

**Providing a better quality
of life for Mohawks of
Kahnawà:ke**

Kahnawà:ke Firefighters

Volunteer and full-time (including EMT's)

PURPOSE

To combat fires, Kahnawà:ke has set up a brigade of volunteer firefighters. These citizens are ready to come to the aid in the event of a fire emergency.

Hence, to allow these volunteer firefighters to benefit from appropriate coverage in case of a work-related injury, Mohawk Self Insurance has put into place a compensation method that takes their particular situation into account.

KFB's RESPONSIBILITY

For full-time paid Fireman

The Kahnawake Fire Brigade must include all amounts paid to the firefighter in its monthly statement of wages. In fact MSI bases the KFB's assessment rate on its payroll.

The volunteer firefighter may or may not be paid. The KFB is responsible for;

- the Volunteers registration with MSI
- the payment of premiums to MSI for full-time and Volunteer firefighters

MODE OF COMPENSATION

Two factors influence the compensation that a volunteer firefighter will receive.

- 1) His/her volunteer firefighter status (Paid or not paid)
- 2) His/her personal status on the job market.

KFB has an agreement with MSI, whereby unemployed volunteer firefighters would be covered for benefits based on \$500.00 per week of salary. This meaning that an injured volunteer firefighter who has no job, makes a claim to MSI, and if approved the weekly indemnity would be based on 75% of \$500.00 or a weekly indemnity of \$375.00. (For 2015 the minimum weekly indemnity is \$422.00 per week) Plus all other social and rehabilitation benefits under the program.



All other volunteer firefighters benefits are based on their regular job, meaning if firefighter Jon Doe works as an accountant and earns \$1,000.00 per week, This meaning that an injured volunteer firefighter makes a claim to MSI, and if approved the weekly indemnity would be based on 75% of \$1,000.00 or a weekly indemnity of \$750.00.

If the total income normally made from any job held by the worker is higher than the salary thus established, MSI will pay the salary difference for the other job(s) that the worker is incapable of holding. However the calculation of the indemnity takes into account the maximum insurable salary. (\$70,000 for 2015)

If the worker has more than one job, his gross income is determined based on the highest paying job he holds (the job from which he derives his main income, as opposed to additional income) However his annual gross income is calculated according to the income he would earn from this job if it were full-time.

RIGHT TO REHABILITATION

A volunteer firefighter who suffers permanent physical impairment as the result of a work-related injury is entitled, whether he is paid or not, to the rehabilitation required by his condition.

The purpose of rehabilitation is to facilitate his re-integration into the workplace and to help him overcome the personal and social consequences of his work related injury. His personalized rehabilitation plan takes into account not only his work as a volunteer firefighter, but also his regular job, if applicable.

Every Kahnawà:ke firefighter, voluntary, paid or not paid is eligible for all the benefits under the MSI program this includes the special provisions for pregnant workers.



RIGHT TO RETURN TO WORK

The full-time firefighter benefits from the right to return to work. The employer who is KFB must honor this right.

MUTUAL AID AGREEMENTS

All Kahnawà:ke firefighters are covered by MSI when called into a neighboring community to combat a fire.

Vice versa, all outside neighboring firefighters who come into Kahnawà:ke are covered by CSST. (Commission de la Santé et de la Sécurité du Travail du Québec).