

COUNTY LOSAP BENEFIT SUMMARY (as of 9/1/2017)

(This chart summarizes the current benefit information by County based on their LOSAP programs.)

Length of Service Awards Program							
COUNTY	AGE	YEARS OF CERTIFIED SERVICE	BASIC PAYMENT PER MONTH	MAXIMUM BENEFITS	SURVIVING SPOUSE	BURIAL BENEFIT	COST OF LIVING
Allegany	60	10	\$70 + \$7 ⁽ⁱ⁾	\$105	None	None	None
	(Does not start until 2019)						
Anne Arundel	50	25	\$300	\$300	50%	None	None
	50	35	\$350	\$350	50%	None	None
	50	45	\$400	\$400	50%	None	None
Baltimore	60	25	\$290	\$290	None	\$5,000	None
Calvert	50	25	\$400 + \$10 ^(a)	None	50%	\$6,000	None
Caroline	65	25 - 29	\$135 paid quarterly	None	50%	None	Periodic Review
	65	30 - 34	\$145 paid quarterly	None	50%	None	Periodic Review
	65	35 - 39	\$155 paid quarterly	None	50%	None	Periodic Review
	65	40 +	\$165 paid quarterly	None	50%	None	Periodic Review
Carroll	60	25	\$135 + \$8 ^(a)	None	None	\$5,000	None
Cecil	55	25	\$300 + \$6 ^(a)	\$450	50%	\$1,000	None
Charles	60	25	\$250 + \$10	None	75%	\$5,000	None
	55	25	\$187.50 + \$7.50	None	75%	\$5,000	None
Frederick	65	25	\$200 paid quarterly plus \$20 per month for each add'l 5 years	Add'l \$20 up to \$300	See ^(d)	\$15000 or prorated @ \$600 for qual yr of service	Periodic Review
Harford	55	25	\$300 + \$6 ^(a)	\$450	50%	\$5,000	None
Howard	50	25	\$480 + \$10 ^(a)	None	6 months	\$5,000	See (L)
Kent	65	25	^(g)	\$150	None	None	None
Montgomery	^(e)	25	\$233 + \$11.70 ^(a)	\$350	50%	\$5,000	None
	60	15	\$139.80 + \$9.32 ⁽ⁱ⁾	\$350	50%	\$5,000	None
	65	10	\$93.20 + \$9.32 ⁽ⁱ⁾	\$350	50%	\$5,000	None
Prince George's	55	25	\$400 + \$8 ^(a)	None	50%	\$10,000	None
Queen Anne's	55	>5/<40	\$6 x Yrs of Serv ^(h)	\$240	None	None	None
	Includes a \$25,000 life insurance policy that is valid during active membership and continues for life after a member entitles at age 55.						
Somerset	62	25	\$300 every 6 months	None	None	None	None
St. Mary's	60	20	\$200 + \$8 ^(f)	None	50%	Line of Duty Only	Equal to State
	55	20	\$150 + \$8 ^(f)	None	50%	Line of Duty Only	Equal to State
Talbot	62	25	\$200	None	None	\$5000 (with 25 years or more)	Periodic Review
Washington	62	25	\$200 + \$15 ^{(a)(m)}	\$350	100%	\$4,000	None
Wicomico	No benefits program. Only provides a \$10,000 life insurance policy.						
Worcester	60	25	\$200 per year ⁽ⁱ⁾	N/A	N/A	\$3000 (life ins)	N/A
The Town of Ocean City and the City of Salisbury have programs.							
The Easton Volunteer Fire Department and the St. Michaels Fire Department also have programs.							

(a)	per month added for each full year of certified service over 25 years (m) \$8 at age 70
(b)	changes yearly based on the Consumer Price Index
(c)	cannot be increased or decreased by more than 4%
(d)	in the event of death before receiving \$15,000, the surviving beneficiary will receive a partial benefit equal to the difference between payments received and a minimum award of \$15,000
(e)	age 55 with 25 years of service before 1996 or any age with 25 years of service after December 31, 2003
(f)	per month added for each full year of certified service over 20 years
(g)	\$6 per month per year of past service (maximum 5 years). Must have 12 full months of qualifying service after effective date.
(h)	\$6 per month per year of past service (maximum 20 years). Must have 12 full months of qualifying service after effective date.
(i)	amount equal to the total annual contributions made on behalf of each volunteer plus investment earnings
(j)	per month added for each additional year of certified service (maximum 15 years). Must have 10 years of certified service after effective date - January 1, 2009.
(k)	per month added for each additional year of certified service
(l)	payment equal to 1% of career trainee pay