



The HELPS Act Retired Public Safety Officers Only

This information applies only to eligible, retired public safety officers (as defined by federal law) who are enrolled in the group health, dental and/or vision plan.

If you are a retired public safety officer enrolled in the retiree group health plan, you may benefit from a tax savings provision, referred to as the HELPS Act.

What is the HELPS Act?

The federal Pension Protection Act of 2006 (PPA) permits eligible retired public safety officers to exclude up to \$3,000 of their qualified health insurance premiums from their gross taxable income each year, *as long as the premiums are deducted from their retirement benefit*. This means your health premium must be deducted from your TCDRS monthly retirement benefit to qualify for the tax savings.

How do I save money?

When you were an active employee, you were able to pay your health insurance premium with pre-tax dollars. HELPS extends this pre-tax benefit into retirement for up to \$3,000 in premium cost. Your actual annual tax savings is based on your tax bracket. TCDRS will provide you a letter each year which shows the actual amount of premium not subject to tax. You will report that amount on your federal income tax return each year.

How does the law define a public safety officer?

The federal law defines a public safety officer as someone who retired from a public agency while serving in one of the following official capacities: "As a law enforcement officer involved in crime and juvenile delinquency control or reduction, or enforcement of criminal laws (including juvenile delinquency) also including, but not limited to, the work of police, corrections, probation, parole and judicial officer"; or as a firefighter; or a chaplain of a police or fire department; or as a member of a rescue squad or ambulance crew." Refer to the Frequently Asked Questions (FAQ) document for more information.

To enroll in the HELPS program

Complete the Insurance Deduction Authorization Form for Public Safety Officers.

Deliver the completed form to the County Human Resources Department (not TCDRS).

Forms received by Human Resources on or before the first day of the month will start the deduction from your monthly retirement benefit at the end of the next month.

Example: Forms received by May 1 results in premium deducted from your TCDRS monthly retirement benefit on June 30 (July premium).

