

**WASHINGTON TOWNSHIP FIRE DISTRICT
FIRE DISTRICT POLICIES**

POLICY: #38-2010

**RE: FIRE DEPARTMENT HEALTH REIMBURSEMENT
ACCOUNT FOR VOLUNTEER FIRE FIGHTERS**

As a means of retaining and recruiting volunteer fire fighters in the Washington Township Fire District (WTFD) it shall be the policy of the Washington Township Board of Fire Commissioners to fund a Health Reimbursement Plan for all eligible members. The WTFD intends that the HRA qualify as an accident and health plan under Section 105(e) of the IRS Code, and that the nontaxable benefits provided under the Plan be eligible for exclusion from Participants' income under Section 105(b) of the IRS Code.

The HRA Plan is outlined in detail in document titled WTFD Health Reimbursement Plan 2006 and summarized in the document titled WTFD Health Reimbursement Plan 2006 Summary Plan Description.

Eligibility for the Plan is as follows:

1. Be a vested member of the Washington Township Fire District (WTFD) Length of Service Awards Program (LOSAP) and have been credited with a good year of service in the current LOSAP year.
2. Be retired as a life member of WTFD with a minimum of 20 years of active service. Retired members who have not reached the LOSAP entitlement age (62 years) will not be eligible to receive the benefit until they reach this age.
3. All members enrolled before January 1, 2010 in the WTFD HRA with less than five (5) years of service will continue to receive a benefit of \$500 per year provided they continue to be credited with a good year of service in LOSAP

The allocation for each member of the Plan shall be as follows. Years of service are equal to number of credited years in the WTFDS LOSAP. Your allotment can be determined from the following schedule:

5-9 years of service	\$750.00
10-14 years of service	\$1,000.00
15+ years of service	\$1,500.00


All currently retired members receiving an HRA benefit shall remain eligible in future years for this benefit at their current allocation.

Additionally, each volunteer fire company Chief (only one individual from each company) will be eligible for the maximum allocation in the year following his service as Chief. To be eligible, the Chief must serve the entire year in this position. Example: Bob Smith served as Chief of 10-1 from January 1, 2010 to December 31, 2010. Bob Smith will be allocated the maximum amount in his HRA for 2011 for serving as Chief in 2010.

No individual may receive an HRA allocation greater then \$1,500.00 in any one year.

Revision approved at a Regular Meeting of the Fire Commission held on February 3, 2011


Edwin L. Etschman
Chairman

Attests:

Secretary