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Description automatically generated **Volunteer Fire Fighter Payroll Reporting Guide**

DATE: 9/2024 sb

As a Volunteer Firefighting (VFF) organization, you may have one or more elective coverage endorsement approved on your policy. To ensure your department VFFs receive these benefits, a Roster of Service must be maintained and used as the basis of reporting assumed earnings on your Payroll Report.

***What is a Roster of Service?***

You may already maintain a roster for other purposes. If not, you will need to create one and submit with your Payroll Report. Your roster needs to list each VFF by name along with their service/membership start date and if applicable, their membership resignation/end date.

*Example:*

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Name | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | # months x assumed Earnings\* | **Assumed Earnings\*** |
| Bob Martin | X | X | X | X | X | X | X | X | X | X | X | X | Full Term | **$1000** |
| John Smith | X | X | 3/20 |  |  |  |  |  |  |  |  |  | 3 x $83.33 | **$249.99** |
| Hank Jones |  |  |  | 4/5 | X | X | X | X | X | X | X | X | 9 x $83.33 | **$749.97** |
| Jan Johnson | X | X | X | X | X | X | X | X | X | X | X | X | Full Term | **$1000** |
| Barb Lee | X | X | X | X | X | X | X | 8/31 |  |  |  |  | 8 x $83.33 | **$666.64** |
| Phil Brown |  |  |  |  |  |  | 7/15 | X | X | X | X | X | 6 x $83.33 | **$499.98** |
| **Total** | **4** | **4** | **4** | **4** | **4** | **4** | **5** | **5** | **4** | **4** | **4** | **4** |  | **$4,166.58** |

***How do I use the Roster of Service to complete my Payroll Report?***

The roster is specific to your VFFs and depends on which elective coverage(s) is on your policy and the reporting period (effective dates) noted on your Payroll Report. (If you have paid workers, you will report their paid earnings to the applicable class codes also on your policy.)

* *Only have* Volunteer Firefighters Endorsement (Basic Election Only): You will include (add) the total VFF rostered assumed earnings specific for the report period on the report line with the **Description**: *Volunteer Firefighters & Drivers* **Code**: *7704.04*.

Based on the example above – you would report $4,166.58 in Earnings\* for Code 7704.04.

* *Have both*: Volunteer Firefighters Endorsement & Volunteer Firefighter Presumptive Disease Endorsements: Because there are two types of coverage being provided, include (add) the total VFF rostered assumed earnings specific for the report period on BOTH report lines: **Description**: *Vol Ff & D-Basic & Presumptive Disease Election: Basic Election Assessment* **Code**: 7704.05 AND *Vol Ff & D-Basic & Presumptive Disease Election: Presumptive Disease Surchg* **Code**: 7704.06.

Based on the example above – you would report $4,166.58 in Earnings\* for Code 7704.05 and $4166.58 in Earnings\* for Code 7704.06 (for a combined total of $8,333.16).

* What if the report period is less than a year – say for the first quarter of a calendar year? You would take the total number of months for all rostered volunteers and multiply it by $83.33. Based on the example above, the assumed earnings would be (12 X 83.33=) $999.96.

**Volunteer Firefighter Payroll Reporting FAQs:**

1. *Why is a roster of service required?*

It’s required by Montana law, MCA 39-71-745 (1) (c), and by your Montana State Fund policy. In addition, it is the roster that determines premium and coverage in the event of a claim.

1. *How are the assumed wages reported for VFFs who start or end their service mid-month?*

Per MCA 39-71-745 (1) (c), payroll for each VFF must be reported as a full month for any month in which they are on the roster of service.

1. *If a VFF doesn’t go on a call for one or more of the months they are on the roster, are assumed wages still reported for them?*

Yes, all active members on the roster must be reported on the payroll report. A VFF is considered active if they are on the roster of service and available for calls and/or training, even if they do not respond to any calls during all or a portion of the Payroll Report term.

1. *What determines if a policy receives a surcharge or a discount?*

Due to legislative changes, effective 7/1/2020 Montana State Fund began offering elective presumptive disease coverage in association with elective basic VFF coverage for policyholders with VFF class codes. A premium surcharge is added to the VFF premium for those who elect presumptive disease coverage, and a premium discount is applied to the VFF premium for those who do not elect presumptive disease coverage (basic VFF election only).