

# Coverage of Fire Fighters by Workmen's Compensation

(July, 1959)

STATE	COVERAGE OF PUBLIC EMPLOYEE	DEATH BENEFITS					PERMANENT TOTAL DISABILITY BENEFITS	
		BURIAL BENEFIT	INTENDED BENEFIT AS PERCENT OF WEEKLY WAGE	ACTUAL MAXIMUM WEEKLY BENEFIT ALLOWED	MAXIMUM DURATION IN WEEKS	MAXIMUM TOTAL PAYMENTS	INTENDED BENEFIT AS PERCENT OF WEEKLY WAGE	MAXIMUM DURATION IN WEEKS
Alabama	Vol.	\$400	35-65	\$31.00	300	\$12,400	55-65	550
Alaska	Comp.	\$500	35-65	\$81.00	NLP	NLP	65	NLP
Arizona	Comp.	\$300	35-66½	NLP	NLP	NLP	65	Life
Arkansas	Vol.	\$250	35-+\$15 per Child	\$35.00	NLP	\$12,500	65	450
California	Comp.	\$600	NLP	NLP	NLP	\$17,500- \$20,500	60-65	Life
Colorado	Comp.	\$500	66½	\$40.25 \$50.75	312	\$12,598- \$15,884	50	Life
Connecticut	Elec.	\$500	60	55% of state Avg. wage	6-12 yrs.	NLP	60	NLP
Delaware	Elec.	\$700	50-80	\$75	400	NLP	66½	NLP
Florida	Elec. (except Palm Beach and Coral Gables)	\$500	35-60	\$35	350	NLP	60	NLP
Georgia	Comp. (except Atlanta, Macon and Savannah)	\$250	51	\$25-50	400	NLP	60	400
Hawaii	Comp.	\$750	50-66½	\$75	NLP	\$25,000	66½	NLP
Idaho	Comp. (except for fire fighters covered by pension funds)	\$500	45-55	\$20-30	400	\$12,000	55-60	400
Illinois	Comp. (except for fire fighters in cities of over 200,000)	NLP	75-97	\$39-45	NLP	\$10,750- \$13,500	75-97½	NLP
Indiana	Elec.	\$500	60	\$39	350	\$15,000	60	NLP
Iowa	Comp. (except for fire fighters covered by pension funds)	\$300	66½	\$32	300	\$12,000	66½	NLP
Kansas	Presumptive	\$600	NLP	NLP	3 yrs.	\$13,500	60	8 yrs.
Kentucky	Elec.	\$300	65	\$30	400	\$12,000	65	425
Louisiana	Comp.	\$600	32½-65	\$35	400	NLP	65	400
Maine	Comp.	\$450	66½	\$39	300	\$11,700	66½	500
Maryland	Comp. unless covered by better provisions	\$500	66½	\$25	500	\$10,000	66½	NLP
Massachusetts	Firefighters excluded	\$500	NLP	\$25+\$5 per child	400-500	\$10,000	66½	NLP
Michigan	Firefighters unless covered by other acts	\$500	66½	\$33-51	450	NLP	66½	800
Minnesota	Comp.	\$550	40-66½	\$45	NLP	\$17,500	66½	NLP
Mississippi	Vol.	\$350+\$100 for widow	35-66½	\$35	NLP	\$12,500	66½	450
Missouri	Elec.	\$500	66½	\$45	350	\$15,000	66½ <sup>1</sup>	300
Montana	Comp.	\$500	50-66½	\$28-\$42.50	500	NLP	50-66½	500
Nebraska	Comp.	\$350	66½	\$37	325	NLP	66½ <sup>2</sup>	300
Nevada	Comp.	\$500	30-90 of 1st \$225	NLP	NLP	NLP	65-90 1st \$250	NLP
New Hampshire	Elec.	\$500	66½	\$37	341	\$12,617	66½	341
New Jersey	Comp.	\$400	35-60	\$40	350	NLP	NLP	450
New Mexico	Comp.	\$350	25-60	\$38	NLP	\$19,000	60	500
New York	Vol.	\$400	40-66½ of 1st \$292.50	\$195	NLP	NLP	66½	NLP
North Carolina	Comp.	\$400	60	\$35	350	\$10,000	60	400
North Dakota	Comp.	\$300	30-80	\$50	NLP	NLP	80	NLP
Ohio	Comp.	\$400	66½	\$40.25	8 yrs.	\$12,000	Firefighters pension fund	500
Oklahoma	Comp. unless covered by other acts	(\$13,500 lump sum death benefits paid)					66½	
Oregon	Comp.	\$400	NLP	\$90-210 mo.	NLP	NLP	\$125-\$275 per mo.	NLP

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Pennsylvania	Comp.	\$425	32-66 $\frac{2}{3}$	\$37.50	350	NLP	66 $\frac{2}{3}$	NLP
Rhode Island	Firefighters excluded	\$750	60	\$18+\$2 p.c.	600	NLP	60	1000
South Carolina	Comp.	\$400	60	\$35	350	\$10,000	60	500
South Dakota	Comp.	\$300 with no dependents	(Five times annual earning to \$9,000 max. plus \$12.50 per month per child to \$11,000 maximum)			\$11,000	55 (30 after 300 weeks)	300
Tennessee	Vol.	\$350	50-65	\$34	NLP	\$12,500	65	550
Texas	Vol.	NLP	60	\$35	360	NLP	60	401
Utah	Comp.	\$525	60	\$37+2.50 p.c.	312	\$10,780-\$13,180	60 for 5 years 45 thereafter	
Vermont	Vol.	\$300	15-50	\$36	330	\$11,880	66 $\frac{2}{3}$	330
Virginia	Comp. except in cities of over 230,000	\$300	60	\$33	300	\$9,900	60	500
Washington	Comp. unless covered by better provisions	\$500	NLP	\$125-216 mo.	Unlimited	NLP	\$125-\$246 mo.	Duration of disability
West Virginia	Elec.	\$300	\$65+\$20 per child	NLP per month	NLP	NLP	66 $\frac{2}{3}$	Life
Wisconsin	Comp.	\$350	70	4 years earnings	500-1000	\$11,000	70	Life
Wyoming	Comp.	\$350	\$125 mo. +\$24 per child	NLP per month	NLP	\$8,000-\$15,000	\$125+\$24 per child	NLP per month

## CANADA

PROVINCE	COVERAGE OF PUBLIC EMPLOYEE	DEATH BENEFITS				PERMANENT TOTAL DISABILITY BENEFITS
		BURIAL BENEFIT	INTENDED BENEFIT AS PERCENT OF ANNUAL WAGE	ACTUAL MAXIMUM MONTHLY BENEFIT ALLOWED <sup>3</sup>	PAID IN LUMP SUM	BENEFIT AS PERCENT OF ANNUAL WAGE
Canada— July, 1958						
Newfoundland	Comp.	\$325*	75	\$60+\$20 per child	\$100	75% of 1st \$3,000 annual earnings
Prince Edward Island	Comp.	\$200*	75	\$50+\$20 per child	\$100	75% of 1st \$3,000 annual earnings
Nova Scotia	Comp.	\$200*	—	\$50+\$20 per child	\$100	70% of 1st \$3,000 annual earnings
New Brunswick	Comp.	\$325*	75 of 1st \$4,000	\$50+\$12 per child	\$100	Average earnings up to \$3,000 a year
Quebec	Comp.	\$350*	75	\$55+\$20 per child	\$200	75% of 1st \$4,000 annual earnings
Ontario	Comp.	\$300*	Av. Earnings	\$75+\$25 per child	\$300	75% of 1st \$5,000 annual earnings
Manitoba	Comp.	\$250*	75	\$65+\$25 per child	\$200	75% of 1st \$3,500 annual earnings
Saskatchewan	Comp.	\$250*	Av. Earnings	\$75+\$35 per child	\$250	75% of 1st \$5,000 annual earnings
Alberta	Comp.	\$300*	—	\$60+\$30 per child	\$150	75% of 1st \$4,000 annual earnings
British Columbia	Comp.	\$350*	—	\$75+\$25 per child	\$100	75% of 1st \$4,000 annual earnings

Footnotes to statistical table.

NLP—No limit provision. The maximum duration or amount is not specified or limited. However, many states limit widows' benefits until death or remarriage, and children's benefits until age 18 or other dependency criteria.

<sup>1</sup> After 300 weeks, 40% of earning for life.

<sup>2</sup> After 300 weeks, 45% of wages for duration of disability.

<sup>3</sup> Allowances are increased for children except in Alberta.

\*Includes transportation allowances varying from \$100 to \$150.

Comp.—Compulsory.

Vol.—Voluntary.

Elec.—Elective.