

LOSAP FACT SHEET

Election of Benefit

- **If married, spouse must accompany volunteer, since there are joint benefit options.**
- **If they elect NOT to name a spouse as joint beneficiary, the spouse must sign the Election form acknowledging that they understand there will be no benefit for them after volunteer's death.**
- **If a spouse is named as a joint beneficiary and that spouse either dies prior to the volunteer or if there is a divorce, there are no new calculations or benefit for a new spouse.**
- **If there is a divorce and a spouse has been named as a joint benefit, the outcome of the payout will be determined through Separation or Divorce papers.**

Monthly Benefit

- **Benefits are payable the 15th of each month.**
- **For those volunteers who are eligible and the paperwork is processed, benefits will be received January 15, 2007.**
- **For those volunteers who do not become eligible until the end of the calendar year, two payments will be received in February.**
- **Those electing direct deposit will receive a check for the first payment - thereafter, will be direct deposit.**
- **Volunteers that have the service, but are not age eligible, will receive their first benefit the month AFTER their 62nd birth date.**

Federal and State Withholdings

- **Specific dollar amounts should be given for Federal and Maryland State Withholdings (if withholdings are elected.)**

Status Changes

- Any status change i.e. address, phone number, death, etc. should be reported by the participant/family directly to the County's HR Department:

Dee Hawbaker, Human Resources Admin.
Washington County Human Resources Dept.
100 W. Washington St., Room 251
Hagerstown, MD 21740
Phone: (240) 313-2354
e-mail: dhawbaker@washco-md.net

or: Krista Shipley, HR Technician
same address
kshipley@washco-md.net

Death of Participant

- County's HR Department should be notified as soon as possible by family of participant/or LOSAP Coordinator.
- If there is a Joint Benefit for spouse or minor children, those benefit changes would be processed at that time. NOTE: Copy of Certified Death Certificate must accompany paperwork.
- If there is NO Joint Benefit for spouse or minor children, no death certificate is required.
- If a death benefit is distributed AFTER the death of the participant, there will be a reversal of direct deposit or reimbursement will be requested if check has been cashed.