



Maine Fire Protection Services Commission

**Length of Service
Award Program**

LOSAP



What is a LOSAP and How do they work?

Volunteer fire and EMS departments in Maine often struggle to recruit and retain qualified personnel. One proven & effective retention practice is the Length of Service Award Program. (LOSAP). ***These programs provide annuity based saving programs for volunteers who meet minimum service requirements.***

Laws in at least 40 states authorize LOSAP-type plans. Most follow a model which involves an annual minimum of training and service hours, with financial credit given toward a LOSAP program. After receiving a minimum number of years of credit, the volunteer is eligible for a monthly annuity, beginning at a specified age.



*Title 5 MRSA Chapter 319, §3371
established pursuant to section 12004-J, subsection 12.*

*Maine's Fire Protection Services Commission's
Authority & Responsibility includes:*

*Recommendations for recruitment and
retention of volunteers, including a
length-of-service award program (LOSAP)
for volunteer firefighters;*

*LOSAPs are annuity based saving
programs for volunteer
emergency services personnel.*

*Nearly 20 percent of the volunteer
firefighters in America participate in
some form of a LOSAP.*

*It is a goal of the Fire Commission to ensure
Maine LOSAP plans have the same tax
treatment as 401k and 403b plans.*



May 2009, LD 1466 (the LOSAP bill) was presented to the Maine Legislature by the Maine Fire Protection Services Commission

This was a well designed bill with broad support but Committee members rightly feel the Bill will have more positive impact for Maine firefighters after Federal implementation of HR1792

The Criminal Justice and Public Safety Committee of the 124th Maine Legislature noted that until HR 1792 is implemented at the Federal level, there is little need for enabling LOSAP legislation and establishing this program for volunteer emergency responders in Maine.

With Federal implementation of HR1792, Maine LOSAP plans would have the same tax treatment as 401k and 403b plans.



An indication of LOSAP's value came at a recent Maine legislative hearing:

Chief Kevin Guimond, of the South Portland Fire Department, testified that establishing a LOSAP for his members has allowed the City of South Portland to stabilize their call company numbers.

Chief Guimond endorses LOSAP programs as "an important tool for retaining volunteers".





The Berwick Fire Department has administered a LOSAP option for its volunteer firefighters for almost two decades. Chief Dennis Plante credits the program with a high retention rate for volunteers within his Department.

“I have yet to have a firefighter retire from the Department, but we did have a firefighter pass away recently, and the program was of great benefit to his family”.

Chief Plante

Berwick Maine Fire Dept:
(4) full-time firefighters
(29) volunteer firefighters





H.R. 1792: Volunteer Emergency Services Recruitment and Retention Act of 2009

111th Congress ⓘ
2009-2010

The National Volunteer Fire Council (NVFC) is backing Federal legislation to support HR1792.



<http://www.nvfc.org/>

The Voice of the Volunteer Fire & Emergency Services



HR 1792

Volunteer Emergency Services Recruitment and Retention Act of 2009

3/30/2009--Introduced

Amends the Internal Revenue Code to allow sponsors of certain deferred compensation plans to elect to include length of service award plans for bona fide volunteers providing fire fighting and prevention services, emergency medical services, ambulance services, and emergency rescue services.

Directs the Secretary of Labor to issue regulations exempting a length of service award program from treatment as an employee pension benefit plan under the Employee Retirement Income Security Act of 1974 (ERISA).



Federal Congressional Support for HR 1792

“To amend the Internal Revenue Code of 1986 to provide recruitment and retention incentives for volunteer emergency service workers”.

Sponsor:

[Rep. Peter King \[R-NY3\]](#)

Cosponsors [as of 2009-07-12]

[Rep. Timothy Bishop \[D-NY1\]](#)

[Rep. Joe Courtney \[D-CT2\]](#)

[Rep. Joseph Crowley \[D-NY7\]](#)

[Rep. Nita Lowey \[D-NY18\]](#)

[Rep. William Pascrell \[D-NJ8\]](#)

[Rep. Heath Shuler \[D-NC11\]](#)



What's Next?

Contact members of your Congressional Delegation:
Ask them to support and implement HR 1792

Senator Olympia Snowe

Senator Susan Collins

Representative Michael Michaud

Representative Chellie Pingree

Contact information and addresses can be found at:

<http://www.nrcm.org/congressionaldelegation.asp>

Keep informed of LOSAP implementation in Maine -

News will be noted in the monthly

Maine Fire Protection Services Commission Newsletters

as well as the quarterly newsletter of the

Maine State Federation of Firefighters - *Flashpoint*

Work to establish & promote LOSAP programs at
Your Local Department

Photo credit: Chuck Blaquiere





Links for more information on Maine's:
Length of Service Award Program (LOSAP)

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HR1792 The Federal bill:
Volunteer Emergency Services
Recruitment and Retention Act

<http://www.nvfc.org/index.php?id=1152>