

SENATE BILL 26-039

SPONSORS:

Sen. Snyder (D), Sen. Pelton, B (R), Speaker Pro Tem. Boesenecker (D), Rep. Taggart (R)

Improving the Statewide Death & Disability Plan (SWDD)

FPPA is seeking legislation to improve the SWDD Plan and streamline Plan administration. This request—developed alongside Plan Members, Employers, and disability plan experts—will help Members complete applications faster, provide process clarity, and improve outcomes for Colorado’s first responders, all at no additional expense to the state, our Members, or their Employers.

Plan Overview and Benefit Types

The Statewide Death & Disability Plan serves Colorado first responders and their families in the event of serious injury or death. Members are covered until they are eligible for Normal Retirement, retire, or otherwise terminate employment.

MEMBERSHIP

16,000+ First Responders

PAYEES

1,500+ Retirees and Beneficiaries

DEPARTMENTS

250+ Across Colorado

COVERAGE

24/7 Coverage, On- and Off-Duty

Benefit Type	Temporary Occupational	Permanent Occupational	Total Disability
Benefit Amount	40% of Base Salary	50% of Base Salary	70% of Base Salary
Duration	Up to Five Years	As Long as the Member Remains Eligible	

Key Provisions

Provision	Impact
Removes requirement to send all applicants to three Independent Medical Examiners (IMEs); Medical Advisor can select appropriate number of IMEs.	Streamlined Process
Authorizes the Board to streamline appeal process for Members who are denied benefits.	Streamlined Process
Implements rehabilitation and retraining programs for Permanent Occupational Disability payees to gain skills and reenter the workforce.	Enhanced Benefit
Clearly defines Cost of Living Adjustment eligibility for Total Disability payees.	Statute Clarity
Clarifies that anyone who enters the Deferred Retirement Option Plan (DROP) is ineligible to apply for disability as they have already begun retirement distributions.	Statute Clarity
Clearly outlines Board’s ability to define standards for disability and the administration of the Plan. For example, the administration of mental health claims and ways to help Members get back to work.	Statute Clarity
Removes outdated provision requiring Employers to submit Member Health History Form; requires Members to submit the form instead.	Statute Clarity

Bottom Line: Better Benefits, Easier Administration, Zero Cost to the State

The Statewide Death & Disability Plan provides an invaluable safety net to Colorado’s first responders and their families should the unthinkable occur. This effort to simplify Plan statutes will allow FPPA to better serve Members by making the process faster and easier. Importantly, this proposal will not change benefit levels, alter eligibility periods, nor require additional funds from the state, Employers, or Members.

ABOUT THE FIRE & POLICE PENSION ASSOCIATION OF COLORADO

Mission Statement

The Fire & Police Pension Association of Colorado is committed to our Members. We will prudently invest their retirement funds, administer benefits impartially, and efficiently provide high quality service.

Background

Since 1980, the Fire & Police Pension Association has administered retirement and death & disability plans for Colorado firefighters, police officers, and other first responders.

We are a state government organization of about 70 staff located in the Denver Tech Center.

20,100+
Active
Members

11,900+
Retired
Members

\$7.8 Billion
Investment
Assets

FPPA Administered Plans

FPPA Defined Benefit System

Defined Benefit

SRP
Statewide
Retirement Plan

■
1 Plan
249 Departments

CSNHPP
Colorado Springs
New Hire
Pension Plan

■
1 Plan
2 Employer
Components

Money Purchase

SRP: MP
Statewide
Retirement Plan
Money Purchase
Component

■
1 Plan
19 Departments

Defined Contribution

SWMP
Statewide
Money
Purchase Plan

■
1 Plan
67 Departments

Local Affiliated Plans FPPA Invests & Administers Only

Old Hire
Plans
■
40 Plans

Volunteer
Firefighter
Plans
■
172 Plans

SWDD Statewide Death & Disability Plan

Plans above this bar are covered by the Statewide Death & Disability Plan
1 Plan ■ 271 Departments

FPPA Multi-Employer Deferred Compensation Plan

Plans above this bar may participate in the Multi-Employer Deferred Compensation Plan
1 Plan ■ 139 Departments

of departments as of 12/31/2024

Learn more about these proposals at FPPAco.org and ForwardWithFPPA.org

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