SWNIFRA

The Southern Wisconsin and Northern Illinois Fire/Rescue Association, Inc. has an affiliated corporation called the SWNIFRA Death Benefit, Inc.

The Death Benefit Plan was started in 1959 to fill a pressing need within the membership community: the need for ready cash to pay funeral costs. The plan is simple: a qualifying participant pays $30.00 annually and his or her beneficiary receives $3,200 upon the participant's death ($6,200 if the death is firefighting related). Payment is usually made within 24 hours of the Plan's secretary being notified.

To join the SWNIFRA Death Benefit Plan qualifying participants need to be under the age of 48, a United States citizen, and an active member of a Fire Department who is a member of the Southern Wisconsin Northern Illinois Fire/Rescue Association. Restrictions are minimal: normally, no medical examination is required, though a Health Form is to be signed by the participant.

The Plan does not require 100% membership of a Fire Department; any number of members of the Department/Squad may join the Benefit Plan.

A special feature of this Plan is that a member who joins prior to their 48th birthday may continue membership in the Plan regardless of age or residence, even after leaving the Fire Service (in good standing) providing he or she has five years of service with the Department. The participant must continue to pay the assessments as they become due to the Secretary of the Fire Department they were with at the time they left the Fire Service.

All members that meet the eligibility criteria will be enrolled upon entry into the department.

Application forms, and making changes to a member's form, can be done by contacting the GFD Secretary.