

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 2003 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. Effective July 1, 2003, this age restriction was removed and volunteer firefighters are now eligible to earn service credit beginning at any age. The new legislation, however, does not provide volunteer firefighters the opportunity to receive credit for calendar years prior to January 1, 2003. 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). As of July 1, 2003, that restriction has been 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.

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

Service Credit

You will earn one year of service credit as a volunteer firefighter for each year that you:

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

Attendance Information

It is the responsibility of each fire chief to submit attendance information yearly. Failure to report this information by the March 31 deadline will mean the loss of credit for that calendar year. Please verify with your fire chief that your service credit has been submitted to PERA.

Contribution Rates

Member contributions are not required by the Volunteer Firefighters Retirement Act.

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.

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 is dependent upon 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 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

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

P. O. Box 2123
Santa Fe, NM 87504-2123

505-827-4700 or 1-800-342-3422
www.pera.state.nm.us