

LOST WAGES

If a firefighter is injured in the line of duty and, as a result, requires and receives medical attention from a doctor, and has followed departmental guidelines, then the firefighter is eligible for reimbursement for lost wages (as described below) as a result of such injury, in accordance with this guideline.

This reimbursement will be made after departmental personnel, including the Fire Chief, make an investigation and their report and recommendation are submitted to the Association Board for approval. In a dire need situation, the Fire Chief has authority to approve advances prior to the Association Board's approval.

A. Under the present workers' compensation and medical insurance coverage an injured firefighter, requiring medical attention, will be paid for lost wages after the fifth consecutive day, therefore, this guideline will cover lost wages of less than five consecutive days.

B. Examples:

1. Injured firefighter misses three days of work

2. Total hours covered (3 days x 8 hours) 24

3. Normal hourly wages	\$8.00	\$25.00
Hours lost	24	24
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Lost Wages	\$192.00	\$600.00
Coverage limit	80%	80%
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Paid by PVFA	\$153.60	\$480.00

C. It is the intent of the PVFA to prevent loss of wages to any member injured in the line of duty including training, responses and the business operations of the PVFA. No one is expected to financially benefit from an injury. All members must be aware of how their employer will provide them with their benefits and in what order.

D. It is the INDIVIDUAL'S responsibility to assure proper documentation in order to prove any and all lost employment and the resultant loss of income. This requires written verification produced by the affected member or his/her immediate family. All documents submitted for any reimbursements from the PVFA or the insurance carriers must be signed and dated and include sufficient information to fully explain the requests for reimbursements. The member must provide copies since the documentation will not be returned, therefore if you want copies, make them.

E. The office manager is the key individual in the information loop but it is the Fire Chief's responsibility to assure all injury and illness guidelines are enforced.

F. The member must understand that the only lost wages that will be reimbursed are those that are regularly reported with W-2 or 1099 forms.

*Limited to current policy limits. In no instance, however, will the PVFA reimbursement exceed or be in conflict with the benefits provided by Worker's Compensation and other insurance coverage maintained by the Association or will the Association reimburse wages lost through fire service injury if such wages are reimbursed by the employees' employer.

Any exceptions to this guideline require PVFA Board approval.