

Sugar Loaf Fire Department - Standard Operating Procedure			
Subject: Pension Requirements		SOP#: 1.2.9	Revision: 11/11/2022
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1. Purpose

This document summarizes procedures and practices related to pension benefits available to firefighters who volunteer with the Sugar Loaf Fire Department (“SLFPD”). It will also enable more accurate actuarial projections for the SLFPD pension balances. This SOP is intended to be included in the firefighter’s handbook, to be signed and submitted upon receipt of the handbook. This signature will evidence that each firefighter has been informed of their responsibilities and requirements to receive pensions.

2. Definitions

Pension Specified benefit payments received by volunteer firefighters when requirements discussed below are met.

Credit Hours of training and/or percentage of calls attended and attributable to an individual firefighter in SLFPD’s records.

Adjustment Changes to credits in SLFPD records by the SLFPD administrator.

Records Reports generated by the SLFPD administrator and hard copy documentation held by SLFPD based on information provided by training officers for number of training hours or scribe on call for number of calls attended. This information is used to assess pension eligibility.

SLFPD Administration Those persons who are responsible for organizational administration at the time of pension related event described below.

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3. Eligibility criteria

To be eligible to receive a pension, each firefighter must meet the following criteria:

- SLFPD must hold a copy of this SOP or an acknowledgement of this SOP signed by the firefighter. It is the responsibility of the firefighter to ensure their signature is on file with SLFPD.
- Have completed 10 years of active service
- Be 50 years of age or older

The following additional requirements accrue on an annual, calendar year basis for each calendar year for which the firefighter will receive pension credit. No credits can be rolled into different years.

- Attend 15% or more of all calls paged out to SLFPD.
- Complete 36 or more hours of training through SLFPD. Credit for training external to SLFPD will be at the Chief's discretion and requires up-front approval. In addition to learning skills, a key aspect of attending training in-house is to build relationships, familiarity, and trust between firefighters. Therefore, to meet the minimum 36 hours:

- a) a minimum of 27 hours must be for fire-related training (structure fire, wildfire, extrication, or other training involving firefighting equipment). Of these, 18 hours must be part of regular SLFPD Wednesday/Saturday skills training. SLFPD will accept a maximum of 9 hours of fire training for courses taken by individuals from outside agencies (e.g., Boulder County wildland classes, Structure Firefighter 1), but only with the prior approval of the Chief.
- b) a maximum of 9 hours can be for medical training, either from Wednesday night medical training offered by SLFPD, or as part of an advanced medical course (e.g., First Responder, EMT) offered by an outside agency.

It is important for the dept to have accurate records of firefighter training and call

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attendance. Every firefighter is responsible to ensure all credit is appropriately recorded and documented by SLFPD as discussed further below. In addition to determining firefighter pension qualification, the dept also uses the number of calls, training hours, and other activity hours to demonstrate our involvement in grant applications and our ISO rating.

4. Records for pension eligibility

Each firefighter is responsible for the appropriate documentation of their credits. Monthly reports will be sent from SLFPD administration to each firefighter via email for purposes of review and correction, unless otherwise requested in writing by the firefighter. Where a written request is made for a different form of delivery by a firefighter, monthly reports subsequent to the request will be delivered in the requested format. The firefighter making the request must ensure that all reports prior to the written request are correct.

5. Credit adjustment

Each firefighter is required to request updates to records if, in their opinion, information is incorrect or omitted within 90 days of the monthly report issuance. Adjustments requested over 90 days after the relevant monthly report has been emailed will not be authorized.

The firefighter must request adjustment from SLFPD administrator, who will make the adjustment at their discretion. Any request can be denied by the SLFPD Chief at any time. The firefighter who requested the adjustment is responsible for ensuring appropriate adjustment is made by reviewing an updated report. All adjustments must be settled within 90 days of the monthly report being issued, otherwise the adjustment will not be authorized.

The Chief can adjust credits where there are mitigating circumstances per the Membership Policy.

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Changes at the Chief's discretion must be initiated and finalized within 90 days of the year end in which amendments to credit is sought. Where amendments to records are requested over 90 days after the year end in which the amendment is sought, no adjustment will be authorized.

In all cases, where the requirements noted above are not met, the department records are deemed correct and will form the basis of pension eligibility assessment.

The District Board asserts the right to deny any request for adjustment.

6. Pension pay out

Pension payout will begin only upon written request of the applicable firefighter. Any Member requesting retirement and pension shall apply to the Pension Board in writing at least sixty (60) days before the date upon which such retirement pension is requested to begin. After filing an application for retirement, a Member will continue to serve as a firefighter until the actual date approved for retirement. Failure to so apply and notify the Board shall entitle the Board to postpone any payments to the Member until after sixty (60) days from the application. An application for retirement benefits shall contain such information as the Board requires in order to verify eligibility for benefits, including but not limited to: date of birth, years of service, and evidence supporting compliance with training requirements.

A Member who meets the requirements for a normal retirement pension and whose application therefore has been approved by the Board shall receive a monthly annuity, for the remainder of their life. Payment shall commence as of the first day of the month coinciding with, or next following, the Member's fiftieth birthday and retirement. The last payment shall be made as of the first day of the month in which death of the retired Member occurs.

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It is the firefighter's responsibility to ensure payment is deposited correctly once benefits start being paid. Any issues with amount paid and payment details must be communicated to SLFPD Administration for correction.

This version of the Standard for Pension Requirements replaces all previous versions.

Approved by:

Janet Winchester

Date: Dec 29, 2022