NEW JERSEY

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

STATE DEATH BENEFITS

Currently, there is not a one time state death benefit, however benefits may be paid by a Retirement System. Please see State Life Insurance & Retirement section below.

EDUCATION BENEFITS

New Jersey Statute 18A:71B-23 - State paid tuition at New Jersey public universities is available to children and surviving spouses. Spouses are eligible for 8 years after the death and children for 8 years after their high school graduation.

Contact the Financial Aid department of the school you plan to attend for application instructions

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

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 NEW JERSEY - 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 Workers’ Compensation Act and that has resulted in demonstrated financial need. Applicants must be between the ages of 18-26.

For more information or to apply, visit https://www.kidschancenj.org/
WORKERS’ COMPENSATION

All New Jersey employers, not covered by Federal programs, must have workers’ compensation coverage or be approved for self-insurance.

In the case of workers’ compensation, dependents of a worker who dies because of a work related injury or illness may be eligible to receive death benefits. The weekly benefits payments are 70% of the weekly wage of the deceased worker, not to exceed the maximum benefit amount established annually by the Commissioner of Labor. The benefit amount is divided by the surviving dependents as determined by a judge after a hearing on extent of dependency.

A surviving spouse and natural children who were a part of decedent's household at the time of death are conclusively presumed to be dependents.

A surviving spouse and natural children who were not a part of the decedent's household at the time of death and all other alleged dependents (parents, grandparents, grandchildren, brothers, sisters, etc.) must prove actual dependency.

Children who are deemed to be dependents remain so until the age of 18 years or if a full-time student, until the age of 23 years.

If a child is physically or mentally disabled, he/she may be eligible for further benefits.

Please refer to the appropriate section of the workers’ compensation statute for detailed information (N.J.S.A. 34:15-13).

The maximum weekly benefit for 2020 is $945.00 and the maximum benefit for 2021 is $969.00.

For additional information, visit the New Jersey Department of Labor and Workforce Development at https://www.nj.gov/labor/wc/wc_index.html or call (609) 341-2033.

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:

NEW JERSEY POLICE AND FIRE RETIREMENT SYSTEM (PFRS)
https://www.state.nj.us/treasury/pensions/pension-active-pfrs.shtml

NEW JERSEY PUBLIC EMPLOYEES RETIREMENT SYSTEM (PERS)
https://www.state.nj.us/treasury/pensions/pension-active-pers.shtml

NEW JERSEY STATE POLICE RETIREMENT SYSTEM
https://www.state.nj.us/treasury/pensions/pension-active-sprs.shtml

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. You may qualify to continue receiving health coverage under a retirement plan. Contact the Benefits Coordinator at your agency.

FUNERAL BENEFITS

WORKERS' COMPENSATION - The employer or its insurance carrier is responsible to pay up to $3,500 in funeral expenses for a job-related death. These funds are payable to whomever is liable for the funeral bill, be it the estate or an individual. 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 New Jersey Victims of Crime Compensation Program may help to cover expenses not covered by insurance or other resources if the death is related to a crime. A few things they may provide are Mental health counseling, lost wages, loss of support for the dependents of homicide victims and funeral and burial costs for homicide victims. The maximum amount provided is up to $35,000.

You must file an application with the commission within 5 years from the date of the crime, unless there is a reasonable explanation why you could not. For more information or to see if you qualify, visit the New Jersey Victims of Crime Compensation Office at https://www.nj.gov/oag/njvictims/benefits.html

NEW JERSEY FRATERNAL ORDER OF POLICE https://njtop.org/

NEW JERSEY STATE ASSOCIATION OF CHIEFS OF POLICE – LAW ENFORCEMENT MEMORIAL https://www.njsacop.org/content.asp?contentid=51

NEW JERSEY SHERIFFS ASSOCIATION https://https://www.njsheriff.org/

NEW JERSEY STATE POLICEMEN’S BENEVOLENT ASSOCIATION https://www.njspba.com/

STATE TROOPERS FRATERNAL ASSOCIATION https://stfa.org/

THE 100 CLUB https://the100club.org/

THE 200 CLUB OF BERGEN COUNTY https://200club.org/

200 CLUB OF BURLINGTON COUNTY provides a $10,000 death benefit https://www.200clubbbc.org/

CAMDEN COUNTY HERO SCHOLARSHIP FUND provides a cash gift at time of death; surviving children can attend any college of their choice, and they pay up to highest NJ state tuition at their time of enrollment https://camdencountyhero.com/

200 CLUB OF ATLANTIC AND CAPE MAY COUNTIES provides a lump sum of $5,000 as well as educational assistance for children. https://200clubofatlanticandcapemaycounties.org/
200 CLUB OF ESSEX COUNTY provides a $10,000 lump sum and educational scholarships. [http://200clubessexcounty.org/](http://200clubessexcounty.org/)

GLOUCESTER COUNTY HERO SCHOLARSHIP FUND, INC provides a $2,500 donation to the family and education scholarships. [https://gchero.org/](https://gchero.org/)


200 CLUB OF HUNTERDON COUNTY, NJ, INC provides a $2,500 lump sum and as needed. [https://www.200clubofhunterdon.org/](https://www.200clubofhunterdon.org/)

200 CLUB OF MERCER COUNTY provides a benefit of up to $10,000. [https://www.mercer200club.org/](https://www.mercer200club.org/)

200 CLUB OF MIDDLESEX COUNTY provides a $5,000 lump sum plus educational scholarships. [http://middlesex200club.org/](http://middlesex200club.org/)

200 CLUB OF MONMOUTH COUNTY provides a $10,000 lump sum plus educational scholarships. [https://www.monmouth200club.com/](https://www.monmouth200club.com/)

200 CLUB OF MORRIS COUNTY provides a death benefit, support payments for children and scholarships. [https://www.200clubofmorriscounty.com/](https://www.200clubofmorriscounty.com/)

200 CLUB OF OCEAN COUNTY provides financial and educational assistance. (732) 600-7422

PASSAIC COUNTY 200 CLUB provides a $10,000 lump sum and scholarships. [https://www.pc200club.org/](https://www.pc200club.org/)


200 CLUB OF SUSSEX COUNTY provides a $10,000 benefit and scholarships. [http://www.200clubofsussexcounty.com/](http://www.200clubofsussexcounty.com/)

THE TWO HUNDRED CLUB OF UNION COUNTY provides assistance on a case by case basis. [http://www.uc200club.org/](http://www.uc200club.org/)

200 CLUB OF WARREN COUNTY provides an initial benefit and scholarships. (908) 852-5555

SOUTHERN STATES POLICE BENEVOLENT ASSOCIATION [https://www.sspba.org/](https://www.sspba.org/)

FRATERNAL ORDER OF POLICE or other labor/fraternal groups may provide a one-time death benefit to family members of a deceased member officer. Contact your local lodge for information.

CONCERNS OF POLICE SURVIVORS (C.O.P.S.) // (573) 346-4911 // copsn@nationalcops.org
CONCERNSOFPOLICESURVIVORS.ORG
This information is compiled by National C.O.P.S.

Revised 2020
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?