

*Delaware Volunteer Firefighters and Ladies' Auxiliary
Mutual Relief Association, Inc.*

September 11, 2019

Dear Fire Company and Ladies Auxiliary Presidents;

As identified at the Delaware Volunteer Firefighters and Ladies' Auxiliary Mutual Relief Association (MRA) Meeting in September 2019, your Mutual Relief Assessment will include the continuation of the Sickness & Health, Accident Death & Dismemberment Insurance Policies with the Provident Insurance Company. The Sickness & Health Policy costs is \$218,565 per annum and will **not** be subject to an early payment discount. **However, if payment remittance is not postmarked on or before January 31, 2020 there will be an additional assessment of \$397.75 and no claims will be honored between the due date and payment received.** The Accidental Death & Dismemberment Policy costs is \$20,925 per annum and will **not** be subject to an early payment discount. The MRA Dues and Burial Benefit Policy costs has changed to \$100 and \$500 per annum respectively and will **not** be subject to an early payment discount.

Any payment remittance postmarked after January 31, 2020 will be subject to a 10% of the Annual MRA Assessment penalty which translates to an additional \$397.75

Payment Postmarked on or before January 31, 2020:

Each participating company will now pay \$4,954.36 for the following if payment remittance is postmarked on or before January 31, 2020: MRA dues (\$100); Accidental Death & Disability (\$380.45); Burial Benefit Policy (\$500); and Sickness & Health with discount (\$3,973.91). **The 2020 DVFA LA MRA Premium is \$4,954.36**

Payment Postmarked after January 31, 2020:

After January 31, 2020, each participating company will be assessed \$5,352.11 for the following: MRA dues (\$100); Accidental Death & Disability (\$380.45); Burial Benefit Policy (\$500); Sickness & Health with discount (\$3,973.91); and late payment assessment (\$397.75). **The 2020 DVFA LA MRA Premium will be \$5,352.11**

Please review the back page of this communication for clarification with assessment calculations.

Please share this information with your fire station's Mutual Relief Contact Person.

Respectfully submitted,

/s/ William F. Tobin, Jr.

William F. Tobin, Jr., Treasurer