

**QUESTION: What is LOSAP?**

ANSWER: The Charles County Length of Service Award Program (LOSAP) was established in 1973 to encourage participation in the Charles County Volunteer Fire and Emergency Medical Service (EMS) system.

**QUESTION: How is the program administered?**

ANSWER: The program is administered by the County Commissioners of Charles County. Funding for the program is derived from one cent of the annual Fire-EMS tax. This amount is entrusted to an investment firm to ensure its growth and provide sufficient funding for future recipients, and is managed by the Charles County LOSAP Board, appointed by the County Commissioners.

**QUESTION: Who is eligible to receive LOSAP benefits?**

ANSWER: Any qualified member of a Charles County volunteer fire, dive rescue or EMS department who has performed active fire, dive rescue and/or EMS duties in Charles County after December 31, 1973 is eligible.

**QUESTION: What is creditable service?**

ANSWER: The following types of service may be used to qualify a Charles County volunteer for LOSAP benefits:

- One point is credited for each call to which a volunteer responds. (maximum: 40 points per year)
- One point is credited for each company or countywide drill attended in its entirety. (maximum: 25 points per year)
- One point is credited for each official company or county meeting attended which concerns the Charles County volunteer fire and/or EMS system. (maximum: 25 points per year)
- One point is credited for each hour of attendance in a recognized training course. (maximum: 25 points per year)
- 25 points shall be credited for completion of a one-year term as an appointed or elected officer of any Charles County volunteer fire, dive rescue and/or EMS department. (maximum: one office per year)
- One point is credited for each hour of acceptable collateral duties. Examples of such duties include, but are not limited to, apparatus and building maintenance, administrative duties, official standby and fire prevention activities. (maximum: 25 points per year)

Those who were members before July 1, 1984 and served in the Armed Forces of the United States shall receive credit at a rate of five points for each month served. (Maximum 50 points per year and a maximum of four years creditable service may be acquired in this manner.) After July 1, 1984, credit shall be given only to active volunteer members who enlist or are conscripted into the Armed Forces of the United States. New volunteer members with previous military service shall not receive credit for such service.

In the event that sufficient records are not available to establish a member's volunteer service prior to January 1, 1974, the certification may be made by a department after a thorough investigation based on all available information, including the personal knowledge and belief of the Board of Directors of the individual's department.

**QUESTION: How do I receive credit for my service?**

ANSWER: Your service is compiled and certified by your Board of Directors to the Executive Committee of the Charles County Volunteer Firemen's Association, Inc. The Executive Committee reviews the list from each company and certifies its accuracy to the Board of Fire & Rescue Commissioners. After the Board of Fire & Rescue Commissioners approves the certified list and forwards a copy to each fire, dive rescue and/or EMS department no later than April 15<sup>th</sup>, each company must post the list in a conspicuous place within the fire, dive rescue and/or EMS building for a period of not less than 30 days.

If your name does not appear on the certified list or you are denied credit for service prior to January 1, 1974, you have the right to appeal in writing to the Board of Fire and Rescue Commissioners or you may request a hearing.

**QUESTION: Can my service elsewhere be used to establish qualification for Charles County LOSAP benefits?**

ANSWER: Only the military service discussed previously and volunteer fire, dive rescue or EMS service in Charles County may be used to establish your entitlement to Charles County LOSAP benefits.

**QUESTION: What is a qualified volunteer?**

ANSWER: A "qualified volunteer" is:

- One who has completed 25 years of certified service; or
- One who is receiving reduced benefits as described in this brochure.

**QUESTION: What benefits are available through this program?**

ANSWER: There are five types of benefits available to you in this Program:

- Basic age and Length of Service benefit
- Reduced benefit
- Disability benefit
- Survivor benefit
- Death benefit

**QUESTION: What are the qualifications for the basic age and Length of Service benefits?**

ANSWER: You must be at least 60 years old and you must have accumulated at least 50 points per year for no less than 25 years. Payments will start on the first day of the first month following eligibility.

**QUESTION: What are the qualifications for the Disability Benefit?**

ANSWER: You are qualified if you are an active volunteer and become disabled during the course of service as a volunteer firefighter, dive rescue or EMS provider while actively engaged in providing such services, and

- the disability prevents you from pursuing your normal occupation, and
- the disability is of a permanent nature as certified by the Maryland Workers' Compensation Commission or other competent medical authority as designated by the County Commissioners.

1. You are then entitled to receive the basic benefits as described elsewhere in this brochure and any other benefits, regardless of age or Length of Service. Payments will start on the first day of the first month following the establishment of the permanency of the disability.

**-or-**

2. You are a qualified volunteer who has completed a minimum of 25 years of certified active volunteer service with any Charles County volunteer fire, dive rescue or volunteer EMS company, or combination thereof, and become permanently and totally disabled for any reason, and

- the disability is certified by the Maryland Workers' Compensation Commission or other competent medical authority as designated by the County Commissioners.

You are then entitled to receive the benefits earned for your total years of service, regardless of age. These benefits shall begin in the month following certification of disability.

**QUESTION: What are the qualifications for the reduced benefit?**

ANSWER: You are qualified if:

1. You are an active volunteer firefighter, dive rescue or EMS provider who has at least two years or more of qualifying service in the five preceding years, and

- you have attained 70 years of age, and
- you have failed to achieve 25 years of service

You are entitled to a monthly benefit based on the number of your years of certified service. Payments will start on the first day of the first month following eligibility.

**-or-**

2. Effective July 1, 1999, you are a member of a Charles County volunteer fire, dive rescue or EMS department who has performed active fire and/or EMS duties in Charles County, and

- you have attained 55 years of age, and
- you have completed a minimum of 25 years of qualifying service.
- Your election of this early length award program benefit would be a final choice of benefits at 75% of the benefit if qualified at age 60.
- In either case, you are entitled to a monthly benefit based on the number of your years of certified service. Payments will start on the first day of the first month following eligibility.

**QUESTION: What are the qualifications for the Survivor benefit?**

ANSWER: If a qualified volunteer dies while receiving benefits:

- The surviving spouse is entitled to benefits equal to 75 percent of the volunteer's benefits.
- These benefits shall terminate upon death or remarriage of the surviving spouse.

If a qualified volunteer dies prior to receiving any LOSAP benefits:

- The surviving spouse is entitled to benefits equal to 75 percent of the benefits earned by the deceased volunteer.
- These benefits shall terminate upon death or remarriage of the surviving spouse.

**QUESTION: Is there a Death benefit?**

ANSWER: Yes. When a qualified volunteer dies, a death benefit of \$5000 shall be paid to the volunteer's spouse or estate.

When an unqualified volunteer is killed in the line of duty during the course of service as a member of a fire, rescue dive or emergency medical service, or specialized rescue unit or dies having completed at least one (1) year of length of service award program qualifying service and is carried on current membership rosters and does not qualify for death benefits as provided in the paragraph above, a death benefit of \$5000 shall be paid to the unqualified volunteer's spouse or estate.

**QUESTION: How do I apply for LOSAP benefits?**

ANSWER: An approved application for benefits, with your company seal, must be submitted to the Department of Fiscal Services, Charles County Government, P.O. Box 2150, La Plata, Maryland, 20646.

**QUESTION: How much can I receive under this program?**

ANSWER: If you are a qualified volunteer you may receive a minimum benefit of \$250.00 per month for life, plus an additional \$10.00 per year of credited service over 25 years.

If you qualify for the reduced benefit due to attainment of age 70, your benefit will be calculated by multiplying your total number of creditable years by \$10.00.

If you qualify for a reduced benefit due to the election of an early receipt of benefits, your benefit will be equal to 75% of the benefit you would have received at the age of 60 years. Also, your credit for additional years of service shall equal 75% of the benefit awarded to a member who begins benefits at the age of 60 years.

**QUESTION: Are LOSAP Benefits subject to income tax?**

ANSWER: LOSAP benefits are not taxable by the State of Maryland, but are taxable by the U.S. Government, at this time.

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# LOSAP



## Charles County Volunteer Emergency Services

## Length of Service Award Program