RHODE ISLAND

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

STATE DEATH BENEFITS

According to Rhode Island General Laws 45-19-4.3 a one time death benefit equal to 40% of the current federal death benefit for law enforcement killed in the line of duty will be paid. This benefit is paid to the spouse/domestic partner and officer’s children. If there are no children an no spouse/domestic partner, payment is made to the designated beneficiary under the officer’s most recent life insurance policy. If there is no current beneficiary, payment is made to the officer’s parents in equal shares.

For more information or for application and instructions, contact the Rhode Island Board of Police Officer Relief by visiting https://dlt.ri.gov/about/policeofficerrelief.php

EDUCATION BENEFITS

Rhode Island General Laws Chapter 45-19-4.1
State paid tuition is provided to children between the ages of 16 – 21 and spouses for up to 4 years who attend the University of Rhode Island, Rhode Island College or any other college or university operated by the state.

An application for tuition benefits may be obtained by visiting the Rhode Island Board of Police Officer Relief at https://dlt.ri.gov/about/policeofficerrelief.php

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. Call (888) 744-6513 or visit https://psob.bja.ojp.gov/benefits/ or more information.
KIDS CHANCE OF AMERICA - 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.

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

WORKERS’ COMPENSATION

Workers’ Compensation – Rhode Island General Statutes Section 28-33-17
If a worker dies because of work-related injuries, survivors may receive a death benefit from workers' compensation. The amount of the benefit will be based on the deceased worker’s weekly salary, plus an annual cost-of-living-allowance (COLA).

The surviving spouse would receive the benefit. If the worker had dependent children, $40 per child would be added to the weekly payment. If the worker’s widow remarries, the death benefit would then be divided equally among the worker's dependent children. If a surviving spouse receiving a workers’ compensation death benefit remarries and has no dependent children, the death benefit ceases.

For more information contact the Rhode Island Department of Labor and Training - Workers’ Compensation Division at (401) 462-8100 or visit https://dlt.ri.gov/wc/

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 psob.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:
Employees Retirement System of Rhode Island (ERSRI) http://content.ersri.org/#gsc.tab=0
HEALTH BENEFITS

Spouses and dependents are eligible for continued coverage of the officers’ plan for up to 18 months for the same premium paid by the officer.

Contact the Human Resources Department or Benefits Coordinator in your department for additional details.

FUNERAL BENEFITS

WORKERS’ COMPENSATION pays a maximum amount for funeral expenses of $15,000. 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.

For complete information, visit concernsofpolicesurvivors.org; email cops@nationalcops.org or call (573) 346-4911. 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 Rhode Island Crime Victim Compensation Program may provide benefits to family members that have lost their officer due to a crime. Awards may be granted for things such as mental health counseling, funeral expenses, lost wages, etc. that aren’t covered by other sources.

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

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For application instructions, visit the State of Rhode Island Office of the General Treasurer - Department Crime Victim Compensation at http://treasury.ri.gov/programs/crime-victim-compensation-program/ or call (401) 462-7655

RHODE ISLAND DIVISION OF SHERIFFS' https://sheriffs.ri.gov/

RHODE ISLAND POLICE CHIEFS ASSOCIATION https://www.ripolicechiefs.org/

POLICE BENEVOLENT ASSOCIATION 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. https://www.fop.net/

WARWICK FRATERNAL ORDER OF POLICE https://www.warwickfop.com/

The 100 Club of Rhode Island https://100clubri.com/

RHODE ISLAND STATE POLICE MEMORIAL https://risp.ri.gov/about/lodd/index.php

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.

Real Estate Tax Abatement Rhode Island General Laws 44-5-13.40 Surviving spouses are exempt from real estate tax on their primary residence. Abatement terminates upon remarriage.

For more information or for the application, contact the Rhode Island Division of Taxation at (401) 574-8484 or visit http://www.tax.ri.gov/taxforms/estate.php

OTHER BENEFITS TO ASK YOUR AGENCY ABOUT:
City life insurance?
Private life insurance?
County & Local Jurisdiction Benefits?