



VLCT PACIF

Workers' Compensation for Firefighters

VLCT PACIF provides workers' compensation coverage for our members' firefighters through Vermont's state-run **Assigned Risk** program. In this arrangement, an assigned risk carrier provides the actual workers' compensation coverage, while PACIF administers the program to simplify the process for our members.

The Annual Process for Assigned Risk Coverage

- Every October, we ask you for the name and contact information of the person who will be your Assigned Risk (AR) contact. He or she must know the role(s), responsibilities, and pay information of your fire/rescue staff & volunteers and will be responsible for receiving and assuring payment of the AR invoices.
- By December 1st, we send your Assigned Risk renewal invoice as a line item on your complete PACIF invoice. Please pay this bill promptly to minimize confusion over future adjustments.
- **In early December**, we email an Excel "roster" file to your AR contact with instructions for how to fill it in with the names, roles, and pay information of all personnel who served in your fire department for all or part of the year that is about to end. This begins the **Assigned Risk payroll audit process**.
- The AR contact must complete and return the roster to Susan Benoit just before January 1st if all of your firefighting personnel are strictly volunteers (that is, they receive no pay of any kind) or just after January 1st if you have any who receive compensation (that is, they receive any kind of pay, whether salary, hourly, paid call, or stipend). This helps us invoice you accurately for the new policy year.
- After we complete your AR audit, **we send you any necessary billing adjustments**. Depending on various factors, these adjustments could be credits or bills, and you might not receive any at all.

Filing Claims

- Please file all Assigned Risk workers' compensation claims online 24/7/365. At www.vlct.org, hover your mouse over "Insurance" in the green bar, hover down over "Report a PACIF Claim" then hover right and click on "First Report of Injury" to open the First Report Of Injury form.
- **Always** provide the injured person's **date of birth** and **Social Security number**. The Vermont Department of Labor does not even accept reports that are missing either of these identifying details.
- Fill in all required fields. If you have **questions, call VLCT Claims** at 800-649-7915 during the work day.
- Please note that a claim can be denied simply because the form is not completely filled in.
- Our Claims staff will forward the claim information to your Assigned Risk carrier, and the carrier will handle everything else about the claim process.

Mid-Year Fire Personnel Changes

It is not currently necessary to notify us immediately of any mid-year changes in your fire department roster. These changes will be captured in your year-end Assigned Risk workers' compensation audit.

Cadets and Assigned Risk

Cadets will **only** be covered for an injury **if** they are on the Assigned Risk roster. Even cadets who will not be present at a fire can be injured in the fire station, and compensation is not possible if they're not on the roster.

Fire Wardens and Assigned Risk

DO include your fire warden(s) on your Assigned Risk roster.
