



PTSD benefits for city emergency response employees available from League

ST. PAUL – Emergency response employees diagnosed with Post Traumatic Stress Disorder (PTSD) following a distressing emergency now may be eligible for certain benefits if their city has Workers’ Compensation coverage through the League of Minnesota Cities Insurance Trust (LMCIT). This new benefit, which goes into effect Jan. 1, 2011, automatically is available to LMCIT members at no extra cost.

“This coverage will help paid and volunteer firefighters, emergency medical technicians, ambulance attendants, First Responders and peace officers,” said Les Heitke, the chair of the LMCIT Board of Trustees. “It is meant to provide help if one of our members’ staff is diagnosed with PTSD.”

This new benefit helps LMCIT member staff diagnosed with PTSD that is the result of responding to an emergency involving a death or great bodily harm. The benefit covers:

- Unreimbursed costs for up to one year for medical treatment, including psychiatric or psychological counseling, to cure and relieve the effects of the PTSD.
- Unreimbursed wage or income loss during the time period the employee is unable to perform essential functions of her or her normal employment, for as long as one year.

Trustees created the new coverage after a firefighter asked them to consider the issue.

“We are glad the firefighter raised the issue,” said Les Heitke, chairperson of the Board of Trustees. “The Trustees, who are elected and appointed city officials, seek ways to provide the services and coverages our colleagues throughout the state need and want. That’s one of the benefits of being a member-owned cooperative – we look for ways to serve our members.”

Trustees made the new coverage an automatic part of the Workers’ Compensation coverage members already have. The Trustees’ goals in adding the coverage are:

- To ensure that a volunteer firefighter or other emergency response employee diagnosed with job-related PTSD receives treatment.
- To ensure that the individual is able to take time off from work for PTSD treatment if necessary, and without suffering financial hardship.

Emergency service personnel who think they may be experiencing PTSD symptoms should visit with their doctor, psychiatrist or licensed psychologist to determine whether they have a diagnosed case of PTSD. A doctor’s diagnosis is required to qualify for the benefits.

They likely also should talk to their employer so that the member can notify LMCIT.

The National Center for Posttraumatic Stress Disorder, a division of the U.S. Department of Veteran’s Affairs, identifies four types of symptoms associated with PTSD. Those types include:

1. Reliving the event through things such as flashbacks or nightmares.
2. Avoiding situations that are reminders of the event, and avoiding talking or thinking about the event.
3. Feeling numb, perhaps including with difficulty describing how you feel or by being uninterested in activities you used to enjoy.
4. Feeling keyed up, or “hyperaroused.” This may make it appear that the person always is on the lookout, is suddenly angry or irritable, or perhaps has trouble sleeping.

The National Center for PTSD encourages people to see their doctor if symptoms do not get better after 3 months, or if the symptoms are causing distress or getting in the way of work or home life.

LMCIT will not pay or reimburse any benefits that have been paid or reimbursed related to workers compensation, any health insurance or health benefit plan, any disability policy or plan, or PERA or any firefighter relief association. LMCIT may require the individual to undergo an examination, and to provide tax, payroll or other records to document actual wage or income loss.

LMCIT is a member-owned organization that serves the risk management and insurance needs of Minnesota cities. LMCIT's Property/Casualty program has more than 1,100 members, and the Workers' Compensation program has more than 900 members. LMCIT staff can be reached at 651.281.1200 or 800.925.1122.

Who is covered under LMCIT’s PTSD benefit?

City emergency response employees including any city paid or volunteer firefighter, city emergency medical technician, city First Responder, or city peace officer as defined in Minnesota statute.

What is a “traumatic incident?”

An emergency in which a city emergency response employee responds in the course and scope of his or her city duties, and that involved a fatality or great bodily harm.

“Great bodily harm” is a bodily injury that creates a high probability of death, or causes serious permanent disfigurement, or a permanent or protracted loss or impairment of the function of any bodily member, or organ, or other serious bodily harm.

What costs are covered?

- Unreimbursed costs for up to one year for medical treatment, including psychiatric or psychological counseling, to cure and relieve the effects of the PTSD.
- Unreimbursed wage or income loss during the time period the employee is unable to perform essential functions of her or her normal employment, for as long as one year.