**MISSOURI**

*Death benefits available to the surviving families of law enforcement officers who have died in the line of duty*

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**STATE DEATH BENEFITS**

A $25,000 death benefit shall be awarded to the survivors of the individual killed in the line of duty. The death benefit is in addition to any other pension rights, death benefits, or other compensation to which the claimant may otherwise be entitled by law. To claim benefits, the estate of the deceased must file within one year of the date of death. Distribution is as follows:

a) To the spouse if there are no children
b) If there is are children and a spouse, 50% to the surviving child(ren) in equal shares, and 50% to the spouse.
c) If there are children but no spouse, to the surviving children in equal shares.
d) If there is no spouse or children, to the surviving individual(s) most recently designated by the officer to receive benefits on file with the public safety agency or beneficiary of the officer’s life insurance policy.
e) If there is no qualifying beneficiary, to the surviving parent(s) in equal shares.
f) If no surviving parent(s), to the surviving individual(s) who would qualify as a “child” but is over the age of 18.

Visit [https://labor.mo.gov/DWC/Injured_Workers/benefits_available](https://labor.mo.gov/DWC/Injured_Workers/benefits_available) for more information and to complete the form needed.

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**EDUCATION BENEFITS**

**Public Service Officer or Employee’s Child Survivor Grant Program** provides tuition assistance for spouses and children (including adopted and stepchildren).

For more information and to complete an application, visit The Department of Higher Education & Workforce Development at [https://dhewd.mo.gov/ppc/grants/publicserviceofficer.php](https://dhewd.mo.gov/ppc/grants/publicserviceofficer.php) or call (800) 473-6757

**CONCERNS OF POLICE SURVIVORS** – provides financial assistance of up to $1,500 per semester to surviving children and surviving spouses of law enforcement officers killed in the line of duty, according to C.O.P.S. criteria, who wish to pursue a course of study beyond high school. Since there is a tuition-free education benefit available in your state, you must first apply for and be denied by the state or the institution to be eligible for the C.O.P.S. scholarship.

How to Apply: [https://www.concernsofpolicesurvivors.org/scholarship](https://www.concernsofpolicesurvivors.org/scholarship)
The PUBLIC SAFETY OFFICERS’ EDUCATION ASSISTANCE (PSOEA) Program provides financial assistance, for the purpose of seeking higher education, to the spouses and eligible children of local police, fire, and emergency public safety officers who have been killed or permanently disabled in the line of duty.

Educational assistance through the PSOEA Program is available after the Public Safety Officers’ Benefit (PSOB) death or disability claim process has been completed and benefits have been awarded.

Visit https://psob.bja.ojp.gov/ for more information and the application or call the PSOB Office toll-free at 1-888-744-6513 to discuss the requirements for receiving PSOEA benefits.

KIDS CHANCE OF MISSOURI - To be eligible for a scholarship grant, applicants must have a parent who has been killed or seriously injured as a result of a work related incident that meets the criteria of the Missouri Workers’ Compensation Act and that has resulted in demonstrated financial need.

For more information or to apply, visit https://www.mokidschance.org/

WORKERS’ COMPENSATION

When the employee dies as a result of the work-related accident, the survivors (usually a surviving spouse and/or surviving dependent children) are entitled to weekly benefits from the employer/insurer. The weekly death benefit is paid at 66 2/3% of the deceased employee’s average weekly wage for the year immediately preceding the fatal accident, subject to a maximum set by law.

A surviving spouse is entitled to a weekly benefit (or a share of a weekly benefit) for his or her lifetime or until he or she remarries. Upon remarriage, the surviving spouse will also receive a lump sum equal to two years of benefits.

A dependent child receives benefits until age eighteen, unless a full-time student, in which case the benefits continue until age 22 or until no longer a full-time student, whichever first occurs. If the dependent child is physically or mentally incapacitated from wage earning, the weekly benefit (or a share of the weekly benefit) may continue for life, unless and until he or she is no longer incapacitated.

In all other cases, questions of the degree of dependency shall be determined in accordance with the facts at the time of the injury, and in such other cases if there is more than one person wholly dependent the death benefit shall be divided equally among them.

Although weekly benefits are the normal and preferred method of payment when the employee dies as a result of the work-related accident, the law does allow lump sum settlements in certain limited situations.
Call the Missouri Department of Labor & Industrial Relations Workers’ Compensation Division at (800) 775-2667 or visit https://labor.mo.gov/DWC/Injured_Workers/survivor_benefits for more information.

PUBLIC SAFETY OFFICERS’ BENEFITS (PSOB) PROGRAM

A unique effort of the U.S. Department of Justice; local, state, tribal, and federal public safety agencies; and national organizations, the Public Safety Officers’ Benefits (PSOB) Program provides death and education benefits to survivors of fallen law enforcement officers, firefighters, and other first responders, and disability benefits to officers catastrophically injured in the line of duty.

The claim has two parts (A&B) that require the agency and family to fill out online. Visit https://psob.bja.ojp.gov/ for additional filing information. If you need assistance filing this claim, contact the National C.O.P.S. office at (573) 346-4911 or cops@nationalcops.org

STATE LIFE INSURANCE & RETIREMENT

Check with your agency to see if you are eligible for State Life Insurance or death benefits from a Retirement system. You can also visit:
- Missouri Local Government Employees Retirement System (LAGERS)
  https://www.molagers.org/
- Missouri State Employees' Retirement System (MOSERS)
  https://www.mosers.org/home

HEALTH BENEFITS

Health benefits vary depending upon police department benefits. Spouses of state and county officers may elect to continue to participate in the same benefit program in effect at the time of the officer's death. Contact the Benefits Coordinator at your agency.

FUNERAL BENEFITS

Worker's Compensation A reasonable expense of the employee's funeral and burial up to $5,000 will be paid. See Workers' Compensation section above.

DIGNITY MEMORIAL FUNERAL, CREMATION AND CEMETERY providers created the Public Servants Program for emergency service personnel. This program provides dignified and honorable tributes, at no cost, for career and volunteer law enforcement officers who fall in the line of duty. Visit their website for complete information at https://www.dignitymemorial.com/ and look under Public Servants for details. You may also call 800-344-6489 and speak with a representative.

WILBERT FUNERAL SERVICES, INC. provides complimentary burial vaults and related services for fallen law enforcement officers. For more information visit https://www.wilbert.com/ or call (888) WILBERT.
ADDITIONAL BENEFITS

PEER SUPPORT ORGANIZATION
CONCERNS OF POLICE SURVIVORS INC., (C.O.P.S.) is a national, non-profit organization that works with law enforcement agencies, police organizations, mental health professionals, and local peer-support organizations to provide assistance to surviving families of law enforcement officers who have died in the line of duty. C.O.P.S. provides Hands-On Programs, training for law enforcement, National Police Week registration/accommodations, scholarships, counseling and so much more to surviving families and co-workers.

Contact the C.O.P.S. National Office (800) 784-2611, email cops@nationalcops.org or visit https://www.concernsofpolicesurvivors.org/local-chapters for information on a chapter in your area. Office hours are Monday-Friday 8:00 a.m. – 5:00 p.m. CST.

SOCIAL SECURITY BENEFIT
Spouses, children, or parents may be eligible for Social Security Benefits. To apply for benefits, call (800) 772-1213 to speak to a Social Security representative or visit your local Social Security Office. You cannot report a death or apply for survivors benefits online. Visit https://www.ssa.gov/benefits/survivors/ifyou.html for more information.

The Crime Victims' Compensation Program financially assists people who have sustained physical, emotional, or mental harm or trauma resulting from the crime upon which the claim is based by paying for reasonable medical and counseling expenses as well as lost wages if the victim was gainfully employed on the crime date. If the victim was killed as a direct result of the crime, the Program can also help the victim’s family members by assisting with the cost of funeral and burial expenses up to $5,000. Counseling expenses can also be considered for family members residing with the victim at the time of the crime or who witnessed the crime. Dependent family members can also receive loss of support if the victim was gainfully employed on the crime date. The Crime Victims’ Compensation Program is a payor of last resort.

To see if you qualify or for more information, call (573) 526-6006 or visit https://dps.mo.gov/dir/programs/cvc/

MISSOURI FRATERNAL ORDER OF POLICE https://www.mofop.org/
MISSOURI PEACE OFFICERS’ ASSOCIATION https://www.mopoa.org/index.php
MISSOURI LAW ENFORCEMENT MEMORIAL https://www.missourimemorial.com/
The 100 Club https://the100club.org/
SOUTHERN STATES POLICE BENEVOLENT ASSOCIATION https://www.sspba.org/
MISSOURI LAW ENFORCEMENT FUNERAL ASSISTANCE TEAM http://www.mopolicefuneral.org/
The Barwick/Newton National Law Enforcement Fund was established in 2004 to assist with transportation and other expenses incurred by family members of fallen officers who travel to Washington, DC to participate in National Police Week activities. Visit http://www.barwicknewtonfund.org/newlook/default.asp for more information.

MISSOURI STATE HIGHWAY PATROL BENEVOLENT FUND, INC (The Masters) Benefit Guidelines are: $5,000 lump sum; pay up to $75,000 in mortgage payments, but payments cease if widow re-maries; pay up to $5,000 on funeral expenses; pays credit cards and consumer loans; pays utilities and telephone for month of death up to $62,500; educational assistance up to $5,000 per semester up to a maximum of $40,000, for children and also for spouse, if needed; pays up to $3,000 for trip to Washington, D.C. Police Memorial when the officer’s name is added thereto; $3,000 paid toward purchase of monument. All cases are reviewed individually and benefits determined by the board. For more information, call (573) 686-1619 or visit http://www.themastersmo.org/.

SURVIVING SPOUSE AND FAMILY ENDOWMENT FUND (SAFE) provides a $25,000 lump sum payment, funeral assistance and $5,000 educational scholarships. For more information, call (816) 960-6800 or visit https://www.kc-crime.org/safe.

FIRST RESPONDERS CHILDREN’S FOUNDATION provides financial support to children who have lost a parent in the line of duty as well as families enduring significant financial hardships due to tragic circumstances. They also provide annual education scholarships to children of fallen heroes. For more information, call (646) 822-4236 or visit https://1strcf.org.

OTHER BENEFITS TO ASK YOUR AGENCY ABOUT:
City life insurance?
Private life insurance?
County & Local Jurisdiction Benefits?
Retirement Benefits?
Real estate tax relief?