

Health Insurance Subsidy Program For Retired Law Enforcement Officers and Firefighters

Public Law (LD 1674) has made changes to the existing law that established the Retired County and Municipal Law Enforcement Officers and Municipal Firefighters Health Insurance Subsidy Program. It allows for an Open enrollment for current employees hired prior to 10/1/2019 that may not have enrolled in the program at their date of hire. Retro monies would be due. It also allows new employees hired after 10/1/2019 to be able to enroll within 60 days of their date of hire or up to 5 years from their date of hire with retro monies due. Contact Employee Health & Benefits at 624-7682 for more information.

This legislation provides for a subsidy (45%) towards health insurance premiums for retired municipal and county law enforcement officers and municipal firefighters who meet eligibility criteria established under the law. The subsidy is applied to the premiums of the municipalities' group health insurance plan in which the retiree is enrolled. The subsidy ends upon reaching age 65 or becoming eligible for Medicare. The subsidy will be increasing to 55% effective July 1, 2021.

If the municipality doesn't have retiree health insurance available, then the State of Maine retiree health insurance will be made available to the retiree if they meet eligibility requirements. Contact Employee Health and Benefits at 624-7682 for more information.

In order to be eligible for the health insurance subsidy premium at retirement an individual must:

- (1) must be at least 50 years of age,
 - (2) enrolled in the Health Insurance Subsidy Premium Program and contributing
 - (3) Eligible for retiree medical coverage from their Municipality or be eligible for the State of Maine retiree insurance coverage
 - (4) be a participant in the employer-sponsored retirement plan (either the MainePERS or another defined contribution retirement plan other than Social Security). If retired from at least 25 years of service in a position as a county or municipal law enforcement officer or a municipal firefighter, a retirement benefit from the Maine Public Employees Retirement System or a defined contribution retirement plan other than the United States Social Security Act; or
- (b) If retired from less than 25 years of service in a position as a county or municipal law enforcement officer or a municipal firefighter, a retirement benefit from the Maine Public Employees Retirement System or a defined contribution retirement plan other than the United States Social Security Act, as long as the benefit provided is at least 50% of average final compensation, with no reduction for early retirement and with or without a cost-of-living adjustment;

There is also the option that the retirement subsidy can be paid toward the FF-LEO retiree's health insurance coverage if it is obtained thru their spouse's employer insurance plan. For more information, please contact the Employee Health and Benefits.

Individuals must make contributions to a special Trust fund established solely for this program. Active firefighters and active law enforcement officers must make contributions and continue to participate until their time of retirement to be eligible for the subsidy. Contributions are based upon the employee's monthly gross compensation. The Employee contributions can only be used for the purpose of the program and the employees do not have any right to these funds except to the extent the premium subsidies are available to them. These funds are not transferable. If you don't use the funds towards retiree health insurance, the funds remain in the Trust, they are not refunded.

The Retired Count and Municipal law Enforcement and Municipal Firefighters Health Insurance Subsidy Program is administered by the State of Maine's Division of Employee Health & Benefits. Questions should be directed to the Division of Employee Health & Benefits at 1-800-422-4503 or 207-624-7682. This is a summary of benefits only.