

## **SB 255 LINE-OF-DUTY DEATH BENEFIT AMENDMENTS** (Owens, Derrin R.)

**Anticipated Fiscal Impact: no direct appropriation if employer participates in PS risk pool, and \$4,920 if they do not.**

This bill would require a public employer to provide health, dental and vision benefits to the spouse and dependents of a fallen public safety officer killed in the line of duty. Health benefits are already provided to fallen officer families through this statute, and this bill adds dental and vision benefits. This bill requires that these families pay no premium share and to be eligible to remain on the insurance coverage until the surviving spouse is eligible for Medicare and any children are age 26.

For the first year, the employer pays the full premium amount but is reimbursed out of the trust fund administered by the department of public safety. After the first year, the employer has the option to participate in a department of public safety trust fund to pay the remainder of the required premiums. In addition, an employer is only required to pay if the fallen officer was eligible and enrolled in that coverage at the time of death.

If the State elects not to participate in the trust fund, it would only be responsible for coverage following the first year of coverage for a fallen officer's family. Over the past few years, the state has three fallen officers' families that are continuing to receive health benefits. If an officer elected both PEHP traditional dental and vision coverage (both optional), the premium for family dental coverage is \$1,287.26/year, and the premium share for family vision coverage is \$198.64/year.

For the state, the total cost for a family and was enrolled in both dental and vision coverage would be \$1,485.90/year. However, we would assume that there will be a fallen officer once every three years and only 50% will have vision coverage. Thus, we would expect the ongoing costs to be \$462.19/year plus the three families that are already receiving benefits at \$1,485.90 each, for a total of \$4,919/year.