Fire Fighters Association of Missouri

Serving Missouri’s firefighters for 65 years

Membership Guide

Membership Classifications & Dues
Accidental Death & Dismemberment Insurance
Membership Benefits

www.ffam.org

Effective 2019 membership
MEMBERSHIP CLASSIFICATIONS

FIRE DEPARTMENT – When including individual active members with your membership/dues

Dues $50.00 annually

A fire department or fire protection district recognized with an FDID registration number from the State of Missouri and pays dues as required. The personnel of such an organization may be career employees, volunteers, or any combination thereof, and function under the legal authority of the federal, state, county, municipal governments, public service district, incorporation association or fire protection district.

FIRE DEPARTMENT – DEPARTMENT ONLY (Not including individual members with your membership/dues)

Dues $150.00 annually

A fire department or fire protection district recognized with an FDID registration number from the State of Missouri and pays dues as required. The personnel of such an organization may be career employees, volunteers, or any combination thereof, and function under the legal authority of the federal, state, county, municipal governments, public service district, incorporation association or fire protection district.

ACTIVE MEMBERS

Dues $10.00 per person annually

Shall be limited to fire fighters, members or employees of an FDID registered fire department in the State of Missouri and pays dues as required. Active members shall be entitled to vote, hold office and have all benefits of membership. They may hold an appointed position as directed by the FFAM President or Board of Directors. Any active member whose department is dissolved will have their membership transferred to a sustaining membership. $3.00 of the active member dues goes to the Fire Fighters Memorial Foundation.

JUNIOR FIREFIGHTERS/CADET FIREFIGHTERS

Dues $10.00 per person annually

Shall be limited to junior fire fighters/cadet fire fighters of an FDID registered fire department in the State of Missouri and pays dues as required. Members shall have all benefits of an active member except voting and holding an elected office. They may hold an appointed position as directed by the FFAM President or Board of Directors but may not chair committees. Any junior fire fighter/cadet fire fighter member whose department is dissolved will have their membership transferred to a sustaining membership. $3.00 of the dues goes towards the Fire Fighters Memorial Foundation.

BOARD DIRECTORS/COUNCILMAN

Dues $0.00

Directors/Councilman shall be elected persons of a State of Missouri FDID registered fire department or fire protection district’s governing body that function under the legal authority of the federal, state, county, municipal governments, public service district, incorporation association or fire protection district. Directors/Councilman members shall have all benefits of an active member except insurance benefits, voting and holding of office. They may hold an appointed position as directed by the FFAM President or Board of Directors but may not chair committees.
MEMBERSHIP CLASSIFICATIONS

RETIRED MEMBERS  Dues $0.00
Any fire fighter, member or employee who is a retired member of an FDID registered fire department in the State of Missouri shall hold membership for life and have all benefits of an active member except voting and holding an elected office. They may hold an appointed position as directed by the FFAM President or Board of Directors but may not chair committees. If the retired member’s department is not a member, the retired member must show proof of retirement from their designated department.

ASSOCIATE MEMBERS  Dues $15.00 annually
Associate membership requires the individual to show proof of active membership in good standing with any FDID registered fire department, EMS service or a 9-1-1 dispatch PSAP in the State of Missouri and pays dues as required. Members shall have all benefits of an active member except voting and holding an elected office. They may hold an appointed position as directed by the FFAM President or Board of Directors. Individuals join as an Associate Member when their recognized fire department, EMS service or 9-1-1 entity do not join FFAM.

SUSTAINING MEMBERS  Dues $15.00 annually
Sustaining Membership shall be individuals, fire support organizations or industries operating a fire department/brigade that desire to be a supporter of FFAM and pays dues as required. Membership is provided with all benefits of an active member except insurance benefits, voting and holding an elected office. They may hold an appointed position as directed by the FFAM President or Board of Directors.

CORPORATE MEMBERS  Dues $50.00 annually
Corporate Members shall be businesses, firms or corporations that desire to be a supporter of FFAM and pays dues as required. Membership is provided with benefits set by the Board of Directors. Corporate Members are excluded from insurance benefits, voting and holding an elected office. Members may not serve on any committees.

EDUCATIONAL INSTITUTION  Dues $50.00 annually
An institution recognized by the Missouri Department of Elementary and Secondary Education, technical school, private school or other educational institution and pays dues as required.

EDUCATIONAL MEMBERS  Dues $10.00 per person annually
The students, educators and employees of such an institution recognized by the Missouri Department of Elementary and Secondary Education, technical school, private school or other educational institution and pays dues as required. Membership is provided with all benefits of an active member except insurance benefits, voting and holding an elected office. They may hold an appointed position as directed by the FFAM President or Board of Directors but may not chair committees.
EMS SERVICE AND/OR 9-1-1 DISPATCH PSAP

Including individual members with your membership/dues
Dues $50.00 annually

Department Only: Not including individual members with your membership/dues
Dues $150.00 annually

An EMS service or 9-1-1 dispatch PSAP recognized by the State of Missouri and pays dues as required. The personnel of such an organization may be career employees, volunteers, or any combination thereof, and function under the legal authority of the federal, state, county, municipal governments, public service district or incorporation association.

EMS/9-1-1 INDIVIDUAL MEMBERS
Dues $10.00 per person annually

Shall be limited to EMT’s, paramedics, members or employees of an EMS service or 9-1-1 dispatch PSAP in the State of Missouri and pays dues as required. Members shall have all benefits of an active member except voting and holding an elected office. They may hold an appointed position as directed by the FFAM President or Board of Directors.

All membership dues are due and payable on the first day of January of each calendar year. If membership dues are not received by January 1, membership will be void until such time as dues are received.

Membership dues are not prorated.

Membership begins when dues are paid and received by the Secretary/Treasurer and ends December 31 of each calendar year.
Electronic Membership Renewals

Want to receive your membership renewal electronically?

**Option 1:** Send an email request to ffam.jmiller@gmail.com and include your department name and FDID number and you will receive an Excel spreadsheet of your individual roster for editing.

**Option 2:** Email your department roster in the following **Excel** format:

First Name/Last Name/Address/City/State/Zip/AD&D/Beneficiary

Example:

| JOHN | DOE | 123 APPLE ST. | ANYTOWN | MO | 12345 | $0.00 | JANE DOE |
ANNUAL DUES—
Low cost membership dues.

FIREFIGHTERS MEMORIAL—
$3.00 of the member dues goes to the Fire Fighters Memorial in Kingdom City.

FFAM NEWSLETTER—
A bi-monthly newsletter detailing a large variety of fire service issues, training schedule of regional and state opportunities, featured articles, equipment sales postings and status of political issues.

INSURANCE—
A low cost Accidental Death & Dismemberment Insurance is available to individual members up to $50,000.
California Casualty Auto & Home Insurance offers special rates & unique firefighter benefits.
VFIS Accident & Sickness policy discounts available to departments.
AFLAC policy discounts available for individual members.

LODD BENEFIT—
$1,000 LODD benefit to the member’s beneficiary.

DEPARTMENT GRANT—
$3,000 department grant is available each year for the purchase of equipment.

REPRESENTATION/LIAISON—
Representation with the National Volunteer Fire Council.
Liaison between members and the Missouri State Fire Marshal, the political front and other state agencies.
The FFAM serves as an organized voice on important annual fire service legislation.

TRAINING—
Training classes available including certified board member training and other various topics.

IFSTA MATERIALS DISCOUNT—
10% discount on all IFSTA training materials.

JONES & BARTLETT LEARNING MATERIALS DISCOUNT—
10% discount on all JBL fire/EMS training materials.

BLUE LIGHT PERMIT CARDS—
Available at no cost to the department.

LEARNING PARTNERS—
Tuition and textbook discounts through our learning partners agreement with Columbia Southern University and Waldorf University’s online programs.

FIRE LOSS ASSISTANCE—
Any member who sustains a minimum $10k fire loss in their primary residence will be given $500 to help with expenses.

ANNUAL CONVENTION—
Includes a vendor expo, competitive firefighter contest, awards banquet, dance and business meeting.

MISSOURI STATE FAIR FIRE DEPT—
Members can volunteer to work at the MSFFD which provides fire, EMS and first aid to fairgoers each year. It is the only fully operational fire department in the United States that operates for only 11 days a year.

EYE GLASSES—
Assistance with the repair of broken or lost eyeglasses while at a scene—up to $200.

SCHOLARSHIPS—
Members and relatives of members have access to scholarships up to $1,000 for both high school seniors and those pursuing continuing education.

MUFRTI WFS SCHOLARSHIP—
Five departments will be selected at random to receive a scholarship for two members to attend WFS the following year.

FACEBOOK—
Stay up-to-date with important announcements on our Facebook page.

Check out our website for more exclusive member benefits!
Individual Member Benefit

Cost: $2.00 per $1,000 coverage

This coverage is in effect 24 hours a day and the cause of death does not have to be fire service related.

$1,000 AD&D benefit is included with your membership dues.

Coverage is either $1,000 included with your membership dues OR a larger amount if elected. The $1,000 is not added to a larger policy. It is either one policy or the other, not both.

Available policies listed below.

Do not choose a different amount for coverage not listed.

- $1,000 coverage: Cost $2.00
- $2,000 coverage: Cost $4.00
- $3,000 coverage: Cost $6.00
- $4,000 coverage: Cost $8.00
- $5,000 coverage: Cost $10.00
- $6,000 coverage: Cost $12.00
- $8,000 coverage: Cost $16.00
- $10,000 coverage: Cost $20.00
- $15,000 coverage: Cost $30.00
- $20,000 coverage: Cost $40.00
- $25,000 coverage: Cost $50.00
- $50,000 coverage: Cost $100.00
Insurance can be purchased at any time and is not restricted to purchase only at membership renewal. To add additional insurance after membership renewal, contact the Secretary/Treasurer.

A maximum of $50,000 is allowed per insured.

To purchase insurance, include the amount you would like on the line behind your name and include payment for the insurance with your dues.

You need to list a beneficiary, even if you don't purchase additional insurance. $1,000 coverage is included with your membership dues so in the event of a death, a beneficiary needs to be designated.

The dismemberment coverage is for the loss of a limb and pays on a percentage of loss assessed.

Heart attacks, strokes, cancer or other medical related conditions are not considered accidental death and are not covered in this program. There are no age limits with this policy.

There are a few standard exclusions: suicide or any attempt to injure person, infection except pyogenic infection caused wholly by a covered injury, death while at war or any act of war or while in the military service, injury during organized athletic activity, injury while intoxicated or under the influence of drugs or if injured is piloting a plane or skydiving. Exclusions not with standing changes in the policy are listed here.

This is an Accidental Death and Dismemberment policy only. Be aware when using this as your only life insurance policy as there are restrictions as noted above.
Membership Forms

Available at:
https://ffam.org/members
10% off IFSTA & JBL training materials

https://ffam.org/members/ifsta/
https://ffam.org/members/jones-bartlett-learning/
Missouri Division of Fire Safety
Annual Fire Department Registration

Per Missouri statute **RSMo 320.271**, all Missouri fire departments, fire protection districts and volunteer fire protection associations must file annual registrations using a process provided by the Office of the State Fire Marshal. The process provides valuable information including information about resources that could potentially be utilized for mutual aid responses.

Fire department registration is now a completely online process, and can be found on the Division of Fire Safety website at **www.dfs.dps.mo.gov**.

A valid Fire Department ID (FDID) is needed to begin the process.

For questions, the Division may be contacted at **mutualaid@dfs.dps.mo.gov** or (573) 751-1601.
MEMBERSHIP RENEWAL CHECKLIST... READ BEFORE YOU SEND

- Department page is updated with current information
- Individual membership roster is legible to ensure names and addresses can be read
- Additional AD&D insurance elected is an applicable coverage from the enclosed list
- A beneficiary is listed for each member
- The dues payment is correct and includes department dues, individual member dues and AD&D insurance (if applicable)

THINGS TO REMEMBER...

- Update member addresses with the Secretary if someone moves. Newsletters are not forwarded by the post office and each returned newsletter (due to incorrect addresses) costs FFAM more than $2.00.
- New members can be added at any time throughout the year and isn’t restricted to membership renewal time. Contact the Secretary to add new members.
- Additional AD&D coverage can be purchased at any time throughout the year.
- Department checks, individual checks and credit cards are all accepted.