

THE BYLAWS OF THE WICHITA FIREMEN'S RELIEF ASSOCIATION

WELFARE FUND

SECTION I

PURPOSE AND MEMBERSHIP

The foremost purpose of this fund is to provide "off duty" benefits to its members. These benefits as explained in the Bylaws are for the benefit of the firefighter, or their beneficiaries in case of death. Members are defined as any firefighter appointed to the Wichita Fire Department.

Any member shall be eligible to receive aid from the Welfare Fund providing the following;

1. The member shall have a minimum of a single plan, health and accident insurance policy; and,
2. The member must be current with payment of Welfare Fund Dues.

Any member may be relieved from their obligation to the fund only at the time of retirement, termination, or out of pay status with the Wichita Fire Department.

(Rev. 06/23/08)

SECTION II

DUES

Members of the Association shall pay dues to be eligible for Welfare Fund benefits in such amounts as are recommended by the Board of Directors and the Supervisory Committee and approved by the membership.

Members who refuse to authorize deduction for dues or refuse to pay dues shall continue to be members of the Association but shall forfeit the right to vote on or receive benefits from the Welfare Fund.

Dues are established at 1.25% of the top step firefighter's pay as described in the current or most recent Memorandum of Agreement in effect between the City of Wichita and Local #135 International Association of Firefighters. (Rev. 05/23/11)

SECTION III

INSURANCE PREMIUMS

The Board of Directors shall review the financial status of the Welfare Fund each calendar year. The Board of Directors will determine if the financial condition and the amount of dues collected for the fund is sufficient to pay the Firefighter's 15% of the premium required by the Firefighter's Relief Act to allow for off-duty insurance coverage. If the Board determines the financial condition is not sufficient, each member will be required to pay up to 15% of the premium for each insurance policy to the Welfare Fund to enable to continue twenty-four (24) hour coverage.

SECTION IV

AMENDMENTS

The Welfare Fund By-Laws may be adopted, amended and repealed by a majority vote at a regular Association meeting. The President maintains the authority to call for a ballot box vote on all motions brought to a regular Association meeting.

SECTION V

BENEFITS

The Board of Directors and Supervisory Committee shall make, receive, investigate, consider, and recommend allowing or disallowing all proposed expenditures for benefits provided by the Welfare Fund. The membership of the Welfare Fund shall vote on all recommendations approved or disapproved by the Board of Directors and the Supervisory Committee. It shall be the duty of the Board of Directors to at all times, manage in a careful prudent manner the affairs of the Welfare Fund.

Any bills or transactions requiring an expenditure amount greater than \$300.00 presented at a regular meeting without the Board of Directors and Supervisory Committee's prior recommendation will require a ballot box vote of the membership for approval.

SECTION VI

DISABILITY BENEFITS

In cases of disability, any benefits paid to the Wichita Firemen's Relief Association may be paid to the member. The member will not receive payment until accrued leave hours are equal to or less than thirty six. The member is responsible to notify and provide verification to the WFR office to become eligible for this benefit. (11-21-11)

In any case, the total monthly compensation paid to the member from the Association shall not cause the member's monthly compensation to exceed his/her total salary at retirement, after integration of Worker's Compensation (if applicable), the member's pension, and social security.

Cost of living increases may be given annually in the amount of 2% until the member is receiving 100% of the benefit paid to the Association by the insurance carrier as long as the aforementioned paragraph guidelines are adhered to. In any case no member will receive more benefits than the Association receives from any insurance company.

SECTION VII

AD&D SPECIFIC LOSS

In the event of a specific loss sustained by a member of the Association from non-occupational injury, such as the loss of a leg, an arm, or an eye, etc., the Association shall pay to such injured member the amount received by the Association from the Insurance Company. Upon making such payments to the injured member, the Association shall be relieved of any further responsibility to such member for the specific loss.

SECTION VIII

INSURANCE DEATH BENEFITS

In the event of the death of any active Association member, the Association shall pay to the beneficiary, previously designated by the deceased member and on file with the Secretary-Treasurer of the Association, such amount as the Association receives from the insurance company on account of the death of such member. Payments to be made on the recommendation of the Board of Directors and the Supervisory Committee and approved by a vote of the body.

SECTION IX

REVIEW OF INSURANCE POLICIES

The Board of Directors will periodically review all insurance policies held by this Association and determine if any changes and/or additions are deemed necessary. It will also be the responsibility of the Board of Directors to appoint an "insurance committee" to solicit additional insurance policies if deemed necessary and or practical. If a committee is not established the Board of Directors will assume the responsibilities. The amount and type of insurance provided will be appropriate according to the amount of funds held by this Association as recommended by the board of Directors and approved by the membership.

SECTION X

TRANSFER OF INSURANCE POLICIES

Updated 09-20-10

All transferable insurance policies shall be transferred to any member terminating employment with the Wichita Fire Department providing that member has completed ten years of service with the Wichita Fire Department, and has been covered under such policy for a period of not less than five years. Any member that suffers a total and permanent disability or death, or a member who retires under the retirement plan in effect for the Wichita Fire Department, shall, upon termination of employment, be entitled to any benefits or coverage available to an individual member under the provisions of the contract in compliance with the Relief Act.

Any member that does not meet the 10/5 requirement the member is entitled to his/her proportionate share. (Example, if the member paid 15% of the premiums then he/she would be entitled to 15% of the cash value.) The cash value (if any) remains in possession of the WFRA, however the member can pay the cash value amount to the WFRA and can then be eligible for transfer of ownership of the policy.

SECTION XI

BENEFITS – VISION CARE

The Welfare Fund shall provide \$200.00 annually for coverage of eye care for members that have successfully completed their probationary exam and do not meet eligibility requirements for Relief Fund Vision benefits. All Welfare Fund vision care benefits are available after the member's personal vision care insurance benefits have been paid.

The Association will apply two years of the member's medical bill benefits for any vision care requiring eye surgery (including any type of laser surgery). The member relinquishes all Welfare Fund medical bill benefits available for the year the service is provided plus any amount available from the previous year. Benefits described in SECTION XIII (b.) may be applied if applicable.

SECTION XII

BENEFITS – EXERCISE SHOES

The Welfare Fund shall provide an annual benefit for exercise shoes for members. The member can either be reimbursed for exercise shoes they have purchased or are eligible to receive an exercise shoe voucher good at designated stores. The amount of the benefit will be determined by the Board of Directors, the Supervisory Committee, and approved by a vote of the membership of the Welfare Fund.

SECTION XIII

BENEFITS - MEDICAL BILLS

The Welfare Fund shall provide up to \$500.00 in medical bills, for “off-duty” illness or injury, annually for each member. These bills are defined as doctor bills, chiropractic bills, special medical appliance bills or any bills the Board of Directors designates as a medical related bill. Bills for the previous year will be paid if submitted by July 1st of the current year.

- a. All bills must include the following items before the Association will provide a recommendation for payment from any funds.
 1. Name of patient.
 2. Date of service.
 3. Illness or injury.
 4. Must show personal health insurance payments or denial.
- b. The \$500.00 limit may be exceeded if the Welfare Fund has collected benefits on behalf of the member on any insurance policies carried by the Association, as long as the amount collected was for a claim in the same year as when the medical service was provided for the member. The amount allowed can never exceed the benefit amounts received from the insurance company on behalf of the member.
- c. Any member that receives a personal dental bill for a single dental visit/procedure and is responsible for \$250.00 or more may submit for reimbursement from the Welfare Fund. They may be reimbursed up to the \$500.00 limit for medical bills or any portion thereof available to them for the year the bill was incurred. (Rev. 01/01/08)

SECTION XIV

BENEFITS – CHIROPRACTIC BILLS

The member must pay for all services provided by a Licensed Chiropractor and the paid receipt submitted to the Association for reimbursement. All reimbursed costs for services provided by a Licensed Chiropractor will be applied to the member’s medical bill coverage limits as described in Section XIII.

SECTION XV

BENEFITS – HOSPITAL COSTS

The Welfare Fund shall provide a hospital deductible benefit annually for each member. The benefit amount will be determined by the Board of Directors, the Supervisory

Committee, and approved by a vote of the membership of the Welfare Fund. Bills for the previous year will be paid if submitted by July 1st of the current year.

a. All bills must include the following items before funds will be recommended by the Association.

1. Name of patient.
2. Date of service.
3. Must show personal health insurance payments or denial.

SECTION XVI

BENEFITS – PRESCRIPTION COVERAGE

The Welfare Fund shall provide prescription coverage not to exceed the co-pay of the current insurance coverage prescription plan provided by the City of Wichita. Members with other insurance coverage will receive prescription coverage equal to members who have City of Wichita health insurance. This section is subject to review each time the City of Wichita’s health insurance policy is renewed or changed. Only prescriptions from a Licensed Medical Doctor or Doctor of Osteopathic Medicine will be covered by this section. Any other prescription costs will be applied to the member’s medical bill coverage limits in Section XIII.

SECTION XVII

BENEFITS - NEWSPAPERS

The Welfare Fund shall provide newspaper delivery to the fire stations and training grounds.. All forty-hour locations shall have Monday through Friday newspaper delivery; all other locations shall have Monday through Sunday delivery. (05/16/13)

SECTION XVIII

BENEFITS – ANNUAL STATION BUDGET

The Welfare fund shall provide funds for equipment purchase and maintenance in accordance with the “Station Budget Policy” as set forth by the Board of Directors. (05/16/13)

SECTION XIX

RETIREMENT GIFT

Upon retirement (greater than 10 years with Department) a member will receive one of the following as an appreciation gift.

\$500.00 – Check

Leather Presentation Helmet

Updated 03/24/08

SECTION XX

DEATH BENEFITS

The Association shall pay from the Welfare Fund the beneficiary or beneficiaries of a member a total gratuity of \$2500.00 upon the death of an active Association member.

The member's beneficiary has the option of having the Welfare Fund provide funeral expenses for active members not killed in the line of duty. The expenses shall not be in excess of any amounts the Association will collect from the insurance policies on said member. The beneficiaries' insurance death benefits will reimburse the Welfare Fund all funeral expenses before paying beneficiaries.

SECTION XXI

DONATIONS

The Board of Directors and Supervisory Committee will review donations requested from the Welfare fund, recommendations will be made at a regular Association meeting. The President can call for a ballot box vote if he/she feels it is warranted. Automatic annual donations in the amount of \$1000.00 shall be made to the following organizations with approval from the membership at a regular Association meeting.

1. The Retired Firefighter's Association.
2. The Salvation Army.

SECTION XXII

CONFERENCES, CONVENTIONS & SEMINARS

The Association will send the Board of Directors to the annual Kansas State Firefighter's Association conference each year. Other members may be asked to attend in the absence of Board members and/or if any special benefit may be obtained from sending specific members of the Association. All expected expenses will be presented prior to each

conference at a regular Association meeting. The Association will pay the registration fee for any member to attend the annual conference.

It is the Policy of the Association to examine and review any Relief Association of Health and Welfare related seminars or conventions and have the option of sending representatives to gain knowledge and experience that may benefit the Association or it's members and to provide a report to the Board of Directors and make such report available to the body. The representatives attending will be at the recommendation of the Board of Directors and Supervisory Committee upon the approval at a regular Association meeting.

The President reserves the right to authorize all related travel expenses without prior body approval for members (not to exceed six members) to attend any State Government meeting concerning the Relief Act or the Wichita Firemen's Relief Association, including but not limited to meetings with or involving the State Legislature, State Insurance Commissioner or any other official State entity. Any such meeting will be reported on at the next regular monthly Association meeting.

SECTION XXIII

RECREATION COMMITTEE

It is the Policy of the Association to establish a recreation committee. The Association's Board of Directors will appoint all recreation committee members each January and will be reported at the regular Association meeting. The committee is responsible for recommending and organizing all sports and recreation activities for Association members. All activities which are sponsored by the Welfare Fund are subject to review by the Board of Directors annually. The Board of Directors and the Supervisory Committee of the Association will recommend reasonable costs of such activities for approval of the membership of the Welfare Fund at a regular Association meeting.

SECTION XXIV

WEIGHT LOSS PROGRAMS

The Association may pay up to one half (1/2) of an entry fee for any weight loss program not to exceed \$500.00. This payment is limited to one time only for any firefighter including if the firefighter has been rehired.

SECTION XXV

INVESTMENT POLICY

The Board of Directors and officers shall invest all monies in accordance with the "Investment Policy" as set forth by the Board of Directors.

Welfare Fund Investment Policy

The purpose of the Fund is to ensure sufficient resources to meet or exceed benefit obligations. The related investment objectives are, first, to preserve and, second, to increase the capital value of the Welfare Fund. In pursuing these objectives the Board of Directors of the Relief Association will endeavor to earn the maximum total return on assets consistent with maintaining a prudent level of risk. The Board of Directors expects the fund's overall returns to be less volatile than the market indices.

RESTRICTIONS

Unless otherwise approved in writing by the Board of Directors, the Supervisory Committee and the Membership of the Welfare Fund, no investments shall be made in:

- (1.) Real estate
- (2.) Mortgages secured by real estate
- (3.) Oil and gas leases or royalties
- (4.) Commodities (including but not limited to wheat, gold, gasoline, options, or financial futures.)

Provided, however, that the restrictions on investments contained in this paragraph shall apply to funds which are invested in a mutual fund.

STRATEGIC PLAN

The assets of the Welfare Fund are to be invested in Certificates of Deposit or Treasury Notes for no less than two years or more than five years, or mutual funds with moderate to low risk. No less than 20% cash, to be in an interest bearing checking account, for benefit payments.