

## Chapter Adm 95

## VFF–EMT SERVICE AWARD PROGRAM

Adm 95.01	Authority.	Adm 95.09	Transfer of service to a different program administrator.
Adm 95.02	Purpose.	Adm 95.10	Disability and death benefits.
Adm 95.03	Definitions.	Adm 95.11	Records and certification of service.
Adm 95.04	Participating municipalities.	Adm 95.12	Program administrator qualifications.
Adm 95.05	Contributions to a program.	Adm 95.13	Program administration.
Adm 95.06	Contributions for prior service.	Adm 95.14	Participating municipality obligations.
Adm 95.07	Vesting and receipt of length of service award.	Adm 95.15	Program termination.
Adm 95.08	Non-vested account closure and leaves of absence.	Adm 95.16	Appeals.

**Note:** Chapter VFF–EMT 1 was created as an emergency rule effective September 21, 2001. Chapter VFF–EMT 1 was renumbered chapter Adm 95 under s. 13.92 (4) (b) 1. Register December 2015 No. 720.

**Adm 95.01 Authority.** Sections 16.004 (1) and 16.25 (2), (3), (4), and (5), Stats., and 2015 Wisconsin Act 55, section 9101 (10j) (e), authorize the department to promulgate rules for establishing a length of service award program for volunteer fire fighters, emergency medical responders, and emergency medical services practitioners.

**History:** CR 01–123: cr. Register May 2002 No. 557, eff. 6–1–02; CR 08–033: am. Register June 2009 No. 642, eff. 7–1–09; corrections made under s. 13.92 (4) (b) 6, and 7., Stats., Register December 2015 No. 720; **CR 18–011: am. Register June 2018 No. 750, eff. 7–1–18.**

**Adm 95.02 Purpose.** The purpose of this chapter is to establish a program for length of service awards to VFF–EMT participants who provide services to municipalities that operate volunteer fire departments or volunteer fire companies, or authorize emergency medical and technical services, and to emergency medical responders in any municipality that authorizes emergency medical responders to provide emergency medical responder services, and to establish qualifications and requirements for private sector individuals and organizations eligible to provide administrative and investment services for length of service award programs.

**History:** CR 01–123: cr. Register May 2002 No. 557, eff. 6–1–02; CR 08–033: am. Register June 2009 No. 642, eff. 7–1–09; **CR 18–011: am. Register June 2018 No. 750, eff. 7–1–18.**

**Adm 95.03 Definitions.** In this chapter:

(1) “Account” means a statement or record of all state and municipal length of service award contributions, including all applicable earnings, redistributions, and deductions made on behalf of a VFF–EMT maintained by a program administrator.

(2) “Beneficiary” means a person, trust, or entity designated by a VFF–EMT to receive benefits under a program.

(4) “Credit” means the recognition of the fulfillment of the requirements for performing service toward a length of service award under the program.

(4m) “Department” means the department of administration as specified in s. 16.25, Stats.

(4s) “Emergency medical responder” has the meaning given in s. 16.25 (1) (am), Stats.

(5) “Emergency medical services” means medical care that is rendered to a sick, disabled, or injured individual based on signs, symptoms, or complaints, prior to the individual’s hospitalization or while transporting the individual between health care facilities and that is limited to the use of the knowledge, skills, and techniques received from training required under s. 256.15, Stats., and ch. DHS 110, as a condition for being issued an emergency medical services practitioner license.

(5m) “Emergency medical services practitioner” has the meaning given in s. 16.25 (1) (at), Stats.

(6) “Fire fighting services” means the organized suppression and prevention of fires.

(7) “Fiscal year” means the period beginning on July 1 and ending on June 30.

(8) “Length of service award program” or “program” means a program as described in section 457 of the internal revenue code that is implemented and administered by a program administrator approved by the department, and that to the extent allowed by federal law, provides a tax–deferred benefit to a VFF–EMT consistent with the internal revenue code, s. 16.25, Stats., and this chapter.

(9) “Municipality” means a city, county, village, or town.

(10) “Net asset value” means the value of an individual length of service award determined by adding the municipal contributions and the state matching contributions, all earnings thereon, and any redistributions as provided in s. Adm 95.08, less investment expenses.

(11) “Participating municipality” means a municipality that meets the program eligibility requirements of s. Adm 95.04 and elects to participate in a program.

(12) “Prior service” means the service performed by a VFF–EMT for a participating municipality before that municipality began participation in a program.

(13) “Program administrator” means a non–governmental individual or organization in the private sector that provides and administers a program or a designee.

(14) “Service” includes fire fighting services, emergency medical responder services, emergency medical services, or rescue services provided to a participating municipality by a VFF–EMT.

(15) “State” means the state of Wisconsin.

(17) “Volunteer fire company” means one that is organized under s. 213.05, Stats.

(18) “Volunteer fire department” has the meaning specified in s. 213.08, Stats.

(19) “Volunteer fire fighter” or “VFF” means a person that renders fire fighting or rescue services to a participating municipality and does not receive compensation under a contract of employment as a fire fighter.

(20) “VFF–EMT” means a volunteer fire fighter, volunteer emergency medical responder, or volunteer emergency medical services practitioner.

**History:** CR 01–123: cr. Register May 2002 No. 557, eff. 6–1–02; CR 08–033: cr. (6m), am. (9), (14) and (20) Register June 2009 No. 642, eff. 7–1–09; corrections in (5) and (16) made under s. 13.92 (4) (b) 7., Stats., Register June 2009 No. 642; correction in (6m) made under s. 13.92 (4) (b) 7., Stats.; correction in (5) made under s. 13.92 (4) (b) 7., Stats., Register May 2015 No. 713; (4m) renumbered from (3) under s. 13.92 (4) (b) 1., Stats., corrections in (4m), (8) made under s. 13.92 (4) (b) 6., corrections in (4m), (10), (11) made under s. 13.92 (4) (b) 7., Stats., Register December 2015 No. 720; **CR 18–011: cr. (4s), am. (5), cr. (5m), r. (6m), am. (14), r. (16), am. (20) Register June 2018 No. 750, eff. 7–1–18.**

**Adm 95.04 Participating municipalities.** (1) A municipality that operates a volunteer fire department or that contracts with a volunteer fire company organized under ch. 181 or 213, Stats., that authorizes emergency medical responders to provide emergency medical responder services or that authorizes vol-

unteer emergency medical services practitioners to provide emergency medical services, is eligible to become a participating municipality.

(2) An eligible municipality may participate in a program by adopting a resolution or ordinance stating that it shall abide by all statutes, administrative rules, regulations, and procedures pertaining to a length of service award program. The adopted resolution or ordinance shall be on a form approved by the department and provided to the program administrator or the department upon request.

**Note:** To request approval of a form for a resolution or ordinance, contact the Service Award Program, c/o Department of Administration, Division of Intergovernmental Relations, P.O. Box 8944, Madison, Wisconsin 53708 or (608) 266-7043.

(3) Each participating municipality shall develop standards for determining the service required of the volunteer fire fighters, emergency medical responders, and emergency medical services practitioners it sponsors under the program in order to qualify for credit and an annual contribution.

(4) Municipalities that jointly operate or contract with a volunteer fire department or a volunteer fire company or that jointly authorize volunteer emergency medical services practitioners, or that jointly authorize emergency medical responders to provide emergency medical responder services, may operate as a single participating municipality under the program, and may be required to do so by the program administrator.

(5) (a) A VFF-EMT may perform service for credit toward a length of service award to more than one volunteer fire department, volunteer fire company, emergency medical responder service, or entity authorized to provide volunteer emergency medical services.

(b) A VFF-EMT may have only one account for each volunteer fire department, volunteer fire company, emergency medical responder service, or entity authorized to provide volunteer emergency medical services to which the VFF-EMT provides service.

**History:** CR 01-123: cr. Register May 2002 No. 557, eff. 6-1-02; CR 08-033: am. (1), (3), (4) and (5) Register June 2009 No. 642, eff. 7-1-09; correction in (2) made under s. 13.92 (4) (b) 6., Stats., Register December 2015 No. 720; **CR 18-011: am. Register June 2018 No. 750, eff. 7-1-18.**

**Adm 95.05 Contributions to a program. (1) MUNICIPAL CONTRIBUTIONS.** A participating municipality shall determine the amount it will contribute on behalf of each VFF-EMT it sponsors under a program. A participating municipality shall cause an account to be opened with the program administrator for each sponsored VFF-EMT. A participating municipality's contributions shall be paid at least annually to the program administrator.

(2) **MATCHING CONTRIBUTIONS.** (a) On a calendar year basis, the department shall pay all amounts matched under s. 16.25 (3) (d) 1., Stats., directly to the program administrator, up to the maximum appropriated under s. 20.505 (4) (er), Stats., and subject to any proration required under s. 16.25 (3) (d) 2., Stats.

(b) Subject to the time period for a protest or appeal under s. Adm 95.16, a participating municipality shall pay all contributions for a calendar year to the program administrator on or before February 15 of the following year in order to receive a matching contribution from the department.

(c) The department may not match contributions made by a participating municipality for prior service.

(3) **ANNUAL ADJUSTMENT.** Annually on July 1, the department shall make any adjustments necessary to the matched funds to be paid in the subsequent calendar year to reflect changes in U.S. consumer price index for all urban consumers, using the method set forth in s. 16.25 (3) (d), Stats.

**History:** CR 01-123: cr. Register May 2002 No. 557, eff. 6-1-02; corrections in (2), (3) made under s. 13.92 (4) (b) 6., Stats., correction in (2) (b) made under s. 13.92 (4) (b) 7., Stats., Register December 2015 No. 720; **CR 18-001: am. (2) (a), (b) Register June 2018 No. 750, eff. 7-1-18.**

**Adm 95.06 Contributions for prior service. (1) (a)** A participating municipality may make contributions for prior service provided that the VFF-EMT has performed service to that

municipality, which may include a combination of prior service and service performed after the municipality began participating in a program. The number of years of prior service for which the participating municipality may contribute shall not exceed the number of years of total prior service performed by the VFF-EMT to that municipality. A participating municipality may impose additional eligibility requirements for accepting prior service.

(b) Subject to applicable internal revenue code restrictions as determined by the program administrator, the minimum contribution payable by a participating municipality for each year of prior service credited to a VFF-EMT shall be \$100. A participating municipality may pay a different amount for prior service than the amount paid for service performed after the municipality began participating in a program.

(c) Subject to applicable internal revenue code restrictions as determined by the program administrator, a participating municipality that makes contributions for prior service may pay those contributions over a number of years not to exceed 20, and may include interest on such payments to reflect the fact that they are being added for prior service over a number of years in lieu of a lump sum payment.

(d) For purposes of determining the department's matching contribution under s. Adm 95.05 (2), any contributions made by a participating municipality for prior service shall be accounted for separately from contributions for service performed after the municipality began participating in a program.

(e) If a participating municipality ceases to exist or ceases its participation in a program, it shall pay the balance owed on any account for contributions made for prior service no later than under the schedule of payments set forth in its agreement with the program administrator.

(2) If a municipality's records are insufficient to establish eligibility for the purchase of prior service for a VFF-EMT, the municipality shall conduct a thorough investigation and, using the standards for determining the service required to qualify for annual contributions under s. Adm 95.04 (3), shall make a decision based upon good faith belief and the best information available as to the prior service claimed.

**History:** CR 01-123: cr. Register May 2002 No. 557, eff. 6-1-02; CR 08-033: am. (1) (a) Register June 2009 No. 642, eff. 7-1-09; correction in (1) (d) made under s. 13.92 (4) (b) 6., Stats., corrections in (1) (d), (2) made under s. 13.92 (4) (b) 7., Stats., Register December 2015 No. 720.

**Adm 95.07 Vesting and receipt of length of service award.** A VFF-EMT is required to provide 10 years of service for which credit has been given before the VFF-EMT may receive any benefits under the program.

(1) **FULL VESTING.** (a) A VFF-EMT who has provided 15 years of service for credit to a participating municipality shall be fully vested and paid a length of service award upon reaching age 60.

(b) A VFF-EMT may elect to receive their length of service award under this subsection by notifying the program administrator and the participating municipality within the time period required by the program administrator or the applicable program. A VFF-EMT receiving an award under this subsection shall receive the full net asset value of their account.

(c) Upon receiving payment of a length of service award, a fully vested VFF-EMT age 60 or older may continue to provide service for credit toward a length of service award under a new account, but shall be paid any subsequent contributions made on the VFF-EMT's behalf by the participating municipality or the department immediately after they are received by the program administrator.

(2) **PARTIAL VESTING.** (a) A VFF-EMT who has discontinued providing eligible service after performing a minimum of 10 years of service for credit shall be partially vested and may elect to receive a partial length of service award under this subsection at any time after reaching age 53, by notifying the program adminis-

trator and the participating municipality within the time period required by the program administrator or the applicable program.

(b) A VFF-EMT electing to receive a partial length of service award under this subsection shall be entitled to receive the award in the next calendar year following the date of the election. The VFF-EMT shall receive 50% of the net asset value of their account as of the date of the election for the first 10 years of service for credit performed. For each year of service for credit more than 10, but less than 15, performed by the VFF-EMT, ten percent of the net asset value of the account as of the date of the election shall be added. A VFF-EMT who has reached the age of 53 but has not reached the age of 60 and who has 15 or more years of service shall receive 95% of the net asset value of the account as of the date of the election. The amounts not paid to a VFF-EMT under this subsection shall be forfeited and equally distributed among all other open VFF-EMT accounts sponsored by that municipality at the time of the forfeiture.

(c) A VFF-EMT who has reached age 53 but is not fully vested may continue to perform service for credit toward a length of service award.

(d) A VFF-EMT who has discontinued providing eligible service after performing a minimum of 15 years of service for credit and who has not elected to receive a partial length of service award under this subsection may instead elect to receive their length of service award under sub. (1) upon reaching age 60.

(3) NEW ACCOUNTS. At any time a VFF-EMT receives a length of service award associated with an account, they may discontinue providing eligible service and accruing service credit under that account, and begin providing eligible service under a new account.

(4) PRIOR SERVICE CREDIT. For vesting purposes under this section and s. 16.25, Stats., credit for service performed by a VFF-EMT may include prior service for credit under s. Adm 95.06 (1) (a).

(5) FORM OF BENEFIT DISTRIBUTION. A VFF-EMT may receive their length of service award payment either in a lump sum or by any other method offered by the program administrator and approved by the department. The form of benefit distribution shall be determined by the program administrator and approved by the department. The chosen form shall be stated in the specific plan documents provided by the program administrator.

(6) SIMULTANEOUS SERVICE. For purposes of determining vesting under this section and s. 16.25, Stats., if a VFF-EMT simultaneously renders service to 2 or more municipalities, or two or more separate and distinct services for a single municipality, only one year of service may be credited toward any length of service award in any calendar year the VFF-EMT provided multiple service.

**History:** CR 01-123: cr. Register May 2002 No. 557, eff. 6-1-02; CR 08-033: am. (6) Register June 2009 No. 642, eff. 7-1-09; corrections in (1) (c), (5) made under s. 13.92 (4) (b) 6., Stats., correction in (4) made under s. 13.92 (4) (b) 7., Stats., Register December 2015 No. 720; CR 18-011: am. (1) (a), (b), r. and recr. (2) (a), am. (2) (b), (c), cr. (2) (d) Register June 2018 No. 750, eff. 7-1-18.

#### Adm 95.08 Non-vested account closure and leaves of absence.

(1) NON-VESTED FORFEITURE. The account of a VFF-EMT who has performed less than 10 years of service under a program shall be closed if the VFF-EMT ceases to perform creditable service for a period of 12 months or more and fails to meet any other program requirement established by the municipality, unless a supervisor has granted the VFF-EMT a leave of absence for that period.

(2) LEAVES OF ABSENCE. A participating municipality may determine the conditions under which a leave of absence shall be granted. A participating municipality shall grant a leave of absence in writing on or before December 31 of the calendar year in which it is to take effect.

(3) CLOSED ACCOUNT DISTRIBUTION. A forfeited account shall be equally distributed among all other open VFF-EMT accounts sponsored by a participating municipality at the time of the forfei-

ture. Forfeitures may not be distributed to an account frozen under s. Adm 95.09 (1).

(4) NOTICE UPON TRANSFER OF SERVICE. For vesting purposes under s. Adm 95.07, upon joining or exiting a program, a VFF-EMT shall notify the new program administrator and any previous program administrator before forfeiture is to occur in order to qualify for transfer of their service years.

**History:** CR 01-123: cr. Register May 2002 No. 557, eff. 6-1-02; CR 08-033: am. (title), (1) and (3) (title) Register June 2009 No. 642, eff. 7-1-09; corrections in (3), (4) made under s. 13.92 (4) (b) 7., Stats., Register December 2015 No. 720; CR 18-011: am. (1) Register June 2018 No. 750, eff. 7-1-18.

#### Adm 95.09 Transfer of service to a different program administrator.

(1) FROZEN ACCOUNTS. When a VFF-EMT ceases performing service for one participating municipality and begins performing service for another that utilizes a different program administrator, their account shall be frozen. No contributions or forfeiture distributions may be made to a frozen account, but a frozen account shall continue to accrue earnings.

(2) SERVICE TRANSFER. Any service credited to a VFF-EMT associated with a frozen account shall count toward vesting under s. Adm 95.07, provided the VFF-EMT meets the notice requirements of this section, and either of the following occurs:

(a) If the VFF-EMT has accumulated less than 10 years of service, the participating municipality, for which the service was provided and the account opened, has granted the VFF-EMT a leave of absence, or

(b) The VFF-EMT begins performing creditable service for a subsequent participating municipality within 12 months of ceasing to perform creditable service for the VFF-EMT's former participating municipality.

(3) VFF-EMT NOTICE. (a) A VFF-EMT shall provide a copy of the leave of absence granted under s. Adm 95.08 (2) to the current participating municipality's program administrator within 6 months of beginning their new service.

(b) A VFF-EMT wishing to transfer service under this section shall provide the current program administrator with the most recent annual statement of service issued under s. Adm 95.11 (2) by their former participating municipality.

(c) Payment of a length of service award may only occur after a VFF-EMT has reached age 53, and must be made under the provisions of either s. Adm 95.07 (1) or (2), as the individual circumstances permit. In order to receive payment of a length of service award from a frozen account, a VFF-EMT shall notify their former program administrator of any service credited by a subsequent program administrator.

(4) PROGRAM ADMINISTRATOR NOTICE. (a) A program administrator shall accept a statement of service provided by a VFF-EMT under this section, and record the number of whole years stated and the associated account identifier on the new account opened for the VFF-EMT.

(b) For purposes of vesting and payment of a length of service award under s. Adm 95.07, a program administrator shall accept all service credited to a VFF-EMT by any prior or subsequent program administrator, provided it has received notice from the VFF-EMT as required by sub. (3) (c).

**History:** CR 01-123: cr. Register May 2002 No. 557, eff. 6-1-02; corrections in (2) (intro.), (3), (4) (b) made under s. 13.92 (4) (b) 7., Stats., Register December 2015 No. 720; CR 18-011: am. (2) (b), (3) (c) Register June 2018 No. 750, eff. 7-1-18.

#### Adm 95.10 Disability and death benefits.

(1) DISABILITY. If a VFF-EMT becomes permanently disabled as determined by the Wisconsin worker's compensation program under ch. 102, Stats., while actively on duty performing service, the VFF-EMT may apply to the program administrator for payment of the net asset value of each of the disabled VFF-EMT participant's accounts. Upon request, the program administrator shall make payment as soon as administratively possible.

(2) DEATH. If a VFF-EMT dies while actively on the rolls of a volunteer fire department, volunteer fire company, emergency

medical responder service in any municipality that authorizes emergency medical responders to provide emergency medical responder services, or an emergency medical service that provides services to a participating municipality under a program, the VFF-EMT's designated beneficiary shall be paid an amount equal to the net asset value of each account held by the VFF-EMT designating that beneficiary. Upon request, the program administrator shall make payment as soon as administratively possible.

**History:** CR 01-123: cr. Register May 2002 No. 557, eff. 6-1-02; CR 08-033: am. (2) Register June 2009 No. 642, eff. 7-1-09; CR 18-011: am. (2) Register June 2018 No. 750, eff. 7-1-18.

**Adm 95.11 Records and certification of service.**

(1) Each participating municipality shall maintain and submit to the program administrator as required under a program, detailed and accurate records of every VFF-EMT providing fire fighting or emergency medical services to that municipality.

(2) Annually, on or before January 31, a participating municipality shall submit under oath a statement of service to the program administrator listing all VFF-EMT members that have performed service for that municipality for the preceding calendar year, and post the statement of service in a conspicuous place for a minimum of 30 days thereafter.

**History:** CR 01-123: cr. Register May 2002 No. 557, eff. 6-1-02.

**Adm 95.12 Program administrator qualifications.**

(1) Pursuant to a fair and equitable procurement process adopted by the department, and based upon the provisions of s. 16.75, Stats., the department shall contract with one or more program administrators to offer a length of service award program. A program administrator awarded a contract shall comply with all of the following:

(a) Have at least 5 years experience administering a length of service award program as described in section 457 of the internal revenue code, or a deferred compensation program as provided for therein. The program administrator's experience shall include administering at least one program that has a participation level of 1,000 or more individual members, multiple participating jurisdictions, and consolidated record keeping for all investment options offered.

(b) Have marketing and enrollment services that include the following:

1. At least annual contacts to each participating municipality and VFF-EMT describing the program and the investment options offered by the program administrator.

2. Presentations to all participating municipalities and VFF-EMT participants that include full disclosure of all direct and indirect fees and costs of the program as well as advantages and disadvantages of participating investment options offered by the program administrator.

3. Literature and forms regarding the program and the investment options offered by the program administrator to be distributed to all participating municipalities and VFF-EMT participants that are in a format approved by the department.

(c) Have services that provide unlimited opportunities to increase or decrease contributions and to redirect contributions to other investment options offered by the program administrator.

(d) Have accounting procedures and consolidated record keeping for account transactions that maintain all participating municipalities' and VFF-EMT participants' records and submits deposits, transfers, and withdrawals to the investment companies offering investment options under the program.

(e) Have membership in good standing by the program administrator or the manager of any investment options offered in an organization customary in the program administrator's or investment manager's industry that provides protection against loss.

(f) Have no litigation risks or involvement in pending regulatory action deemed by the department or the department to be material to the continued operations of the program administrator.

(2) The department shall consider the financial strength of a program administrator or an entity affiliated with the program administrator for purposes of operating a program, on the basis of its net worth and the ratio of net worth to present or projected assets under management.

**History:** CR 01-123: cr. Register May 2002 No. 557, eff. 6-1-02; corrections in (1) (intro.), (b) 3., (f), (2) made under s. 13.92 (4) b) 6., Stats., Register December 2015 No. 720.

**Adm 95.13 Program administration. (1)** A program administrator awarded a contract to provide a length of service award program shall sign a contract with the department in which the program administrator agrees to do all of the following:

(a) Comply with all statutes, rules, and regulations governing the program and share pertinent information, such as municipal contributions and state matching funds, with the department and any other program administrator under contract with the department to ensure compliance with the state and federal law and regulations.

(b) Provide the services set forth in s. Adm 95.12 (1) (b) and (c).

(c) Obtain pre-approval by the department of the mandatory disclosures to participating municipalities set forth in s. Adm 95.12 (1) (b) 2.

(d) At least annually, provide full disclosure to the department of all fees and commissions earned directly or indirectly on operations of the program by the program administrator, and other financial information relative to a VFF-EMT account maintained by a program administrator, including municipal and state contributions, forfeitures, and disbursements.

(e) Provide, at the program administrator's expense, an annual independently audited financial statement of the affiliated entity providing the investment or insurance plan to a participating municipality under the program to the department within 120 days following the end of each calendar year.

(f) Submit to the department an acceptable contingency plan to address both data processing systems failures and administrative service interruptions.

(g) Upon request, provide a copy of the fund prospectus and annual report for each investment option offered by the program administrator to participating municipalities and enrolled VFF-EMT participants.

(h) Cooperate with other program administrators to provide for service credit portability between program administrators under s. Adm 95.09.

(i) At least annually, provide statements to participating municipalities and enrolled VFF-EMT participants detailing contributions made on behalf of a VFF-EMT by a participating municipality, account balance information, and disclosure of all fees, commissions, and charges affecting that account's earnings or balances.

(j) Provide an annual report to all participating municipalities, VFF-EMT participants and the department illustrating the investment performance of all investment options offered.

(k) Cooperate with any successor program administrator, including extending the term of the contract for a reasonable period of time as may be necessary, to ensure a smooth transition of program administrators.

(L) Provide opinions of tax counsel or other legal counsel to the department as necessary.

(m) Provide a set of procedures to the department and participating municipalities under contract with the program administrator.

tor, detailing the steps that a participating municipality must take when terminating its participation in the program.

(2) The program administrator, its agents, and the investment options offered, shall meet all applicable state and federal laws, rules and regulations including the internal revenue code, security and exchange commission regulations, and state and federal insurance laws and regulations.

**History:** CR 01-123; cr. Register May 2002 No. 557, eff. 6-1-02; corrections in (1) (intro.), (a), (c), (f), (j), (L), (m) made under s. 13.92 (4) (b) 6., Stats., corrections in (1) (b), (c), (h) made under s. 13.92 (4) (b) 7., Stats., Register December 2015 No. 720.

**Adm 95.14 Participating municipality obligations.**

(1) In fulfillment of its responsibility as a fiduciary of the program, a participating municipality shall review information provided by the program administrator including the mandatory disclosures described in s. Adm 95.12 (1) (b) 2.

(2) A participating municipality shall sign a contract with the program administrator for program services provided under s. 16.25, Stats., and ch. Adm 95.

(3) A participating municipality shall sign a memorandum of understanding with the program administrator prior to selecting any investment option offered stating that all requirements and regulations pertinent to that option have been clearly explained by that program administrator and that the participating municipality has received an explanation by the program administrator or its representatives of the mandatory disclosures described in s. Adm 95.12 (1) (b) 2.

**History:** CR 01-123; cr. Register May 2002 No. 557, eff. 6-1-02; corrections in (1) to (3) made under s. 13.92 (4) (b) 7., Stats., December 2015 No. 720.

**Adm 95.15 Program termination.** A participating

municipality may terminate a program by adopting and filing a resolution to that effect with the department. The department shall promptly submit a copy of the resolution to the program administrator. A termination shall comply with all applicable statutes and rules, and the requirements of the program administrator and the department. All accounts of VFF-EMT participants in a terminated program shall be treated in the same manner as accounts in a program in which the sponsoring participating municipality ceased to exist as set forth in s. Adm 95.06 (1) (e).

**History:** CR 01-123; cr. Register May 2002 No. 557, eff. 6-1-02; corrections made under s. 13.92 (4) (b) 6. and 7., Stats., Register December 2015 No. 720.

**Adm 95.16 Appeals. (1) PROTEST TO MUNICIPALITY.**

A VFF-EMT may protest an issue of service credit or other matter affecting the VFF-EMT's substantial interest under the program in writing to the sponsoring participating municipality. The participating municipality shall review the documentation and other submissions and make a determination in writing and return it to the protesting party within 30 days of the receipt of the written protest. The participating municipality may consult with the program administrator as required. Upon request, the department may review a participating municipality's decision.

(2) **APPEAL TO THE DEPARTMENT.** An individual who has a substantial interest affected by a department decision may appeal in writing to the department within 30 days of the receipt of the participating municipality's written determination. The department shall review the documentation and other submissions and make a determination in writing and return it to the appealing party within 90 days of the receipt of the written appeal. All decisions of the department shall be final.

**History:** CR 01-123; cr. Register May 2002 No. 557, eff. 6-1-02; corrections in (1), (2) made under s. 13.92 (4) (b) 6., Stats., Register December 2015 No. 720.