



Critical Illness Coverage for Retired First Responders

HB 4144

Recommendation

The City enter into the Interlocal Agreement with the **Texas Municipal League Risk Pool** to access the insurance product provided by MetLife that satisfies the legal requirements.

Critical Illness Coverage-H.B. 4144

- Effective January 1, 2026
- Financial Protection for retired Firefighters and Peace Officers
- Applies to Texas political subdivisions

What is Required

We must provide:

- Who: A firefighter or peace officer
- What: Critical Illness Supplemental Income Benefit OR comparable health benefit plan coverage
- When:
 - 3 years following retirement
 - If they are diagnosed with a condition as defined in the Government Code Sec. 607.055 and 607.056.



What must we provide

- Comparable Health Benefit Coverage

OR

- Critical Illness Supplemental Income Benefit- \$100K or final yearly salary, whichever is less.



Critical Illness Insurance Coverage

- MetLife and the Texas Municipal League (TML) worked together to create insurance coverage that complies with the bill.
- To access the insurance coverage the City needs to become a member of the TML Risk Pool (Policyholder) by entering into the interlocal agreement with TML.



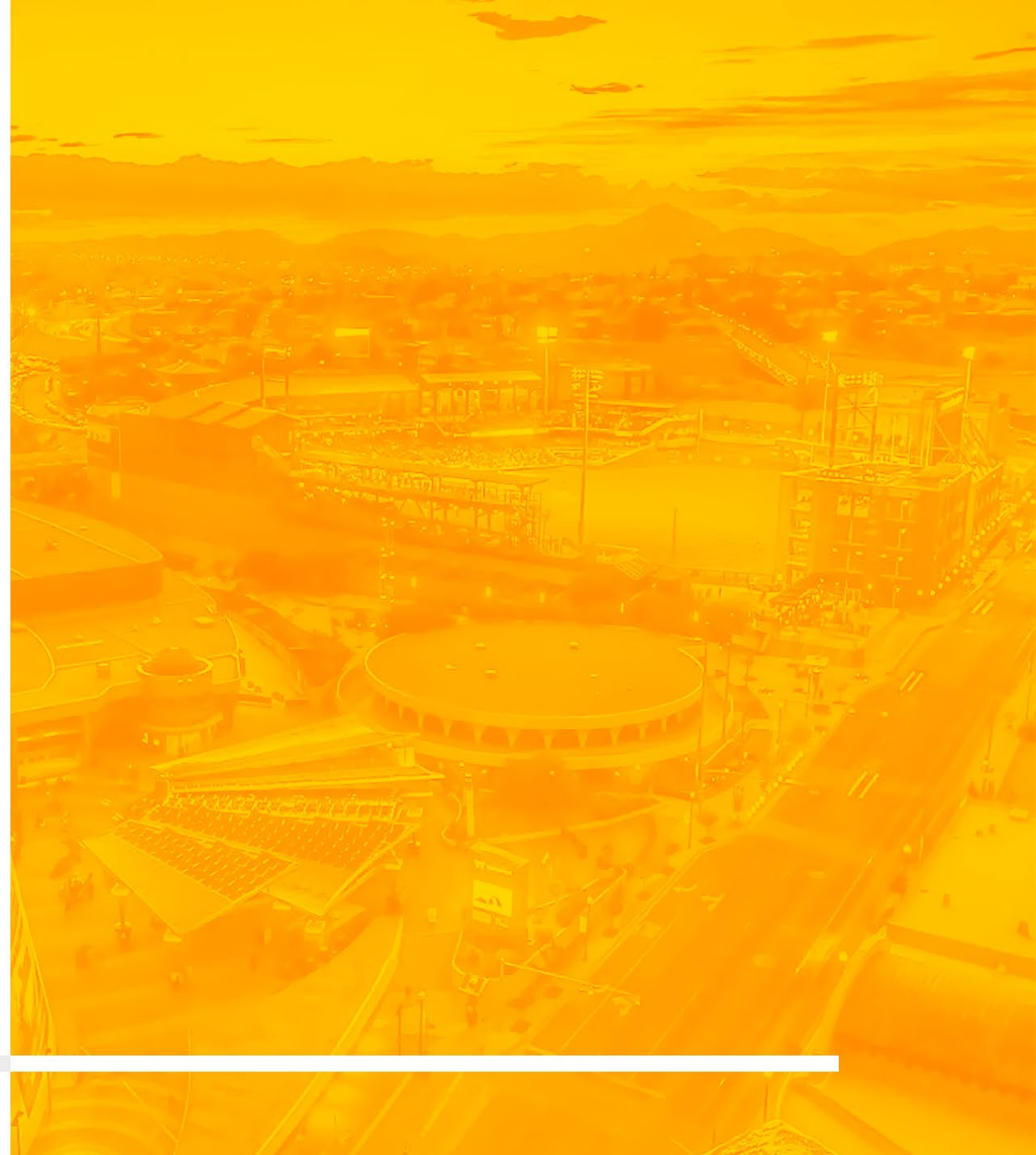
Cost Estimate

On average, the City experiences around 85 retirements per year for Peace Officer positions.

Estimate:

Age Based Annual cost estimate =
\$176,424.72

3-year Age Based Annual cost estimate
= \$529,274.16



Communication to Employees

- *Onsite* Pre-Retirement Sessions
- Mailings to Eligible Retirees
- Fire & Police Association

MISSION



Deliver exceptional services to support a high quality of life and place for our community.

VISION



Develop a vibrant regional economy, safe and beautiful neighborhoods and exceptional recreational, cultural and educational opportunities powered by a high performing government.



VALUES

Integrity, **R**espect, **E**xcellence,
Accountability, **P**eople

MISIÓN



Brindar servicios excepcionales para respaldar una vida y un lugar de alta calidad para nuestra comunidad

VISIÓN



Desarrollar una economía regional vibrante, vecindarios seguros y hermosos y oportunidades recreativas, culturales y educativas excepcionales impulsadas por un gobierno de alto desempeño



VALORES

Integridad, Respeto, Excelencia,
Responsabilidad, Personas