

FREQUENTLY ASKED QUESTIONS AND ANSWERS

The JFDBF is a fraternal, non-profit, incorporated organization. JFDBF is not a life insurance policy with bothersome claim forms and a death certificate requirement. When a member dies a beneficiary check is usually delivered within 48 hours and on many occasions the same day that the member deceased. The benefit check is the sum of five dollars from every member plus the funds in the deceased member's account.

The forerunner of the Jacksonville Firefighters Death Benefit Fund, Inc., (JFDBF) was known as the Widow's Fund and was organized in 1933, as a means of providing financial support to the widows of deceased firefighters. For many years the Fund was vigorously supported by nearly all the active-duty members of the department. Membership enrollment was limited to the first year of employment.

By 2009, the Fund needed reorganization and revival as membership numbers had fallen among active-duty employees and most of the members were retirees. So, the Fund was incorporated as a non-profit organization, a new set of bylaws were approved, the name was changed to reflect male and female firefighters, and an open enrollment period was established resulting in improved membership numbers.

Membership dues are \$130.00 a year, paid by a payroll deduction of five dollars every payday, which is about thirty-six cents a day. JFDBF dues **are not** tax deductible.

The success of the JFDBF is dependent on one factor, the men and women of the JFRD uniting fraternally to support the grieving loved ones of a deceased member. If you are not a member, please join and become a member of an organization that cares and proves it with their hard-earned money.

Who can become a member of the Fund?

Any full-time, civil service employee of the JFRD. Enrollment is strongly encouraged in the first year of employment. Joining after the fifth year of employment results in a reduced benefit for ten years.

How do I join?

By completing a beneficiary and payroll deduction form and returning the forms to the Fund Administrator or to any member of the Board of Directors. Membership starts as soon as the forms are received.

What if my address or beneficiary changes?

Complete a new beneficiary form and return it to the Fund Administrator. Forms can be downloaded and printed from the Fund's website, www.JFDBF.org.

What happens when I retire?

Membership continues into retirement. However, you **must** inform the pension office to continue your dues deduction. If you do not have a defined benefit pension you will need to pay your annual dues of \$130.00 in the month of January.

I recently became aware of the JFDBF and I have been employed more than five years, can I still join?

Yes. Those joining after five years of employment will experience a reduced benefit for ten years. Upon reaching the tenth year of membership full benefit status is reached.

How does my beneficiary receive their benefit check?

They should notify the Administrator of your death. After a simple verification a check will be hand delivered, usually within 24-48 hours if in town. Checks are mailed to out-of-town beneficiaries.