

# Washington State Fire Service Death Benefits and Survivors Guide



## Career Firefighter

*Honoring Their Sacrifice/Upholding Our Tradition*

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## Purpose Statement

The purpose of this Benefits and Survivors Guide is to assist the surviving family and the fire department through the process of a Line of Duty Death (LODD). This guide will outline the benefits and resources available to the surviving family members of a Washington State Fallen Firefighter.

The sudden and traumatic death of a loved one in any circumstance is overwhelming. When that loved one is a firefighter, the stress on the family is exponentially greater as it is not a private event. Depending upon the circumstances, the situation could draw national attention. It is imperative that the family of the firefighter be kept informed throughout the entire process and that their wishes for how their loved one is handled are met appropriately in every possible way.

The death of a firefighter is traumatic and extremely emotional. Great care is taken to honor the firefighter from the moment they die up to and beyond the funeral/memorial service. As firefighters fill a public, visible role in society, there can be multiple levels of organizations involved depending upon the circumstances. The family, department, surrounding fire departments, community, IAFF or volunteer association, state, and national/federal organizations may all have a connection to and part in honoring the deceased.

There are three main goals set at the very beginning of this process.

- 1) Honor the Family
- 2) Honor the Department
- 3) Honor the Community

Honoring the Family: The priority immediately after the death of a firefighter is the notification to the next of kin and assignment of a family liaison officer. Every effort will be made to ensure the notification is done in person. The family liaison officer will be the single point of contact for the family to eliminate confusion about what is happening and ensure the wishes of the family are prioritized throughout the process.

Honoring the Department: The grief experienced by fellow firefighters is deep and devastating. Ensuring care for the family and that their fellow firefighter is honored in the highest possible way becomes their focus of attention. It is critical this is done right and that the honors given are appropriate and in accordance with the type of death.

Honoring the Community: There are many factors that determine the level of involvement of the community. These include the circumstances of the death, the type of community - such as rural or metropolitan, level of support of the fire department and many more. The fire department is a public service agency and great care must be taken to navigate how it handles the situation in accordance with the law.

If these three goals are met, the family, department, and community can mourn the loss of a true hero together. They will be able to lean on each other for comfort and strength through the incredibly difficult time.

# Funeral/Memorial Planning

## Funeral Home

Within two or three days after the death of the firefighter, a funeral home will have to be chosen by the family. The funeral home will work with the family to determine cremation or burial. A funeral home liaison should be appointed by the department to coordinate transportation of the firefighter from the coroner/medical examiner's office.

The circumstances and wishes of the family will determine the involvement of the funeral home. The family liaison officer and funeral home liaison will need to work together with the family, funeral planning team, and the funeral home throughout this process.

**Cremation:** Once the cremation is completed, the urn can be released to the family or a department representative.

**Burial:** The firefighter will remain at the funeral home until the day of the service and burial. The funeral home will work with the family to arrange the cemetery plot.

## Funeral Home Selection

The family is responsible for choosing the funeral home. The family liaison officer can assist with researching which funeral home will best suit the family's needs. If needed, the fire department chaplain will be familiar with the different funeral homes and the services provided.

### Resources:

[Dignity Memorial Public Servants Program](#)

Dignity provides these services, at no cost, for career and volunteer firefighters who are killed in the line of duty.

[Wilbert Funeral Services](#)

Wilbert provides complimentary burial vaults (including urn vaults) for fallen firefighters through 193 licensed locations. 1.800.323.7188 for information.

## **Fire Service Funeral**

A fire service funeral is a very dynamic and complex event involving a large planning team, honor guard, bag pipers, other fire departments, and local and state officials. Depending upon the circumstances of the firefighter's death, the funeral could be attended by a several hundred to several thousand people. Once the family has determined they would like a firefighter funeral, the planning team will be assigned to plan the ceremony.

The Washington State Local Assistant State Team (WA LAST), a program of the National Fallen Firefighters Foundation (NFFF) can assist the department in the planning process. WA LAST is comprised of subject matter experts in all areas of the firefighter funeral. If the fire department requests the assistance, WA LAST will work alongside the department and family to plan and provide an appropriate funeral to honor the life and service of the fallen firefighter.

The family liaison officer plays a critical role in this planning process and will work directly with the family and planning team to assure that the family's wishes and needs are being met. Prior to the service, the family will receive a briefing covering all aspects of the service and what to expect. The planning team will do everything possible to meet any need the family may have for that day.

## **Fire Service Honors**

The honors given at the service can vary according to the type of death, family's wishes, and resources available. Here is a list of the possible honors that may be given:

- Fire engine caisson
- Multi-agency vehicle procession to the ceremony
- Crossed ladders with American Flag
- Home agency and honor guard cordon of honor
- Massed band/bagpipers and drum corps
- Honor detail pallbearers
- Color guard to post and retire the colors
- Honor guard for various details and presentations
- Bell ceremony
- Bugler for Taps
- Last alarm radio call
- Amazing Grace by the pipe and drum band

Several presentations will be made to the family during the service. These presentations can include:

- Washington State Flag presented by the governor
- Washington Fire Chiefs Walk of Honor Certificate
- IAFF Medal of Valor if IAFF member
- American Flag Presentation – presentation protocol
- Honor flags

# Benefits and Honors

## Benefits

Career firefighters are covered under Washington State Labor and Industries for work related deaths and presumptive diseases by [RCW 51.32.185](#) and are eligible for financial benefits through the Washington State Department of Labor & Industries.

The benefits listed in this guide are not all inclusive. There will be other benefits available depending upon the fire department, life insurance policies and other organizations. The benefits coordinator will work with the family to make sure every possible benefit is applied for.

### **Public Safety Officers Benefit (PSOB):**

This is a federal financial and educational death benefit for both career and volunteer firefighters that covers firefighting activity/duty related deaths including heart attacks. Cancer is not covered by PSOB.

## Honors

A career firefighter whose death is determined to be in the line of duty will be afforded full honors as outlined in this document. LODD funeral service

- Name on the IAFF Memorial Wall
- Name on the National Fallen Fire Fighters Memorial Wall
- Survivor's programs (if awarded PSOB or presumptive cancer)
- Name on the Washington State Fallen Firefighters Memoria

## Financial Benefits

The department will assign a benefits coordinator to work with the family to complete the forms for the financial benefits. The benefits listed here are current as of December 2020.

- Washington State Department of Labor and Industries (LNI) Workers Compensation
- Department of Retirement Systems
- Washington State Council of Fire Fighters
- International Association of Fire Fighters (IAFF)
- Public Safety Officer Benefit (PSOB)

Worker Compensation: The following explanation of benefits is from the Washington State Department of Labor and Industries document [Pension and Fatalities](#).

### **Fatalities**

Fatal claims constitute an umbrella of claims where a worker either dies while on the job or dies later from a condition contended as related to an industrial injury or occupational disease. Whether eventually allowed or not, deaths under those circumstances are adjudicated as fatal claims.

## **Notification of a Fatality**

### [WAC 296-27-031](#)

Employers must report any incident that causes a fatality to the nearest L&I office or call the Department of Occupational Safety and Health (DOSH) at 1-800-423-7233, within eight hours. A fatality memo will be completed by the Department of Occupational Safety and Health (DOSH).

## **Application for Benefits**

### [RCW 51.32.040](#)

A surviving spouse/registered domestic partner and/or dependent(s) must apply for benefits within one year from the date of the worker's death due to injury, or within two years of receiving written notice from a physician that death was due to an occupational disease and that a claim may be filed.

## **Contacting Survivors**

If there is a surviving spouse/registered domestic partner and/or dependent(s), contact is made to explain details of the benefits available through workers' compensation and obtain a completed Beneficiary Application for Claim Benefits. The following documents must be provided along with the claim:

- Copy of the marriage certificate/declaration of registered domestic partnership.
- Copy of the death certificate.
- Birth certificate(s) for the dependent child(ren).
- Letters of guardianship or custody order.
- Proof of full-time enrollment in accredited school of child(ren) ages 18 through 22.

## **Death Benefits [RCW 51.32.050](#)**

### **Immediate Payment for Death Related to Industrial Injury**

- A one-time immediate payment is payable when a death is related to an industrial injury or occupational disease if there is a spouse/registered domestic partner, child, or dependent. The amount of the immediate payment is 100 percent of the average monthly wage in the state.

### **Burial Benefits for Death Related to Industrial Injury**

- A burial benefit is payable when a death is related to the industrial injury or occupational disease. The amount paid is up to 200 percent of the average monthly wage in the state. (See Death and Burial Rates Chart for amounts, and Policy 15.70 for burial expense reimbursements.)

### **Monthly Survivor Benefits**

- The amount of a monthly survivor benefit varies depending upon whether there is a surviving spouse/registered domestic partner, children, or other dependents. The variations are:
  - **Surviving Spouse/Registered Domestic Partner:**
    - For recent injuries, a surviving spouse/registered domestic partner receives 60 percent of the wages at the time of injury up to the maximum level allowed by law. If the worker had minor children, an additional two percent per child is paid, up to an additional maximum of 10 percent.

- **Children's Benefits (where there is no eligible spouse/registered domestic partner):**
  - A monthly benefit of 35 percent of the worker's wage is paid to the guardian of a minor dependent. Another 15 percent of the wage is paid for each additional child up to a maximum benefit equal to 65 percent of the wage at the time of injury. If there is more than one child, benefits are divided equally among them.
- **Other Dependents:**
  - Qualified dependents can receive payments if they were dependent on the worker's earnings. Dependents can include such relatives as a father, mother, grandparents, grandchildren, brothers, sisters, nieces, and nephews. The benefit is equal to half of the average monthly support received by the dependent during the year preceding the injury. The benefit limit is 65 percent of the worker's wage or maximum benefit level, whichever is less, for all dependents. The payments end when the necessity that created the dependency would have ended had the death not occurred. Benefits also end for minor dependents when they reach age 18 (up to 23 if they are full-time students in an accredited school).
- **Remarriage**
  - If a surviving spouse or registered domestic partner remarries or enters into another registered domestic partnership, their monthly pension does not continue. The spouse is given the option of:
    - A lump sum settlement of 24 times the monthly compensation, or 50% of the remaining annuity value of the pension, whichever is less; or
    - Declining the settlement and maintaining their right to reinstate pension benefits if the marriage or registered domestic partnership ends because of death, divorce, or termination of the domestic partnership.



## Workers Compensation Claim Information

### Washington State Department of Labor & Industries Claims Administration

7273 Linderson Way SW  
Tumwater, WA 98501-5414  
Phone: (360) 902-5800

[Benefit Information](#)

[Explanation of Benefits](#)

### Immediate Cash Payment

A one-time immediate payment will be made when a death is related to an industrial injury or occupational disease if there is a spouse/registered domestic partner, child, or dependent. The amount of the immediate payment is 100 percent of the average monthly wage in the state. ([See Death and Burial Rates Chart](#))

### Funeral Benefit

A burial benefit and funeral expenses are payable when a death is related to the industrial injury or occupational disease. The maximum amount paid is up to 200 percent of the average monthly wage in the state. ([See Death and Burial Rates Chart](#))

### Claim & Account Center

Get the most up-to-date, complete information about your claim by using the online [Claim & Account Center](#).

To speak with someone in English or Spanish and get current, general information about your claim, call L&I's Office of Information and Assistance (OIA) at 1-800-547-8367.

## Department of Retirement Systems Claim Information

A one-time payment of over \$260,000.00 shall be paid to the dependent spouse, children, or parents of a deceased career firefighter. This amount changes with COLA, please contact DRS for current amount.

### Law Enforcement Officers' and Fire Fighters' Retirement System

Department of Retirement Systems  
P.O. Box 48380 (Mailing Address)  
Olympia, WA. 98504-8380  
360-664-7000  
800-547-6657

[File a Claim](#)

### Point of Contact:

Tammy Sadler, LEOFF Plan 2 Ombudsman, LEOFF Plan 2 Retirement Board  
306-586-2324

[tammy.sadler@leoff.Washington.gov](mailto:tammy.sadler@leoff.Washington.gov)

## **PSOB**

### **Public Safety Officers Benefit (PSOB)**

[www.psob.gov](http://www.psob.gov)

The Public Safety Officers' Benefits (PSOB) is a program of the U.S. Department of Justice and provides death and education benefits to survivors of fallen law enforcement officers, firefighters, and other first responders, and disability benefits to officers catastrophically injured in the line of duty.

The amount of the PSOB benefit is over \$370,000.00 for eligible deaths and disabilities. The amount of the PSOB educational assistance benefit for one month of full-time attendance is over \$1,200.00. See the PSOB website here [for current year claim amount](#)

*\*All claims are processed on-line, please ask Pat Ellis, Washington State LAST, for assistance with filing the claim. [pellis@pugetsoundfire.org](mailto:pellis@pugetsoundfire.org) 253-856-4426*

## **Considerations for the Family after the Death Occurs**

The following is a list of items for the surviving family members to consider. Since every family situation is different some of these items might not apply and there will be other items that are not listed here, so go slow and make right decisions. Start by making a list of all the questions and business items that need to be take care of. This list can be added to and subtracted from.

### **Secure Certified Copies of Death Certificate**

- Get 10 copies. You are going to need death certificates to close bank and brokerage accounts, to file insurance claims and to register the death with government agencies, among other things. The funeral home you are working with can get copies on your behalf, or you can order them from the vital statistics office in the state in which the person died.

### **Locate the Will and the Executor**

- Your loved one's survivors need to know where any money, property or belongings will go. Ideally, you talked with your relative before they passed and told you where they kept their will. The executor needs to be involved in most of the steps going forward. If there is not a will, the probate court judge will name an administrator in place of an executor.

### **Meet with a Trusts and Estates Attorney and/or take the Will to Probate**

- While you do not need an attorney to settle an estate, having one makes things easier.
- Probate is the legal process of executing a will. You will need to do this at a county or city probate court office. Probate court makes sure that the person's debts and liabilities are paid and that the remaining assets are transferred to the beneficiaries.

### **Contact a CPA**

- If your loved one had a CPA, contact them; if not, hire one. The estate may have to file a tax return, and a final tax return will need to be filed on the deceased's behalf.

### **Inventory of all Assets**

- Laws vary by state, but the probate process usually starts with an inventory of all assets (personal property, bank accounts, house, car, brokerage account, personal property, furniture, jewelry, etc.), which will need to be filed in the court.
- For the physical items in the household, you may consider hiring an appraiser.
- To find these assets, comb through your family member's tax returns, mail, email, brokerage and bank accounts, deeds and titles to find assets. Don't leave any safety deposit box or filing cabinet unopened. There are also search firms that will help you track down assets in exchange for a cut.

### **Make a List of Liabilities**

- Share the list with the executor so that important expenses like the mortgage, taxes and utilities are taken care of while the estate is settled.

### **Cancel Services no Longer Needed**

- These include cellular service, cable and internet to name a few.

### **Cancel Driver's License**

- This removes the deceased's name from the records of the Department of Licensing and prevents identity theft.

### **Close Bank, Credit and other Financial Accounts**

- You are looking for checking, savings, CDs, mortgages, credit and more.

### **Terminate Insurance Policies**

- Contact providers to end coverage for the deceased on home, auto and health insurance policies, and ask that any unused premium be returned.

### **Delete or Memorialize Social Media and Email Accounts**

- You can delete Facebook or Instagram accounts, but some survivors choose to turn them into a memorial for their loved one instead.
- To prevent identity theft and fraud, it's a good idea to shut down the deceased's email account once you are certain you have all the information required.