



# C.O.P.S.

CONCERNS OF POLICE SURVIVORS

## HANDLING LINE-OF-DUTY DEATHS



### A RESOURCE GUIDE FOR OFFICERS AND AGENCIES



# **HANDLING LINE-OF-DUTY DEATHS**

## **A RESOURCE GUIDE FOR OFFICERS AND AGENCIES**

## **TABLE OF CONTENTS**

ABOUT C.O.P.S.	1
DEATH NOTIFICATION	2-4
INJURY NOTIFICATION	4-5
FUNERAL PLANNING	6-7
AGENCY GRIEF	7-9
GRIEF COMPLICATIONS	10-12
SURVIVOR BENEFITS	12-15
FOLLOW-UP	16
C.O.P.S. TRAINING	17
C.O.P.S. PROGRAMS	18-19
ADDITIONAL RESOURCES	20



## **C.O.P.S. MISSION STATEMENT**

***Rebuilding the shattered lives of surviving family members and co-workers affected by a line-of-duty death.***

Historically, between 140 and 160 law enforcement officers die in the line of duty every year, leaving behind their families, friends and co-workers to cope with the tragic loss.

Concerns of Police Survivors (C.O.P.S.) has become the “lifeline” for these survivors nationwide, taking care of their emotional and psychological well-being. Since 1984, C.O.P.S. has honored its mission statement for the good of Americas surviving law enforcement families.

## **HOW DOES C.O.P.S. HELP?**

- Weekends and Camps plus counseling programs.
- Kids and teens programs and activities.
- Information on available death benefits.
- Educational assistance.
- Trial and parole support for survivors.
- Access to peer support through over 50 C.O.P.S. chapters across the nation.
- National Conference on Law Enforcement Wellness and Trauma.

## **CONTACT C.O.P.S.**

- Web: [Concernsofpolicesurvivors.org](http://Concernsofpolicesurvivors.org)
- Email: [cops@nationalcops.org](mailto:cops@nationalcops.org)
- Mail: PO Box 3199, Camdenton, MO 65020
- Phone: 573-346-4911

## **IN THIS GUIDE**

Law enforcement families and agencies must prepare for the possibility of a line-of-duty death. This guide provides agencies with information on how to assist surviving families and fellow officers during this difficult time. It includes details on:

- Death notification procedures.
- Funeral planning.
- Line-of-duty death benefits.
- Dealing with grief within the agency.
- Information on C.O.P.S. trainings.
- Information on C.O.P.S. programs for survivors of fallen officers.

## **A NOTE TO OFFICERS...**

As a law enforcement officer, you may experience great trauma and emotional stress. While you may be emotionally affected by some of the situations you encounter, experiencing a line of duty death of a partner or close friend has been identified as the ultimate stressor.

Just like the fallen officer's family members, you, too, must grieve. Officers who bury their emotions leave themselves open to develop post-traumatic stress disorder. They might eventually need professional help to deal with their pent-up emotions.

C.O.P.S. understands the needs of a law enforcement agency following a line of duty death. C.O.P.S. has provided vital information in this quick-reference guide and has implemented programs to help all affected officers work through their grief.



## **BASIC DEATH NOTIFICATION PROCEDURES**

### **Race Against Social Media**

- Create a social media policy regarding critical incidents. The way a family is notified can have effects for many years. One of the concerns that has been happening much too often is survivors finding out about their loved one's death through social media.
- The policy should include an appropriate timeframe after all family members are notified before any of the following actions occur:
  - Profile pictures updated to the department's badge
  - Post requests for "prayers for the officer and their family"
  - Sharing the local "breaking news" posts

Although these things are done with good intentions, these posts can be devastating to survivors who have not been officially notified by the department.

## **“In Person”**

- Always make the notification in person – not by phone.
- Arrange personal notification even if the survivor lives far away.
- Never talk about the officer’s death over the police radio. Too many people and the media have scanners.

## **“In Time” – and with certainty**

- Provide notification as soon as possible and with certainty. Notify next of kin and others who live in the same household. Offer to notify parents, adult children and siblings.
- The speed news passes through social media makes it important to get there very quickly if the agency is to have any chance of notifying the family before they hear about it through social media or through a friend who saw the incident on social media.

## **“In Pairs”**

- Always have 2 people present for the notification. C.O.P.S. does not recommend waiting for the highest official of the agency to be present for the notification unless they can also get there the quickest in an attempt to beat social media. C.O.P.S. recommends sending an on duty supervisor with another officer to the house.
- Take separate vehicles. One officer may need to stay at the residence with children while the adults proceed to the hospital, one may need to stay until other family members can respond to the homestead, etc.
- Notifiers should plan the notification procedure; who will say what and how much information is there to be given to the family.

## **“In Plain Language”**

- Law enforcement families will know there is a serious problem as soon as they respond to the infamous, devastating knock at the door. But try not to make the notification on the door step. Ask to come in, gather the family, and attempt to get everyone seated.
- It is up to the surviving parent how the children are told. If children are present, ask to speak to the parent alone. Offer to notify the children, but take the direction from the surviving parent.
- Avoid vague expressions like “passed away”. Use words like “died” or “killed”. Speak slowly and carefully and inform them that “Bob responded to a domestic disturbance call today and upon his arrival at the residence, Bob was shot and died.” Do NOT drag out the details; but don’t rush through them either.
- Call the victim by name—rather than “the body”.
- Patiently answer any questions about the death, location of the body, etc. If you don’t know the answer, tell them so and get that information for them as soon as possible.



## **“With Compassion”**

- Accept the survivors’ emotions and your own. Allow tears to be shed and never try to talk survivors out of their grief.
- Never offer false hope. If the officer has died, please tell them that.
- Do not impose your own religious beliefs and stay away from the God clichés; “It was God’s will”, etc.
- Never simply notify and leave.
- Do not take the victim’s personal items with you at the time of notification.
- If death has not yet occurred, get the family to the hospital as soon as possible in a department vehicle.
- Should the survivors want to see the officer, prepare them for what they will see in the trauma room. If they want to be with the officer as they die or shortly after death has occurred, make that happen. **DENYING THE FAMILY ACCESS TO THE BODY IS NOT AN ACT OF KINDNESS.**
- Stay with the family at the hospital and provide transportation back to the residence.

\*These Basic Death Notification Procedures, “In Person, In Time”, were prepared by Dr. Thomas L. Bennett, State Medical Examiner, the Iowa Organization for Victim Assistance (IOVA), MADD/Polk County Chapter, and Polk County Victim Services, Crime Victim Assistance Division, Iowa Department of Justice; and Thomas J. Miller, Attorney General of Iowa. Reprinted and synopsised with permission. Complete document available at [www.concernsofpolicesurvivors.org](http://www.concernsofpolicesurvivors.org)

Notations in blue ink represent issues Concerns of Police Survivors has identified as being important to law enforcement survivors relating to death notifications learned from C.O.P.S.’ 30-years of experience dealing with surviving families and how their death notifications were delivered.

## **SURVIVORS’ RESPONSES TO DEATH NOTIFICATIONS**

A person who has just received a death notification will react in one of three ways:

- Fight (they actually attack you)
- Flight (they run away or faint)
- Freeze (they show absolutely no emotion)

Always be prepared in case a survivor goes into shock and needs emergency medical treatment.

## **OTHER REACTIONS TO DEATH NOTIFICATIONS**

Survivors will have a need:

- To express feelings.
- For calm and reassuring authority.
- For help deciding what happens next.
- To begin restoring control by making choices (e.g., calling a support person to contact the funeral home).

These needs can be met through the humane, patient and nonjudgmental approach of the notifiers. Allow survivors to express their grief freely. Take time to give them information about the death and about official procedures following the death.



## **HOW SHOULD THE FAMILY BE NOTIFIED IF AN INCIDENT OCCURRED, BUT THE INCIDENT IS NOT LIFE-THREATENING?**

If the incident is not life-threatening, the injured officer should call their family to tell them they are going to the hospital for care. The family should be advised to wait at a location where they can be met by another officer and taken to the hospital.

Should the notification to the officer's family be for a serious, possibly life-claiming incident, most law enforcement agencies will rush the family to the hospital to see their loved one. It is crucial that first-line supervisors have immediate access to emergency contact information for any officer working in the agency.

The family should be moved to a waiting room that is separate, but not isolated, from other law enforcement personnel at the hospital. It is important for the family to see the response of co-workers and hear their concerns for their partner's well-being.

Should the family find out about the incident shortly after it has occurred, do not take them to the scene of the incident. Take them to the hospital where they can see their loved one in the emergency room.

## **HOW SHOULD THE FAMILY BE PREPARED TO SEE THE INJURED OFFICER?**

Prior to the family seeing the seriously injured officer, prepare them for what they will see in the emergency room. Be very honest: "There are tubes in his nose, in his mouth and in his chest."

The officer(s) making the notification should also be available to the family at the hospital. Agency personnel should drive the family home after surgery is complete, while the officer is resting or, unfortunately, if death occurs.

The officer(s) should leave a business card and cell phone number, and be accessible to the family through this critical time.

## **WHAT IF THE OFFICER DIES IN THE HOSPITAL?**

If death is imminent, make arrangements for the family to visit the officer prior to his or her death and to remain with the officer after he or she dies. Being at the bedside of a loved one during and/or shortly after death can be very comforting to survivors.

## **ONGOING SUPPORT**

Survivors need people to help them through the initial crisis. Before leaving a survivor, make sure ongoing support from other family members, extended family, church family or the law enforcement family is available.



# FUNERAL PLANNING

The agency should help the family with funeral planning. While the line-of-duty death of a law enforcement officer affects the agency, its personnel and the community, the funeral must honor the family's wishes – even if it does not follow tradition.

## FUNERAL CUSTOMS FOR LINE-OF-DUTY

### DEATHS INCLUDE:

- Flags at half-staff
- Casket watch
- Honor guard
- Flag-draped casket
- Flag presentation (Please consider providing more than one folded flag – e.g. one to spouse and one to parents)
- Mourning shroud on badges and department buildings
- 21-gun salute
- Last call
- Playing of “Taps”



## SUPPORTING THE FAMILY

One liaison officer should be assigned to the spouse and a second liaison officer should be assigned to the parents, if applicable. This places less pressure on the spouse to keep the in-law family informed and leads to better relations. Being a liaison officer is an emotionally difficult assignment. Officers should be closely monitored for evidence of self care.

The liaison officer will:

- Make sure the needs of the family come before the wishes of the department.
- Meet with the family regarding funeral arrangements. Since most officers do not prearrange their own funerals, the family should make all the decisions.
- Oversee arrangements for travel and lodging for out-of-town family, and provide assistance getting them from the airport to the hotel and funeral services.
- Be available to the family throughout this traumatic time.
- Find out what the public safety fraternal/labor organization involvement will be and what financial assistance they are providing for out-of-town family travel, feeding the officers assigned to the funeral details, feeding funeral attendees following the burial, etc.

- See that the surviving parents, siblings, and all biological children and step-children – especially those with former spouses – are recognized and will have appropriate seating during the funeral and funeral procession.
- Brief the family on the funeral procedure.

The agency should consider transporting the family to and from the funeral home and all of the planned services.



Visit [www.concernsofpolicesurvivors.org](http://www.concernsofpolicesurvivors.org) and download “Support Services to Surviving Families of Line-of-Duty Death” for additional information.

## GRIEF IN THE AGENCY

Grief is a normal reaction to the loss of a fellow law enforcement officer. You may experience grief with a mental, physical, social or emotional reaction. **Mental reactions** include anger, guilt, anxiety, sadness or despair. **Physical reactions** include sleeping problems, changes in appetite, physical problems or illnesses.

### HOW DOES GRIEF FEEL?

Grief feels extreme. It involves a range of emotions – emotions you didn’t know existed, in addition to those you are familiar with, at a depth and intensity that you never imagined.

For some, the craziness of grief shows up in extreme behaviors. You may find yourself engaging in frenzied activity, whether washing the car or working. Using activity as an outlet for intense feelings or as a break from the wearying tasks of mourning can be healthy. Using it to avoid the pain of grief or engaging in behaviors that are hurtful to yourself and others is not.

While grief is a normal reaction to a significant loss, everyone reacts differently. There is no “right” or “wrong” way to experience grief. Over your career, you may react differently to similar circumstances that occur years apart. One person’s response may be totally different than another person’s. The intensity of these emotions can be more than your friends and family can tolerate. You may find relief in talking to an experienced mental health professional.

### WHAT ARE THE MENTAL EFFECTS OF GRIEF?

Trauma changes your chemical make-up and brain wave function; which in turn impacts everything you do. It can make you think crazy thoughts and do crazy things; you may not be able to

concentrate and remember how to do basic tasks. It's maddening, but it's normal. Although it is easier said than done, try to be patient with yourself. If you must make decisions, talk them over with the people you trust.

There may be a part of you that cannot believe what happened is really true. You may find yourself inventing crazy scenarios that better explain why this person is gone. Your inability to accept what has happened is a reflection of the enormity of your loss, not of your mental health. Don't let anyone try to convince you otherwise.

## **WHAT ARE THE PHYSICAL EFFECTS OF GRIEF?**

Headaches, sleep disturbances, muscle tension, rapid heartbeat, nausea, aches and pains, compromised immunity, and stomach pain are just a few ways grief can manifest itself physically.

If you already have a medical condition, grief may impact that as well. Stay in touch with your doctor; force yourself, if you have to, so that your physical health can be monitored. There's no point in adding an unnecessary level of stress to your life.

The only way to get on the other side of grief is to slog through it. Grief can be postponed, but it cannot be dodged, skirted or gone under or over. And remember, as painful and as crazy-making as grief is, the intensity of the grief is testimony to the power of your love and the significance of your loss.

## **APPROPRIATE EXPECTATIONS WHILE GRIEVING**

- Your grief may take longer to end than most people think.
- Your grief may take more energy than you would have ever imagined.
- Your grief may involve many changes and always be developing.
- Your grief may show itself in all spheres of your life: psychological, social and physical.
- Your grief may depend upon how you perceive the loss.
- You may grieve for many things, both symbolic and tangible, not just the death alone.
- You may grieve for what you have lost and for the future of unfulfilled expectations you held with that person, and for the needs that will go unmet because of the death.
- Your grief may involve a variety of feelings and reactions, not solely those that are generally thought of as grief, such as depression and sadness.
- The loss may resurrect old issues, feelings and unresolved conflicts from the past.
- You may have some identity confusion as a result of this major loss and the fact that you are experiencing reactions that may be quite different.
- You may have a combination of anger and depression, such as irritability, frustration and annoyance or intolerance.
- You may feel some anger and survivor guilt, or at least some manifestation of these emotions.
- You may have a lack of self-concern.

- You may experience grief spasms – surges of grief that occur suddenly without warning.
- You may have trouble thinking (memory, organization and intellectual processing) and making decisions.
- You may feel like you are going crazy.
- You may be obsessed with the death and preoccupied with the deceased.
- You may begin a search for meaning and may question your religion and/or philosophy of life.
- You may find yourself acting socially in ways that are different than before.
- You may find yourself having a number of physical reactions.
- You may find that there are certain dates, events and stimuli that cause surges in grief.
- Society may have unrealistic expectations about your mourning and may respond inappropriately to you.
- Certain experiences later in life may temporarily resurrect feelings of intense grief.



### **INCIDENT DEBRIEFING**

Many law enforcement agencies have developed Critical Incident Stress Management Teams that provide emotional support following traumatic incidents. It is highly recommended that an agency that loses an officer in the line of duty hold a defusing within 12-24 hours of the incident and debriefings following the funeral. These are NOT to critique the actions of officers, but to address the emotional issues that the incident has created for officers/department employees (don't forget dispatchers, forensic teams, or clerks) involved in the incident.

### **SURVIVOR GUILT**

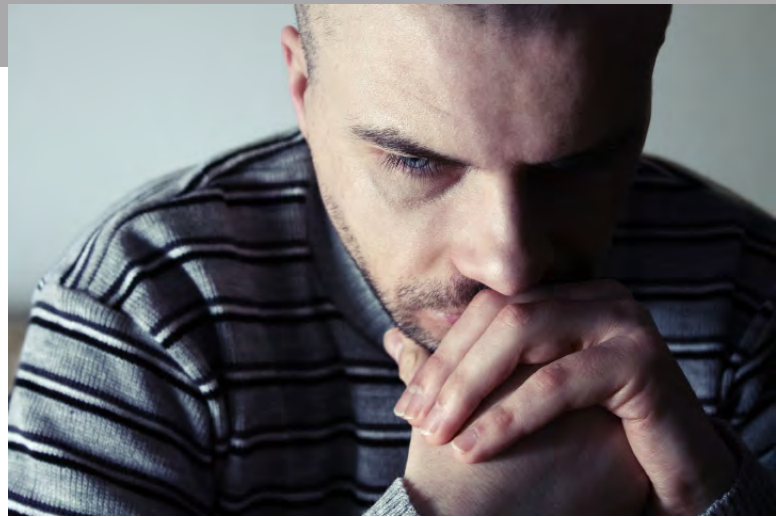
A follow-up debriefing for all involved in the incident is also recommended shortly after the funeral of the fallen officer to ensure people are coping with the incident as good as can be expected. "Survivor guilt" is often experienced by those intimately involved in a life-claiming incident. The question of "Why them and not me?" can eat away at a co-worker and lead to chronic depression, post-traumatic stress injury, and even thoughts of suicide. If you or someone you know is experiencing "survivor guilt", seek professional counseling.

# GRIEF COMPLICATIONS

You must respect a person's way of coping with loss, while at the same time looking for signs and symptoms of potentially serious complications that could be relieved.

The following are symptoms that should be immediately addressed by a professional, even if the person is grief-stricken:

- Talking about suicide.
- Unable to function for weeks to months after the death.
- Abuses alcohol and/or drugs.
- Shows signs of severe major depression or post-traumatic stress disorder (PTSD).



Although grief resembles major depression in many ways, a skilled clinician can determine whether a bereaved person is suffering with depression. It is wrong to assume that a bereaved person with major depression symptoms is just having a “normal” reaction, since depression is a serious, but treatable, disorder. When the death is shocking and unexpected, there also can be symptoms of PTSD.

## **UNDERSTANDING POST-TRAUMATIC STRESS (PTS)**

It is completely normal for an officer who has experienced a traumatic event to experience stress following the event. Some of the reactions of this stress injury could include:

- Re-experiencing the traumatic event through painful, intrusive thoughts or nightmares about the death.
- Avoidance or emotional numbing, as indicated by efforts to stay away from activities, places or things related to the person's death.
- Feeling detached from others and an inability to feel positive emotions.
- Increased persistent anxiety and physiological arousal, as indicated by difficulty sleeping, irritability, difficulty concentrating and a tendency to become easily startled.

Although many of these symptoms are common following a traumatic event, if they remain persistent over time and begin to interfere in normal activities and relationships, the officer's traumatic injury may need immediate treatment. Thankfully, traumatic injuries are treatable and most officers are capable of working through the trauma and returning to a healthy life.

## **AFTER LOSS, HOW LONG WILL THE FEELINGS LAST?**

Because survivors must often come to terms with not only the death itself, but the manner of the death (e.g. if it was violent or painful), it can take many months for the most painful feelings and thoughts to go away.

It is common to worry about what the person experienced during his or her final moments of life. If

other people were directly or indirectly responsible for the death, the survivor must struggle with the realization that others can and will commit evil acts. This awareness can provoke intense reactions, such as powerful rage toward the person (or people) responsible.

If the death was a result of a crash or mistake, grief reactions may be clouded by confusion since there isn't someone to blame or hold responsible.

If a loved one's death was not in the line of duty but by suicide or drug overdose, anger, shame, guilt and feeling abandoned by the deceased are common emotions.

It also may take longer to deal with the loss if the survivor:

- Has previously experienced psychological problems, such as major depression or separation anxiety.
- Was very dependent (e.g., financially and emotionally) on the person who died.
- Has experienced previous trauma or traumatic loss, especially if it is similar in some way to this loss.
- Has few friends or relatives who are supportive.
- Is simultaneously coping with other serious concerns, such as major health problems, psychosocial stresses or other losses.

As the initial shock of the death wears off, there may be times when the survivor can focus on other issues and not feel the pain of the loss so intensely. Gradually, these moments will become longer, and there will be more good days and fewer bad days.

However, people can experience setbacks during the process. People often have difficulty dealing with occasions such as holidays, birthdays, the anniversary date of the death, or other times that have meaning.

Research suggests that if after six months the grief has not become easier to bear, the bereaved person should take extra steps to help the process along.

## **WHEN IS IT A GOOD IDEA TO GET PROFESSIONAL HELP?**

If the intensity of grief is still strong after six months, and there are symptoms of PTSD or major depression, or if these reactions interfere with other parts of normal life, such as holding a job, ask for support from a professional. Also, any of the following experiences suggest that professional help may be needed:

- Continuing to experience intense yearning for the deceased that does not diminish over time.
- Struggling with feelings of guilt or uncontrollable rage.
- Becoming severely depressed and feeling hopeless about the future.
- Harboring persistent suicidal thoughts.
- Abusing alcohol or drugs, or increasing tobacco use.



## TREATMENT CAN HELP

No matter how long someone has been suffering from the impact of a sudden, traumatic loss, comforting and effective treatments are available. It is important for survivors of sudden, traumatic loss to select a therapist who is experienced in treating both trauma and bereavement. Many psychotherapies and support groups are available. Medication and psychotherapy may be effective with symptoms of depression and PTSD.

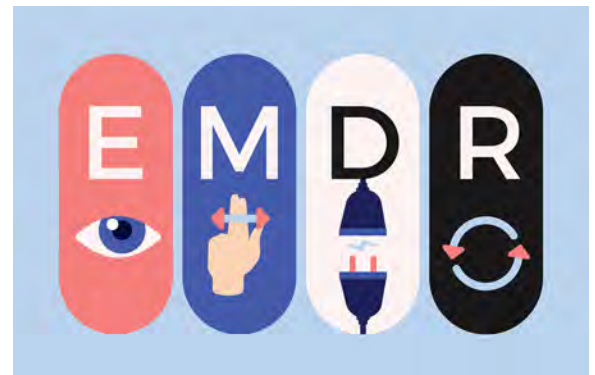
In addition, temporary medication may be useful for those who experience intense anxiety or insomnia. A family doctor, clergy person, local mental health association, state psychiatric, psychological or social work association, or health insurer may be able to provide a referral to a counselor or therapist with experience in treating sudden, traumatic loss.

© 2005 *Traumatic Loss Revised*. Reprinted with permission of the International Society for Traumatic Stress Studies.

## EMDR

Eye Movement Desensitization and Reprocessing (EMDR) is a therapeutic technique that can help process the “stuck places” that people often experience as a result of a traumatic event (i.e. images, sounds, smells, emotional reactions or negative beliefs about themselves regarding the event). For a single incident trauma, often one to three sessions with a trained EMDR therapist is all that is needed.

For more information about EMDR or to find an EMDR therapist in your area, go to [emdria.org](http://emdria.org).



## SURVIVOR BENEFITS

The agency’s benefits coordinator assigned to the bereaved family should know all the benefits/ payments available to surviving families of fallen officers. This officer should inform the family of these benefits, file the appropriate paperwork and follow up with the family to make sure these benefits are being received.

The benefits coordinator should visit the surviving family to discuss benefits within a few days following the funeral and provide a typed document outlining the **possible** benefits the family may receive.

This guide is not a legal document nor is it intended to serve as a legal interpretation of existing statutes.

C.O.P.S. does not warrant that all or any benefits will be awarded to survivors who apply.

## **FEDERAL BENEFITS**

### ***Public Safety Officers' Benefits Act***

A unique effort of the U.S. Department of Justice; local, state, federal, and tribal public safety agencies; and national organizations, the Public Safety Officers' Benefits (PSOB) Program provides death benefits to the survivors of law enforcement officers, firefighters, and other first responders whose death (or catastrophic injury) was the direct and proximate result of an injury sustained in the line of duty. To determine these claims, the PSOB Office works closely with survivors, injured officers, and agencies to obtain the required documentation to comply with the PSOB law and its implementing regulations. While some claims are straightforward and clearly meet the criteria, others present significant factual and legal complexities that must be resolved before a determination can be made.



The PSOB Office collaborates with national law enforcement, firefighter, and first responder groups to provide a range of PSOB training and technical assistance, from one-to-one mentoring to conferences and online resources. The benefit amount for deaths occurring between October 1, 2024 and September 30, 2025 is \$448,575.00. For deaths occurring on or after October 1, 2025 is \$461,656.

### ***Public Safety Officer Support Act***

On August 16, 2022 President Biden signed into law the Public Safety Officer Support Act (PSOSA). This act extends death and disability benefits under the Public Safety Officers' Benefits (PSOB) program to certain public safety officers and survivors of public safety officers who suffer or suffered from post-traumatic stress disorder, acute stress disorder, or trauma and stress-related disorders following an exposure to one or more traumatic events while on duty.

The act specifies that post-traumatic stress disorder, acute stress disorder, or trauma and stress-related disorders suffered by a public safety officer following an exposure to a traumatic event while on duty constitutes a personal injury in the line of duty if exposure to the traumatic event was a substantial factor in the disorder.

The PSOB program provides death, disability, and education benefits to public safety officers and survivors of public safety officers who die or become disabled as a direct and proximate result of a personal injury in the line of duty.

## **PSOB BENEFITS**

**Death:** PSOB provides a one-time benefit to eligible survivors of public safety officers whose deaths were the direct result of an injury sustained in the line of duty on or after September 29, 1976.

**Hometown Heroes:** On December 15, 2003, the Hometown Heroes Survivors' Benefits Act expanded circumstances under which officer deaths from heart attacks and strokes may be covered by the program.

The Act presumes that the public safety officer who suffered a fatal heart attack, stroke or vascular rupture up to 24 hours after on-duty, non-routine strenuous physical activity or training has died as a result of a personal injury sustained in the line of duty.

For more information on the Hometown Heroes Survivors' Act, go to [psob.gov](https://psob.gov).

**Disability:** PSOB provides a one-time benefit to eligible public safety officers who were permanently and totally disabled as a result of a catastrophic injury sustained in the line of duty on or after November 29, 1990. Injuries must permanently prevent officers from performing any gainful work in the future. For the current disability benefit amount, visit [psob.gov](http://psob.gov).

## **FILING A PSOB CLAIM**

A PSOB Death Benefits application consists of two parts—a Part A application completed by the applicant or authorized representative, and a Part B application completed by the public safety agency. The web-based application will generate a customized set of questions and required documents for each individual application; a sample PSOB Death Benefits application can be viewed by visiting [psob.gov](http://psob.gov).

C.O.P.S. has trained people to assist agencies with filing a PSOB claim. Don't hesitate to call C.O.P.S. for help: (573) 346-4911.

To file a claim, visit: [psob.gov](http://psob.gov).

## **CHECKLIST FOR FILING A PSOB DEATH CLAIM**

The following checklist helps streamline the PSOB filing process for you and the fallen officer's survivors. For help with any part of the PSOB claim, do not hesitate to call the PSOB Office toll-free at: (888) 744-6513.

### ***Death Benefits Application – Part A – Survivors***

*Collect and upload the following required documents regarding the officer's surviving family and potential beneficiaries.*

- Death Benefits Application Part A completed and electronically signed by the survivor(s) or authorized representative.
- Divorce decrees for all the officer's and current spouse's previous marriages, including references to physical custody of any children, if applicable.
- Officer's current marriage certificate, if applicable.
- Death certificates for all the officer's and current spouse's previous marriages, if any of the marriages ended in death, if applicable.

### ***Death Benefits Application – Part B – Agency***

*Collect and upload the following required documents regarding the officer's line-of-duty death from agency records.*

- Death Benefits Application Part B completed and electronically signed by the head of the public safety agency or designee.
- Incident and/or Accident Reports.
- Death Certificate.
- When the cause of death is a heart attack, stroke or vascular rupture, all incident and/or accident reports for the officer's on-duty activities in the 24 hours prior to his or her heart attack, stroke or vascular rupture.
- A copy of any of the rulings related to other benefits (workers' compensation, state line of duty, September 11 Victim Compensation Fund) that were applied or related to the officer's death.

## Who receives PSOB benefits if the claim is approved?

- Surviving Spouse, No Eligible Children\* – 100% to spouse.
- Surviving Spouse, Eligible Children – 50% to spouse; 50% divided equally among children.
- No Surviving Spouse or Eligible Children – Designated Life Insurance Beneficiary on file with the department or PSOB Designee.
- No Surviving Spouse, Eligible Children, Beneficiaries on File – 100% to surviving parents in equal shares.
- No Surviving Spouse, Children, Beneficiaries, Parents – Children who would be eligible but for age.

*\*Child is defined as any natural, illegitimate, adopted, posthumous child or stepchild of a deceased public safety officer who, at the time of the officer's death, is 18 years old or under; 18-22 and a full-time student; or 19 and older, and incapable of self-support due to a physical or mental disability.*

## **PUBLIC SAFETY OFFICERS' EDUCATIONAL ASSISTANCE PROGRAM**

The Public Safety Officers' Educational Assistance (PSOEA) Program provides educational assistance to dependents of public safety officers killed or disabled in the line of duty whose families have been awarded the PSOB benefit.

PSOEA benefits may be used to defray educational expenses, including tuition, room and board, books, supplies and education-related fees.

PSOEA benefits are provided to the officer's spouse or children who attend an eligible educational institution. Assistance is available for 45 months of full-time education or training, or for a proportional period for a part-time program. To file a claim, visit: [psob.gov](http://psob.gov).



## **HEALTH INSURANCE**

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) guarantees that the employer of the deceased officer must make available to the surviving spouse and his or her 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.

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

For more information on health insurance, go to [dol.gov/general/topic/health-plans/cobra](http://dol.gov/general/topic/health-plans/cobra).

Some states have passed legislation to provide health care coverage for fallen public safety officers' survivors through the state. Check with your agency's Human Resources Department or visit C.O.P.S.' website to look up your state's death benefits.

## STATE & LOCAL BENEFITS

Benefits vary among states and agencies.

Common benefits that survivors of public safety officers may be eligible for include:

- One-time death benefit from the state
- Education assistance
- Pension
- Health insurance
- Workers' Compensation



There may be benefits available through local organizations and associations. There may also be death benefits available through membership in local organizations.

## FOLLOW UP

Public safety surviving families often feel isolated by the department within a short time following the funeral. Below are some ideas to help your survivors feel a part of “the family” for which their officer gave his or her life:

- When plaques/memorabilia are given to the surviving spouse, make the same available to the surviving parents.
- Invite the surviving family to agency activities. They need that continued contact.
- Remember to give duplicate memorabilia to those children from a former marriage. Even though they did not live with the officer-parent, they are still that officer’s children.
- Keep in touch with the family through monthly phone calls the first year, dwindling off to quarterly contact.
- Close co-workers of the deceased officer should drop by the home on a regular basis. When visiting, don’t be afraid to use the deceased officer’s name or ask, “How are you doing since Jim’s death?” if something needs to be done around their home, get it done.
- Always observe the officer’s death date with a short note to the family and/or flowers on the grave.
- **All** holidays are traumatic events for the family the first year. Show your support during these times.
- Remembrance books may be presented to the family. They can include anecdotes, pictures and newspaper articles of incidences the fallen officer worked. These remembrance books become treasures, especially if the children were too young to remember their parent when he or she was killed.
- Don’t make idle promises to the surviving family. It hurts children more to be promised a day with co-workers and be stood up rather than never to have been invited at all. Set a definite time, plan and date – **and follow through!**

Maintain contact for as long as the family wants support. The family will let you know when they are ready to move on with their lives without assistance from the department.

# C.O.P.S. TRAINING

## **TRAUMAS OF LAW ENFORCEMENT: 3-DAY TRAINING**

Each year C.O.P.S. presents the “Traumas of Law Enforcement” at various locations across the country. The training focuses on Stress & Trauma, Impacts of Line-of-Duty Deaths, and Police Suicide. Injured Officer and a Survivor Panel are also featured.

Dates and locations are posted at [www.concernsofpolicesurvivors.org](http://www.concernsofpolicesurvivors.org)



## **NATIONAL CONFERENCE ON LAW ENFORCEMENT WELLNESS & TRAUMA**

This conference takes place each November and covers a wide range of topics. It offers a much-needed focus on officer wellness & trauma and the need to proactively address the cumulative stresses that can occur over an officer's career. It is recommended for all law enforcement officers (active or retired), law enforcement administrators, deputies', peer support, employee assistance personnel, planning, research, and chaplains. Law enforcement spouses/significant others are also encouraged to attend. Classes are arranged so everyone can find the right topics that fit their needs.

- 3 Days and 2 Nights
- Networking Opportunities
- Silent Auction
- COPS SHOP on site
- Law Enforcement Appreciation Night/Dinner
- Exhibitors

More information on the National Conference on Law Enforcement Wellness & Trauma can be found at [concernsofpolicesurvivors.org](http://concernsofpolicesurvivors.org)



## **ONE-DAY TRAININGS**

Geared toward agencies who do not have the resources or staffing to send officers away to C.O.P.S. trainings. A combination of the topics below can be tailored to your department's needs:

- Impacts of Line of Duty Deaths
- Stress & Trauma
- Police Suicide
- PSOB Benefits
- Death Notifications
- Hospital & Family Assistance
- Liaison Officer
- Funeral Planning
- Co-worker Support
- Trail Support

*Agency would coordinate date, facility, travel, logistics, etc.; determine cost and fees involved; and verify consultant availability with the C.O.P.S. Training Director.*

# C.O.P.S. PROGRAMS

## NATIONAL C.O.P.S. PROGRAMS FOR SURVIVORS

- Through chapters nationwide, C.O.P.S. provides immediate, strong peer support to newly bereaved families. “Seasoned survivors” can say to the grieving family, “We know how you are feeling,” and truly mean it.
- Survivor Weekends and Camps are planned for survivors who are members of C.O.P.S. From extended weekends to one-week camps and Outward Bound® experiences for surviving children, the only cost to the survivors is transportation to and from the event. Access to mental health professionals and peer support is available at every event.
- In addition to camp (ages 6-14), Young Adults Camp, and Outward Bound® (for teens ages 15-20), C.O.P.S. also has a counseling reimbursement program for surviving children. C.O.P.S. offers funding for counseling sessions for grief issues, and reimburse costs for grief-related medications for surviving children.
- Information is accessible on the C.O.P.S. website for federal and state-specific benefits that are available to the family.
- The C.O.P.S. scholarship programs covers surviving spouses and children (regardless of age) in states where educational benefits for survivors are not provided.
- National C.O.P.S. chapters and members will write parole letters for hearings and provide support during the trial, if requested.
- The May 14<sup>th</sup> and 16<sup>th</sup> National Police Survivors’ Conference is held yearly in Washington, DC, during National Police Week (the week that holds May 15<sup>th</sup>, National Peace Officers’ Memorial Day).
- C.O.P.S. produces tri-annual newsletters mailed to over 30,000 survivor homes nationwide.
- A monthly email newsletter is sent to anyone who registers for it on the C.O.P.S. website.
- All resource materials used to produce this guide are available on the C.O.P.S. website.
- C.O.P.S. holds a National Conference on Law Enforcement Wellness each year for law enforcement.



## **CO-WORKERS WEEKEND**

**C.O.P.S. Co-Workers Weekend** is planned for surviving co-workers, active or retired, of law enforcement officers who died in the line of duty, as determined by C.O.P.S. criteria. Lodging, meals and activities are at **no cost** to the attendee.

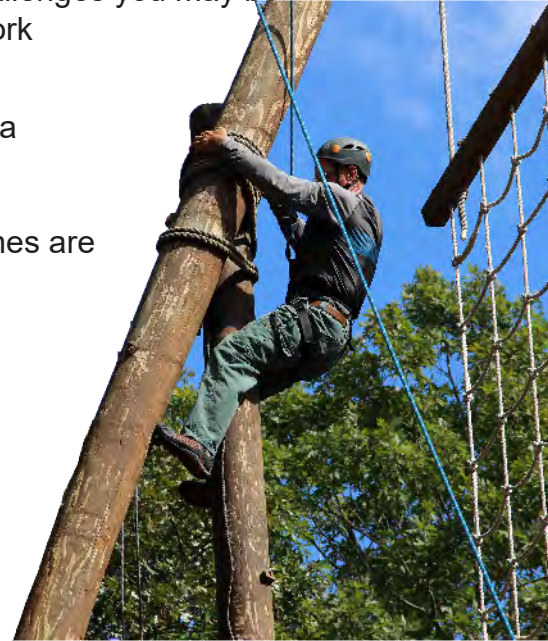
During this weekend, attendees will get the chance to discuss any challenges you may be facing, whether these challenges relate to your loss or your current work environment.

It is our goal that survivors leave the weekend feeling truly heard with a continuing support system made up of peers who actually “get it”.

Attendance of this weekend is strictly confidential, and participant names are not shared.

Session Examples (Click for description):

- Survivor Guilt
- Assisting Surviving Families
- How to Help your Department Understand What You Are Going Through
- Awareness of Post-Traumatic Stress Disorder
- Busting Burnout



**C.O.P.S. Co-Workers for Couples Weekend** is planned for surviving co-workers, active or retired, and their spouse/domestic partner\* of law enforcement officers who died in the line of duty, as determined by C.O.P.S. criteria. Lodging, meals and activities are at **no cost** to the participant.

*\*Domestic Partner is defined as a long term committed legal or interpersonal relationship between two individuals who live together and share a common domestic life (i.e., not just a boy/girlfriend).*

C.O.P.S. Co-Workers for Couples Weekend will give couples the opportunity to discuss their grief in a comfortable setting and gain a better understanding of what each person is going through. Many times, surviving co-workers have a difficult time explaining to their friends and family what they are feeling after the loss of their co-worker. Additionally, significant others fear that something may happen to their loved one and may have difficulty knowing how to support them.

While at Co-Workers for Couples Weekend you will meet licensed mental health professionals who will facilitate various sessions and optional one-on-one counseling that will address your needs and provide tools to support you in your marriage and everyday life. You will also get to participate in fun, challenging couple-based activities. Attending Co-Workers for Couples Weekend will give you the opportunity to strengthen your relationship while also providing a support system made up of peers who understand.

Attendance of this weekend is strictly confidential, and participant names are not shared.

Session Examples

- The 5 Love Languages
- Self-Care for Spouses
- Anger – Name It to Tame It
- How to Overcome the “What Ifs”
- Dealing with Fear that has Crept into my Marriage

To register for C.O.P.S. Weekends, visit <https://www.concernsofpolicesurvivors.org/survivor-weekends-and-camps>.

## **EMERGENCY CONTACT FORM:**

C.O.P.S. recommends all first line supervisors have immediate access to up to date emergency contact information for every officer in the agency. This information should be limited to basic contact information but should include information about how to contact the officer's spouse, parents, adult children, and siblings. Addresses and phone numbers are sufficient.

Making these emergency contacts accessible from the supervisor's cell phone or mobile data terminal is ideal to ensure quick access, thus giving the supervisor the best chance to notify the family before they learn about the incident through social media channels.

[Click here for access to a fillable form.](#)

## **PERSONAL INFORMATION FORM:**

C.O.P.S. recommends every officer in an agency fill out a personal information form containing information that will be vital to the agency and to the family in the unfortunate event of the officer's death. This information is very helpful for surviving family members to help ease the trauma of the number of decisions that will need to be made and where valuable information is stored.

This form is highly personal and should be treated with the utmost confidentiality. C.O.P.S. recommends this form be placed in an envelope, sealed with evidence tape and placed in the officer's private personnel file, accessible only upon their death.

[Click here for access to a fillable form.](#)

## **ADDITIONAL RESOURCES**

### **Grief, Support and Counseling**

#### **MOTHERS AGAINST DRUNK DRIVING (MADD)**

Madd.org // (877) 275-6233

#### **PARENTS OF MURDERED CHILDREN**

Pomc.com // (513) 721-5683

#### **COMPASSIONATE FRIENDS**

Compassionatefriends.org // (877) 969-0010

#### **CENTER FOR LOSS AND LIFE TRANSITION**

Centerforloss.com

### **Honoring the Fallen**

#### **NATIONAL LAW ENFORCEMENT OFFICERS MEMORIAL FUND**

Nleomf.org // (202) 737-3400

#### **OFFICER DOWN MEMORIAL PAGE**

Odmp.org

### **Educational Resources**

#### **INTERNATIONAL CRITICAL INCIDENT STRESS FOUNDATION**

Icisf.org



## NOTES

[illegible]



# C.O.P.S.

CONCERNS OF POLICE SURVIVORS

*PO Box 3199  
Camdenton, Missouri 65020  
(573) 346-4911  
[concernsofpolicesurvivors.org](http://concernsofpolicesurvivors.org)*

TM