

# Retired Fire Fighter & Law Enforcement Officer Program

(For County & Municipal Law Enforcement and Firefighter employees only)

Summary of the plan. [Revised Summary 2025](#)

## What is the benefit offered by the law?

The law – [Public Law Chapter 636](#) – provides retired county and municipal law enforcement officers, as well as retired municipal firefighters, with a premium subsidy for their individual health insurance coverage. The subsidy amount is equal to 55% of an index plan, which happens to be the best plan available through the Maine Municipal Employees Health Trust, in which many counties and municipalities already participate.

## When must an active employee enroll?

An active employee should elect to enroll within 60 days of his/her date of hire. There is a form that must be completed, indicating whether you are enrolling or not. This form is supplied to you by your employer upon being hired. As a new hire, you also have up to 5 years from your date of hire to apply for the subsidy program. Retro monies will be due back to your date of hire at 2% of your gross earnings to your date of enrollment. Going forward, your contribution rate will be 1.5%. For more information, please contact your employer or the Office of Employee Health, Wellness, & Workers' Compensation.

## What are the requirements to be eligible for the subsidy program at retirement?

- An individual (employee or retiree) must be at least 50 years of age: and
- Must be a full-time county or municipal law enforcement officer or municipal firefighter or a retired county or municipal law enforcement officer or retired municipal firefighter (as defined by State Statute): and
- Must be enrolled in the employer-sponsored retirement plan, (e.g. Maine Public Employees Retirement System, another defined contribution retirement plan), Social Security does not qualify as an employer-sponsored retirement plan
- If the individual wants the retiree medical plan from their employer, they should be in contact with their employer to confirm the eligibility requirements to obtain the retiree health insurance from the municipality.
- If the Municipality doesn't offer retiree health insurance, then the State of Maine retiree health insurance will be available to the individual

Once the individual retires, he/she must be eligible to receive or be receiving a retirement benefit from either MEPERS or another defined contribution retirement plan (not Social Security). If the individual retires after less than 25 years of creditable service as a law enforcement officer or firefighter, the benefit received must be at least 50% of their average final compensation, with no reduction for early retirement. There are forms that must be completed at the time of retirement.

**When will the premium subsidy be effective?**

The subsidy will be effective the first of the month following retirement. Forms are required. Please contact your employer or the Office of Employee Health, Wellness, & Workers' Compensation for the required forms. This is not done automatically.

**What is considered a Defined Contribution Plan?**

An employer-sponsored 401(k), 401(a), 403(b) and 457(b) are defined contribution plans.

**As an employee enrolled in the program, do you have to continue contributing until you retire?**

Yes, an active employee must continue to contribute while actively working until retirement in order to be eligible for the subsidy program.

**Can plan participants withdraw from the subsidy program at any time?**

Yes, withdrawal is allowed at any time. **All monies contributed will be forfeited.**

**What are the definitions of "law enforcement officer" and "firefighter"?**

"County or municipal law enforcement officer" means a person who by virtue of full time employment by a county or municipal government in the State is vested by law with the power to make arrests for crimes or serve criminal process, whether that power extends to all crimes or is limited to specific crimes. "County or municipal law enforcement officer" does not include a state or federal law enforcement officer, an attorney prosecuting for a county or municipal government or a reserve officer.

"Municipal firefighter" means a person employed fulltime by a municipal fire department with the primary responsibility of aiding in the extinguishment of fires and includes a member of emergency medical services line personnel but does not include a member of a volunteer firefighter association. For the purposes of this paragraph, "emergency medical services line personnel" means persons who are career employees employed full-time by a public sector agency or employer and whose primary responsibility is to provide emergency medical services.

**Who is not eligible for the subsidy program?**

Volunteer or on-call firefighters and reserve law enforcement officers are not eligible for this program.

\*Under the law, the subsidy is not available for dependents or for retirees with "supplemental health insurance coverage". Supplemental health coverage is for retirees who have reached the age of 65 and/or on Medicare, including those who are provided with Companion Plan and Major Medical coverage through the Maine Municipal Employee Health Trust, are no longer eligible to receive the premium subsidy.

## **Can you use the subsidy for any health insurance plan you choose?**

The subsidy is available for the participating Municipality's health plan from which you retired. Many towns and counties have group health insurance through the Maine Municipal Employee Health Trust. The subsidy is only available for your coverage; it doesn't extend to the cost of insuring your dependents. You remain in the same insurance plan option that your former employer is in – if that coverage changes, you must change, too. If you decide not to buy into the group plan when you retire, the rules of the Municipal Employees Health Trust prohibit you from enrolling later. Some local municipalities provide coverage through an insured commercial insurance plan. The City of Bangor, for example, chooses to purchase coverage for its employees directly from Cigna.

Law enforcement officers and firefighters retiring from towns purchasing coverage in this manner are also able to continue to buy into their former employer's group plans upon retirement if their towns allow them to do so, and they are participating with the Subsidy Program. If you choose to do this, you will be eligible to receive a subsidy toward the cost of the monthly premium for your own coverage, up to the value of the subsidy for the best plan offered through the Maine Municipal Employees Health Trust Program. If the Town or Municipality doesn't offer retiree health insurance and you have continuously participated in the subsidy program, you are eligible to enroll in the State of Maine's retiree health insurance and receive the 55% subsidy. Paperwork is required. You may also transfer your retiree health insurance coverage to your spouse's health insurance; the 55% subsidy can be applied towards the cost incurred for your portion of the health insurance coverage through your spouse. If a retiree drops their retiree insurance through their employer plan and enrolls in a new employer plan, if applicable, the subsidy can be applied to this new employer plan. Call for more information.

## **I am a retired law enforcement officer, but I decided to purchase health insurance coverage on my own, rather than opting to buy into my former employer's group plan. Can I still get the subsidy?**

Yes. Documentation is required to complete the setup of the reimbursement process.

## **What if my Municipality is not part of the Maine Municipal Employees Health Trust?**

If your Municipality is not part of the Maine Municipality Employees Health Trust, the Office of Employee Health, Wellness, & Workers' Compensation will work directly with your employer's insurance carrier. If the municipality doesn't have retiree health insurance, then you are eligible to enroll in the State of Maine's retiree health insurance coverage at your time of retirement if you meet the eligibility requirements. Please contact the Office of Employee Health, Wellness, & Workers' Compensation for more information.