

## Pension Eligibility

To qualify for a pension from PERA, you must be age 55 or older with 10 or more years of service credit. The monthly amount of your pension depends on your years of service. With 25 years or more, you will receive \$200 per month. If you have 10 or more years, but less than 25 years, you will receive \$100 per month. You may continue as a volunteer firefighter after you retire, but you will not be allowed additional service credit.

## Retirement Process

We recommend that you send us your PERA application for retirement 60 days before you terminate service. Your retirement becomes effective the first day of the month after the month your application is processed by PERA and age and service conditions are met. Please request a retirement packet from PERA.

## Survivor Pension

Upon your death your surviving spouse or dependent child will be paid two-thirds of the amount of pension you were receiving at the time of your death. A pension to a surviving spouse terminates upon either remarriage or death. A pension to a dependent child ceases when they reach age 18 or death.

## Right to Appeal Denial

We 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.



# New Mexico Volunteer Firefighters

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## 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 fire department, and
- whose first year of service credit was earned during or after the year they turned 16 years old.

During the 2009 legislative session, several important changes were made to the VFRA. Previously, the first year of service had to be earned before a volunteer firefighter was 45 years old. In 2003 this age restriction was removed. However, it did not provide volunteer firefighters the opportunity to receive credit for calendar years prior to January 1, 2003. The 2009 legislative changes now allow those members to receive service credit for prior calendar years beginning with 1979, provided they met the minimum qualifications 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.

Previously only a spouse could be named as a beneficiary upon retirement. Effective July 1, 2009 a member may designate a spouse or dependent child as survivor beneficiary upon retirement. Survivor benefits paid to a dependent child will cease when he or she reaches age 18.

There are no provisions for preretirement death benefits or disability retirement.

## Service Credit

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

- attend 50% of all scheduled fire drills,
- attend 50% of all scheduled business meetings, and
- participate in at least 50% of all emergency response calls you are held responsible to attend.

## Attendance Information

By March 31st of each year the chief of each fire department shall submit to PERA documentation of the qualifications of each member for the previous year. Please verify with your fire chief that your service credit has been submitted to PERA.

For service credit that was earned but not reported to PERA, or was reported incorrectly, a member may adjust service credit for prior calendar years beginning with 1979. An "Adjusted Qualification Record" signed in front of a Notary Public and signed by the mayor or chair of the county commission must be submitted to PERA.

## Vested Termination

If you cease to be a volunteer firefighter prior to meeting the age and service condition for retirement and you have at least 10 years of service credit, you are entitled to a deferred pension payment when you meet the age and service requirements under the VFRA.