

**REPORT OF THE
VIRGINIA RETIREMENT SYSTEM ON**

**THE FEASIBILITY OF PROVIDING RETIREMENT BENEFITS
TO OR ESTABLISHING A RETIREMENT FUND FOR VOLUNTEER
FIREFIGHTERS AND RESCUE SQUAD PERSONNEL**

**TO THE CHAIRMEN OF
THE HOUSE APPROPRIATIONS AND
SENATE FINANCE COMMITTEES**



November 1, 1996

Preface

Budget Item 549F, Chapter 912 of the 1996 Acts of Assembly, requested the Virginia Retirement System (VRS) to study the feasibility of providing retirement benefits or establishing a retirement fund for volunteer firefighters and rescue squad personnel. The VRS staff conducted a similar study in 1986 as a result of House Joint Resolution 153.

VRS acknowledges the support, guidance and assistance provided by: the Honorable Whittington W. Clement, the Department of Fire Programs, the Office of Emergency Medical Services (OEMS) of the Department of Health, the Virginia Office of Volunteerism, the National Volunteer Fire Council; the Virginia State Firefighters Association, the State Fire Chiefs Association of Virginia, the Virginia Association of Volunteer Rescue Squads, the North Carolina Retirement System, the State of Florida Division of Retirement, and numerous other people and organizations listed in Appendix A.

INTRODUCTION

Budget Item 549F, approved during the 1996 session of the General Assembly, requested the Virginia Retirement System (VRS) to study the feasibility of providing retirement benefits to or establishing a retirement fund for volunteer firefighters and rescue squad personnel. A copy of the Budget Item may be found in Appendix B.

The scope of the study consisted of interviewing volunteers, soliciting comments from state and national organizations representing volunteer firefighters and rescue squad personnel, surveying the independent retirement systems in the Commonwealth and retirement systems of other states, and consulting with the VRS actuary. Also, VRS staff attended the State Fire Chiefs Association of Virginia Summer Conference, the 110th Annual Convention of the Virginia State Firefighters Association, and the 62nd Annual Convention of the Virginia Association of Volunteer Rescue Squads, Inc.

In addition to studying the feasibility of providing retirement benefits, the focus of the study was expanded to include: recruitment and retention of volunteers; level of existing benefits; recognition of volunteer service; existing funding sources; and the legal status of fire departments and rescue squads.

GENERAL DEFINITIONS

There are two basic types of retirement plans, defined contribution and defined benefit. In a defined contribution plan, a fixed amount of contributions is paid into the plan periodically. When the member reaches the age and/or service required for eligibility, a benefit is paid based on the total contributions paid into the plan, as well as accrued earnings on those contributions. In a defined benefit plan, when the member reaches the age and/or service required for eligibility, a pre-determined amount or a benefit based upon a formula, and without regard to contributions, is paid.

The Virginia Office of Volunteerism defines a volunteer as “any person who chooses to act in recognition of a need, with an attitude of social responsibility and without concern for monetary profit, going beyond one’s basic obligation.”

Section 2.1-116.9:1 of the Code of Virginia defines a firefighter as “any person who is employed solely within the fire department or public safety department of an employing agency as a full-time firefighter whose primary responsibility is the prevention and extinguishment of fires, the protection of life and property, and the enforcement of local and state fire prevention codes and laws pertaining to the prevention and control of fires.”

Section 27-42 defines the “volunteer firefighters” as “only members of any organized fire-fighting company which has in its possession and operates fire-fighting apparatus and

equipment, whose members serve without pay and whose names have been duly certified by the secretary of such company as an active member thereof to the clerk of the circuit court of the county or city as the case may be.” According to the Department of Fire Programs there is no distinction between a volunteer firefighter and a professional firefighter, other than the professional receives compensation.

Section 27-8.1 defines a “fire company as a volunteer fire-fighting organization organized pursuant to §27-8 in any town, city or county of the Commonwealth, with the approval of the governing body thereof”. Section 27-8 provides that “any number of persons, not less than twenty, may form themselves into a company for extinguishing fires. In a county in which two or more companies for extinguishing fires shall join together and singly use one fire station, the number of the persons in the combined companies shall not be less than twenty.” According to the Department of Fire Programs, the majority of the volunteer fire departments established in Virginia were formed because the community saw a need for fire protection services in a particular area.

Section 2.1-116.9:1 defines an emergency medical technician as “any persons who is employed solely within the fire department or public safety department of an employing agency as a full-time emergency medical technician whose primary responsibility is the provision of emergency care to the sick and injured, using either basic or advanced techniques. Emergency medical technicians may also provide fire protection services and assist in the enforcement of fire prevention code.”

Section 15.1-26:01 provides that “no volunteer rescue squad, emergency medical service organization or other organization providing similar type services, or volunteer fire-fighting organization shall be established in any county, city or town on or after July 1, 1984, without the prior approval of the local governing body of the county, city or town expressed by a resolution of the body.”

The Office of Emergency Medical Services defines emergency medical services personnel (volunteer and paid) as any person responsible for the direct provision of emergency medical services in a given medical emergency including any or all persons who could be described as attendants-in-charge, or operators. There is no distinct difference between a volunteer and a professional emergency medical service person other than pay. Both the volunteer and the professional must meet the same qualifications and requirements to be eligible to serve on a rescue squad.

BACKGROUND

The issue of expanding the provision of retirement benefits to personnel other than full-time, salaried employees serving the Commonwealth has been studied in the past.

In 1986, the Virginia Retirement System studied the feasibility of providing retirement benefits to volunteer firefighters and rescue squad personnel as a result of Senate Joint Resolution 30. The study (Senate Document No. 8, 1987) concluded that it would be feasible to provide retirement benefits to volunteers but that a number of obstacles existed, such as the lack of accurate records of years of service, the lack of uniform standards for volunteer fire departments and lack of funding.

VOLUNTEER SERVICES PROVIDED

Volunteerism is a tradition in the United States. Americans have a history of establishing volunteer organizations to address problems or major issues of concern. According to a survey conducted by the Gallup Poll, over 80 million adults volunteered in 1994, contributing 19.5 billion hours in various organizations across the country resulting in a savings of over 200 billion dollars.

Volunteers have diverse backgrounds, ages, and reasons for volunteering. Almost one-half of the adult population volunteers. Most volunteers are between the ages of 30 and 45. Almost a quarter of the population under age 30 and over age 65 is involved in volunteer work.

The importance of volunteers to deliver fire and emergency medical services cannot be overstated. Rural America relies almost totally on the volunteer system to provide fire and EMS services in a timely manner. Suburban America also relies on volunteers, but combination career-volunteer systems are being used more frequently. Virginia reflects a similar pattern of delivery of services.

Volunteer firefighters and rescue squad personnel provide a valuable service in the Commonwealth. Seventy-one percent of the firefighters are volunteers. Sixty-five percent of the emergency medical service agencies in Virginia are volunteer. Of the total number of licensed EMS personnel affiliated with a Virginia EMS agency, 58% or 12,497 are members of a volunteer EMS agency (rescue squad or fire department). The volunteers work long hours responding to fires, emergencies, and assisting individuals in other crisis situations. According to the Department of Fire Programs (DFP Quarterly, Volume 2, 1996, Number 2), in 1995 Virginia saved in tax dollars over \$400 million in fire services. The amount of tax dollars saved as a result of volunteer rescue squad services is not available.

There are 535 volunteer fire departments in the Commonwealth with 23,888 firefighters. Statistical information for volunteer firefighters on the number of calls responded to, miles driven and volunteer hours provided on an annual basis is not available.

There are 466 volunteer EMS agencies in the Commonwealth. Many of the volunteer EMS agencies are also fire departments or fire/rescue departments. The total of 466

includes 269 volunteer rescue squads, 133 volunteer fire departments, and 64 volunteer fire and rescue departments licensed as EMS agencies. Of the 466 EMS agencies, 334 are member squads of the Virginia Association of Volunteer Rescue Squads (VAVRS). The VAVRS gathers activity statistics. During calendar year 1995 (based on a reporting of 331 member squads), 11,190 volunteer rescue squad personnel responded to 342,781 calls, drove 7,728,253 miles, and provided 3,816,047 volunteer hours.

Statistical information regarding the number of volunteer firefighters and rescue squad personnel, fire departments and rescue squads, and other pertinent data may be found in Appendix C.

VOLUNTEER TRENDS

Statistical information gathered during this study indicates that the number of fire departments and rescue squads, as well as the number of volunteers, is increasing.

In November, 1991 there were 18,337 volunteer firefighters. In November, 1996 there are 535 volunteer fire departments, with 23,888 volunteers. Over a five year period of time, the number of volunteer firefighters increased by 5,512, showing a 23.2 percent increase.

In January, 1990, there were 469 licensed EMS agencies in the Commonwealth with 24,063 licensed EMS providers (paid and volunteer). Of the 469 agencies, 342 or approximately 73 percent, were volunteer. According to data available in October, 1996, the number of licensed EMS agencies has increased to 723, with 35,822 licensed EMS providers (paid and volunteer). Of the 723 agencies, 469 or approximately 65 percent, are volunteer.

The reporting of volunteers or volunteer activities is not centralized. Not all departments or squads report statistics. The increase reflected in the statistics gathered may be attributed to an increase in the number of departments and squads reporting statistics. Additionally, there may be some duplication in the counting of volunteers. Many firefighters are also certified and serve as emergency medical services personnel.

RECRUITMENT AND RETENTION

Recruitment and retention is receiving more focus as organizations compete for volunteers. The Office of Emergency Medical Services distributes several comprehensive publications on the recruitment and retention of volunteers: the Emergency Medical Services Recruitment and Retention Manual (prepared by the Federal Emergency Management Agency; United States Fire Administration); the Volunteer Emergency Medical Systems Management Guide and the EMS Volunteers -

People Who Care: A Recruiting and Retention Guide for EMS Agencies. The State Fire Chiefs Association of Virginia has identified a need for comprehensive training material to include leadership, management recruitment and retention issues. Two training sessions are held annually at the State Fire Chiefs Association Conferences.

To successfully recruit volunteers, organizations must identify the tasks to be done, the type of volunteers needed, and the motivation of the volunteers. To successfully retain volunteers, the organization must match the assigned tasks to the volunteer's motivation and schedule, and provide strong leadership to ensure that the organization continues to project the qualities that attracted the volunteers initially.

A consideration in the recruitment process is the periodic assessment of the organization's needs for volunteers. Once an organization has identified its needs then it can develop recruitment campaigns to attract dedicated volunteers. The EMS Recruitment and Retention Manual provides detailed, useful and applicable information on assessing the organization and conducting the recruitment campaign.

According to the EMS Recruitment and Retention Manual, the major reason why people do not volunteer is that they are never asked and that they are unaware of the organization; therefore, it is up to the organizations to capture and gain the attention of citizens. The volunteer coordinator for fire/rescue services in Chesterfield County, who also serves as the marketing and public relations chairman for the State Fire Chiefs Association of Virginia, identified the most frequently cited reasons for volunteering as: an enjoyment being with others; a desire to give to the community; a sense of citizenship; a sense of religious obligation; and/or being a supporter of the cause.

Retention of volunteers is essential to the success of any fire and rescue organization. A screening process of potential volunteers assists in placing the volunteer in an area that will best serve the organization and meet the volunteer's needs, which leads to longer service. Managers must identify and respond to the social, organizational, and job-related conditions that contribute to an increase in the turnover rate of volunteers. According to EMS Recruitment and Retention Manual, individuals discontinue their volunteer services because: today's lifestyles and work patterns mean that many have less extra time for volunteer work in general; two-career and single-parent families feel sharp time constraints; training and certification requirements are time-consuming and even costly; internal conflicts, potential health and safety risks; work-related stress; and lack of confidence in the use and performance of specialized equipment. Other sources have identified additional causes of turnover of volunteers as: demands within the organization leading to burn-out; lack of leadership within the organization; and no incentive to stay.

CHARACTERISTICS OF VOLUNTEERS

Most volunteers have other gainful employment. The majority of volunteer firefighters begin volunteering in their late teens, but become inactive in their late-twenties. The average length of stay for firefighter volunteers is five years. Approximately 50 percent of firefighters are between the ages of 25 and 44, with the highest percentage (16 percent) between the ages of 25 and 29. Over half of the volunteer firefighters do not have post secondary education.

The average age for volunteer rescue squad personnel is 36. The average length of service for volunteer rescue squad personnel is 6.9 years. The average estimated number of hours worked per month is 50.6 hours. About 39 percent of volunteer rescue squads personnel do not have post secondary education.

QUALIFICATIONS AND TRAINING

Volunteers devote a significant amount of time to the pursuit of training and delivery of services. Because most volunteers have gainful employment, volunteers must use limited leisure hours to accumulate the substantial minimum hours required to master firefighting and emergency services skills.

The National Fire Protection Association (NFPA) has minimum recommended training standards for professional firefighters. Volunteer and professional firefighters meet the same criteria to obtain Fire Fighter I or Fire Fighter II levels. Prior to entering the recommended training standards for Fire Fighter I and II the candidate must meet the minimum educational, age and medical requirements established by the authority having jurisdiction.

According to the Department of Fire Programs, there are no State mandates for volunteer firefighters although recommended standards exist. Fire departments are primarily under local control. The Department of Fire Programs is the designated training agency for Virginia. They offer over 4,000 classes, with more than 500 topics of study, for firefighters annually. The training courses are designed to instruct firefighters to react to and control fire and emergency-related incidents. They also inform firefighters about fire prevention, fire education, and life saving techniques. These courses give firefighters classroom instruction as well as hands-on training, with subsequent testing and certification. A chart on the progression of training may be found in Appendix D.

Volunteer rescue squads are subject to strict State standards, according to the Department of Health. There are four levels of training programs that are offered by the Virginia Office of Emergency Medical Services: Basic, Intermediate, Advanced, and Instructor. The Basic, Intermediate and Advanced programs provide a gradual increase in the complexity and comprehensive level of the material. The Instructor program is designed

to educate individuals who become involved in training activities and wish to become certified as Virginia EMT Instructors. Detailed information on the training levels may be found in Appendix D. The required minimum hours for the four training programs are:

- Basic Program:
 - First Responder Program - 40 hours;
 - EMT Program - 110 hours of classroom/instruction and 10 hours of clinical observation in a hospital or pre-hospital setting;
- Intermediate Program:
 - Shock Trauma Technician Program - 57 hours of classroom instruction and 30 hours in clinical rotation in specific hospital departments;
 - EMT-Cardiac Program - 141.5 hours of classroom and clinical instruction.
- Advanced Program:
 - EMT - Paramedic Program - 444 hours of instruction, of which 232 hours are devoted to extensive clinical rotations in specialty critical care units;
- EMT-Instructor Program: Attend four-day program at EMT Instructor Institute.

CERTIFICATION

In the beginning, the duties of a volunteer with a fire department are limited to administrative support. During a probationary period the fire department begins initial training for the volunteer. After the volunteer has completed training, the fire company votes upon the acceptance of the volunteer into the company. Volunteer firefighters are certified to the clerk of the circuit court of the locality where the fire company is located, as active members by the secretary of the company in which they belong. This certification only verifies that the volunteer is an active member; it does not certify the volunteer as a trained firefighter.

The Office of Emergency Medical Services (OEMS) is responsible for coordinating and administering a statewide emergency medical services program for the regulation, inspection, licensing, permitting, and certification of the State Emergency Medical Service agencies, vehicles, and personnel. The Board of Health, the EMS Advisory Board, and its various subcommittees, and the Virginia Association of Volunteer Rescue Squads establish standards, regulations, and guidelines pertaining to the licensing of all EMS agencies, vehicles and certifications of personnel.

BENEFITS CURRENTLY AVAILABLE

There are several federal and state benefits that already exist to provide for volunteers and their families in cases of disability and death. The benefits are available to all volunteer firefighters or rescue squad personnel provided they are active members and their names are carried on the membership roll of a fire department or rescue squad. Additional information on the Federal Public Safety Officers' Benefit Act and the Virginia Line of Duty Act may be found in Appendix E.

Federal Benefit-- Public Safety Officers' Benefit

If a volunteer firefighter or rescue squad person is injured or killed in the line of duty his or her family is compensated under the Federal Public Safety Officers' Benefits (PSOB) Act. The PSOB Act provides a \$100,000 (plus an adjustment based on the percentage of change in the Consumer Price Index) lump sum benefit to the eligible survivors of a public safety officer whose death is the direct and proximate result of a traumatic injury sustained in the line of duty. This act provides the same benefit to public safety officers who are permanently and totally disabled as of the direct result of a catastrophic personal injury sustained in the line of duty. The injury must permanently prevent the officer from performing any gainful work.

A public safety officer is an individual serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, firefighter or member of a public rescue squad or ambulance crew (42 U.S.C.3796b Sec. 1204). Volunteer firefighters and rescue squad personnel are covered if they are officially recognized or designated members of a legally organized volunteer fire department or rescue squad.

“Line of duty” means any action that the public safety officer is authorized or obligated to perform by law, regulation, or condition of employment or service. In order for a volunteer to be covered he or she must be engaged in authorized law enforcement, fire suppression, rescue or ambulance duties when the fatal or disabling injury is sustained.

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State and local benefits are not reduced by benefits received under the PSOB Act. Likewise, the PSOB benefit is not reduced by any benefit that may be received at the state or local level.

State Benefit--Virginia Line of Duty

The Virginia Line of Duty Act (§§2.1-133.5 et. seq.) provides a death benefit in the sum of \$50,000 to the beneficiary or estate of the deceased, of paid and volunteer firefighter and rescue squad members killed in the line of duty. The benefit is paid from the State General fund. The Virginia Line of Duty benefit does not provide payment for permanent and total disability.

Local Benefit--Workers' Compensation

Workers' compensation is another benefit that may provide protection if the volunteer is injured. Section 65.2-101(D) of the Virginia Code defines "employee" to include: "except as provided in subdivision 2 of this definition, volunteer firefighters, volunteer lifesaving or rescue squad members, ... volunteer emergency medical technicians . . . , who shall be deemed employees of (i) the political subdivision . . . in which the principal office of such volunteer fire company, volunteer life saving or rescue squad is located if the governing body of such political subdivision has adopted a resolution acknowledging such volunteer firefighters, volunteer lifesaving or rescue squad members . . . as employees for the purposes of this title or (ii) in the case of volunteer firefighters or volunteer lifesaving or rescue squad members, the companies or squads for which the volunteer services are provided whenever such companies or squads elect to be included as an employer under this title".

According to the Department of Fire Programs, many fire departments and rescue squads can not afford to cover their volunteers under workers' compensation because of the high premium. Legislation was enacted during the 1996 Session for the provision of coverage for volunteer firefighters and rescue squad personnel. The rates decreased, but are still higher than some departments and squads can pay.

Other Death or Disability Benefits

A county, city or town may pass a resolution to provide relief as set forth in Article 2 of Chapter 4 (Relief for Fire Fights and Dependents) of Title 27. The funds necessary for the death payment, and payments for total and permanent or partial disability "shall be raised in the case of a city by a general levy on all property therein subject to taxation for local purposes; and in the case of a county one-half thereof shall be raised by a general levy throughout the county and on-half by the levy within the town or magisterial district in which the fire company is located on all property therein subject to taxation for local purpose" (§27-46). Such relief includes:

- The governing body of the locality in which his company is located shall pay a sum of \$1,000 to the volunteer's estate or beneficiary if a volunteer firefighter is killed in the line of duty or while going to or returning from an alarm (§27-43).
- In accordance with §27-44, "should any volunteer fire fighter be injured under circumstances set forth in §27-43, so as to be totally and permanently disabled from making a livelihood, he shall be paid in like manner the sum of twenty-five dollars for forty weeks."
- Section 27-45 sets forth "should a volunteer fire fighter be injured under circumstances set forth in §27-43, so as to be prevented from attending to his usual occupation for a period greater than two weeks, but not permanently and totally disabled, he shall be paid in like manner the sum of twenty-five dollars per week until able to return to his usual occupation provided, that the payments shall not continue in any event for a period greater than ten weeks."

- In addition to the relief provided by the above code sections, §27-46 provides that “all necessary hospital charges and all necessary and proper medical, surgical, laboratory and operating room charges for an volunteer fire fighter arising out of any injury set forth in such sections shall be paid by such county, city or town.”

Cities, counties and towns may provide relief for any children or a surviving spouse of a firefighter who dies, exclusive of any payment under the Line of Duty Act (§27-39). According to §27-40, cities may provide a relief to dependent children of fire fighters who have lost their lives through injuries received or incurred while performing their duties as firefighters. This aid shall be provided until the child attains the age of 16 and is an amount determined by the city.

Other Benefits Provided by the Code of Virginia:

- Special license plates for volunteer firefighters and rescue squad personnel with no charge to the volunteer (§§46.2-735 and 46.2-736)
- Free tuition and required fees to attend any public institution of higher education are provided for children between the ages of 16 and 25 and spouses of fire fighters and members of rescue squads killed I the line of duty (§23-7.1:01).

Miscellaneous Benefits

Volunteer firefighters and rescue squad personnel may receive other benefits and awards from their individual department and/or localities, including the following:

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| Free city/county stickers | Free training |
| Free lunches | Clothing allowance |
| Insurance accident policy | Reduced personal property tax |
| Service recognition awards | Tax incentives |
| Free use of local recreational facilities | Educational/tuition assistance |
| Local business discounts | Credit Union membership |
| Conference attendance | Social/Family activities |

FEASIBILITY OF RETIREMENT BENEFITS

Retirement benefits for volunteer firefighters and rescue squad personnel have been suggested as a tool to increase the recruitment and retention of volunteer firefighters and rescue squad personnel in the Commonwealth. Retirement plans do exist which provide nominal payments to “retired” volunteer firefighters and rescue squad personnel in a number of states and several localities within the Commonwealth.

While the majority of the programs for which information from other states was provided were for volunteer firefighters, the extension of benefits to rescue squads would seem philosophically consistent. Based on information obtained from other states, the minimum age for retirement ranges from age 52 to age 60, with the mode being age 55.

The minimum number of years of service required for a benefit ranged from 10 to 25 years, with a mode of 25 years.

State Plans

North Carolina Plan:

Since 1959 North Carolina has had a retirement fund for its volunteer firefighters and rescue squad personnel. The purpose of the Firemen's and Rescue Squad Worker's Pension Fund is to administer and operate a retirement program for all firefighters and rescue squad personnel (paid and volunteer) who belong to a rated and certified fire department or certified rescue department. Membership in the plan is voluntary.

The State Treasurer is the custodian of the fund and invests its assets in accordance with the state code provisions. The General Assembly makes appropriations out of the general fund to provide money for administrative expenses. Member contributions, earnings from the investments of pension funds, and an annual appropriation by the State of North Carolina from its General Fund finance the pension benefits. The general provisions of the plan are provided below, and detailed information is available upon request:

- Eligible firefighters include all firefighters of the State of North Carolina or a political subdivision, who belong to a bona fide fire department where the department operates fire apparatus and equipment of value of five thousand or more, and the department holds drills and meetings not less than four hours monthly and the firefighters attends at least 36 hours of all drills and meetings in each calendar year. (§58-86-25)
- Eligible rescue squad workers include any member of a rescue squad who is eligible for membership in the North Carolina Association of Rescue Squad Inc., and who has attended a minimum of 36 hours of training and meetings in the last calendar year. (§ 58-86-30)
- Each firefighter and rescue squad person pay a monthly contribution of 10 dollars (§§58-86-35 and 58-86-40).
- Members must pay into the Pension Fund for 20 years, or a maximum of \$1,200.00.
- Any member who has 20 years of service and has attained the age of 55 is entitled to a monthly pension from the Firemen's and Rescue Squad Workers' Pension Fund in the sum of \$135.00 per month (§58-86-55).

Florida Municipal Plan

Legislation was enacted in 1951 to establish minimum standards for the operation and funding of municipal and special district firefighters' pension trust funds and plans. The legislation provides: eligibility criteria for benefits; the creation of municipal pension trust funds; the creation of plan boards of trustees; investment criteria; the level of benefits; and record and reporting requirements.

The Municipal Boards of Trustees is responsible for administering the fund, investing the assets and purchasing annuity or life insurance contracts to provide benefits. The

Department of Revenue and Division of Retirement maintain accounts of money collected and disbursed from the premium tax trust fund for each municipality and special fire control district. The municipal plans are funded by member contributions (5 percent of salary); earnings from the investments of pension funds, and the net proceeds of a 1.85 percent excise or other similar tax which is collected for insurance policies covering property within the jurisdiction of the municipality or special fire control district. The general provisions of the plan are provided below, and detailed information is available upon request:

- Volunteer firefighter means any person whose name is carried on the active membership roll of a constituted volunteer fire department or a combination of a paid and volunteer fire department of any municipality or special fire control district and whose duty it is to extinguish fires, to protect life and to protect property (175.021).
- Salary means, in the case of a volunteer firefighter, the total cash compensation received yearly for such services, prorated on a monthly basis.
- Under the Florida retirement plan, a volunteer firefighter is eligible to receive normal retirement benefits once he/she has completed 10 years of service and has attained the age of 55 or has 25 years of completed service and has attained the age of 52. (175.162)

Georgia Plan

The Georgia Firemen's Pension Fund, a voluntary pension for paid and volunteer firefighters, was established in 1955 to provide additional benefits to supplement the primary pension benefits provided by fire departments or the governmental units or volunteer districts. The intent of the General Assembly in enacting the legislation was to provide an additional benefit that would attract and retain qualified firefighters. Also, the General Assembly wanted to limit the availability of such benefits to the membership of fire departments meeting and maintaining compliance with the minimum standards deemed essential to improve the ability of fire departments to suppress fire.

The Georgia Firemen's Pension Fund is administered by a Board of Trustees who are appointed by the Governor. The powers and duties of the Board of Trustees include: paying fund expenses; approving retirement applications; paying benefits; collecting revenue; promulgating rules and regulations to govern the fund; prescribing rules and regulations of eligibility to members to receive benefits; and investing pension funds. The Fund is funded by the members' contributions of \$15 per month; and a state tax on fire insurance premiums of 1 percent of the gross premiums written by insurance companies, corporations or associations during the previous year on fire, lightning and extended coverage; inland marine and allied lines; and windstorm insurance policies. The general provisions of the plan are provided below, and detailed information is available upon request:

- A volunteer fire department means a volunteer fire department staffed by paid, volunteer, or a combination of paid and volunteer firefighters of the state or any municipality or other political subdivision of the state;
- A volunteer firefighter means an individual who is appointed and regularly enrolled as a volunteer with a fire department who performs the principal responsibility of preventing or suppressing fires or provides support functions for the prevention and suppression of fires;
- The firefighter may retire and receive normal retirement when he or she has attained the age of 55 and has at least 25 years of credible service;
- The firefighter may retire and receive a reduced benefit at age 50 with 15 years of service;
- The maximum monthly service retirement benefit is \$570.00;
- The maximum monthly disability benefit is \$375.00;
- If death occurs prior to retirement, the designated beneficiary receives a refund of member contributions. If death occurs after retirement, the beneficiary receives a monthly benefit if a survivor option was selected by the retiree, or a refund of the balance of contributions.

Kentucky Plan

In 1986 the State of Kentucky established a retirement plan for volunteer firefighters through the enactment of House Bill 339. Kentucky decided to provide its volunteer firefighters with benefits because the volunteers provided the state with a valuable and hazardous services; however in 1990 Kentucky repealed the plan. The plan was discontinued because the state found the plan to be too costly and because of poor record keeping. Each fire district was responsible for establishing its own criteria which volunteers had to satisfy in order to receive retirement benefits. Volunteers were reported who did not meet the minimum requirements.

The amount of benefits for volunteers was derived from an assumed salary of \$5,000. The volunteer could retire at any age with at least 20 years of service credit, or at age 55 with five years of service credit.

Delaware Plan

The Delaware Volunteer Firemen's Pension Fund provides retirement benefits to actively participating volunteers of the state volunteer fire departments, ladies auxiliaries thereof and service organizations providing volunteer ambulance services. The Fund is administered by a nine-member advisory committee. The Fund is funded by the members' contributions of \$60.00 per year; and an actuarially determined employer contribution. The general provisions of the plan are provided below, and detailed information is available upon request:

- The member is eligible for retirement at age of 60 with 10 years of credible service;
- Members with 10 years of service are vested;
- The monthly benefit is \$5 times years of service, up to a maximum of 25 years.

Texas

In 1937, the Texas Office of the Fire Fighters' Pension Commission was established to administer the retirement plans for paid, partially paid, and volunteer firefighters. In 1977, S.B. 411 was enacted to establish a statewide pension fund, known as the Texas Statewide Volunteer Fire Fighters' Retirement Fund, exclusively for volunteer firefighters who serve without monetary compensation. Participation in the fund is optional. The Fund is administered by the Commission, which collects revenues from the local Boards of Trustees, collects annual reports from the local Boards of Trustees, pays benefits, invests funds and works with the State Board of Trustees to ensure the actuarial soundness of the fund. Every governing body contributes at least \$12 for each month of service for each firefighter. As of December 1, 1995: 143 local governing bodies participated in the Fund, covering 3,972 active firefighters; 1,222 retirees received service retirement benefits; and 450 beneficiaries received service retirement benefits. The general provisions of the plan are provided below, and detailed information is available upon request:

- A volunteer is vested with five qualifying years;
- A volunteer may retire at the age of 55 with at least 15 years of qualified service;
- The service retirement benefit is \$72.00 a month (six times monthly contribution);
- Death and disability benefits are provided.

Utah Retirement Systems

Volunteer firefighters are considered members of the Utah Retirement System, but are only eligible for line of duty death and line of duty disability benefits.

Length of Service Award Programs

The Length of Service Award Program (LOSAP) is a program providing monthly payments to volunteer firefighters and emergency medical service personnel once they have obtained a certain number of years of certified active service. According to the National Volunteer Fire Council, approximately 150,000 volunteer firefighters in about 37 states receive benefits under LOSAP. Benefits range \$106.00 to \$604.00 per month, with a mode of \$300.00 and a mean of \$280.00. A list of states with LOSAP plans may be found in Appendix F.

Volunteers earn benefits under LOSAP while they are performing volunteer services, on the basis of their years of service. LOSAP is a point award system. Each locality develops its own criteria that the volunteer must meet to receive points. The average number of points required to receive one year of service credit is 50. Points are given for attending drills, training and meetings; responding to calls and emergencies; maintaining equipment; assuming a leadership position; and for special projects. There is a minimum number of points that the volunteer must accumulate in each area during a specific period of time in order to receive credit for one year of service. Most localities also have placed

a maximum number of points that a volunteer can receive for each activity to safeguard against abuse of the system.

Several counties in Maryland and the Counties of Roanoke and Loudoun in Virginia use a LOSAP program. Prince William County, Virginia, has submitted a request for proposals (RFP) to implement a plan for volunteer firefighters and rescue squad personnel. Based on the information from the Maryland plans and the Counties of Roanoke and Loudoun, the age requirement for eligibility to retire ranged from 50 and 65 years old with a service requirement range of five to 25 years. The majority of the plans offer a disability, death, and a burial benefit. Individual departments/squad have the responsibility of record keeping. Most plans are funded through the general fund of the locality.

The Roanoke County LOSAP plan was effective January, 1989 and covers active volunteer firefighters and rescue squad personnel. Roanoke County has approximately 600 volunteers, 300 of which are active, on the roster. The volunteer coordinator/administrator of the plan for Roanoke County was not able to determine the effect of the provision of the retirement benefits on the level of volunteers because of a lack of records at the inception of the plan. It appears that the level of volunteers has remained steady. The retirement benefit does not seem to be a strong recruiting tool but may be effective in retaining volunteers. The plan is administered by the Roanoke County Public Safety Volunteer Benefits Board of Trustees. The maximum monthly benefit is \$200.00, which is based on 20 years of service, and the minimum monthly benefit is \$50.00, if the member remains active to the entitlement age. Members are eligible for a benefit at age 55.

The Loudoun County LOSAP plan was effective January, 1986. Loudoun County has approximately 940 volunteer firefighters and rescue squad personnel covered by the plan. The Loudoun County LOSAP plan is administered by a Third Party Administrator. The funding source is the County General Fund. The level of volunteer firefighters and rescue squad personnel has increased since the inception of the plan. The retirement benefit does not seem to be a strong recruiting tool, but may be effective in retaining volunteers. Volunteers are vested to a percentage of the benefits based on years of service--five years-30 percent; six years-50 percent; seven years-70 percent; eight years-80 percent, nine years-90 percent; and ten years-100 percent. The maximum monthly benefit is \$250.00, which is based on 25 years of service, and the minimum monthly benefit is \$50.00. Members are eligible for a benefit at age 55. Service point records are maintained by each volunteer company or squad. At the end of the year, the points are certified by the officers of the individual companies and squads; reviewed by the Fire Rescue Commission and recorded by the County Department of Financial Services. The service information is forwarded to the Third Party Administrator, which completes the annual actuarial study.

Additional information on the plans provided by the Counties of Roanoke and Loudoun may be found in Appendix G.

FUNDING INFORMATION

Several sources could be used, separately or in combination, to fund benefits for volunteer firefighters and rescue squad personnel in the Commonwealth. Outside sources would be necessary if participants' contributions, if required, were not sufficient to fund a reasonable benefit.

One source is funding from the locality or localities where the service is provided--either the general fund or a premium tax on fire insurance policies.

Section 15.1-26 provides that "the governing body of any county, city or town may by ordinance provide for payment, to any volunteer rescue squad that meets the required minimum standards for such volunteer rescue squads set forth in the ordinance, a sum not be exceed ten dollars for each rescue call the volunteer rescue squad makes for an automobile accident in which a person or persons has been injured on any of the highways or streets in the county, city or town. Said payments may be made from any funds available in the treasury of the county, city or town."

Another source is the State general fund or any fund designated for purposes of fire protection or emergency medical services. The following state funds already provide funding to fire departments and rescue squads:

Fire Programs Fund

The Fire Programs Fund has been in existence since 1985 (§38.1-44.1, 1985; §38.2-401, 1986). The Fire Programs Fund is administered by the Department of Fire Programs in accordance with policies established by the Virginia Fire Services Board. All licensed companies doing business in the Commonwealth are taxed one percent of the total direct gross premiums for any written insurance defined in §§ 38.2-110, 38.2-111, 38.2-126, 38.2-130 and 38.2-131 and combination policies defined in §38.2-1921.

The money collected annually is allocated in the following manner, as provided in §38.2-401(B):

- 75 percent to localities, distributed on the basis of population, for the improvement of volunteer and professional firefighters. The funds allocated to the localities may not be used directly or indirectly to supplant or replace any other funds. The fund may only be used for the purpose of fire service training, constructing, improving and expanding regional or local fire service training facilities, purchasing firefighter equipment, protective clothing, and protective equipment for firefighting personnel.
- 25 percent is allocated to the Department of Fire Programs for operating costs

Fire Services Grant Fund

The Fire Services Grant Fund was established in 1995 (§38.2-401, HB 2287/SB1049, cls.2). This fund is to provide grants for regional fire service training facilities, to finance

the Virginia Fire Incident Reporting System and to burn buildings as determined by the Virginia Fire Service Board. The amount of the fund is \$1,000,000 (allocated from Fire Programs Fund), with \$100,000 to be distributed annually for the continuation of the statewide dry fire hydrant programs.

Two-For-Life Fund

Section 46.2-694(13) established the Two-For-Life Fund to be used only for emergency medical service purposes. A two dollar fee per year is charged and collected at the time of registration of pickup trucks, panel trucks and motor vehicles. The fund is distributed as follows:

- 13.5 percent to the State Department of Health to support training programs, and for volunteer recruitment and retention programs. Any moneys not used shall be reallocated to the Rescue Squad Assistance Fund;
- 2.5 percent to the Virginia Association of Volunteer Rescue Squads;
- 31.75 percent to the Rescue Squad Assistance Fund;
- 27.25 percent to the State Department of Health to be used for emergency medical services;
- 25 percent is returned to the locality where the vehicle is registered to provides funding for training of volunteer or salaried emergency medical service personnel of licensed, non-profit emergency medical service agencies and to purchase necessary equipment and supplies.

Rescue Squad Assistance Fund

The Rescue Squad Assistance Fund is a \$3,000,000 matching grant program for Virginia's non-profit EMS agencies and organizations. The grant provides financial assistance to purchase EMS vehicles and equipment, including communications systems, defibrillators and other items required to become a licensed EMS agency in Virginia. Awards are made twice a year and are based on demonstrated financial need.

EMS Recruitment and Retention Mini-Grant (RRMG)

The EMS Recruitment and Retention Mini-Grant assists volunteer EMS agencies in implementing programs that will enhance the recruitment and retention, and public awareness of volunteer EMS. All EMS agencies may receive up to \$1,500 in non-matching funds to implement their plans. With the passage of House Bill 688 in 1994, the annual \$100,000 grant program is now for the exclusive benefit of volunteer EMS agencies.

Advanced Life Support (ALS) Training Grant

The ALS Training Grant Program is designed to assure a minimum level of ALS service to all citizens in the Commonwealth. The funds total \$280,000 and is administered annually to qualified applicants.

LEGAL STATUS

Most volunteer fire/rescue departments are incorporated as nonprofit, tax-exempt organizations, known as a 501(C)(3). This means the fire/rescue departments must file certain reports and documents with the state and federal government. Failure to do so may result in disincorporation of the department, penalties, and law suits and loss of benefits for volunteers provided by the Federal PSOB and the Virginia Line Of Duty Act.

If the corporation is considered to be a 501(C)(3) organization, the Internal Revenue Service exempts the department from some taxes; however, the department is still required to file a tax return known as Form 990. The exemption does not exclude the organization from all taxes. The corporation structure of the department and the type of income it receives determines if the fire/rescue department is required to file additional forms or reports.

A volunteer fire department or rescue squad may also be set up as a government entity

VRS Benefit Structure

The Virginia Retirement System (VRS) administers three defined benefit pension plans; the Virginia Retirement System, State Police Officers' Retirement System, and Judicial Retirement System. VRS is governed by the provisions of Title 51.1 Chapters 1 through 7, and 10 of the Code of Virginia. Full-time, salaried and permanent employees of the following entities are eligible for membership in VRS:

- Commonwealth of Virginia
- Any participating Virginia city, county, town or political subdivision
- Local Virginia school board.

The provisions of the Employee Retirement Income Security Act of 1974 (ERISA) govern the administration of private pension plans. Because VRS is a government plan not subject to ERISA, VRS does not comply with this federal legislation. Most fire/rescue departments are nonprofit organizations. Covering the incorporated, nonprofit tax-exempt entities under VRS would require compliance with ERISA in order to maintain VRS' qualified status under the Internal Revenue Code. Compliance with ERISA would require enrichment of the benefit structure, an increase in the funding level and would introduce a new level of reporting to the Federal government that is not currently required. These would increase retirement costs to the State and to localities. For example, the funding increase alone would approximately double employer contribution rates. A loss of qualified status if VRS did not comply with ERISA would have serious tax repercussions for members and retirees in the form of increased tax liabilities for major proportion. Additionally, all VRS investment income might be subject to Federal tax.

In 1982, the General Assembly established as policy that VRS would administer public employee only plans when it removed previously covered private schools from VRS.

Volunteers of fire departments and rescue squads that are established as government entities are not eligible to become members of VRS for several reasons. First, they are not permanent, full-time salaried employees as required by §§51.1-124.4, 51.1-125 and 51.1-132. Furthermore, VRS is a defined benefit plan, which means that the retirement benefit is determined by the years of service accumulated in VRS covered positions; the age of the retiree; and the three highest consecutive years of creditable compensation. VRS is funded by contributions from employers and members. The member contribution is 5 percent of creditable compensation. The employer pays an additional amount, based on the total payroll for active members, at a rate established every two years by the VRS actuary and approved by the VRS Board of Trustees. Volunteers are not compensated for their services and, therefore, no creditable compensation accrues.

Accordingly, any pension plan established by the General Assembly for volunteer firefighters and rescue squad members should be separate from the systems administered by the VRS.

CONCLUSION

VRS confirms that plans exist, in other states and within the Commonwealth, which provide nominal payments to “retired” volunteer firefighters.

The rationale for offering such a retirement plan include: 1) recognition and reward for service; 2) compensation for time away from family; and 3) a reduction in turnover, which ensures that the funds spent on training the volunteers will not be lost; 4) the retention of volunteers who provide critical services at a low cost to the Commonwealth and localities; and 5) the need to provide compensation to volunteers participating in life-threatening activities.

The rationale for not providing a plan include: 1) it would provide indirect compensation to personnel where pay is not provided during active service; 2) it would be inconsistent with the concept of volunteerism; 3) most volunteers are gainfully employed, and may be provided with retirement benefits through that employment; 4) a lack of funding; 5) the existence of state, federal and local benefits which already provide a certain level of financial support and relief to volunteers and their families; and 6) the impact the provision of benefits would have on other volunteer groups or groups of paid employee who are not eligible for retirement benefits.

If the Commonwealth wishes to proceed with a plan of providing retirement benefits to volunteer firefighters and rescue squad personnel, then following questions need to be addressed:

- ◆ What are the criteria for membership eligibility?
- ◆ How would service records be maintained?
- ◆ When would a member be eligible to draw a benefit?
- ◆ How would the amount of the benefit be determined?
- ◆ What would be the source of funding?
- ◆ How would the plan be administered and by whom?
- ◆ What other volunteer groups might deserve similar treatment?
- ◆ What paid employee groups (permanent part-time; hourly) might deserve similar treatment?

APPENDIX A

CONTACT LIST

CONTACT LIST

Federal & State Governments

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Ms. Valerie Holloway
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Mr. Edgar Love
Danville Life Saving Crew
Danville, VA 24540

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Danville Life Saving Crew
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Chief Shaughnessy
City of Richmond Fire Department

Mr. Frank Minter
City of Virginia Beach
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Washington County Fireman Association

National Organization

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National Volunteer Fire Council
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APPENDIX B

BUDGET ITEM 549F
(Chapter 912, 1996 Virginia Acts of Assembly)

BUDGET ITEM 549 F
(Chapter 912, 1996 Virginia Acts of Assembly)

The Virginia Retirement System shall study the feasibility of providing retirement benefits to or establishing a retirement fund for volunteer firefighters and rescue squad personnel. The Virginia Retirement System shall report its findings and recommendations to the Chairmen of the House Appropriations and Senate Finance Committee by November 1, 1996.

APPENDIX C

STATISTICAL INFORMATION ON VOLUNTEER FIREFIGHTERS/FIRE DEPARTMENTS & VOLUNTEER RESCUE SQUAD PERSONNEL/RESCUE SQUADS

General Fire Service Statistics

Status

Volunteer	21,856	70%
Paid	8,384	27%
Both	838	3%
<hr/>		
Fire Service	31,078	55%
Other	9,743	17%
Brigade	6,676	12%
EMS (Only)	5,677	10%
Not Reported	3,806	7%
TOTAL	56,980	100%

Number of Fire Departments

Volunteer	535	89%
Combination	52	9%
Paid	12	2%
Fire Dept., TOTAL	599	77%
Fire Brigades	133	17%
Military FD.	43	6%
<hr/>		
	775	100%

	COUNT	POP.	POP. %
Counties	95	3,549,313	57%
Cities	40	2,245,130	36%
Towns, Incorporated	192	394,754	6%
<hr/>			
	327		
State Population		6,189,197	100%

LICENSED EMS AGENCIES

COMMONWEALTH OF VIRGINIA

OFFICE OF EMERGENCY MEDICAL SERVICES

JULY 1996

<u>Agency Classification</u>	<u>Number</u>	<u>Percent</u>
Volunteer		
> Rescue Squads	269	37.8
> Fire Departments	133	18.7
> Fire & Rescue	64	9.0
Commercial	141	19.8
Governmental	58	8.2
Hospital	13	1.8
Industrial	13	1.8
Aeromedical	11	1.5
Non-Profit	5	0.7
Correctional Facility	<u>5</u>	<u>0.7</u>
TOTAL	712	100.0%

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prgsum96.lic

Squad	Miles		Man		Squad	State	Cell.	EMT	EMT	EMT	EMT	EMT	1st	Un-	
	Calls	Driven	Hours	Acc.										Members	Wide
1	44536	1010152	578318	28	1824	234	102	47	146	173	526	256	42	18	241
2	26117	486096	150240.3	9	690	166	34	81	28	73	180	165	12	26	117
3	63666	1635053	942211	14	1790	576	69	122	292	33	441	584	25	8	268
4	21287	253373	283832	13	814	71	33	21	53	48	184	175	53	32	85
5	41585	1500589	457386	13	1584	776	74	43	153	177	498	403	54	5	175
6	23718	538605.5	357794	13	994	295	65	88	78	81	262	210	21	45	203
7	34334	486730	286587	11	852	472	38	68	69	129	314	211	30	25	114
8	15749	324162	135339	2	698	193	26	28	101	42	59	299	11	4	108
9	22367	529931	214640.5	8	764	395	11	44	94	71	157	242	10	5	111
10	49422	959561	429901.5	12	1380	315	52	65	167	47	254	338	34	14	243
	342781	7724253	3816047	121	11190	3493	502	603	1179	874	2875	2883	292	182	1665

2/

05/96

Virginia Association of Rescue Squads, Inc.

1995 Activity Report

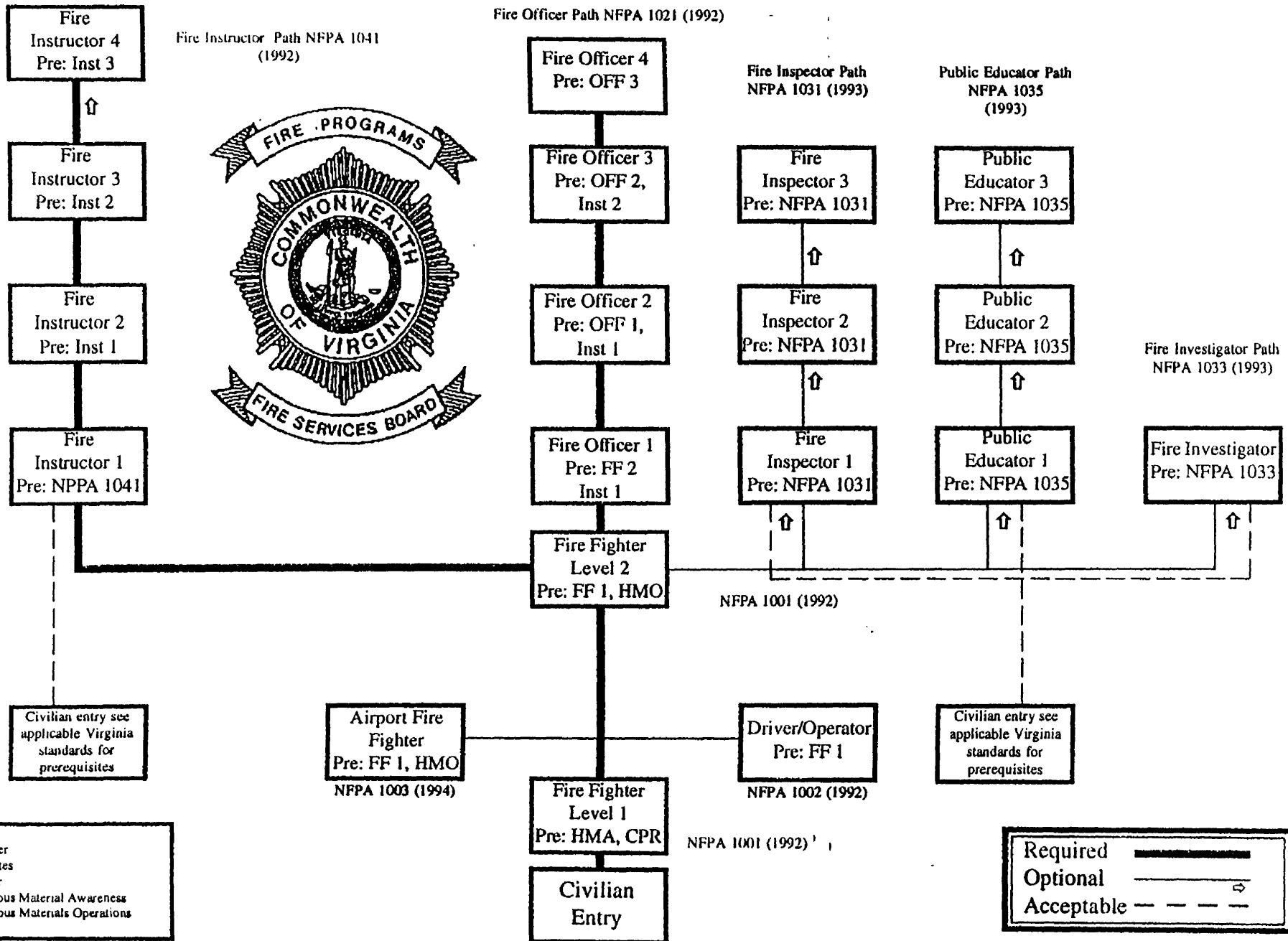
Squad	Bsc & Res.		Conf.		Farm		HazMat		Infec.		Ser. & SW H2O		Swift		Veh.		Spec.		Un-Trained
	Light	Tech.	Cave	Space	EVOG	Mach.	1st	HazMat	Dis.	PADI	Resc.	Intro	H2O	Ext.	Vert.	Resc.			
1	201	36	48	78	990	159	302	35	190	48	68	66	55	513	128	66		41	
2	92	7	0	37	532	43	396	12	240	0	7	1	0	178	28	19		44	
3	82	22	9	57	1081	95	200	86	230	15	38	33	31	383	65	15		33	
4	78	56	19	100	427	124	226	58	121	10	34	29	36	222	73	0		30	
5	146	15	2	98	1073	164	275	92	87	39	38	5	14	427	82	11		117	
6	67	35	7	59	899	81	204	49	104	38	74	10	5	320	48	20		75	
7	86	87	30	32	665	101	242	25	164	35	136	16	9	404	70	4		26	
8	18	1	0	58	429	41	237	35	152	42	28	5	2	135	12	0		31	
9	38	120	31	30	609	46	211	26	193	26	44	3	2	326	53	16		42	
10	101	99	7	48	761	39	247	89	282	32	79	34	44	313	92	10		82	
	909	478	153	595	7268	893	2540	507	1783	285	546	202	198	3221	651	161		521	

APPENDIX D

PROGRESSION OF FIREFIGHTER TRAINING VIRGINIA EMS TRAINING LEVELS

APPROVED VIRGINIA PROGRESSION

Commonwealth of Virginia, Department of Fire Programs
 • Progression of Training • January 1, 1995



NUMBERS OF HOURS IT TAKES TO COMPLETE TRAINING CLASSES

<u>Class Hours</u>	<u>Original Hours</u>	<u>Refresher</u>
*Emergency Medical Technician	110	30
*Emergency Medical Technician Shock Trauma	66	36
*Emergency Medical Technician Cardiac Technician	162	50
*Emergency Medical Technician Paramedic	385 to 400	66
Basic and Light Duty	32	16
Basic Rescue Technician	16	0
Basic Rescue Technician Level II	refer to page addressing course	
Cave Rescue	32	32
Confined Space Rescue	16	4
Emergency Vehicle Operator	16	8
Farm Machinery Extrication	16	8
Hazardous Materials FRA	8	8
Heavy Duty Rescue	32	16
Infectious Disease Control	8	8
PADI-Advanced Open Water Diver	24	0
PADI-Search and Recovery Diver	18	0
Search and Rescue	16	8
Introduction to Swift Water Rescue	9	0
Swift Water Rescue	32	16
Vehicle Extrication	20	10
Vertical Rescue	32	32

NUMBER OF CLASSES RESPECTIVE VAVRS INSTRUCTORS NEED TO TEACH:

VAVRS instructors MUST teach 5 classes in a 5 year period of time. VAVRS instructors MUST attend 3 instructor updates during their five year period of instructor certification, for each course in which they are an instructor. There are two exceptions at this time:

1. PADI - Advanced Open Water Diver Instructors
2. PADI - Search and Recovery Diver Instructors

OUT OF STATE INSTRUCTORS:

Must take the entire VAVRS Course to be certified.

VIRGINIA EMERGENCY MEDICAL SERVICES TRAINING LEVELS

Contributed by the Office of Emergency Medical Services, Virginia Department of Health

Basic Life Support

The foundation for Virginia's EMS system begins with the basics. Every EMS agency in the state offers at least the Basic Life Support (BLS) level of care. BLS care is given by state-certified First Responders and Emergency Medical Technicians. Prior to receiving certification in any level, all candidates must pass a comprehensive written and practical test.

First Responder -

40 Hours minimum training

First Responder teaches the basic steps to take in the first minutes following a medical emergency. This program is designed for firefighters, industrial first aid teams, police officers, and the general public who may be first on the scene. First Responders can control bleeding, perform CPR, provide oxygen therapy, and stabilize fractures. First Responder is a good introduction to Emergency Medical Services (EMS) before taking the EMT class.



Emergency Medical Technician (EMT)-

110 hours minimum training

EMTs are truly the backbone of the pre-hospital EMS system. To assure quality care, whenever someone is transported by ambulance in Virginia, an EMT must be at the patient's side. EMTs receive training to assess a patient's condition, immobilize broken bones, or deliver a baby. They also treat for shock, serious illnesses or cardiac problems. The EMT class includes 100 hours of classroom and hands-on training and a 10-hour clinical rotation in a hospital emergency department.



Advanced Life Support Training Levels

Using special training and state-of-the art equipment, an ambulance in Virginia can resemble an "emergency room on wheels." Through sophisticated communications links with hospitals or trauma centers, state-certified Shock-Trauma Technicians, Cardiac Technicians, and Paramedics in the field act as the eyes, ears, and hands of the emergency department physician.

Shock-Trauma Technicians -

Minimum 87 hours in addition to EMT

This is the first level of ALS training beyond the basic level. A Shock-Trauma Tech can start intravenous fluid lines, administer limited medications, and can employ specialized airway techniques. This course is primarily directed at the rural areas of the state where full ALS capability may not be available due to staffing limitations, low call volume or funding limitations.



Cardiac Technicians -

Minimum 141.5 hours in addition to EMT

Cardiac Technicians (CTs) are the mainstay of most EMS agencies that provide ALS. CTs administer a variety of medications, use advanced airway techniques, do cardiac monitoring (EKGs) and use defibrillator units to deliver a controlled electric shock to correct life-threatening situations.



Paramedics -

Minimum 444 hours in addition to EMT

Paramedics offer the highest level of pre-hospital care available in Virginia. They receive expanded training in medical, trauma, and pediatric emergencies. The training includes extensive in-hospital clinical rotations. Paramedics can administer a greater variety of drugs and do specialized cardiac monitoring and trauma care. In Virginia, medevac helicopter units employ specialized flight nurses or paramedics.



APPENDIX E
FEDERAL PUBLIC SAFETY OFFICERS' BENEFIT
VIRGINIA LINE OF DUTY ACT

PUBLIC SAFETY OFFICERS BENEFITS ACT

**PART L--PUBLIC SAFETY OFFICERS' DEATH
BENEFITS PAYMENTS**

42 U.S.C. 3796 **Sec. 1201. (a)** In any case in which the Bureau of Justice Assistance (hereinafter in this part referred to as the "Bureau") determines, under regulations issued pursuant to this part, that a public safety officer has died as the direct and proximate result of a personal injury sustained in the line of duty, the Bureau shall pay a benefit of \$100,000 adjusted in accordance with subsection (g) as follows:

- (1)** if there is no surviving child of such officer, to the surviving spouse of such officer:
- (2)** if there is a surviving child or children and a surviving spouse, one-half to the surviving child or children of such officer in equal shares and one-half to the surviving spouse;
- (3)** if there is no surviving spouse, to the child or children of such officer in equal shares; or
- (4)** if none of the above, to the parent or parents of such officer in equal shares.

(a) In accordance with regulations issued pursuant to this part, in any case in which the Bureau determines that a public safety officer has become permanently and totally disabled as the direct result of a catastrophic personal injury sustained in the line of duty, the Bureau shall pay, to the extent that appropriations are provided, the same benefit in any year that is payable under subsection (a) in such year, adjusted in accordance with subsection (h) to such officer: Provided, that the total annual benefits paid under this section may not exceed \$5,000,000. For the purposes of making these benefit payments, there are authorized to be appropriated for each fiscal year such sums as may be necessary: Provided further, that these benefit payments are subject to the availability of appropriations and that each beneficiary's payment shall be reduced by a proportionate share to the extent that sufficient funds are not appropriated.

- (b) Whenever the Bureau determines upon showing of need and prior to final action that the death of a public safety officer is one with respect to which a benefit will probably be paid, the Bureau may make an interim benefit payment not exceeding \$3,000 to the individual entitled to receive a benefit under subsection (a) of this section.
- (c) The amount of an interim payment under subsection (c) shall be deducted from the amount of any final benefit paid to such individual.
- (d) Where there is no final benefit paid, the recipient of any interim payment under subsection (c) shall be liable for repayment of such amount. The Bureau may waive all or part of such repayment, considering for this purpose the hardship which would result from such repayment.
- (e) The benefit payable under this part shall be in addition to any other benefit that may be due from any other source, except-
 - (1) payments authorized by section 12(k) of the Act of September 1, 1916, as amended (D.C. Code, sec. 4-622); or
 - (2) benefits authorized by section 8191 of title 5, United States Code. - Such beneficiaries shall only receive benefits under such section 8191 that are in excess of the benefits received under this part.
- (f) No benefit paid under this part shall be subject to execution or attachment.
- (g) On October 1 of each fiscal year beginning after the effective date of this subsection, the Bureau shall adjust the level of the benefit payable immediately before such October 1 under subsection (a) , to reflect the annual percentage change in the Consumer Price Index for All Urban Consumers, published by the Bureau of Labor Statistics, occurring in the 1-year period ending on June 1 immediately preceding such October 1.

- (h) The amount payable under subsection as with respect to the death of a public safety officer shall be the amount payable under subsection (a) as of the date of death of such officer.
- (i)
 - (1) No benefit is payable under this part with respect to the death of a public safety officer if a benefit is payable under this part with respect to the disability of such officer.
 - (2) No benefit is payable under this part with respect to the disability of a public safety officer if a benefit is payable under this part with respect to the death of such public safety officer.

LIMITATIONS ON BENEFITS

42 U.S.C. 3796a Sec. 1202. No benefit shall be paid under this part--

- (1) if the death or catastrophic injury was caused by the intentional misconduct of the public safety officer or by such officer's intention to bring about his death or catastrophic injury;
- (2) if the public safety officer was voluntarily intoxicated at the time of his death or catastrophic injury;
- (3) if the public safety officer was performing his duties in a grossly negligent manner at the time of his death or catastrophic injury;
- (4) to any individual who would otherwise be entitled to a benefit under this part if such individual's action were a substantial contributing factor to the death or catastrophic injury of the public safety officer; or
- (5) to any individual employed in a capacity other than a civilian capacity.

NATIONAL PROGRAMS FOR FAMILIES OF PUBLIC SAFETY OFFICERS WHO HAVE DIED IN THE LINE OF DUTY

42 U.S.C. 3796a-1 Sec. 1203. The Director is authorized and directed to use up to \$150,000 of the funds appropriated for this part to establish national programs to assist the families of public safety officers who have died in the line of duty.

DEFINITIONS

42 U.S.C.3796b Sec. 1204. As used in this part--

- (1) "catastrophic injury" means consequences of an injury that permanently prevent an individual from performing any gainful work;
- (2) "child" means any natural, illegitimate, adopted, or posthumous child or stepchild of a deceased public safety officer who, at the time of the public safety officer's death, is-
 - (i) 18 years of age or under;
 - (ii) over 18 years of age and a student as defined in section 8101 of title 5, United States Code; or
 - (iii) over 18 years of age and incapable of self-support because of physical or mental disability;
- (3) "firefighter" includes an individual serving as an officially recognized or designated member of a legally organized volunteer fire department and an officially recognized or designated public employee member of a rescue squad or ambulance crew who was responding to a fire, rescue or police emergency;

- (4) "intoxication" means a disturbance of mental or physical faculties resulting from the introduction of alcohol into the body as evidenced by--
- (i) a post-mortem blood alcohol level of .20 per centum or greater; or
 - (ii) a post-mortem blood alcohol level of at least .10 per centum but less than .20 per centum unless the Bureau receives convincing evidence that the public safety officer was not acting in an intoxicated manner immediately prior to his death; or resulting from drugs or other substances in the body;
- (5) "law enforcement officer" means an individual involved in crime and juvenile delinquency control or reduction, or enforcement of laws, including, but not limited to, police, corrections, probation, parole, and judicial officers;
- (6) "Public agency" means the United States, any State of the United States, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands of the United States, Guam, American Samoa, the Trust Territory of the Pacific Islands, the Commonwealth of the Northern Mariana Islands, and any territory or possession of the United States, or any unit of local government, department, agency, or instrumentality of any of the foregoing; and
- (7) "Public safety officer" means an individual serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, a firefighter, or a rescue squad or ambulance crew.

ADMINISTRATIVE PROVISIONS

42 U.S.C 3796C Sec. 1205.

- (a) The Bureau is authorized to establish such rules, regulations, and procedures as may be necessary to carry out the purposes of this subchapter;. Such rules, regulations, and procedures will be determinative of conflict of laws issues arising under this subchapter. Rules, regulations, and procedures issued under this subchapter may include regulations governing the recognition of agents or other persons representing claimants under this subchapter before the Bureau. The Bureau may prescribe the maximum fees which may be charged for services performed in connection with any claim under this subchapter before the Bureau, and any agreement in violation of such rules and regulations shall be void.
- (b) In making determinations under section 3796 of this title, the Bureau may utilize such administrative and investigative assistance as may be available from State and local agencies. Responsibility for making final determinations shall rest with the Bureau.

Chapter 11.1.
Line of Duty Act.

§ 2.1-133.5. Title of chapter.

This chapter shall be known and designated as the Line of Duty Act.

§ 2.1-133.6. Definitions.

For the purposes of this chapter the following words shall have the following meanings:

"Beneficiary" means the spouse of the deceased and such person or persons as are entitled to take under the will of the deceased if testate, or as his heir at law if intestate.

"Deceased" means any person whose death occurs on or after April 8, 1972, as the direct or proximate result of the performance of his duty, including the presumptions under §§ 27-40.1, 27-40.2, 51.1-813, and 65.2-402, as a law-enforcement officer of this Commonwealth or any of its political subdivisions; a correctional officer as defined in § 53.1-1; a jail officer; a regional jail or jail farm superintendent; a sheriff, deputy sheriff, or city sergeant or deputy city sergeant of the City of Richmond; a member of any fire company or department or rescue squad which has been recognized by an ordinance or a resolution of the governing body of any county, city or town of this Commonwealth as an integral part of the official safety program of such county, city or town; a member of the Virginia National Guard or the Virginia State Defense Force while such member is serving in the Virginia National Guard or the Virginia State Defense Force on official state duty or federal duty under Title 32 of the United States Code; any special agent of the Virginia Alcoholic Beverage Control Board; any agent, investigator, or inspector vested with the power to arrest pursuant to § 56-334; any regular or special game warden who receives compensation from a county, city or town or from the Commonwealth appointed pursuant to the provisions of § 29.1-200; any commissioned forest warden appointed under the provisions of § 10.1-1135; any member or employee of the Virginia Marine Resources Commission granted the power of arrest pursuant to § 28.2-900; or any conservation officer of the Department of Conservation and Recreation commissioned pursuant to § 10.1-115.

"Line of duty" means any action the deceased is obligated or authorized to perform by rule, regulation, condition of employment or service, or law.

§ 2.1-133.7. Payments to beneficiaries of certain deceased law-enforcement officers, firefighters, etc., and retirees.

A. If the deceased's death occurred while in the line of duty as the direct or proximate result of the performance of his duty, his beneficiary shall be entitled to receive the sum of \$ 50,000, which shall be payable out of the general fund of the state treasury, in gratitude for and in recognition of his sacrifice on behalf of the people of this Commonwealth.

B. Subject to the provisions of §§ 27-40.1, 27-40.2, 51.1-813, or § 65.2-402, if the deceased's death (a) arose out of and in the course of his employment or (b) was within five years from his date of retirement, his beneficiary shall be entitled to receive the sum of \$25,000, which shall be payable out of the general fund of the state treasury.

§ 2.1-133.8. Claim for payment.

Every beneficiary hereunder shall present his claim to the chief officer, or his designee, of the appropriate division or department which last employed the deceased on forms to be provided by the State Comptroller's office. Such chief officer or his designee shall submit a request to the Superintendent of the Department of the State Police, who shall investigate and report upon the circumstances surrounding the deceased, calling upon the additional information and services of any other appropriate agents or agencies of the Commonwealth. The chief officer, or his designee, shall report his findings to the Comptroller.

§ 2.1-133.9. Order of Comptroller.

If it shall appear to the Comptroller that the requirements of this article shall have been satisfied, he shall issue his warrant in the appropriate aggregate amount for payment out of the general fund of the state treasury to the surviving spouse or to such persons and subject to such conditions as may be proper in his administrative discretion, and in the event there is no beneficiary, the Comptroller shall issue such payment to the estate of the deceased.

§ 2.1-133.10. Appeal from decision of Comptroller.

Any beneficiary aggrieved by the decision of the Comptroller shall present a petition to the court in which the will of the deceased is probated or in which the personal representative of the deceased is qualified or might qualify. The Commonwealth shall be represented in such proceeding by the Attorney General or his designee. The court shall proceed as chancellor without a jury. If it appears to the court that the requirements of this chapter have been satisfied, the judge shall enter an order to that effect. The order shall also direct the Comptroller to issue his warrant in the appropriate aggregate amount for the payment out of the general fund of the state treasury to such persons and subject to such conditions as may be proper. If there is no beneficiary, the judge shall direct such payment to the estate of the deceased.

§ 2.1-133.11. Appeals.

Appeals from judgments entered pursuant to this chapter shall be allowed as in chancery matters generally.

APPENDIX F

LENGTH OF SERVICE AWARD PROGRAMS (LOSAP)

SERVICE AWARDS FOR VOLUNTEERS PERFORMING FIRE PROTECTION AND EMERGENCY MEDICAL SERVICES

Congress should adopt legislation that allows awards provided under Length of Service Award Programs (LOSAPs) for volunteers performing fire protection and emergency medical services to be includable in gross income only when the awards are paid to the volunteers. In addition, such legislation should exempt annual awards under these Programs from FICA and Medicare taxation.

Background

- Approximately 150,000 volunteer firefighters in about 37 states receive nominal awards under LOSAPs from their governmental or tax exempt fire districts.
- Volunteers earn awards under a LOSAP while they are performing volunteer services, on the basis of their years of service. However, the awards are not actually paid to volunteers in cash until after they have retired as volunteers.
- Similar award programs exist for volunteers performing emergency medical services, such as rescue personnel and ambulance drivers.
- Internal Revenue Code section 457 may require volunteers to include their awards in gross income for income tax purposes when the awards are earned, long before the volunteers retire and are actually paid the awards. Other provisions may require that the awards be included as wages for FICA and Medicare tax purposes.

STATUS OF VOLUNTEER FIREFIGHTER PENSIONS

<u>State</u>	<u>Estimated Number of Firefighters Covered</u>	<u>Estimated Average Monthly Benefit Payable at Retirement</u>
Alaska	500	\$250
Arizona	5,000	\$200
California	3,000	\$150
Colorado	7,000	\$250
Connecticut	1,500	\$200
Delaware	2,000	\$125
Florida	1,000	\$400
Georgia	3,000	\$604
Illinois	500	\$200
Indiana	1,000	\$400
Iowa		
Kansas	2,000	\$300
Kentucky	4,000	\$400
Louisiana	500	\$250
Maine	500	\$300
Maryland	7,000	\$250
Michigan	100	\$300
Minnesota	8,000	\$600
Missouri	1,000	\$300
Montana	8,000	\$200
New Jersey	5,000	\$400
New Mexico	1,000	\$150
New York	50,000	\$600.

5/6/93

<u>State</u>	<u>Estimated Number of Firefighters Covered</u>	<u>Estimated Average Monthly Benefit Payable at Retirement</u>
North Carolina	3,000	\$125
Ohio	2,000	\$300
Oklahoma	6,000	\$106
Oregon	3,000	\$400
Pennsylvania	3,000	\$400
South Carolina	3,000	DC Plan
Tennessee	1,000	\$400
Texas	8,000	\$250
Vermont	300	\$200
Virginia	4,000	\$300
Washington	1,000	\$125
West Virginia	500	\$250
Wisconsin	2,000	\$300
Wyoming	1,300	\$300

5/6/93

METHOD	LENGTH OF SERVICE AWARDS PROGRAM (LOSAP)
APPLICABILITY	Recruitment and retention
DESCRIPTION	<p>A Length of Service Awards Program (LOSAP) is a deferred-compensation or "pension" program for volunteer members of an EMS organization. Monthly benefits are paid to members who qualify after a minimum number of years (typically 5 to 10 years) of active service (i.e., the member becomes "vested"). Benefits are usually based on a fixed monthly dollar amount per year of active service and may be paid when the member retires from the organization at a prescribed retirement age. Benefits to vested members typically may be drawn down at different retirement ages, usually not less than 55, but may be paid at reduced levels at the earlier retirement ages. Benefits are paid automatically to vested members when the members reach any agency-imposed mandatory retirement age. LOSAPs are funded by contributions by the organization or local appropriating body to a self-administered local LOSAP plan or a state or private plan.</p>
IMPLEMENTATION REQUIREMENTS	<p>A feasibility study of the anticipated cost of contribution/compensation alternatives at different retirement ages for a LOSAP must be conducted. A determination must be made as to whether to have a self-administered plan or buy into a state or private plan. The minimum period for vesting, the age(s) of optional or mandatory retirement, the monthly payments (including any payments based on years of service), the basis for earning years of service, and the desirability, amount, and duration of survivor's benefits must be determined. Contributions must be made to the LOSAP plan administrator in the amount and according to the schedule prescribed for the plan. Appropriate monthly payments must be made to vested retired members or their survivors. The timely submission of paperwork is vital to ensure benefits are not jeopardized and are paid in a timely manner.</p>
STRENGTHS	<p>LOSAPs are a strong inducement for volunteers who are older (35 years of age) to enlist with the organization or who have served for some time (8 to 10 years) to remain with the organization in order to qualify for the LOSAP benefits.</p>
DRAWBACKS	<p>LOSAPs require a significant outlay, regardless of the type of plan involved, and may be prohibitively expensive. Self-administered plans require time and expense to administer and involve financial risk in planning investments. LOSAPs do not appear to be very effective in recruitment or retention with younger, shorter-term members.</p>
COST	<p>LOSAPs are very costly (\$150 to \$200 per month payout premium). Total cost is dependent on the size of the pool of LOSAP participants and the target monthly payout.</p>
EFFECTIVENESS	<p>LOSAPs contribute positively to the recruitment and retention of older individuals, but are less effective with younger individuals.</p>

<p><i>EXAMPLE</i></p>	<p>Emergency medical services in Montgomery County, Maryland, a highly populated area northwest of Washington, DC, are provided by the 1,700 career and volunteer members of the 17 independent fire departments and 2 independent rescue squads operating in the county. The Montgomery County Fire and Rescue Commission develops and implements policy, standards, and regulations for fire, rescue, and emergency medical services provided within the county. The Department of Fire and Rescue Services, a division of county government, supports the commission and the fire and rescue corporations and is the employer of all paid fire, rescue, and EMS personnel in the county.</p> <p>Montgomery County provides a LOSAP for volunteer fire, rescue, and EMS personnel that is funded through annuities and general-budget appropriations. Volunteers are entitled to retirement compensation as follows: (1) 25 years of credited service, eligible for retirement at age 60 with \$200 per month for life plus \$10 per month for each additional year of credited service over 25 years; (2) 15 years of credited service, eligible for retirement at age 65 with \$10 per month for each year of credited service; and (3) 10 years of credited service, eligible for retirement at age 70 with \$10 per month for each year of credited service. Spouses of deceased members vested under LOSAP are entitled to one-half of the members' retirement entitlement as a survivor's benefit. Years of service are credited on the basis of a point system. The accumulation of 50 points within a year entitles the member to one year of credited service. Points are earned according to a schedule of pointable activities such as participation in drills, training, standbys, sleep-ins, and emergency responses.</p>
<p><i>CONTACT PERSON FOR FURTHER INFORMATION</i></p>	<p>Donald D. Flinn Volunteer Coordinator Montgomery County Department of Fire and Rescue Services 101 Monroe Street Rockville, MD 20850 (301) 217-2484</p>

APPENDIX G

LOSAP PLANS FOR THE COUNTIES OF LOUDOUN & ROANOKE

LENGTH OF SERVICE RETIREMENT PLAN

Who is eligible...

All volunteer members of the Loudoun County Volunteer Fire, Rescue and Emergency Medical Service who have been certified by the Volunteer Organization and approved by the Loudoun County Fire and Rescue Commission are eligible for participation in the Length of Service Retirement Plan.

Service Credit...

When the Plan was established, Volunteer members were given one year of service credit for each year of service from January 1, 1976 through January 1, 1986. For years of service prior to January 1, 1976, members received one year of service credit for every two years of service.

How to earn Service Credit...

Active volunteer members must accrue a minimum of eighty (80) points each year in order to earn service credit for that year. These points must be accrued from at least three categories. Points accrued in excess of 80 per year will be put in a bank. After such time a volunteer accrues 500 points in the bank and has at least five years prior service, he/she will receive one additional year of service credit for each 500 points in the bank.

Retirement Formula...

At normal retirement (age 55) you will receive monthly income for life based upon the following formula:

- A. \$10 per month at retirement for each year of Credited Service earned after January 1, 1986.
- B. \$10 per month at retirement for each year of Credited Service earned between January 1, 1976 and January 1, 1986.
- C. \$10 per month at retirement for each two years of Credited Service earned prior to January 1, 1976.
- D. -The Maximum Monthly Benefit payable at retirement will be \$250 per month.

Normal Retirement Date...

Retirement benefits will commence on the first day of the month following attainment of age 55. In the event that the appropriate retirement forms are not signed sixty days prior to your 55th birthday, your monthly benefit will commence within sixty days of submission of the forms.

Vesting...

Vesting is the ownership in or nonforfeitable right to benefits earned or accrued. It is based upon years of Credited Service.

- A. Termination of Credited Service due to disability, death or normal retirement entitles the member to 100% of the accrued benefit.
- B. Termination of Credited Service for any reason other than retirement, death or disability allows a member a vested right to the accrued benefit determined in accordance with the following schedule:

<u>Years of Credited Service</u>		<u>Nonforfeitable Percentage</u>
Less than	5 years	0%
	5 years	30%
	6 years	50%
	7 years	70%
	8 years	80%
	9 years	90%
	10 years	100%

Disability Benefit....

You are entitled to a disability benefit if you become totally and permanently disabled either in the line of duty or during any assigned non-emergency activity and your disability prevents you from pursuing your normal occupation or employment for enumeration or profit as a result of bodily injury or disease. The disability must be of a permanent nature as determined and certified by the Virginia Workers' Compensation Commission.

Benefits are due on the first day of the month following the certification of disability and payable within 60 days. The monthly benefit payable will consist of your accrued benefit and will be payable for the duration of the disability.

Pre-Retirement Death Benefit....

In the event that you die prior to retirement in the line of duty or as a direct result of an assigned non-emergency activity solely and independent of any other cause, your beneficiary is entitled to receive a monthly benefit from the Plan. The monthly benefit will equal your accrued benefit payable for 120 months.

In addition, your beneficiary will receive a death benefit in the amount of \$5,000.00.

Post-Retirement Death Benefit....

In the event that you die after retirement, your beneficiary will receive monthly income up to a maximum of 120 months. For example, if you die after receiving one month's benefit, your beneficiary will receive the same monthly benefit for 119 months. If you live past the 10 years (120 months), you will continue to receive monthly payments for life. However, when the volunteer's death occurs after the 10 years, his/her beneficiary will NOT receive any benefits.

In addition, if death occurs as a direct result of an assigned non-emergency activity or in the line of duty solely and independent of any other cause, your beneficiary will receive a death benefit in the amount of \$5,000.00. Further limitations and restrictions may apply as contained in the Insurance Policy purchased on your behalf.

Contact person....

Maureen Reed, Chief of Payroll and Benefits, Department of Financial Services' Division of Payroll and Benefits, 703-777-0290.

**LENGTH OF SERVICE RETIREMENT PLAN
Points System**

The following point system shall be used in determining point credits under the Accredited Service Standards Certification Program and subsequent service credits under the Eligibility Certification Program. Points must be obtained in at least three of the following categories. Points should be rounded off to the nearest half point.

- A. Minimum Requirements Maximum 10 pts.
- Each volunteer member must meet all requirements stated in the individual volunteer fire department's or rescue squad's Constitution and By-Laws.
- B. Running Calls and Assigned Duty Maximum 40 pts.
- 1 point for each call and
1 point for every 3 hours assigned duty
- C. Meeting Attendance Maximum 24 pts.
- 1 point for each meeting
- D. Administrative Functions Maximum 40 pts.
- 20 points for elected or appointed office or committee chairperson.
- 20 points for elected official to the Commission, Fire Council or EMS Council.
- 1 point for each meeting as an official delegate to the Commission, Fire Council, EMS Council, or any individual company committee meeting.
- E. Training and Drills Maximum 40 pts.
- 2 points for every 3 hours of interagency, County or State training.
- 1 point for every 2 hours of in-house training.
- 5 points for certified instructor in Fire, Rescue, EMS training fields.
- 4 points for every 3 hours of training taught as an instructor.
- F. Assigned Non-Emergency Activities Maximum 40 pts.
- 1 point for every 3 hours of fund-raising activity.
- 1 point for every 3 hours of Demonstration or Public Service.

COUNTY OF LOUDOUN, VIRGINIA
 Department of Financial Services
 Division of Payroll and Benefits
 18 North King Street, Leesburg, VA 22075

VOLUNTEER POINT RECORD

This Record cannot be accepted unless it has been signed by the volunteer. This Record compiled with all others, must be certified by the President, Chief, and Secretary of the company or squad and submitted to the Fire-Rescue Commission by January 31st of each year. Upon acceptance of the Record by the Fire-Rescue Commission, it will be submitted to the Department of Financial Services' Division of Payroll and Benefits by January 30th of each year.

John HENRY DOE
 Full Name of Volunteer (no aliases)
12-6-43 000-00-0000
 Date of Birth Social Security No.
Anyplace 99
 Name of Company/Squad Number

POINT SYSTEM - The following point system is to used with the Length of Service Retirement Plan in determining point credits under the accredited Service Standards Certification Program and Subsequent Service credits under the Eligibility Certification Program:

- A. Constitution and By-Laws (maximum 10 points)
- B. Running Calls/Duty Hours (maximum 40 points)
- C. Meeting Attendance (maximum 24 points)
- D. Administrative Functions (maximum 40 points)
- E. Training, Drills (maximum 40 points)
- F. Non-Emergency Activities (maximum 40 points)

Month	A	B	C	D	E	F	Monthly Totals
January	1	21	1	22	47	1	92
February	1	26	1	5	12		45
March	1	34	1		1	14	51
April	1	26	1	5	20	5	58
May	1	33	1	4	13	7.5	59.5
June	1	20	1	4		21.5	47.5
July	1	40	1	3			45
August	1	28	1	3	60	4	97
September	1	35		3	1.5		40.5
October	1	1					2
November	1	35	1	3			40
December	1	25	1	2		4	33
Category Totals	12	324	10	54	154.5	57	611

Max Pts Allowed:

(10) (40) (24) (40) (40) (40)

Pts accrued toward one year's service:

10 40 10 40 40 40

This person has accrued at least 80 points in three or more columns and thus meets the 80-point requirement.

Now that this requirement has been met, he can get the benefit of his total points accumulated. Total points accrued in excess of the 80 points needed for one year's service are the points that will be carried over for credit. Accumulation of points begins once the volunteer has exceeded 80 points in any given year. Points will continue to accumulate each year. After 5 years of creditable service, the Volunteer will begin to convert accumulated points to additional years of service--not to exceed 25 years. The volunteer will receive one year for every 500 points accumulated; this is why recording total points is so important.

In the sample shows above, John Doe accumulated 611 total points for the year. He accumulated these points in at least three columns. In subtracting the 80 required points for one year's service from the total accumulated points, John Doe will carry over 531 points. After he has been in the service for five years, these points alone give him one additional year plus 31 points toward a second year.

If a volunteer is not available to sign this form prior to the submission date, make and submit a copy signed by the Chief or President with notation of why



YEAR _____

VOLUNTEER POINT RECORD

COUNTY OF LOUDOUN, VIRGINIA
Department of Fiscal and General Services
Division of Payroll and Benefits
18 North King Street, Leesburg, Virginia 22075
(703) 777-0290

This Record cannot be accepted unless it has been signed by the volunteer. This Record, compiled with all others, must be certified by the President, Chief and Secretary of the company or squad and submitted to the Commission. Record must be prepared and submitted to the Commission by January 10th of each year and to the Department of Fiscal and General Services, Division of Payroll and Benefit, by January 30th of each year.

Name of Volunteer

Date of Birth Social Security No.

Name of Company/Squad Number

POINT SYSTEM - The following point system is to be used with the Length of Service Retirement Plan in determining point credits under the accredited Service Standards Certification Program and Subsequent Service credits under the Eligibility Certification Program:

- A. Constitution and By-Laws (maximum 10 points)
- B. Running Calls Duty Nights (maximum 40 points)
- C. Meeting Attendance (maximum 24 points)
- D. Administrative Functions (maximum 40 points)
- E. Training, Drills (maximum 40 points)
- F. Non-Emergency Activities (maximum 40 points)

Month	A	B	C	D	E	F	Monthly Totals
January							
February							
March							
April							
May							
June							
July							
August							
September							
October							
November							
December							
Category Totals							

Total Points: _____
Less 1 Year Service: _____
Points to be accumulated for future credit: _____

I agree with the totals points:

Volunteer Signature

Date

POLICIES AND CLARIFICATION STATEMENT FOR THE
BENEFITS PROGRAM ADOPTED AND APPROVED BY THE
BOARD OF TRUSTEES

The Roanoke County Public Safety Volunteer Benefits Board of Trustees shall be the ultimate authority on management, policy-making decisions and eligibility in the program.

All concerns with the program shall be handled through and by the Board of Trustees.

All policies, procedures and the points system are to be interpreted as a whole, and individual statements shall not be construed so as to undermine the overall intent of the documents.

Points may only be earned by actively participating members.

If a person is a member of two applicable organizations, the organization in which the person has the most points will be used to determine a "Good Year". The Combined total will be considered for determining the amount of points that the person may carry over to subsequent years.

The minimum number of points needed for a "Good Year" will be eighty (80).

The maximum number of points that can be credited will be one hundred (100).

The difference in points between the minimum and maximum allowable points can be carried over and an additional "Good Year" will be credited for eighty (80) accumulated points.

No points will be awarded for any activity performed for individual monetary compensation.

It is the responsibility of the individual member to maintain an accurate record of their points which shall be verified by the leader of the organization.

The principle reason for a member being at the station shall be used to determine in which category points will be awarded. (ie. Training, Business Meetings, Station Duty, Duty Night, etc.)

Each Volunteer member must meet the minimum requirements of their individual volunteer department and/or rescue squad.

If a member becomes sick/disabled and is medically unable to perform any worthwhile service for their organization, the required points will be pro-rated for the length of time the member is sick/disabled. The total time waived shall not exceed seventy-five percent (75%) of the total requirement. A physicians profile will be required.

Back-time may be credited to any member who can be certified as an actively participating volunteer, and has not had a break in service. The maximum credited back-time shall not exceed ten (10) years.

The Board of Trustees recommends that the leadership of the organization periodically review the point records to assure that each member is given due credit for active participation.

A current roster of eligible members must be maintained in the Fire Office. It is the duty of the volunteer organization to update that roster as changes in membership and/or activity status occurs.

Policy statements expressed by individual members shall not be considered in a manner that would affect the administration of the program unless approved by the Board of Trustees.

The Board of Trustees reserves the right to modify any and/or all policies, procedures and the point system, with adequate notice to the participants, in order to maintain an effective program.

ROANOKE COUNTY, VIRGINIA
ROANOKE, VA

LENGTH OF SERVICE AWARDS PROGRAM
EXPLANATION OF BENEFITS

- 1) EFFECTIVE DATE OF PLAN: 01/01/89.

This is the date used to determine members ages and years of service and is the date Roanoke County, VA selected for the plan to begin.

EFFECTIVE DATE OF LIFE INSURANCE: 09/01/88

- 2) ELIGIBILITY: When you first become enrolled in the Length of Service Awards Program.

A) CURRENT MEMBERS: If you were active on the effective date and have:

1. Completed 3 years of emergency service, and
2. Attained age 18, and

B) NEW MEMBERS: You are eligible to participate in the plan on the Anniversary date if you have:

1. Completed 3 years of emergency service, and
2. Attained age 18, and
3. Not attained age 55.

C) No member entering the plan may be disabled.

- 3) ANNIVERSARY DATE: JANUARY 1. This is the date selected by the sponsor on which qualification for participation is determined for all members on a yearly basis.

ANNIVERSARY DATE OF LIFE INSURANCE: SEPTEMBER 1

- 4) ENTITLEMENT DATE: This is the date on which your monthly benefit will begin.

A) Attainment of age 55 or

B) - Completion of 1 year of plan participation, whichever is later.

C) No monthly benefits will be released until the plan has been in effect for 3 years.

- 5) MONTHLY BENEFIT: At entitlement age, you are entitled to receive monthly income for life.

6) BENEFIT FORMULA:

You will earn your retirement benefit as follows:

- A) \$10.00 per month at your entitlement age for each year of credited past service up to a total of 10 years completed before the effective date of the plan. (service prior to 1/1/89 and excluding service before 1/1/79.)
 - B) \$10.00 per month at your entitlement age for each year of credited future service. (service after 1/1/89)
 - C) Maximum credit for years of total service is 20.
 - D) Maximum monthly benefit at your entitlement age is \$200.00.
 - E) Minimum monthly benefit is \$50.00 if a member remains active until the entitlement age. The minimum does not apply to members terminating before the entitlement age.
- 7) CREDITED SERVICE: Benefits accrue, or are earned, for each year of credited service in accordance with the point system Roanoke County, VA adopted or the existing method currently utilized in determining active membership status. Active service before the effective date is included in determining your years of service.
- 8) PROJECTED MONTHLY BENEFIT: This is the maximum monthly benefit that you could earn if you remain active with the organization each year until your entitlement age. This maximum could be raised in the future by the plan sponsor subject to an actuarial review. This review would illustrate the funding requirements and actuarial soundness of the proposed changes.

EXAMPLES

- A) If you have 5 years of past service and you can earn 25 years of service after the effective date of the plan, under the benefit formula, 5 years of past service, times \$10.00 per year equals \$50.00. Additionally, 25 years of future service times \$10.00 per year equals \$250.00. When these two amounts are added together the sum is \$300.00. Because the benefit formula provides for a maximum benefit of \$200.00 the projected benefit payable at entitlement age would be \$200.00 per month.
- B) If you have 2 years of past service and you can earn 18 years of service after the effective date of the plan, using the same formula, the past service credit will be \$20.00 (\$10.00 per year times 2 years). The future service credit will be \$180.00 (\$10.00 per year times 18 years). The sum of the two (\$20.00 plus \$180.00) equals \$200.00 which is your projected monthly benefit.



**ROANOKE COUNTY VOLUNTEER
LENGTH OF SERVICE BENEFITS PROGRAM
POINT SYSTEM**

POINT SYSTEM: The following point system is used with the Length of Service Benefit Plan in determining credits to be recorded on the point system record.

POINT VALUES ARE MAXIMUMS

A. Compliance with Policies, Constitution, and By-Laws (12 points)

Each member must comply with administered policies, meet all requirements of organization's Constitution and By-Laws. One (1) point per month. If a member fails at any point during a year, points for the entire year will be forfeited. (12 points)

B. Alarm Response and/or Duty (50 points)

- | | | | | |
|----|-------------------|------------------------------|----------|------------------|
| 1. | Response on calls | 10% of total per month | = | 2 points |
| | | 7% of total per month | = | 1½ points |
| | | 5% of total per month | = | 1 point |
| | | Total points per year | = | 24 points |
2. One (1) point per call over 10% of total (20 points)
 3. Station duty (1 point per 4 hours) not to include sleeping time. (2 hour minimum for duty) (20 points)
 4. Duty night (1 point per night) (20 points)

C. Training/Drills (40 points)

1. Minimum required training: 20 hours (20 points)
2. Above minimum training: 1 point per 3 hours (20 points)
3. Instructor 1 point per hour teaching (20 points)
4. Training certification bonus (Firefighter/EMS level upgrade) (20 points) For approved certification in courses sponsored by FEMA, Virginia Department of Fire Programs, VAVRS, Virginia Department of Emergency Services, National Registry of EMT's, Division of Emergency Services and other courses as approved by the Board of Trustees.

D. Administrative Functions (50 points)

1. Crew/Department meetings - business, training, special called meetings (1 point per meeting) (20 points)
 2. Elected or appointed officer (20 points)
 3. Elected or appointed chairperson (10 points)
 4. Competition team member or crew/department representative on committee - training, recruiting, etc. (10 points)
 5. Delegate or representative to association functions (20 points)
- Points to be pro-rated if position held less than one (1) year.

E. Special Activities (40 points)

Fund raising, public service stand-bys, fire prevention, demonstrations, parades, etc. (1 point per 1 to 3 hours)

FIRE/RESCUE

ROANOKE COUNTY VOLUNTEER
FIRE AND RESCUE POINT RECORD

YEAR: _____ FIRE _____ RESCUE _____

NAME OF VOLUNTEER _____ ADDRESS _____

DATE OF BIRTH _____ SOCIAL SECURITY NUMBER _____ HOME PHONE _____ WORK PHONE _____

ORGANIZATION _____ MINIMUM POINTS 80
MAXIMUM POINTS 100

POINT SYSTEM RECORD - The following point system record is to be used with the Length of Service Benefit Plan for recording credits under the Accredited Services Standards Certification Program and Subsequent Service credits under the Eligibility Certification Program:

MONTH	A	B	C	D	E	F
JANUARY						
FEBRUARY						
MARCH						
APRIL						
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
CATEGORY TOTALS						

- A. Compliance with Policies Constitution, and By-Laws (12 points)
- B. Alarm Response and/or Duty (50 points)
- C. Training/Drills (40 points)
- D. Administrative Functions (50 points)
- E. Special Activities (40 points)
- F. Totals

Total Points _____
Less 1 yr Service Points accumulated for future Credit _____

I agree with the total points:

Volunteer Signature _____ Date _____ Chiefs Signature _____ Date _____

SUBMIT TO: ROANOKE COUNTY PUBLIC SAFETY VOLUNTEER BENEFITS BOARD OF TRUSTEES

