHIPS
LOCAL AGENCY FIREFIGHTER	●	●	●	●	●	●	●	●
STATE AGENCY FIREFIGHTER	●	●	●	●	●	●	●	●
CAL FIRE CONTRACT PILOT	●	●		●	*	●		
CALIFORNIA FEDERAL FIREFIGHTER	●	●	●	●	●			●
U.S. FOREST SERVICE FIREFIGHTER	●	●		●	●		●	●
VOLUNTEER FIREFIGHTER	●			●	●	●		●

This chart is meant to summarize the benefits or resources that may be available to firefighters and their family members. Each benefit area is explained in depth in its respective section of this guide.

While there is an attempt to ensure accuracy of this information, not all agencies are alike, and there may be cases where benefits differ from what is displayed here. Marks identifying that a benefit is available are meant to convey that most firefighters in that class would be eligible for the benefit.

**While CalFIRE contract pilots are not eligible for PSOB benefits, California's Public Resources Code Section 4114.5 requires that the state provide their eligible survivors an amount equal to the PSOB benefit plus funds equal to the annual salary of a mid-career CalFIRE firefighter.*

ALAN PATTEE PUBLIC COLLEGE TUITION AND FEE WAIVER	LAW ENFORCEMENT PERSONNEL DEPENDENTS (LEPD) GRANT PROGRAM	DANIEL A. TERRY SCHOLARSHIP	SOCIAL SECURITY BENEFITS	RETIREMENT/ PENSION	CALIFORNIA FIREFIGHTERS BENEVOLENT FUND	FIREFIGHTER LICENSE PLATES FOR SURVIVORS	VIOLENT CRIME ASSISTANCE	VETERAN BENEFITS
●	●	●		●	●	●	●	●
●	●	●		●	●	●	●	●
●		●	●		●	●	●	●
●		●		●	●	●	●	●
		●			●	●	●	●
	●	●	●	●	●	●	●	●

LEGEND

FEDERAL HEALTH BENEFITS	STATE HEALTH BENEFITS
FEDERAL DEATH BENEFITS	STATE DEATH BENEFITS
FEDERAL EDUCATION BENEFITS	STATE EDUCATION BENEFITS
FEDERAL RETIREMENT BENEFITS	STATE RETIREMENT BENEFITS
CA FIREFIGHTERS BENEVOLENT BENEFITS	FIREFIGHTER LICENSE PLATE BENEFITS
STATE AND NATIONAL MEMORIALS	VIOLENT CRIME ASSISTANCE
VETERAN BENEFITS	



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