



PERA

Public Employees
Retirement Association
of New Mexico

INVESTED IN TOMORROW.

New Mexico Volunteer Firefighter Retirement Program

Toll Free: (800) 342-3422

pera-memberservices@state.nm.us

www.nmpera.org



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Service Credit

Prior to January 1, 2009, a member will earn one year of service credit as a volunteer firefighter for each year that the member:

- attends at least 75% of fire drills they are held responsible to attend,
- attends at least 75% of business meetings they are held responsible to attend, and
- participates in at least 50% of all emergency response calls.

Effective January 1, 2009, a member will earn one year of service credit as a volunteer firefighter for each year that the member:

- attends at least 50% of fire drills they are held responsible to attend,
- attends at least 50% of business meetings they are held responsible to attend, and
- participates in at least 50% of all emergency response calls for which they are held responsible to attend.

Attendance Information

It is the responsibility of each fire chief to submit volunteer firefighter attendance information yearly. Failure to report this information by the March 31 deadline will mean the loss of credit for that calendar year for the entire department. Please verify with your fire chief that your service credit has been submitted to PERA. Volunteer firefighters are strongly encouraged to retain records related to training, attendance and emergencies attended.

Adjusting Service Credit

Currently, adjustments to service credit can only be made to the two years immediately preceding the current year. A *Volunteer Firefighters Adjusted Qualification Report* form can be found on PERA's website. PERA may ask the State Fire Marshal's Office to verify service credit adjustment requests per statute.

Vested Termination

If you cease to be a volunteer firefighter before you meet the age and service requirement for retirement and you have a minimum of 10 years of volunteer firefighter service credit, you may apply for a deferred pension when you meet the age and service requirements under the VFRA.

Pension Eligibility

To qualify for a VFRA pension under PERA, you must be age 55 or older with 10 or more years of volunteer firefighter service credit. The monthly amount of your pension is dependent upon your years of volunteer firefighter service credit. If you have 10 or more years, but less than 25 years, you will receive \$125 per month. With 25 years or more, you will receive \$250 per month. You may continue as a volunteer firefighter after you retire, but you will not accrue additional service credit.

Retirement Process

We recommend that you send us your *Application for Volunteer Firefighter Pension* paperwork a minimum of 60 days before your planned retirement date. Your retirement becomes effective the first day of the month after the month your application is processed by PERA and age and service requirements are met. You can request a retirement packet from PERA by email, phone or by visiting www.nmpera.org.

Survivor Pension

Upon your post-retirement death, your surviving spouse will be paid two-thirds of the amount of pension you were receiving at the time of your death. The pension to your surviving spouse terminates upon either remarriage or death.

Right to Appeal Denial of Benefit Claim

PERA will notify you in writing within 30 days if your claim for a benefit has been denied. The notification will explain why your claim was denied. The denial can be appealed within 90 days. The appeal should contain your reasons for believing the denial to be improper. A hearing will be scheduled by the PERA Board within 60 days of receiving your appeal.

Disclaimer

The information in this brochure is general and may not apply in specific instances. The provisions of the Volunteer Firefighters Retirement Act and the Rules of the Association are controlling and override any statement or information contained herein. This brochure is not intended to create any contractual obligation on the part of PERA.

Eligibility for Membership

The New Mexico Volunteer Firefighters Retirement Act (VFRA), established in 1983, applies to volunteer non-salaried firefighters who:

- are listed as an active member on the rolls of a volunteer fire department, and
- whose first year of service credit was earned during or after the year they turned 16 years old.

Legislative Changes

Prior to 2003, a member's first year of service had to be earned before a volunteer firefighter was 45 years old. In 2003, this age restriction was removed. However, volunteer firefighters could not receive credit for calendar years prior to January 1, 2003. During the 2009 legislative session, several important changes were enacted that changed the VFRA. The 2009 legislation allows members to receive service credit for prior calendar years beginning in 1979, provided they met the minimum qualification in effect at the time. You must still be age 55 or older with 10 or more years of service credit to be eligible for retirement.

Prior to the 2003 session, volunteer firefighters were not eligible to receive a pension under the VFRA if they were receiving a pension from any other state system (PERA, Judicial, Magistrate, or Educational retirement systems). On June 19, 2009, that restriction was removed. You can now receive a pension from another state system as well as a volunteer firefighters pension as long as the age and service requirements are fulfilled.

A member may designate a spouse or dependent child as survivor beneficiary upon retirement. Survivor benefits paid to a dependent child will cease when the child reaches age 18.

Currently, a member may only adjust/correct service credit for the two previous years reporting years.

There are no provisions for pre-retirement death benefits or disability retirement for volunteer firefighters.