

Public Safety Officer Death Benefits Explained

The Designation of Public Safety Officer Benefits Beneficiaries Form has been designed to be used by departments to assist its members in designating the beneficiaries of their Public Safety Officers Benefits.

This form is for use in declaring a beneficiary for any PSOB benefits that your survivors may be eligible for in the event of your death.

The department may place their letterhead or department name, etc., at the top of the form and it will become that departments official form for the designation of PSO benefits.

This designation makes it clear who the member wants to receive these federal benefits when there is no spouse or children.

Below #4 is an explanation of how this form is used in determining who the beneficiary is.

WHO RECEIVES PSOB BENEFITS IF THE CLAIM IS APPROVED?

Benefits are paid to survivors according to the following criteria:

1. If there is a spouse and no child* or children, all to the spouse.
2. If there is a spouse and child or children, one-half to the spouse and one-half to the child or children in equal shares
3. If no spouse, and children only, all to the child or children in equal shares.
4. If no spouse or children, then to the individual(s) designated by the officer as PSOB beneficiary on file with the officer's agency, or if no designation then to the individual designated as the beneficiary on the most recently executed life insurance policy on file with the officer's agency.
5. If none of the above, to the officer's parents in equal shares.

*"Child" is defined as any natural, illegitimate, adopted, or posthumous child or stepchild of a deceased public safety officer who, at the time of the officer's death, is 18 years old or under; 19-22 and a full-time student; or 19 and older, and incapable of self-support due to a physical or mental disability.

The Association Membership includes a Death Benefit covering both natural and accidental deaths. The benefits are underwritten by an insurance company selected annually by the Executive Committee. The death benefit is provided to all individual active and individual inactive members in good standing. The premium is paid by the individual member from his dues and collected annually.

The basic Death Benefit for any death is One Thousand Six Hundred (\$1600) Dollars. In the event the aforementioned death is caused accidentally the sum of the claim is Five Thousand (\$5,000) Dollars. The Five Thousand (\$5000) Dollars

benefit is paid when death occurs within thirty (30) days of the date of the injury unless the individual has been continuously confined to the hospital or bed from the date of the injury.

To Report a Death Claim under the Association's Life Insurance policy, you must provide:

1. A certified Death Certificate
2. A copy of the obituary, if available
3. The Beneficiary form that is on file at the Fire Department

In the event that the Beneficiary form is absent, a letter should be provided by the Fire Department defining, to the best of the Fire Department's knowledge, who is the next of kin. In this letter, please provide:

1. The full name of the Next of Kin
2. The Next of Kin's address
3. The Next of Kins' telephone number