

HOUSE BILL 210

Occupational Disability Benefits

Peace Officers and Firefighters

Rep. Chuck Kopp
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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

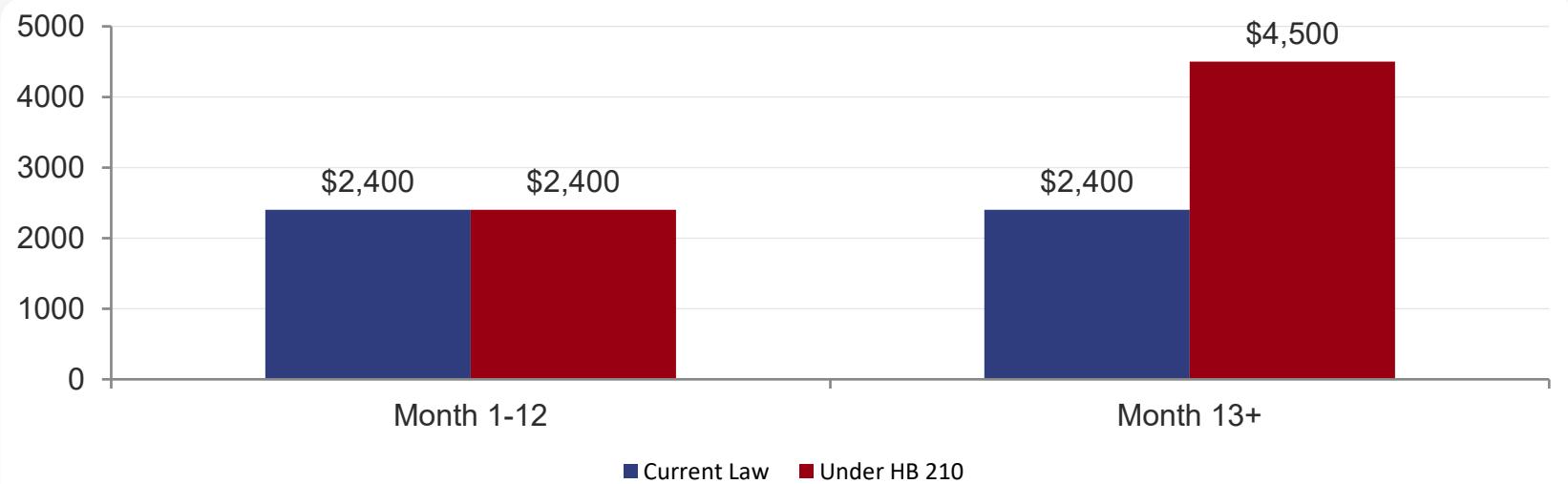
Applies to members in PERS Tier I-IV

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 HB 210 DOES

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



WHAT IT DOESN'T DO

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

**HB 210 is an important start,
but comprehensive reform is still needed**

Thank You!

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