

Fire State Aid Work Group Report

December 31, 2018

Submitted by the Public Employees Retirement Association
on behalf of the Fire State Aid Work Group
to the Legislative Commission on Pensions and Retirement
as required by Minnesota Laws 2018, Ch. 11, Art. 14, Sec. 27

Minnesota Laws 2018, Ch. 211, Art. 14, Sec. 27, requires the Public Employees Retirement Association (PERA) to establish a work group to study the allocation of fire state aid and make recommendations to the Legislative Commission on Pensions and Retirement (LCPR) by December 31, 2018. The 8-member Fire State Aid Work Group (Work Group) must study and make recommendations on:

1. The current requirement that all fire state aid provided to municipalities with firefighters as defined in Minnesota Statutes, section 353G.01, subdivision 15, or 424A.001, subdivision 10 must be used to fund service pensions governed by Minnesota Statutes, chapter 353G or 424A; and
2. Modifying the requirement to allow municipalities to allocate a portion of fire state aid to pay employer contributions on behalf of firefighters covered by the public employees police and fire retirement plan under Minnesota Statutes, section 353.65, subdivision 3.

In making recommendations the Work Group is required by law to consider:

1. The history and purpose of fire state aid;
2. The history, purpose, and utilization of Minnesota Statutes 2012, section 353A.10, subdivision 6, which allowed certain municipalities to allocate a portion of fire state aid to pay public employees police and fire employer contributions;
3. The impact on current volunteer firefighters, volunteer firefighter recruitment and retention, and municipalities if fire state aid is allocated between service pensions and public employees police and fire employer contributions; and
4. A presentation by a City of Austin official and a representative from the Austin Part-time Firefighters Relief Association on the City of Austin's current allocation of fire state aid.

The Work Group membership requirements include stakeholders representing employers, firefighters, and those with administrative oversight. PERA and the LCPR provided staffing resources to the Work Group. Mr. Mike Scott, City of Eagan Fire Chief, was elected as the Work Group chair.

Representing	Member	Title
League of Minnesota Cities	Anne Finn	Assistant Intergovernmental Relations Director League of Minnesota Cities
	Laurie Hokkanen	Administrative Services Director City of Plymouth
Minnesota State Fire Chiefs Association	Mike Scott, Chair	Fire Chief City of Eagan
	Jim McCoy	Fire Chief City of Austin
Minnesota State Fire Departments Association	Bruce Hemstad	Secretary Bemidji Fire Relief Association
	Ron Johnson	Treasurer Maple Grove Fire Relief Association
Office of the State Auditor	Rose Hennessy Allen	Pension Director Office of the State Auditor's Pension Division
Department of Revenue	Kristie Strum	State Program Administrator, Senior Department of Revenue's Property Tax Division

Fire State Aid Background

The Fire State Aid program was established in 1885 primarily to provide benefits to any firefighters injured in the line of duty, and secondarily to support the fire department with maintenance and equipment needs. Whether the firefighters were part-time/volunteer or full-time/career was not a factor in a municipality's eligibility for fire state aid or in how the aid was calculated. At the time of the program's creation relief associations were the only vehicle for firefighter retirement benefits, so there was no need to address contributions to the PERA Police & Fire Plan (PERA-P&F).

PERA-P&F was established in 1959 and required membership for any full-time firefighter employed on or after July 1, 1961, unless they were covered by another relief or retirement fund. The provisions governing fire state aid were not amended at that time to specifically acknowledge use of employer contributions toward PERA-P&F.

During the 1970s and early 1980s, many relief associations covering full-time/career firefighters closed membership to new entrants. New employees were enrolled into PERA-P&F. The historical sequence of events illustrates that explicit consideration was not given to how PERA-P&F employer contributions were funded as firefighter positions changed in coverage from relief associations to PERA-P&F, even though when relief association coverage was retained, fire state aid could have been used toward full-time/career retirement coverage. In the late 1980s and throughout the 1990s, several relief associations closed and merged with PERA-P&F. In order to help fund the cost of those mergers, fire state aid was, for the first time, allowed to be used by municipalities to pay required contributions to PERA-P&F instead of being fully transmitted to the affiliated relief association.

Fire state aid began as a means to compensate firefighters killed or injured in the line of duty. Today, fire state aid, which is funded by a tax premium on homeowners' insurance, is used to help subsidize firefighter pension costs for local governments and fire relief associations.

History

- 1885** – Established fire state aid program. To receive fire state aid, municipalities had to have an organized fire department in existence for at least one year and certain fire equipment. Fire state aid had to first be used to provide benefits for firefighters who were injured or disabled in the line of duty and then to maintain and equip the fire department.
- 1897** – Expanded allowable fire state aid expenditures to include service pensions, benefits for widows, orphans, and firefighters who became sick or injured outside the line of duty.
- Clarified that the fire state aid program also applied to partially paid and volunteer fire departments as well as organized fire departments.
- 1903** – Increased tax amount dedicated to the program.
- 1934** – First (identified) definition of “fireman” in relation to relief associations and the fire state aid program. *See* Minnesota Statutes 1934, section 3750-3.

A fireman under this Act is one who is regularly entered on the payroll of one of said fire departments, serving on active duty with a designated fire company therein, or having charge of one or more of said companies and engaged in the hazards of fire fighting; and shall include all members of the electrical and mechanical divisions of such fire departments who are subject to like hazards. Substitutes and persons employed irregularly from time to time shall not be included.

1943 – Repealed authority to use fire state aid to maintain and equip the fire department. Fire state aid could only be used to provide pensions and disability benefits for firefighters and survivors.

1945 – Allowed fire state aid to be used for firefighting equipment only if the fire department did not have a firefighter relief association.

1957 – Definition of a “fireman” in sections 424.01 to 424.29 includes volunteers not on the payroll.

A fireman under sections 424.01 to 424.29 is one who is regularly entered on the payroll of one of the fire departments, serving on active duty with a designated fire company therein, or having charge of one or more of the companies and engaged in the hazards of firefighting; and includes all members of the electrical and mechanical divisions of the fire departments who are subject to like hazards; and shall include all volunteer firemen of the city not on the payroll who regularly comply with such rules as may be prescribed by the governing body of the city for service by volunteer firemen with the fire department of the city, and who by reason of their status as such volunteer firemen are engaged in the hazards of fire-fighting. Substitutes and persons employed irregularly from time to time shall not be included.

1969 – Modified the fire state aid apportionment method to be one-half based on relative population and one-half based on relative property market values. Established minimum fire department requirements for fire state aid qualification (for example, a fire department had to have a minimum of ten firefighters).

1987 – Allowed municipalities with paid firefighter relief associations, which provided retirement benefits only for full-time firefighters, merging into the PERA-P&F to allocate a portion of fire state aid to help pay for any municipal contribution and additional municipal contribution requirements resulting from the merger (Minn. Stat. § 353A.10, Subd. 6).

1988 – Reduced the fire and related insurance premium tax rates for certain mutual insurance companies. Fire state aid recipients were insulated from the reduction and continued to receive the same distribution amount.

1991 – Reversed policy of insulating fire state aid recipients from changes in tax collections. Fire state aid apportionments may have decreased for certain recipients due to the elimination of apportioning premium tax proceeds between counties and no longer recognizing unprotected lands within counties.

1995 – Increased insurance premium taxes, resulting in higher revenue available for fire state aid program.

- 1996** – Implemented a minimum fire state aid floor amount for VFRA that were allocated a lower amount of fire state aid on a per-active-member basis due to smaller population and/or market value of property within their service areas. The aid amount must be based on the number of active volunteer firefighters members of the VFRA as reported in 1993.
- 1999** – Modified minimum fire state aid allocation to include VFRA established after 1993. Must use 1998 active volunteer firefighter member count to determine amount.
- 2000** – Modified minimum fire state aid allocation to include VFRA established after 1999. Must use active volunteer firefighter member count reported in first annual financial reporting submitted to Office of the State Auditor to determine amount.
- 2009** – Established the PERA Statewide Volunteer Firefighter Plan (PERA-SVF) and allowed volunteer firefighter accounts within the plan to qualify for fire state aid. Allowed municipalities who did not have an affiliated VFRA or were not participants in PERA-SVF to use fire state aid to fund employer contributions to the PERA-P&F plan on behalf of its full-time firefighters.
- 2013** – Established new supplemental fire state aid, defined as 35.484% of \$15.5 million, which is to be annually allocated only to municipalities that do not solely use firefighters covered by PERA-P&F (i.e. the municipalities who are eligible to receive the aid have volunteer firefighters who are only members of a VFRA or PERA-SVF). This aid was made permanent in the 2015 Omnibus Retirement Bill.
- Repealed Minn. Stat. § 353A.10, Subd. 6, which allowed municipalities to allocate a portion of fire state aid to help defray the cost of required municipal contributions that resulted from the respective paid firefighter relief association merging into PERA-P&F.

Current Allocation and Use Requirements

Minn. Stat. § 69.031, Subd. 5, requires that all fire state aid a municipality receives must be transmitted to either the affiliated Volunteer Firefighter Relief Association (VFRA) or to PERA if the volunteer firefighters are members of PERA-SVF. If the municipality does not have a VFRA or does not participate in PERA-SVF, fire state aid can be used to fund employer contributions to PERA-P&F on behalf of its full-time firefighters. If the municipality does not have firefighters covered by a VFRA, PERA-SVF, or PERA-P&F, then fire state aid can be used to pay membership fees in firefighter organizations and to maintain and equip the fire department.

Before 2013, Minn. Stat. § 353A.10, Subd. 6, provided an exception to these requirements for municipalities with a paid (i.e. career) firefighter relief association that had merged into PERA-P&F. Under that exception, eligible municipalities were able to allocate an appropriate portion of fire state aid to help fund any municipal contributions owed to PERA-P&F due to the merger, even if the municipality had a VFRA.

Subd. 6. Allocation of state aid. Any municipality in which was located a local police or firefighters relief association which has consolidated

with the fund shall allocate to meet the municipal contribution and additional municipal contribution requirements as provided in section 353A.09, subdivision 6, an appropriate portion of any fire or police state aid under sections 69.011 to 69.051, any fire insurance premium tax surcharge, any amortization state aid under 423A.02, or any supplemental amortization state aid under Laws 1984, chapter 564, section 48, as amended by Laws 1986, chapter 359, section 20. State aids for pension purposes referred to in this subdivision that were exclusively for payment to pension funds must continue to be dedicated to that purpose.

By 2013, all paid firefighter relief associations that could have merged into PERA-P&F had done so. Further, by that time any municipal contributions owed due to a merger had been paid off. As a result, with input from certain stakeholders, a clean-up bill was approved by the LCPR and enacted in 2013. The clean-up bill repealed statutes determined to be obsolete because they related to paid relief association mergers. According to LCPR staff materials, all of Chapter 353A, including the exception under Section 353A.10, Subd. 6, was repealed because the original intent behind the chapter had been satisfied. Thus, the statute no longer permits municipalities to continue allocating fire state aid between the affiliated VFRA and PERA-P&F.

The Issue

The issue stems from the requirement in Minn. Stat. § 69.031, Subd. 5, requiring that all fire state aid received by a municipality whose volunteer firefighters participate in a VRFA or PERA-SVF must be transmitted to either the affiliated VRFA or PERA-SVF, respectively. The municipality may not keep a portion of aid if it operates a combination fire department, meaning the department has both full-time/career and volunteer firefighters. Since the limited ability to allocate fire state aid for municipal contributions to PERA-P&F in Minn. Stat. § 353A.10, Subd. 6, was repealed in 2013, the issue of whether municipalities operating a combination fire department should be permitted to use fire state aid to simultaneously pay for both contributions to a VRFA or PERA-SVF as well as for employer contributions to PERA-P&F for full-time firefighters has been raised by some municipalities.

Combination Fire Departments

“Combination fire department” is not defined in statute, but is regularly used to describe departments that have both career/full-time firefighters covered by PERA-P&F, and volunteer (or paid on call) firefighters covered by VFRAs or the PERA-SVF. Based on recent data provided by the Office of the State Auditor and PERA, there are at least 78 combination fire departments that may be affected if a change to allow fire state aid to be used for PERA-P&F employer contributions is made to the fire state aid requirement in Minn. Stat. § 69.031, Subd. 5.

The City of Austin's Experience

In the spring of 2016, the City of Austin contacted the LCPR staff about a letter it had received from the Office of the State Auditor dated March 31, 2016. The letter notified the City of the 2013 repeal of Minn. Stat. § 353A.10, Subd. 6, which had allowed the City to allocate a portion of its fire state aid to fund employer contributions to PERA-P&F on behalf of its full-time firefighters. A second letter dated September 1, 2016, following a request from the City, stated that it appeared the city owed the relief association state aid for 2013, 2014, and 2015. The total of the amount not transferred to the VRFA totaled \$214,605.

The City asked for special legislation for relief from repaying the \$214,605 and to allow it to continue allocating a portion of fire state aid to PERA-P&F. The LCPR heard S.F. 26; H.F. 11, which allowed the City to continue to allocate a portion of fire state aid to pay PERA-P&F employer contributions and relieved the City from repaying the \$214,605.

The LCPR amended the bill, and this is the version seen in the enacted 2018 Omnibus Retirement Bill. Several amendments, agreed to by the bill authors, were also heard and approved. One amendment created the Work Group. The other amendment repealed the City of Austin's ability to allocate fire state aid on July 1, 2019, because Austin will either be covered by the current general legislation, or any general legislation the Work Group recommends.

A Growing Issue

While the City of Austin's experience introduced the issue, the conversation regarding fire state aid allocation quickly grew. Several municipalities, particularly those in the metropolitan area, have struggled to sufficiently staff their departments with volunteer firefighters. These departments have turned to hiring full-time firefighters required to participate in PERA-P&F, thereby turning them into combination departments or increasing their full-time/career to volunteer ratio.

Though a municipality seeking to hire more full-time firefighters covered by PERA-P&F may experience higher pension costs, the way fire state aid is allocated to the municipality remains the same. In some cases, an increase in full-time firefighters results in a decrease, be it immediate or slowly through attrition, in the number of volunteer firefighters covered by the relief association. Financially, the net impact on the municipality is an increase in pension costs while the relief association receives the same amount of funding for a smaller group of participants. Some municipalities expressed their desire to utilize fire state aid or other state funds to support their fire department's changing staffing needs.

Legislative Options

At a high level, the Work Group recognized three possible options for proceeding.

1. **No Legislation** could be sought if it is determined that the current law is satisfactory.
2. **Special legislation** addresses a very specific issue that only impacts a specific group or individual. This option would be used if it is determined that a fire state aid allocation law change should only apply to an individual department or a small group of departments.
3. **General legislation** addresses an issue that is likely to impact more than just one group or individual and, if enacted, applies to all similarly situated groups or individuals. General legislation is more likely preferred when an issue is of a significant and growing nature.

The Work Group considered several options regarding possible allocation methodologies, including the following.

Option 1: Permissive, flexible allocation requires negotiation

Allow municipalities to allocate a portion of the fire state aid to pay for PERA-P&F employer contributions on behalf of a municipality's full-time firefighters if both the municipality and relief association board of trustees pass a resolution to allow an allocation. The specifics of the allocation agreement would be contained in the resolution and eventually the relief association's bylaws, not state statute. The statute would be permissive, not prescriptive.

Pros

- This option puts decision-making at a local level and provides more flexibility for each community to tailor an allocation agreement to best fit its specific needs while not requiring a relief association that does not wish to allow allocation to occur.
- The current statutory funding requirements would continue to exist, so if the municipality receives too much of the allocation, the required municipal contribution would kick in.
- Both the municipality and the relief association board of trustees would need to be in agreement and/or consent to the allocation. PERA-SVF participants could have a majority supporting the allocation.
- Permissive statutes limit the likelihood for subsequent special legislation requests to be exempt from a mandatory law.

Cons

- Firefighters and municipality would need to negotiate before finalizing a resolution. If the relief association or municipality refused to negotiate no allocation would occur.

Option 2: Permissive, municipal approval results in fixed allocation

Allow municipalities to approve the allocation of fire state aid. If approved by the municipality, a portion of the fire state aid may be allocated to pay for PERA-P&F employer contributions based upon a fixed ratio. The most likely ratio would be career vs. non-career firefighters. For example:

Dept. X has 20 personnel and receives \$100,000 in fire state aid annually. 5 are full-time firefighters, 15 are volunteer firefighters. The ratio is 25% full-time and 75% volunteer.

If the aid is allocated between full-time and volunteers, \$25,000 could be used for PERA Police & Fire employer contributions on behalf of the full-time firefighters and \$75,000 would go to the relief association.

Pros

- Allocation of fire state aid would be done consistently statewide.
- Since the municipality has authority to allocate, there are no questions about how firefighters in a PERA-SVF Plan would approve the allocation.
- Firefighters would be protected by the mandatory contribution that would continue to exist. If the plan's funding declined, the required municipal contribution would apply.
- This option provides a formula that could reduce some of the conflict in determining appropriate amounts to allocate.
- It allows for automatic adjustments when a fire department makes personnel changes.

Cons

- Firefighters do not have the ability to approve or consent to the allocation.
- The municipality may be required to make a municipal contribution to the volunteer plan absent control over the allocation amount.
- Defined contribution plan members would have less going into their respective accounts and there is no required municipal contribution in statute that would provide a minimum funding threshold.

Option 3: Hybrid, flexible allocation if negotiated but fixed if consensus not reached

Allow municipalities to allocate a portion of the fire state aid to pay for PERA-P&F employer contributions if both the municipality and relief association board of trustees pass a resolution to allow an allocation (option 1). Allocation could be 100% to the relief association and 0% to the municipality. If agreement is not reached by a date certain, then a fixed ratio applies to the allocation of fire state aid (option 2).

Pros

- Provides flexibility in how fire state aid is allocated, and allows for the allocation to be 100/0%.
- Both parties must engage in a conversation.

Cons

- Some communities may not want to engage in a conversation.
- Fallback allocation could encourage the municipality not to negotiate.

Work Group Recommendations

The Work Group decided on a consensus basis to recommend the features of Option 1. Option 1 allows allocation of fire state aid to occur if both parties reach a documented agreement.

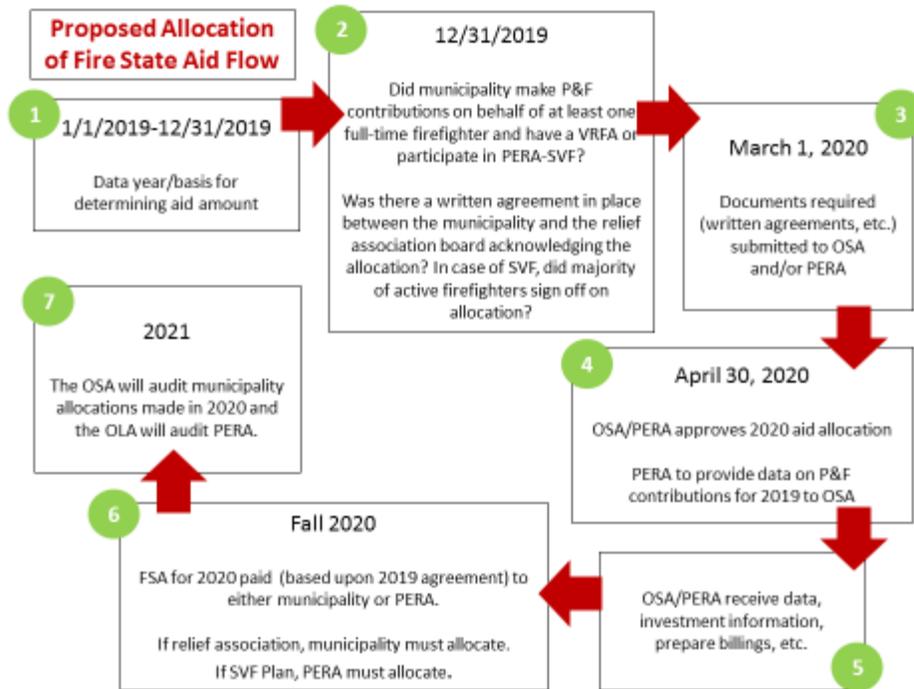
1. **General legislation is preferred.** Current statutes do not address the changing needs of fire departments, so the option of no legislation is insufficient. Additionally, addressing each fire department's needs on a case-by-case basis through special legislation would be time consuming and is projected to be an ongoing and long-term need. Therefore, the Work Group recommends addressing the issue through general legislation.
2. **Allocation for PERA-P&F employer contributions should be permissive.** Fire state aid should be allowed to be allocated by municipalities for both volunteer pension costs in VRFAs and for full-time/career pension costs associated with PERA-P&F. There is recognition that the fire state aid program is a tool to recruit and retain firefighters, regardless of their status as volunteers or career employees. Allowing allocation supports both. Allocation should be permissive based upon the needs of the community and not required, and should not exceed contributions actually paid into PERA-P&F.

Departments that have at least one full-time PERA-P&F eligible firefighter should be allowed to allocate fire state aid. In most cases a department with only one full-time PERA-P&F eligible firefighter will have a full-time chief and volunteer firefighters. These smaller communities have the same firefighter recruitment and retention interests as larger communities with multiple PERA-P&F eligible firefighters.

3. **Local government autonomy is desired.** Allowing allocation also supports local autonomy, which is desired. In Minnesota, local governments are responsible for determining the public safety needs of their communities, and should have the financial support to determine how to best do that. Maintaining the same parameters or restrictions on how fire state aid can be allocated between volunteer and full-time/career pension costs today erodes local autonomy.
4. **Agreement is key to allocation.** The key parameter recommended is that the municipality and the relief association board should agree. In the case of PERA-SVF, the municipality and a majority of the firefighters should agree to the allocation since the relief association board, in its capacity over the pension benefits, no longer exists upon entry into the statewide plan. This ensures both that the municipalities have more flexibility in funding recruitment and retention of firefighters via pensions, and simultaneously ensures that volunteer firefighters are held harmless.

In some cases, agreement may not be able to be reached. The LCPR may need to revisit allocation requirements if there is future evidence of a lack of willingness to negotiate on either party's end.

The following flow demonstrates the proposed sequence of events for fire state aid to be allocated and audited.



Appendix A

Statute Establishing Work Group

Sec. 27. FIRE STATE AID WORK GROUP.

(a) The executive director of the Public Employees Retirement Association shall convene a Fire State Aid Work Group to study and make recommendations to the Legislative Commission on Pensions and Retirement on:

(1) the current requirement that all fire state aid provided to municipalities with firefighters as defined in Minnesota Statutes, section 353G.01, subdivision 15, or 424A.001, subdivision 10, must be used to fund service pensions governed by Minnesota Statutes, chapter 353G or 424A; and

(2) modifying the requirement to allow municipalities to allocate a portion of fire state aid to pay employer contributions on behalf of firefighters covered by the public employees police and fire retirement plan under Minnesota Statutes, section 353.65, subdivision 3.

(b) In making recommendations with information provided by Public Employees Retirement Association and Legislative Commission on Pensions and Retirement staff, the work group shall consider:

(1) the history and purpose of fire state aid;

(2) the history, purpose, and utilization of Minnesota Statutes 2012, section 353A.10, subdivision 6, which allowed certain municipalities to allocate a portion of fire state aid to pay public employees police and fire employer contributions;

(3) the impact on current volunteer firefighters, volunteer firefighter recruitment and retention, and municipalities if fire state aid is allocated between service pensions and public employees police and fire employer contributions; and

(4) a presentation by a city of Austin official and a representative from the Austin Parttime Firefighters Relief Association on the city of Austin's current allocation of fire state aid.

(c) Members of the work group shall include:

(1) two representatives of Minnesota cities, appointed by the League of Minnesota Cities;

(2) two representatives of Minnesota fire chiefs, who are fire chiefs from fire departments with both volunteer firefighters covered by either a volunteer firefighter relief association governed by Minnesota Statutes, chapter 424A, or the voluntary statewide volunteer firefighter retirement plan governed by Minnesota Statutes, chapter 353G, and firefighters covered by the public employees police and fire retirement plan governed by Minnesota Statutes, section 353.64, appointed by the Minnesota State Fire Chiefs Association;

(3) two representatives of Minnesota volunteer firefighters, who are active volunteer firefighters, appointed by the Minnesota State Fire Departments Association;

(4) one representative of the Office of the State Auditor, designated by the state auditor;
and

(5) one representative of the Department of Revenue, designated by the commissioner of revenue.

(d) The work group shall elect a chair from among its members.

(e) The work group shall submit a report by December 31, 2018, that contains the work group's recommendations to the chair, vice-chair, and executive director of the Legislative Commission on Pensions and Retirement. The report shall include recommendations regarding:

(1) municipalities allocating a portion of fire state aid to pay employer contributions to the public employees police and fire retirement plan;

(2) implementation of policies if fire state aid is divided, including the determination of:

(i) the entities that will decide how the fire state aid is allocated;

(ii) how the allocation will be documented;

(iii) how the allocation may be amended, if at all;

(iv) what entity allocates the fire state aid; and

(v) whether a government agency must monitor and enforce the allocation;

(3) the scope of allowable allocations of fire state aid; and

(4) other issues the work group determines are relevant.

(e) The work group expires the day following the last day of the 2019 legislative session.

EFFECTIVE DATE.

This section is effective June 30, 2018.

Appendix B

Consolidated Departments

Consolidated fire departments are Paid Fire Relief Associations that consolidated into PERA Police & Fire under Minn. Stat., Chapter 353A and allowed to allocate fire state aid under 353A.10, Subd. 6. This list does not include relief associations that merged into PERA Police & Fire under special legislation.

Fire Department Name

Albert Lea Fire Department *

Austin Fire Department *

Chisolm Fire Department *

Columbia Heights Fire Department *

Crookston Fire Department

Duluth Fire Department

Fairbault Fire Department

Hibbing Fire Department *

Mankato Fire Department

Red Wing Fire Department *

Richfield Fire Department

Rochester Fire Department

Saint Cloud Fire Department

Saint Louis Park Fire Department

Saint Paul Fire Department

South Saint Paul Fire Department

Virginia Fire Department

West Saint Paul Fire Department

Winona Fire Department

**also have volunteer firefighters*

Appendix C

Career Departments

Career fire departments have career/full-time firefighters, who are covered by PERA Police & Fire. Based on recent data provided by the OSA and PERA, there are 15 career fire departments.

Fire Department Name

Burnsville Fire Department

Crookston (City) Fire Department

Duluth Fire Department

Faribault Fire Department

Mankato Department of Public Safety

Minneapolis Fire Department

Moorhead Fire Department

Richfield Fire Department

Rochester City Fire Department

Saint Cloud Fire Department

Saint Louis Park Fire Department

Saint Paul Fire Department

South Metro Fire Department (South St. Paul & West St. Paul)

Virginia Fire Department

Winona Fire Department

Appendix D

Combination Departments

Combination fire departments have both career/full-time firefighters, who are covered by PERA Police & Fire, and volunteer (or paid on call) firefighters, who are covered by VFRA or the PERA Statewide Plan. Based on recent data provided by the OSA and PERA, there are at least 78 combination fire departments.

<u>Name</u>	<u>Plan Type</u>
Albert Lea Fire Dept.	PERA Statewide Plan
Albertville Fire Dept.	VFRA Lump Sum
Alexandria Fire Dept.	VFRA Lump Sum
Andover City Fire Dept.	VFRA Defined Contribution
Anoka-Champlin Fire Dept.	VFRA Defined Contribution
Apple Valley City Fire Dept.	VFRA Monthly/Lump Sum
Austin Fire Dept.	VFRA Defined Contribution
Bemidji Fire Dept.	VFRA Lump Sum
Bloomington Fire Dept.	VFRA Monthly
Brainerd Fire Dept.	VFRA Lump Sum
Brooklyn Center Fire Dept.	VFRA Monthly/Lump Sum
Brooklyn Park Fire Dept.	VFRA Defined Contribution
Cambridge Fire Dept.	PERA Statewide Plan
Centennial Fire District	VFRA Lump Sum
Chanhassen Fire Dept.	VFRA Monthly/Lump Sum
Chaska Fire Dept.	VFRA Monthly/Lump Sum
Cloquet Area Fire District	VFRA Lump Sum
Columbia Heights Fire Dept.	VFRA Defined Contribution
Coon Rapids Fire Dept.	VFRA Defined Contribution
Cottage Grove Fire Dept.	PERA Statewide Plan
Detroit Lakes Fire Dept.	VFRA Lump Sum
Eagan City Fire Dept.	VFRA Defined Contribution
East Grand Forks Fire Dept.	VFRA Lump Sum
Eden Prairie City Fire Dept.	VFRA Monthly/Lump Sum
Edina Fire Dept.	VFRA Defined Contribution
Elk River Fire Dept.	VFRA Lump Sum
Excelsior Fire District	VFRA Lump Sum
Farmington Fire Dept.	VFRA Lump Sum
Fergus Falls Fire Dept.	VFRA Lump Sum
Forest Lake Fire Dept.	VFRA Lump Sum
Fridley Fire Dept.	VFRA Defined Contribution
Golden Valley Fire Dept.	VFRA Lump Sum
Ham Lake Fire Dept.	VFRA Lump Sum
Hastings Fire Dept.	VFRA Lump Sum
Hibbing Fire Dept.	VFRA Lump Sum
Hopkins Fire Dept.	VFRA Lump Sum
Hutchinson Fire Dept.	VFRA Monthly

<u>Name</u>	<u>Plan Type</u>
International Falls Fire/Rescue/Ems Dept.	VFRA Lump Sum
Inver Grove Heights Fire Dept.	VFRA Lump Sum
Isanti Area Joint Operating Fire District	PERA Statewide Plan
Lake Elmo Fire Dept.	VFRA Lump Sum
Lake Johanna Fire Dept.	VFRA Monthly/Lump Sum
Lakeville City Fire Dept.	VFRA Lump Sum
Lino Lakes Fire Dept.	PERA Statewide Plan
Little Falls Fire Dept.	VFRA Lump Sum
Long Lake Fire Dept.	VFRA Lump Sum
Lower St. Croix Valley Fire Dept.	VFRA Lump Sum
Mahtomedi Fire Dept.	PERA Statewide Plan
Maple Grove Fire Dept.	VFRA Defined Contribution
Maplewood Fire Dept.	VFRA Lump Sum
Melrose Fire Dept.	PERA Statewide Plan
Minnnetonka Fire Dept.	VFRA Monthly/Lump Sum
Mound Fire Dept.	VFRA Monthly/Lump Sum
New Brighton Fire Dept.	VFRA Lump Sum
New Ulm Fire Dept.	VFRA Monthly/Lump Sum
North St Paul Fire Dept.	VFRA Lump Sum
Oakdale Volunteer Fire Dept., Inc.	PERA Statewide Plan
Owatonna Fire Dept.	VFRA Lump Sum
Plymouth Fire Dept.	VFRA Monthly/Lump Sum
Prior Lake Fire Dept.	VFRA Lump Sum
Ramsey Fire Dept.	VFRA Defined Contribution
Red Wing Fire Dept.	VFRA Lump Sum
Rogers City Fire Dept.	VFRA Lump Sum
Roseville Fire Dept.	VFRA Monthly/Lump Sum
Saint Anthony Fire Dept.	VFRA Lump Sum
Saint Francis Fire Dept.	PERA Statewide Plan
Savage Fire Dept.	VFRA Monthly/Lump Sum
Shakopee Fire Dept.	VFRA Lump Sum
Spring Lake Park Fire Dept. Inc	PERA Statewide Plan
Stillwater Fire Dept.	VFRA Lump Sum
Vadnais Heights Fire Dept.	VFRA Lump Sum
Victoria Fire Dept.	PERA Statewide Plan
Waseca Fire Dept.	VFRA Lump Sum
West Metro Fire/Rescue Dept.	VFRA Defined Contribution
White Bear Lake Fire Dept.	VFRA Monthly/Lump Sum
Willmar Fire Dept.	PERA Statewide Plan
Woodbury Volunteer Fire Dept. Inc.	VFRA Lump Sum
Zimmerman/Livonia Fire District	VFRA Lump Sum