

1 State of Arkansas
2 95th General Assembly
3 Regular Session, 2025
4

A Bill

HOUSE BILL 1313

5 By: Representative C. Cooper
6 By: Senator M. Johnson
7

For An Act To Be Entitled

8
9 AN ACT TO EXPAND HEALTH BENEFIT COVERAGE FOR CERTAIN
10 FIREFIGHTER RETIREES OF MUNICIPALITIES AND COUNTIES;
11 AND FOR OTHER PURPOSES.
12
13

Subtitle

14
15 TO EXPAND HEALTH BENEFIT COVERAGE FOR
16 CERTAIN FIREFIGHTER RETIREES OF
17 MUNICIPALITIES AND COUNTIES.
18

19 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:
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21 SECTION 1. Arkansas Code § 14-1-110 is amended to read as follows:

22 14-1-110. Coverage for eligible police officer and firefighter
23 retirees – Definitions.

24 (a) As used in this section:

25 (1) "County" means any county in this state;

26 (2) "Dependent" means a participant or an ~~eligible police~~
27 ~~officer retiree's~~ eligible retiree's:

28 (A) Natural child, stepchild, or adopted child who is
29 eligible for coverage under a plan of an eligible ~~police officer~~ retiree; and

30 (B) Spouse who is eligible for coverage under a plan of an
31 eligible ~~police officer~~ retiree;

32 (3) "Eligible firefighter retiree" means a firefighter who is:

33 (A) Employed as a firefighter;

34 (B)(i) Eligible to retire with full retirement benefits

35 under:

36 (a) The Arkansas Local Police and Fire



1 Retirement System under § 24-10-101 et seq.;

2 (b) A municipal or county retirement benefit
 3 system or plan for employees;

4 (c) A local firemen’s relief and pension fund
 5 under § 24-11-801 et seq.; or

6 (d) The Arkansas Public Employees’ Retirement
 7 System under § 24-4-101 et seq.

8 (ii) As used in this subdivision (a)(3)(B),
 9 “eligible to retire with full retirement benefits” means a firefighter who
 10 is:

11 (a) Any age with twenty-eight (28) years of
 12 credited service;

13 (b) At least fifty-five (55) years of age and
 14 has at least twenty (20) years of credited service;

15 (c) At least sixty (60) years of age and has
 16 at least five (5) years of credited service; or

17 (d) At least sixty (60) years of age and has
 18 at least ten (10) years of actual Arkansas Local Police and Fire Retirement
 19 System service credit; and

20 (C) Not eligible for Medicare enrollment;

21 (4) "Eligible retiree" means an eligible police officer retiree
 22 or an eligible firefighter retiree;

23 (5) "Eligible police officer retiree" means a police officer who
 24 is:

25 (A) Employed as a police officer;

26 (B)(i) Eligible to retire with full retirement benefits

27 under:

28 (a) The Arkansas Local Police and Fire
 29 Retirement System under § 24-10-101 et seq.;

30 (b) Any municipal or county retirement benefit
 31 system or plan for employees;

32 (c) Any local policemen’s pension and relief
 33 fund under § 24-11-101 et seq.; or

34 (d) The Arkansas Public Employees’ Retirement
 35 System under § 24-4-101 et seq.

36 (ii) As used in this ~~subdivision (a)(3)(B)~~

1 subdivision (a)(5)(B), "eligible to retire with full retirement benefits"
 2 means a police officer who is:

3 (a) Any age with twenty-eight (28) years of
 4 credited service;

5 (b) At least fifty-five (55) years of age and
 6 has at least twenty (20) years of credited service;

7 (c) At least sixty (60) years of age and has
 8 at least five (5) years of credited service; or

9 (d) At least sixty (60) years of age and has
 10 at least ten (10) years of actual Arkansas Local Police and Fire Retirement
 11 System service credit; and

12 (C) Not eligible for Medicare enrollment;

13 (6) "Firefighter" means a full-time or part-time paid member of
 14 a fire department or firefighting unit who:

15 (A) Actively engages in fire suppression, rescue, pump
 16 operation, or other firefighting activity; and

17 (B) Receives more than five thousand dollars (\$5,000) in
 18 total compensation during the taxable year from the fire department or
 19 firefighting unit that the firefighter serves;

20 ~~(4)(7)~~ "Health benefit plan" means a plan for health benefits
 21 offered by a municipality or county;

22 ~~(5)(8)~~ "Municipality" means:

23 (A) A city of the first class;

24 (B) A city of the second class; or

25 (C) An incorporated town; and

26 ~~(6)(9)~~ "Police officer" means:

27 (A) Any law enforcement officer engaged in official duty
 28 who is a member of any regular or auxiliary police force of a municipality or
 29 county on a full-time or part-time basis;

30 (B) A sheriff or deputy sheriff of a county who is engaged
 31 in official duty; or

32 (C) A constable or night marshal of a municipality engaged
 33 in official duty.

34 (b)(1)(A) An eligible ~~police officer~~ retiree may elect to participate
 35 in a health benefit plan after retirement.

36 (B) The eligible ~~police officer~~ retiree is eligible under

1 subdivision (b)(1)(A) of this section until the eligible ~~police officer~~
 2 retiree is a Medicare-eligible person.

3 (C)(i) An eligible ~~police officer~~ retiree shall have a
 4 guaranteed issue period of sixty (60) calendar days from the date of
 5 retirement to enroll in the health benefit plan.

6 (ii) If the eligible ~~police officer~~ retiree does not
 7 elect to participate or declines to participate in the health benefit plan
 8 upon the expiration of sixty (60) calendar days under subdivision
 9 (b)(1)(C)(i) of this section, the eligible ~~police officer~~ retiree has no
 10 further privileges under the health benefit plan.

11 (2) An eligible ~~police officer~~ retiree who elects to participate
 12 in the health benefit plan shall pay a premium as determined by the
 13 municipality or county or the cost of the policy issued to the eligible
 14 ~~police officer~~ retiree.

15 (3) The eligible ~~police officer~~ retiree portion of the premium
 16 shall be deducted from a bank account of the eligible ~~police officer~~ retiree
 17 participant, to be paid by a monthly bank draft on the date designated by the
 18 municipality or county.

19 (c) A dependent ~~of an eligible police officer retiree~~ is eligible to
 20 participate in the health benefit plan.

21 (d) An eligible ~~police officer~~ retiree shall not be charged a
 22 surcharge or assessment to enroll in the health benefit plan.

23 (e)(1) If an eligible ~~police officer~~ retiree dies and has ~~covered~~
 24 dependents at the time of death, the dependents have the right to continue to
 25 participate in the health benefit plan through the municipality or county.

26 (2) Dependent children of a deceased eligible ~~police officer~~
 27 retiree may continue to participate in the health benefit plan until marriage
 28 or until the maximum age limit for a dependent child has been reached.

29 (3) A surviving spouse of a deceased eligible police officer
 30 retiree or eligible firefighter retiree may continue to participate in the
 31 health benefit plan.

32 (4) If a surviving spouse or dependent of a deceased eligible
 33 ~~police officer~~ retiree declines to participate in the health benefit plan or
 34 cancels existing participation, then the surviving spouse or dependent has no
 35 further privileges under the health benefit plan. **APPROVED: 3/25/25**

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