

State	Law	Local	# of Depts	Tot. Vol. Depts.	Part. %	Funding	Type	DBMonthly	DCAnnual	Notes
Alabama	NO	NO*	0	829	0.0%					Statewide LOSAP legislation rejected two years ago. Only one volunteer fire department in all of Alabama has established a pension program. State passed annuity plan then declared it null and void. Funding has been the major issue.
Alaska	NO	NO	0	73	0.0%					
Arizona	YES	YES	9	166	5.4%	LM, ST/IPT	DB	\$200		Benefit is \$200 per month at 20 years of service and age 60 or at 25 years of service. Two percent insurance premium tax proceeds are added to volunteer retirement pension fund.
Arkansas	YES	YES	300	800	37.5%	LM	DB	\$5 x YSC		Payments begin at 55 years of age with 20 years of credited service; age 60 and with at least five years of credited service; at any age with 28 years credited service. The maximum benefit for volunteer service is approximately \$120 per month. This program is part of the local police and fire retirement system.
California	YES	YES	60	545	11.0%	LM	DB	\$100		No caps are placed on the amount a volunteer pension fund can pay its members. Benefits range from \$100 per month for life. Benefit is reduced proportionally for less than 20 years service. In addition, there is as much as 50% more supplemental payments actuarially determined and based upon available funds.
Colorado	YES	YES	30	300	10.0%	State	DB	\$300		Benefit is \$300 month with 20 years of service.
Connecticut	YES	YES	146	240	60.8%	LM	BOTH	\$5-\$20	\$250-\$1400	The Connecticut LOSAP laws allows local municipalities to fund LOSAPs. The local municipalities can choose between DB or DC plans.
Delaware	YES	YES	59	59	100.0%	VOL & ST.	DB	\$5 x YSC		Vesting: 100% with 10 years of service. Maximum number of years of service credit is 25. Must reach 60 with 10 years credit. Each fire company pays into the pension plan an actuarial defined amount yearly for each member they place on the pension roles.
Florida	NO	NO*	0	436	0.0%					
Georgia	YES	YES	10	493	2.0%	VOL & IPT	DB	\$15 + 1%		An intricate, voluntary-dues and insurance-premium tax funded program that up until July 2000 was only offered to volunteer and paid firefighters of specific fire department classes. All participating firefighters contribute \$15 monthly. The program, which has been in existence since 1955, also receives a fraction of the 1% in-state annual insurance premium taxes. A participant may begin to be paid at age 55 with 25 years of pension service credit and receive a full service pension of \$754 per month. Firefighters with 15 years of service credit a reduced pension at age 55.
Hawaii	NO	NO	0	2	0.0%					
Idaho	NO	NO	0	243	0.0%					

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Illinois	NO	NO	0	741	0.0%					After being rejected on more than one occasion in the past, representatives are hoping to move forward in 2003 with enabling state LOSAP legislation.
Indiana	NO	YES	28	346	8.1%					No specific parameters could be found.
Iowa	NO	NO	0	729	0.0%					As of December 2002, the number one recommendation from Iowa's task force on recruiting and retaining volunteers was that the state should authorize a LOSAP. Currently firefighter representatives are drafting legislation patterned off the Wisconsin plan.
Kansas	YES	YES	74	493	15.0%	ST/IPT	BOTH	N/A	N/A	Two percent insurance premium tax proceeds are allocated to the fire departments who fund their own programs. Guidelines of the plan vary.
Kentucky	NO	YES	32	786	4.1%	LM	DB	\$100-\$400		Mostly defined benefit plans each with different requirements.
Louisiana	NO	NO	0	477	100.0%					
Maine	NO	NO	0	363	0.0%					State commission is currently studying options and designing a defined benefit plan to be proposed to state legislature for enactment into state law.
Maryland	YES	YES	282	382	73.8%	VARIOUS	DB	\$75-\$400		The LOSAP program in Maryland is a county, municipal or volunteer-supported program. At present, 15 counties, two municipalities and two fire companies administer programs. Each program has different criteria and different funding methods.
Massachusetts	NO	NO	0	214	0.0%					
Michigan	NO	NO*	0	554	0.0%					
Minnesota	YES	YES	750	800	93.8%	ST/INS.	BOTH	\$100-\$200		Minnesota has the oldest program in the country and it is funded by 2% Fire Insurance Premium tax. The program is set up for retirement at 55 years of age with 25+ years of service with reduced retirement annuity at age 55 with 10 or more years of service. Full retirement is \$200 per month. Reduced retirement is \$100 per month.
Mississippi	NO	NO	0	595	0.0%					Currently in the process of presenting legislation.
Missouri	NO	NO	0	692	0.0%					Sources say that the larger departments are considering LOSAPs.
Montana	YES	YES	200	229	87.3%	STATE/IPT	DB	\$100-\$150		Volunteer Firefighters Compensation Act offers pension after 20 years credited service, entitlement age of 55 years and monthly lifetime payment of \$150. Five percent insurance premium tax is used as a source of funding. To receive a reduced pension, a member must have at least 10 years of service and be at least 60 years of age.
Nebraska	YES	NO	0	464	0.0%	LM	BOTH			State statute authorizes local funding, but fire departments have yet to come up with the funding. Entitlement age is 65 with at least 10 years of service credit.

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Nevada	YES	YES	3	122	2.5%	LM	DB	\$750		Part of the Public Retirement System where volunteers receive lifetime payments of \$375 per month after 20 years with proportionally greater payments for those with 20+ years service credit.
New Hampshire	YES	NO	0	180	0.0%	LM & VOL.	DC		\$300 + \$60	Although state law was enacted and became effective in 1998, the program has not yet been made available to local municipalities by the Length of Service Awards Committee. State legislation states that the sponsor must contribute a minimum of \$300 per member annually and the member must contribute \$60 per year. Entitlement age is 60 years old and completion of 20+ years service credit. No additional benefits accrued after 20 years credited service. Vesting: 20% after five years to 100% after 10 years.
New Jersey	YES	YES	205	700	29.3%	LM	DC		\$100-\$1150	A total of 35,000 certified firefighters in New Jersey with 700 out of 750 fire departments are staffed by volunteers. Amount is set between \$100 and \$1150 annually and adjusted according to change in the CPI.
New Mexico	YES	YES	373	373	100.0%	ST/IPT	DB	\$100-\$200		Payment is \$200/month with 25 years vesting service credit; \$100/month for those with 10 years service credit. Entitlement age is 55 years. Program is funded by the state's annual \$750,000 contribution to the Fire Protection Fund.
New York	YES	YES	662	1740	38.0%	LM	BOTH	\$5-\$20	\$120-\$480	LOSAP state legislation adopted in 1988. Payments may commence as early as 55 or as late as 65. Most emergency service organizations with a service award program have a defined benefit plan.
North Carolina	NO	NO	0	1164	0.0%					
North Dakota	NO	NO	0	384	0.0%					
Ohio	YES	NO*	1	1044	0.1%	LM	Other			Ohio has legislation in place but only one plan is set up in the entire state. Complicated plan where benefit is based on pay-per-call compensation and the number of years of service in the department.
Oklahoma	YES	YES	646	680	95.0%	VARIOUS	DB	\$6.69 x YSC		All volunteer fire departments and combination paid/volunteer fire departments must be members of the LOSAP system with the exception of those volunteer departments who service unincorporated areas of the state. Vesting: 100% after 10 years. Maximum service credit is 30 years.
Oregon	NO	YES	40	300	13.3%	LM	DC		\$600-\$5000	Entitlement age: 50-62 yrs. Vesting: four different options.
Pennsylvania	NO	YES	210	2121	9.9%	VARIOUS	BOTH	\$5-\$20	\$100-\$500	Pennsylvania is close to establishing LOSAP legislation.
Rhode Island	NO	NO*	0	53	0.0%					
South Carolina	NO	YES	350	700	50.0%	ST/IPT	DC		\$100-\$1000	The state uses 100% of 2% monies (2% of fire premium tax).
South Dakota	NO	NO	0	327	0.0%					

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Tennessee	NO	YES	10	650	1.5%	LM	DB	\$10 x YSC		President of the state fire chief's association believes in a unique point-system structure designed so that volunteers must contribute to all aspects of the fire department.
Texas	YES	YES	154	1542	10.0%	LM	DB	\$25-\$72		At age 55 with 15 years qualified service, a member is eligible for a monthly lifetime payment ranging from \$25-\$72. For each qualifying year a member stays in a pension system after the 15 years required for full payment, the member's payment increases 7 percent compounded annually. A member will be vested and be paid a reduced amount at age 55 with as little as five qualifying years in the system.
Utah	NO	NO*	0	243	0.0%	LM				Representatives are preparing to propose LOSAP legislation to the state.
Vermont	NO	NO	0	218	0.0%					
Virginia	YES	NO	0	594	0.0%	LM				
Washington	YES	YES	380	440	86.4%	ST/I TP	DB	30		Minimum requirement for vesting is 10 years service and one payment into fund. A maximum \$280 per month is paid with 25 years of service and 25 beginning at age 65. The base pension is \$30 plus \$10 for each year credited service.
West Virginia	NO	NO	0	420	0.0%					
Wisconsin	YES	YES	114	772	14.8%	LM & ST	DC			Eligible participants are fully vested after 20 years of service and reach age 60 and partially vested after 10 years of service but less than 20 years. The state does match up to \$250 contributed on behalf of a volunteer, and the \$250 amount is adjusted annually to reflect changes in the U.S. Consumer Price Ind
Wyoming	YES	YES	94	94	100.0%	VARIOUS	DB	\$100-\$583		Wyoming offers a defined benefit plan with payments beginning as early as age 60. The payment beginning date and the payment amount depend upon age, years of service, etc. Funding sources include the state and a percentage of insurance premium taxes, as well as a monthly volunteer contribution that in most cases comes from the department.

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