

LINE OF DUTY DEATH BENEFITS

This book is the compilation of information about death benefits available to surviving families of law enforcement officers who were killed in the line of duty.

The information within deals with the major death benefits available from the federal and state government levels. Therefore, you are advised to check with your local government (city and county) agencies, retirement programs, unions and private organizations and associations (both local and state) for benefits that may be available to surviving spouses and dependents of law enforcement officers.

General information on benefits is reported in this booklet; some legislation is too detailed to print. Therefore, there may be exceptions or restrictions on payment of these benefits that are not included in the printout. We may also be unaware of recent changes in state statutes. So we strongly suggest you check with appropriate state agencies for exceptions or changes to the state benefits listed.

Handling your legal and financial affairs is a personal matter. We might, however, suggest the following:

- Consult legal assistance.
- Consult financial planning assistance.

You may also want to:

- (1) Have a current will.
- (2) Review the named beneficiary in your life, health, and accident insurance policies on a regular basis.
- (3) Keep your insurance papers, your will and other important papers in a secure place, such as a safety deposit box.
- (4) Leave specific final instructions for interring your remains.

We cannot "over-stress" the importance of having a current will. Our experience in working with surviving families has shown the difficulties encountered when one dies without a will. Further, we encourage you to review the named beneficiary in your life, health, and accident insurance policies on a regular basis. Keep your insurance papers, your will and other important papers in a secure place, such as a safety deposit box.

Concerns of Police Survivors, Inc. would like to express our sincere thanks to everyone who forwarded the necessary information from their state to help make this booklet possible. A special thanks to Fred Tredy of the Los Angeles Protective League for his

expert advice. We have attempted to put this information together in a readable format.

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FEDERAL BENEFITS

PUBLIC SAFETY OFFICERS' BENEFITS ACT (PSOB)

The PSOB Act provides a benefit to the eligible survivors of a public safety officer whose death is the direct and proximate result of a traumatic injury sustained in the line of duty. The Act also provides the same benefit to a public safety officer who has been permanently and totally disabled as the direct result of a catastrophic personal injury sustained in the line of duty. The injury must permanently prevent the officer from performing any gainful work. (Benefit has been approved for quadriplegics and people existing in a comatose state).

The benefit is adjusted at the beginning of each fiscal year. On October 1, 2014, the benefit adjusted to \$339,310.00.

EFFECTIVE DATES

Death Benefits: State and local law enforcement officers and fire fighters are covered for injuries sustained on or after September 29, 1976. Federal law enforcement officers and fire fighters are covered for injuries sustained on or after October 12, 1984. Members of public federal, state and local rescue squads and ambulance crews are covered for injuries sustained on or after October 15, 1986. Chaplains are covered effective September 11, 2001.

Hometown Heroes Survivors Benefits Act of 2003 (HHA), signed into law December 15, 2003, amends the PSOB Act. If a public safety officer dies as a direct and proximate result of a heart attack or stroke, that officer shall be presumed to have died as the direct and proximate result of a personal injury sustained in the line of duty if:

1. that officer, while on duty –
 - a. engaged in a situation, and such engagement involved non-routine stressful or strenuous physical law enforcement, fire suppression, rescue, hazardous material response, emergency medical services, prison security, disaster relief, or other emergency response activity*; or,
 - b. participated in a training exercise, and such participation involved non-routine stressful or strenuous physical activity*;
2. that officer died as a result of a heart attack or stroke suffered –
 - a. while engaging or participating in such activity as described above,

- b. while still on that duty after so engaging or participating in such an activity, or
- c. not later than 24 hours after so engaging or participating in such an activity; and

3. such presumption is not overcome by competent medical evidence to the contrary.

*Non routine stressful or strenuous physical activities exclude actions of a clerical, administrative, or non-manual nature.

The HHA provision covers deaths only occurring on or after December 15, 2003. The HHA is not retroactive, and therefore it does not apply to deaths occurring before the aforementioned date.

Disability Benefits:

Federal, state and local law enforcement officers, fire fighters and members of public rescue squads and ambulance crews are covered for injuries on or after November 29, 1990.

ELIGIBLE PUBLIC SAFETY OFFICERS

A public safety officer is a person serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, fire fighter or member of a public rescue squad or ambulance crew. Law enforcement officers include but are not limited to police, corrections, probation, parole, chaplains, and judicial officers. Volunteer fire fighters and members of volunteer rescue squads and ambulance crews are covered if they are officially recognized or designated members of legally organized volunteer fire, rescue or ambulance departments.

A public safety officer's death or total and permanent disability must result from injuries sustained in the line of duty. "Line of duty" means any action that the public safety officer is authorized or obligated to perform by law, rule, regulation or condition of employment or service. If law enforcement, fire suppression, rescue or ambulance service is not a person's primary function, then, to be covered by the Act, that person must be engaged in his or her authorized law enforcement, fire suppression, rescue or ambulance duties when the fatal or disabling injury is sustained.

PUBLIC AGENCY

"Public agency" means the United States, any State of the United States, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands of the United States, Guam, American Samoa, the Trust Territory of the Pacific Islands, the Commonwealth of the Northern Mariana Islands, and any territory or possession of the United States, or any unit of local government, department, agency, or instrumentality of any of the foregoing.

ELIGIBLE SURVIVORS

Once the U.S. Department of Justice approves a claim for death benefits, the benefit will be paid in a lump sum as follows:

- (1) if there is no surviving child of such officer, to the surviving spouse of such officer;
- (2) if there is a surviving child or children and a surviving spouse, one-half to the surviving child or children of such officer in equal shares and one-half to the surviving spouse;
- (3) if there is no surviving spouse, to the child or children of such officer in equal shares;
- (4) if there is no surviving spouse or surviving child, to the individual designated by such officer as beneficiary under such officer's most recently executed life insurance policy, provided that such individual survived such officer; or**
- (5) if none of the above, to the parent or parents of such officer in equal shares.

** Beneficiaries to receive the Public Safety Officers' Benefits death payment for line-of-duty death were changed by the "Mychal Judge Police and Fire Chaplains Public Safety Officer's Benefit Act of 2002", enacted as Public Law No. 107-196 on June 24, 2002. Live-in situations and/or same sex partners will be eligible for the PSOB benefit if the most-recent life insurance policy lists them as beneficiary. Live-ins and same sex partners who are listed as beneficiary on the most-recent life insurance policy will receive the benefit before surviving parents of the officer. If the officer is divorced, has not remarried and has no eligible children, the former spouse could receive the benefit if she is still listed as a beneficiary on paperwork the officer failed to revise. If the officer is divorced, has not remarried but has had a live-in partner for 7 years, the former spouse could receive the benefit if she is still listed as a beneficiary on the most-recent life insurance policy. **IT CANNOT BE STRESSED ENOUGH HOW IMPORTANT IT IS TO KEEP YOUR LIFE INSURANCE BENEFICIARY INFORMATION UP-TO-DATE**

Public safety officers cannot name their own beneficiaries under the Act. Under the Act, "child" means any natural, illegitimate, adopted, or posthumous child or stepchild of a deceased public safety officer who is:

18 years of age or younger.

19 through 22 years of age, who has not completed four years of education beyond high school, and who is pursuing a full time course of study or training.

19 years of age or over and incapable of self support because of a physical or mental disability.

LIMITATIONS AND EXCLUSIONS

No benefit can be paid:

- (1) If the death or permanent and total disability was caused by the intentional misconduct of the public safety officer or by such officer's intention to bring about his or her own death or permanent and total disability.
- (2) If the public safety officer was voluntarily intoxicated at the time of death or permanent and total disability.
- (3) If the public safety officer was performing his or her duties in a grossly negligent manner at the time of death or permanent and total disability.
- (4) To a claimant whose actions were a substantial contributing factor to the death of the public safety officer(s).
- (5) To military law enforcement officers or to any of their survivors. (See Effective Dates on Page 1 to determine eligibility of fire fighters, rescue squads, ambulance crews, and their survivors.) Deaths or permanent and total disabilities resulting from stress and strain, occupational illness, or chronic, progressive or congenital disease such as heart or pulmonary disease, are not covered by the Act, unless there is a traumatic injury which is a substantial factor in the death or permanent and total disability. Medical proof of the traumatic injury, such as a blood test for carbon monoxide, may be essential for coverage in such cases.

REDUCTION OF BENEFITS

State and local benefits should not be reduced by benefits received under PSOB statute. The PSOB benefit is not reduced by any benefit that may be received at the state or local level (Rose vs. Arkansas). The benefit is reduced by certain payments made under the District of Columbia Code and may reduce benefits under Section 8191 of the Federal Employees' Compensation Act.

ATTACHMENT TAX EXEMPTION

The act ensures that the benefit will not be subject to execution or attachment by creditors. The Internal Revenue Service has ruled that the benefit is not subject to federal income tax (Revenue Ruling No. 77-235, IRB 1977-28) or to federal estate tax (Revenue Ruling No.79397).

ATTORNEY FEES

The Public Safety Officer's Benefits Act of 1976, Public Law 94430 (PSOB), authorizes the Department of Justice (DOJ) to prescribe the maximum fee that a representative may charge a claimant for services rendered in connection with any claim before the Bureau. Contracts for a stipulated fee and contingent fee arrangements are especially prohibited by the PSOB regulations, 28 C.F.R. 32.22 (b). DOJ assumes no responsibility for payment.

FILING A CLAIM

Eligible survivors or disability claimants may file claims directly with the U.S. Department of Justice, or may instead file through the public safety agency served. Normally, the public safety agency provides the information that enables the U.S. Department of Justice to determine whether the circumstances of the death or permanent and total disability entitle a claimant to a benefit payment. The public safety agency prepares a Report of Public Officer's Death or Permanent and Total Disability to accompany the survivors' or disabled public officer's claims. The U.S. Department of Justice will make the final determination on whether and to whom a benefit should be paid. To initiate the claim visit www.psob.gov or call (888) 744-6513.

HEALTH INSURANCE-YOUR RIGHTS UNDER COBRA

A federal law known as COBRA (short for the Consolidated Omnibus Budget Reconciliation Act of 1985) guarantees that the employer of the deceased officer must make available to the surviving spouse and their dependent children the same type of health insurance as was provided prior to the officer's death. Coverage is available for up to 36 months and must be paid by the surviving insured. There is no provision in the law for the employer to pay for the health insurance.

COBRA eligibility also extends to workers in state and local government, as well as to workers classified as independent contractors. *However, the law grants an exemption to the District of Columbia, federal employees, certain church-related organizations and firms employing fewer than 20 people.* The IRS has said that employers must figure part-time workers into their employee total to determine if they can claim exemption. Employers with self-funded health plans (generally large corporations) are exempt from state regulation of their plans. Employers that are exempt from federal law because of the number of employees may fall under a state law, sometimes known as "mini-COBRA" that grants broader rights in determining eligibility for coverage. Check with your state insurance department to find out if you are entitled to continued health-care coverage under a state COBRA plan.

Remember that the deceased officer and the survivors must have actually been covered under an employee health plan at the time of the death to be eligible for COBRA.

Coverage offered under COBRA must be identical to the coverage prior to the death. However, employers CAN offer to let the survivors drop such non-core benefits as dental and vision care to reduce the premium cost. Additionally, if the employer changes its health insurance plan for its current employees, survivors who elected coverage under COBRA will receive the benefits of the new plan. *If the COBRA recipient relocates out of the COBRA health plan's coverage area, COBRA benefits will be lost as the employer is not required to offer a plan in the new area.* Premiums under COBRA can be increased only if the cost of the health plan increases for everyone at the workplace and the plan must allow that the premiums can be paid on a monthly basis.

To begin COBRA, the employer must notify the health plan administrator within 30 days after the employee's death. The plan administrator then has 14 days to contact the survivor to explain and offer the COBRA coverage. The decision whether or not to buy COBRA must be made within 60 days of this notification. COBRA coverage will be retroactive to the day that benefits ceased because of the death provided the

premiums are paid. If COBRA is elected, the first premium must be paid within 45 days. Successive payments are due according to health plan requirements, but COBRA rules allow a 30-day grace period after each due date for payment.

The US Department of Labor has jurisdiction over issues involving notification of private-sector employees about COBRA coverage. Employers who fail to comply with notification rules face fines of up to \$110 for every day that no notice is sent after the deadline.

PUBLIC SAFETY OFFICERS' EDUCATIONAL ASSISTANCE PROGRAM (PSOEA)

The 104th Congress of the United States enacted the Federal Law Enforcement Dependents Assistance (FLEDA) Act in 1996 which sets forth the guidelines for educational assistance to the dependents of Federal law enforcement officials who are killed or disabled in the performance of their duties. Congress and the President amended the Act in 1998 to provide educational assistance to spouses and children of police, fire, and emergency public safety officers killed in the line of duty, thus creating the Public Safety Officers' Educational Assistance (PSOEA) Program. The PSOEA Program also makes assistance available to spouses and children of public safety officers permanently and totally disabled by catastrophic injuries sustained in the line of duty. This program is administered by the Public Safety Officers' Benefits Program, Bureau of Justice Assistance, for more information call (888) 744-6513 or visit www.psob.gov.

Program Benefits

The PSOEA Program provides an educational assistance allowance to eligible survivors of public safety officers whose deaths or permanent and total disabilities are the direct and proximate result of a traumatic injury sustained in the line of duty.

PSOEA benefits may be used solely to defray educational expenses, including tuition, room and board, books, supplies, and education-related fees. The allowance is \$1,018.00 per month for full-time students. The amount of assistance is subject to change consistent with the current computation of educational assistance allowance set forth in the Title IV of the Higher Education Act, Section 3532 of Title 38, United States Code. The PSOEA benefit will be reduced by benefits received from Federal, State, and local governmental sources, scholarships and tuition waivers from Federal, State or local governmental institutions, including state school systems. However,

deductions will not be made for grants, scholarships, or tuition waivers from private educational systems, private organizations, or non-profit groups.

For more information, please contact the Bureau of Justice Assistance, 810 Seventh Street NW. Washington, DC 20531 or call 1-888-744-6513.

Program Effective Dates

Effective dates were amended in 2000. Under the PSOEA Program, police, fire, and emergency public safety officers are covered for line-of-duty deaths or permanent and totally disabling injuries that occurred on or after January, 1978. The FLEDA Act makes program benefits available retroactively to families of federal law enforcement officers killed in the line of duty on or after January 1978.

Eligibility for Benefits

The PSOEA Program stipulates that PSOEA benefits are to be provided directly to dependents who attend a program of education at an eligible educational institution and are the spouses or children of federal, police, fire, and emergency public safety officers whose deaths or permanent and total disabilities are covered by the Public Safety Officers' Benefits (PSOB) Program. Public safety officers' children are no longer eligible for assistance, however, after their 27th birthday, absent a finding by the Attorney General of extraordinary circumstances. Assistance under the PSOEA Program is available for 45 months of full-time education or training or for a proportional period of time for a part-time program.

Additional Education Benefit:

Wives Behind the Badge, scholarships are open to the spouses/registered domestic partners and **dependent** children of local, state, and federal law enforcement officers (active, retired, or deceased). Applicants must be US Citizens. The Children's Scholarship is for tuition assistance at an accredited four-year college or university only. The Spouses' Scholarship is for tuition assistance at an accredited four-year college or university, or a community college. For more information visit www.wivesbehindthebadge.org or call (661) 202-8604.

Steve Young Memorial Scholarship Program is administered by the National Fraternal Order of Police Foundation to assist the spouses of law enforcement officers killed in the line of duty after January 2001. The scholarship enables recipients to receive personalized career counseling at one of the more than 1,900 One Stop Career

Centers, where they will develop an individual employment plan to help them reach their career goals. For more information please contact Fraternal Order of Police Legislative Office, 309 Massachusetts Ave NE, Washington, DC 20002 or call (202) 547-8189.

FEDERAL WORKERS' COMPENSATION BENEFITS FOR NON-FEDERAL LAW ENFORCEMENT OFFICERS

Contact: Office of Workers Compensation Programs, 200 Constitution Ave., NW Suite S-3524, Washington, DC 20210, (202) 513-6800.

SOCIAL SECURITY BENEFITS

1-800-772-1213. You can speak to a representative 7 a.m. to 7 p.m. each business day. The Social Security Administration treats all calls confidentially --- whether they're made to the toll free number or to one of the local offices.

VETERAN'S BENEFITS

Many law enforcement officers are veterans of the U.S. Armed Forces and a number of survivor's benefits are available to the spouse and children of a deceased veteran. Included in these benefits are:

DEATH PENSION

Payable to low-income widows and children of wartime veterans who have died of causes not related to their military service.

FUNERAL EXPENSES

The VA will pay towards many veterans' funeral expenses. Most funeral directors will assist in filling with the VA for reimbursement of funeral expenses. File VA Form 21-530.

NRA DEATH BENEFIT

If a police officer, with or without compensation, is feloniously killed in the line of duty (line of duty according to government guidelines) and is a current member of the National Rifle Association, the surviving spouse/family is entitled to a \$35,000 death

benefit. Contact NRA Insurance Administration and Claims at (877) 672-3006 with the name of the NRA member and the membership number. The surviving spouse/family must contact the NRA insurance carrier within 90-DAYS of the officer's death.

FUNERAL AND CREMATION BENEFITS

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 @ www.dignitymemorial.com and look under Public Servants for details. You may also call 800-34-DIGNITY 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 www.wilbert.com or call (888) WILBERT.

NATIONAL SERVICE LIFE INSURANCE

If covered under this program you will need the following papers to file a claim:

Certified copy of death certificate

Certified copy of widow/widower's birth certificate.

Form VA 29-4125 obtainable from the Veterans Administration

SGLI (Servicemen's Group Life Insurance)

VGLI (Veterans' Group Life Insurance)

SGLI was established in September, 1965, to provide group insurance coverage for members on active duty in the uniformed services. Coverage has been extended to Ready Reservists, Retired Reservists, members of the National Guard, ROTC members while engaged in authorized training and service academy personnel. Initially maximum coverage was for \$10,000. Subsequent legislation increased maximum insurance coverage to \$200,000, if the maximum coverage was opted for.

VGLI was established in August, 1974, to provide for the conversion of SGLI to 5-year nonrenewable term insurance. The program provides for the replacement SGLI with VGLI in an amount equal to or less than the amount of SGLI the member had in force at separation from service. Application and payment for VGLI must be made to the

OSGLI (Office of Servicemen's Group Life Insurance) within 120 days following separation. If application is not made within 120 days, you can submit it within 1 year from the date SGLI coverage terminated but you must be in acceptable health.

The SGLI-VGLI program is supervised by VA and administered by OSGLI. For more information contact any VA office or OSGLI at 213 Washington Street, Newark, New Jersey 07102.

INTERMENT OR BURIAL PLOT ALLOWANCE

The VA will pay an interment allowance if the requirements for the basic allowance are met or the veteran was discharged from active duty because of disability incurred or aggravated in line of duty and is not buried in a cemetery that is under U.S. jurisdiction. The plot allowance is NOT payable if the veteran is buried in a national cemetery.

An American Flag is available to drape the casket of a veteran who was discharged under conditions other than dishonorable. After the funeral service, the flag may be given to the next of kin or a close associate of the deceased. Flags are issued at any VA regional office, VA national cemetery and most local post offices.

Headstones and Markers - The VA provides headstones and markers for unmarked graves of veterans and eligible dependents anywhere in the world. Flat bronze, flat granite and upright marble types are available to mark the grave of a veteran or dependent in the style consistent with existing monuments at the place of burial.

Survivor's benefits are not paid automatically and claims must normally be filed with the VA within two years of the veteran's death.

Members of Veterans of Foreign Wars (V.F.W.) are provided with a \$2,500 maximum accidental policy. Take a copy of the death certificate to the office at the local VFW and they will assist in filling out the paperwork for payment.

Families in the eastern half of the United States should send their insurance claim to the VA Center, 5000 Wissahickon Avenue, Philadelphia, PA, 19101. Families in the western half of the nation should send their insurance claim to the VA Center, Fort Snelling, St. Paul, MN 55111.

For information or help in applying for veteran's benefits, write, call, or visit a veteran's benefit counselor at the nearest VA regional office or VA hospital listed in the telephone directory under U.S. Government. If there is no listing in your local area, call the VA nationwide toll-free number 800-827-1000. The hearing impaired can call 800-829-4833.

PERSONAL LIFE INSURANCE

Normally life insurance companies require only two forms to establish proof of a claim:

A Statement of claim, and
A death certificate or attending physician's statement.

The claimant's certificate must be completed by the person legally entitled to receive the proceeds who must state in what capacity he or she makes the claim - named beneficiary, assignee, executor, administrator, guardian, or trustee. Claimant will have to supply the company with the following:

Policy
Full name and address of deceased
Decedent's occupation and date last worked.
Decedent's date and place of birth.
Date, place, and cause of death.
Claimant's name, age, address, and Social Security number.

To expedite handling of insurance claims, contact should be made with your local insurance agent or home office. If the decedent was a participant in the former FBI Agents Social Security insurance program, contact should be made with the office of that Social Security in New York to obtain benefits due under the program.

If the deceased was a member of any union, service organization, business association, fraternal organization, automobile club, etc., the group should be contacted for information regarding insurance or other benefits available to survivors.

Contact the deceased's place of employment regarding group life insurance coverage, pension fund contributions, credit union insurance and other benefits. Check particularly the deceased's hospital and surgical coverage to determine if widow and the dependents are still eligible for benefits.

It is noted that a beneficiary of an insurance policy has several options for receiving the payment: lump sum, life annuity or periodic payments. Insurance proceeds are not generally taxable nor are they considered income to the beneficiary.

SURVIVOR LEGAL CONCERNS

TAXES

Providing specific and acceptable service in this area is difficult at best. Assistance can be provided by competent tax attorneys or accountants.

The Taxpayer Relief Act of 1997 and as amended in 2001 by Public Law 107-15 allows that survivor benefits paid after December 31, 2001, regardless of when the officer was killed, can be excluded from gross income when calculating Federal income taxes. Again, seek advice from a competent tax attorney or accountant.

WILLS AND ESTATES

Perhaps it is important to describe several of the provisions that are applicable to Wills and Estates.

(1) Community Property Laws - are State laws that provide for the joint ownership of property when acquired during the marriage. It does not matter whether the property was acquired by both parties together or one party, it is still Community Property, unless, of course, one spouse disclaimed an interest in the property by a proper deed.

The effect of this law makes it impossible for one spouse to will away the other spouse's interest in any property. The states having Community Property Laws are as follows: Arizona, Nevada, California, New Mexico, Idaho, Texas, Louisiana, and Washington (state).

Courtesy Laws - Courtesy Laws were adopted by certain States to provide the husband with the legal right to use one-third or more of the deceased wife's real property for as long as he lives, even if the property was sold to a third party, provided of course that the husband did not sign the deed to the property when it was sold. Not all states have Courtesy Laws, but those that do are listed as follows: Delaware, District of Columbia, Hawaii, Kentucky, Massachusetts, Ohio, Rhode Island, Tennessee, Vermont, Virginia, West Virginia, and Wisconsin.

Dower Laws - Dower Laws are adopted by certain States to provide the wife with the legal right to use one-third or more of the deceased husband's real property for as long as she lives. And as held under Courtesy Laws, this right applies even though the property was sold to a third party. This is provided that the wife did not sign the deed when it was sold. Those States having Dower Laws are as follows: Alabama, Delaware, Florida, Hawaii, Wisconsin, Kentucky, Massachusetts, Michigan, Montana, New Jersey, Ohio, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia.

- (4) Estate Taxes - An Estate is subject to two (2) kinds of taxes, Federal Estate Taxes and State Inheritance Taxes. Generally, State Inheritance Taxes are based upon a fixed percentage of the value of the gross estate after all applicable deductions are made. This percentage of course varies from state to state, but the average is around six percent (6%). The Federal Estate Taxes are based upon a graduated scale that was revised in 1981 under what is called the "1981 Economic Recovery Tax Act". The Act revised the maximum Estate Tax Rate effective in each of the years that followed its enactment.

SUPPORT ORGANIZATIONS

CONCERNS OF POLICE SURVIVORS, INC.

Concerns of Police Survivors, Inc. (C.O.P.S.) was organized in 1984 as a national networking organization to support law enforcement survivors emotionally, financially and legally; assist law enforcement agencies to prepare for the trauma affiliated with sudden loss of a law enforcement officer in the line of duty; and to make the nation aware of the yearly loss of life by the law enforcement profession and the trauma that loss inflicts on the family, the agency, and the nation. The C.O.P.S. membership is comprised of spouses, parents, children, siblings, in-laws, fiancés/significant others, and co-workers who are effected by line-of-duty deaths. The C.O.P.S. organization has programs that assist surviving families financially. Those programs are:

"C.O.P.S. Kids"

On May 14, 1990, Ronald McDonald Children's Charities (RMCC) opened the door for a new program to be developed by Concerns of Police Survivors, Inc. (C.O.P.S.). With that one-time generous financial assistance from RMCC, and yearly support from the Southeast Police Motorcycle Rodeo Committee, the Mid-Atlantic Police Motorcycle Rodeo Committee, and many other wonderful sponsors, C.O.P.S. is able to financially assist dependent-aged children who seek psychological counseling to help them cope

with the trauma inflicted on them through the sudden, often violent, loss of their parent to the law enforcement profession. This program provides services to children whose parent was killed in the line of duty since 1984.

Eligibility:

Any dependent child of a law enforcement officer killed since 1984 is eligible. Additionally, any child recommended for counseling through the annual May "C.O.P.S. Kids" counseling sessions is eligible for this reimbursement program regardless of the date of the line-of-duty death of the parent.

"C.O.P.S. Kids" provides financial assistance to dependent children age 21 years and younger. This eligibility ceases with the child's 21st birthday, whichever comes first.

The deceased parent must have been a law enforcement officer killed in the line of duty as determined by Federal Government criteria.

Payments may be made directly to the professional providing the counseling services if the survivor's health care plan does not provide coverage for psychological counseling.

Prior to Filing a Claim:

Families will be encouraged to use the services of their law enforcement agency's Psychological Services Unit, if available.

Should there be other sources available for payment of counseling fees, families are expected to use those resources before filing for reimbursement to the "C.O.P.S. Kids" Program.

Counseling bills should be forwarded to the family's health care carrier for payment. Any unpaid portion for this service should be paid by the family and "C.O.P.S. Kids" will reimburse any out-of-pocket expense.

Reimbursement Limitations:

"C.O.P.S. Kids" will reimburse up to \$6,000 per eligible child for out-of-pocket counseling expense. Checks will be drawn as expenses are submitted to the C.O.P.S. National Office. Any and all information submitted to Concerns of Police Survivors in conjunction with the "C.O.P.S. Kids" Program will be treated as confidential, privileged information. Family surnames and names of children will never be

included in any printed report that leaves the C.O.P.S. National Office. For additional information on "C.O.P.S. Kids", contact: Concerns of Police Survivors, Inc., P.O. Box 3199, Camdenton, MO 65020 (573) 346-4911.

C.O.P.S. SCHOLARSHIPS

Concerns of Police Survivors, Inc. has authorized granting scholarships for undergraduate coursework to surviving children and surviving spouses of law enforcement officers whose deaths have been determined by government agencies to be "in the line of duty". C.O.P.S. scholarships assist survivors in states and areas where educational benefits are not part of the state line-of-duty death benefits package. Recipients are limited to \$12,000 lifetime benefits. The amount of each award will be determined by available funding.

Based on scholastic achievement and lack of state-funded educational benefits, the C.O.P.S. Scholarship Committee will determine the recipients of the scholarships. Application forms can be secured by visiting www.nationalcops.org.

These grants will be made payable to the institution of higher learning. The grant can be used for tuition, registration fees, and/or books. Any unused portions of the grant will be returned to Concerns of Police Survivors, Inc., at the end of the school term.

NATIONAL POLICE SURVIVORS' CONFERENCE

C.O.P.S. works closely with other police organizations to organize the annual National Police Week activities planned in Washington, DC, around May 15th, National Peace Officers' Memorial Day. C.O.P.S. sponsors two days of grief seminars for family survivors and co-workers. There is a separate program for surviving children aged 5-18. Contact: Concerns Of Police Survivors, Inc., P.O. Box 3199, Camdenton, MO 65020, (573) 346- 4911.

Other programs offered to survivors by include: "C.O.P.S. Kids" Annual Summer Camp for surviving children aged 6-14 and their surviving parent/guardian; annual Outward Bound® Experience for surviving children aged 15-21; Young Adults Camp, weekend for surviving children and siblings ages 15-20; annual Parents' Retreat for surviving parents; annual Spouses Getaway Weekend for surviving spouses; an annual Siblings Retreat, an Adult Children Retreat, Extended Family Retreat, Fiancés/Significant Others Retreat and two Co-Workers retreats. Contact the C.O.P.S. office at the number listed above for more information, or visit www.nationalcops.org.