

State of Arkansas  
95th General Assembly  
Regular Session, 2025

# A Bill

HOUSE BILL 1313

By: Representative C. Cooper

By: Senator M. Johnson

## For An Act To Be Entitled

AN ACT TO EXPAND HEALTH BENEFIT COVERAGE FOR CERTAIN  
FIREFIGHTER RETIREES OF MUNICIPALITIES AND COUNTIES;  
AND FOR OTHER PURPOSES.

### Subtitle

TO EXPAND HEALTH BENEFIT COVERAGE FOR  
CERTAIN FIREFIGHTER RETIREES OF  
MUNICIPALITIES AND COUNTIES.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:

SECTION 1. Arkansas Code § 14-1-110 is amended to read as follows:

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

(a) As used in this section:

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

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

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

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

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

(A) Employed as a firefighter;

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

under:

(a) The Arkansas Local Police and Fire



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

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

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

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

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

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

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

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

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

(C) Not eligible for Medicare enrollment;

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

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

(A) Employed as a police officer;

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

under:

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

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

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

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

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

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

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

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

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

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

(C) Not eligible for Medicare enrollment;

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

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

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

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

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

(A) A city of the first class;

(B) A city of the second class; or

(C) An incorporated town; and

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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