SOUTH CAROLINA
Death Benefits Available to the Surviving Families of Law Enforcement Officers Killed in the Line of Duty


STATE DEATH BENEFITS
No one-time state death benefit is currently available.

EDUCATIONAL BENEFITS
State Statute 59-111-110
College tuition is not charged for 4 years at a state supported college for all children. For specific information or to find out how to apply contact the financial aid office at the college you plan to attend.

WORKERS' COMPENSATION
Workers’ Compensation coverage is elective for employers in South Carolina. Death benefits are available for 500 weeks of compensation at 66 2/3 of weekly wage with a maximum weekly benefit of $752.16. A funeral benefit of $2,500 and any medical costs related to the death of the officer will be paid. Two-year lump sum payable to spouse upon remarriage and weekly benefits cease. Children receive benefits beyond age 19 if disabled, or until age 23 if full-time students. For Charleston City Police, the city provides of one times the annual salary at the time of death for named beneficiaries. Contact the Human Resources Department for the City of Charleston. For more information contact the South Carolina Workers’ Compensation Commission, PO Box 1715, Columbia, SC 29202. Office: (803) 737-5700. www.wcc.sc.gov

HEALTH BENEFITS
Get in touch with your agency to find out what health benefits are offered.

RETIREMENT/PENSION
Active Member Incidental Death Benefit
If, as an active member, you die in service with at least one year of service credit and your employer provides incidental death benefit coverage, a payment equal to your current annual earnable compensation will be paid to your beneficiary. If your death results from a job-related injury, the one-year requirement is waived. Amounts paid to your beneficiary are subject to ordinary federal and state income taxes. It is up to your designated beneficiary to request that state taxes be withheld from...
the payment. PEBA is required to withhold federal taxes of 20 percent on the incidental death benefit payment unless your designated beneficiary rolls over the money into another qualified retirement plan. A designated beneficiary who is a spouse may roll over the incidental death benefit payment into an individual retirement account (IRA), a 401(k) plan, a 401(a) eligible plan, a 403(b) plan, or a 457 plan. A non-spousal beneficiary may roll over the incidental death benefit payment into an inherited or beneficiary IRA only.

Your designated beneficiary should check with an accountant or a tax advisor about his tax liability, or visit the IRS’s website at www.irs.gov and the website for the tax agency in the state in which he resides. In South Carolina, visit the South Carolina Department of Revenue’s website at www.sctax.org.

State agencies and public school districts automatically provide incidental death benefit coverage to their employees; however, coverage is optional for other employers. If an employer elects to provide incidental death benefit coverage for its employees, the employer must pay the required contribution rate for the coverage.

**Accidental Death Program**

This program provides a survivor annuity if your employer is covered and you die as a result of an injury by external accident or violence incurred while undergoing a hazard peculiar to your employment while in the actual performance of duty, without willful negligence on your part. An accidental death annuity payment will be made monthly to your surviving spouse for life. If you have no spouse or your spouse dies before your youngest child has reached age 18, the monthly annuity is divided equally among the surviving children, each of whom will continue to receive a monthly annuity until reaching age 18 or upon death, whichever occurs first. If you have no spouse or child under age 18, the monthly annuity will be paid to your surviving father and/or mother for life. The monthly annuity payable to your survivor through the Accidental Death Program will be subject to federal and state taxes.

State agencies automatically provide Accidental Death Program coverage to their employees; however, coverage is optional for other employers. If an employer elects to provide Accidental Death Program coverage for its employees, the employer must pay the required contribution rate for the coverage.

**Retirement Account Benefits**

If you die in service as an active member, your designated beneficiary will be entitled to receive a refund of your employee contributions plus the interest earned on your account regardless of your age and years of service credit at the time of your death. Your designated beneficiary will be eligible to choose a monthly annuity instead of a refund of your employee contributions plus the interest earned on your account if:
• You are a Class Two member with at least five years of earned service credit and either have at least 15 years of total service credit or you are at least 55 years of age at the time of your death; OR
• You are a Class Three member with at least eight years of earned service credit and either have at least 15 years of total service credit or you are at least 55 years of age at the time of your death.


PROPERTY TAX CREDIT
In 1996, the South Carolina legislature passed, and the governor signed, a bill granting a property tax exemption for the surviving spouses of law enforcement officers killed in the line of duty. To obtain the exemption, the surviving spouse must take to their local property tax office the following:
(1) Deed of Distribution (proving ownership of the home), (2) Death Certificate, and (3) Verification that this was a line-of-duty death (A copy of the award letter from PSOB or a letter from the department).

For more information contact the South Carolina Law Enforcement Officers' Association, PO Box 210709, Columbia, SC 29221. Toll Free: (800) 922-0038 or Office: (803) 781-5913. www.scleoa.org

ADDITIONAL BENEFITS
PEER SUPPORT ORGANIZATION
Established in 1984, 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 professional, and local peer-support organizations to provide assistance to surviving families of law enforcement officers killed in the line of duty. C.O.P.S. has become a “lifeline” to police survivors nationwide. Contact the C.O.P.S. National Office at (573) 346-4911 or visit https://www.nationalcops.org/localchapters.html for information on a chapter in your area.

Southern States Police Benevolent Association, Inc. The PBA member’s beneficiary will receive their base salary for one if year they are killed accidentally or intentionally while performing their law enforcement duties (maximum payout: $60,000). The beneficiary will receive $5,000 if it is not an occupational death or if you are a retired or reserve member. Any active Southern States PBA member in good standing and dues current will receive this benefit. For more information contact The Southern States Police Benevolent Association, Inc., 2155 Highway 42 S, McDonough, GA 30253-4310. Office: (770) 389-5391. www.sspba.org
South Carolina Law Enforcement Officers’ Association (SCLEOA) is the Law Enforcement Association that supports, trains, mentors, and enhances cops’ lives, their families, and the profession. SCLEOA provides membership with a $7,500 Line of Duty Death Benefit. The survivor will normally receive the Line of Duty Death benefit within 72 hours after the officer’s death, providing crucial financial assistance at a time when the family needs it the most.

For more information, please call the South Carolina Law Enforcement Officers’ Association office at: (803) 781-5913.

The South Carolina Fraternal Order of Police (FOP) provides the following benefits for members:

- **$2,500 Accidental Death** benefit is 24 hour coverage - business or pleasure. This benefit pays when a member dies from a sudden, unforeseen, and unexpected event including exposure or disappearance.
- **$32,500 Line of Duty** benefit is paid in addition to the Accidental Death benefit when a member is killed while performing the duties of law enforcement.
- **$2,500 Felonious Assault** benefit is paid in addition to the Accidental Death and Line of Duty Benefit when a member’s loss of life is the result of an assault while performing the duties of law enforcement.
- **$2,500 Heart and Circulatory Malfunction** benefit pays in addition to other applicable benefits when a member under the age of 65 suffers a covered heart or circulatory malfunction within 48 hours after participation in an emergency activity and dies within 30 days as a direct result of the malfunction. The member must not have been diagnosed or received any treatment for any heart or circulatory system disease or illness within two years prior to the covered activity.
- **Seat Belt** benefit pays in addition to other applicable benefits if a member is killed as a result of an automobile accident while properly utilizing a seat belt, as evidenced by a police report.
- **Occupant Protection Device** benefit pays in addition to other applicable benefits if $2,500 a member is killed as a result of an automobile accident while protected by a properly deployed air bag. This benefit is only paid if the Seat Belt benefit is payable.
- **$2,500 Common Carrier** benefit is paid in addition to the Accidental Death Benefit if a member is killed while riding on a qualifying land, air, or water transportation.

For more information contact the South Carolina Fraternal Order of Police, 602 Walnut WY, Anderson, SC 29626. Office: (803) 816-0570. [www.southcarolinafop.com](http://www.southcarolinafop.com)

**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 800-344-6489 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 www.wilbert.com or call (888) WILBERT.