DELAWARE

DEATH BENEFITS AVAILABLE TO THE SURVIVING FAMILIES
OF LAW ENFORCEMENT OFFICERS WHO HAVE DIED IN THE LINE OF DUTY

STATE DEATH BENEFITS

Delaware Code Title 18 Chapter 66 Insurance Benefit: Upon certification by the Insurance Commissioner that a claim under this chapter has been approved, the State Treasurer shall: For claims submitted on July 1, 1997, through June 30, 2017, pay to the beneficiary or beneficiaries as designated or determined pursuant to § 6603(a) of this title of every covered person who dies in the line of duty an amount totaling $150,000, payable in annual installments with the maximum amount payable in any 1 calendar year being $30,000. For claims submitted on July 1, 2017, and thereafter, pay to the beneficiary or beneficiaries as designated or determined pursuant to § 6603(a) of this title of every covered person who dies in the line of duty an amount totaling $200,000, payable in annual installments with the maximum amount payable in any 1 calendar year being $40,000. For claims submitted on July 1, 2023, and thereafter, pay to the beneficiary or beneficiaries as designated or determined pursuant to § 6603(a) of this title of every covered person who dies in the line of duty an amount totaling $375,000, payable in annual installments with the maximum amount payable in any 1 calendar year being $50,000. Installments shall terminate with the expiration of the beneficiary's eligibility;

For information contact the **State Insurance Commissioner's Office**. Dover - (302) 674-7300, Wilmington – (302) 577-5280 or visit https://insurance.delaware.gov/

EDUCATION BENEFITS

Delaware Code Title 18 Chapter 66 Insurance Benefit: Upon certification by the Insurance Commissioner that a claim under this chapter has been approved, the State Treasurer shall: **(2)** Pay, for no more than 4 years, directly to the institution involved, the amount of the tuition of each dependent child of such covered person who dies in the line of duty so long as such child is enrolled in a degree or certificate program at a college or university. The term "tuition" means any amount required for enrollment or attendance of a student. Such term does not include any amount paid directly or indirectly for meals, lodging, transportation, extracurricular activities, supplies, equipment, clothing or personal or family expenses.

For information contact the **State Insurance Commissioner's Office**. Dover - (302) 674-7300, Wilmington – (302) 577-5280 or visit https://insurance.delaware.gov/

CONCERNS OF POLICE SURVIVORS – provides financial assistance of up to $2,000 per semester with a maximum lifetime amount of $16,000 to surviving children and to 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.
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 DELAWARE - 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 Delaware Workers' Compensation Act and that has resulted in demonstrated financial need.

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

WORKERS' COMPENSATION

Workers' Compensation is distributed as follows:
(1) To the child or children if there is no surviving spouse entitled to compensation, 66 2/3% of the wages of the deceased, with 10% additional for each child in excess of 2, with a maximum of 80% to be paid to their guardian;
(2) To the surviving spouse, if there are no children, 66 2/3% of wages provided that the minimum amount payable shall not be less than $15 per week;
(3) To the surviving spouse, if there is 1 child, 66 2/3% of wages;
(4) To the surviving spouse, if there are 2 children, 70% of wages;
(5) To the surviving spouse, if there are 3 children, 75% of wages;
(6) To the surviving spouse, if there are 4 or more children, 80% of wages;
If the spouse remarries, a lump sum for 2 years indemnity will be paid and weekly payments cease.

For more information, contact the **Delaware Department of Workers' Compensation Office**: (302) 761-800, (302) 422-1392. https://industrialaffairs.delaware.gov/en-us/

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:
Delaware Office of Pensions https://open.omb.delaware.gov/

HEALTH BENEFITS

Delaware Code Title 18 Chapter 66 Insurance Benefit:
(5) Pay for health insurance for dependent children for covered persons who died in the line-of-duty after January 1, 2004, until said dependent children attain the age of 26 years. Should health insurance be provided by the federal government, Tricare or similar program, for any of these dependent children, the dependent children shall only be eligible for state group health coverage in the event of loss of coverage under the federal health insurance plan.

For information contact the **State Insurance Commissioner's Office.** Dover - (302) 674-7300, Wilmington – (302) 577-5280 or visit https://insurance.delaware.gov/

FUNERAL BENEFITS

Workers' Compensation- The employer shall pay the reasonable burial expenses of an injured employee, not exceeding $3,500, but without deduction of any amount theretofore paid for compensation or medical expense, except that any bill for reasonable funeral expenses resulting from the death of an injured employee contracted for in an amount in excess of $3,500 may be approved by the Industrial Accident Board. 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.

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.

The DELAWARE VICTIMS' COMPENSATION ASSISTANCE PROGRAM provides compensation to victims of violent crimes and their families for crime related expenses. Compensation is available for payment of medical and dental expenses, mental health counseling, prescription medication, lost wages, funeral/burial support, temporary housing and moving or relocation services, crime related expenses and other costs approved by the Agency. VCAP only pays expenses that are not covered by another source of funding, such as health or auto insurance. Property losses are not covered.

For more information, contact the **Victim's Compensation Assistance Program** call 302.255.1770, or visit https://attorneygeneral.delaware.gov/vcap/compensation/

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.

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