



## Senate Bill 205

# Occupational Disability Benefits

Peace Officers and Firefighters

Sen. Giessel  
February 25, 2026

# The Current System

SYSTEM / TIER	PLAN TYPE	DISABILITY COVERAGE	HEALTHCARE DURING DISABILITY	NON-OCCUPATIONAL DISABILITY
PERS Tier I-III	Defined Benefit	Occupational & non-occupational	Provided	Yes
TRS Tier I-II	Defined Benefit	Occupational & non-occupational	Provided	Yes
PERS Tier IV	Defined Contribution	Occupational	Not provided	No
TRS Tier III	Defined Contribution	Occupational	Not provided	No

**85% of disabilities get ZERO BENEFITS**

*Yet the system is overfunded:*

***PERS: 399% funded & TRS: 5,172% funded***

# One Problem



## **Current Occupational Disability Benefits: Only 40% of Salary**

*Occupationally disabled peace officers and firefighter currently receive just 40% of their gross salary at time of termination*



## **Financial Hardship**

A 60% pay cut creates severe strain on families who sacrificed through occupational injury



## **Risk Not Recognized**

Peace officers and firefighters face unique dangers in their career

# Potential Solution

**Increases Disability Benefits**

From **40%** to **75%**

*After first 12 months of occupational disability*

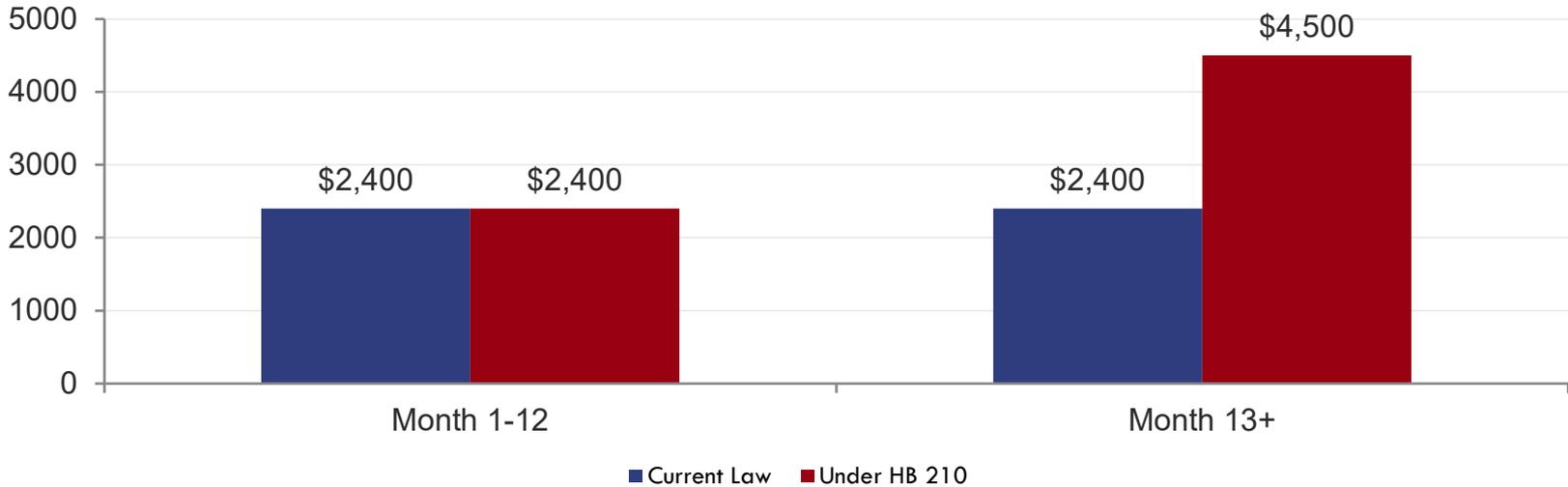
*Applies to members in PERS Tier I-IV*

## **ADDITIONAL PROTECTIONS:**

- ✓ Immediate vesting in employer retirement contributions
- ✓ Continued employer retirement contributions during disability (at no cost to employee)

# Financial Impact

*Example: Firefighter earning \$6,000/month becomes disabled*



**A permanently disabled Firefighter would earn an additional support of \$25,200 after year one**

# A First Step



## WHAT SB 205 DOES

- ✓ Increases disability 40% → 75%  
*(after 12 months)*
- ✓ Immediate retirement vesting
- ✓ Continued employer contributions



## WHAT IT DOESN'T DO

- X No healthcare coverage added
- X No non-occupational disability
- X Helps non-public safety works and teachers

**SB 205 is an important start,  
but comprehensive reform is still needed**

# Thank You!

**Sen. Giessel Giessel**

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