

# NEW JERSEY



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

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## STATE DEATH BENEFITS

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Currently, there is not a one-time state death benefit, however benefits may be paid by a Retirement System. Please see State Life Insurance & Retirement section below.

## EDUCATION BENEFITS

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**New Jersey Statute 18A:71B-23** - State paid tuition at New Jersey public universities is available to children and surviving spouses. Children are eligible for 8 years after their high school graduation. Contact the **Financial Aid department** of the school you plan to attend for application instructions

**CONCERNS OF POLICE SURVIVORS** – provides financial assistance of up to \$2,000 per semester to surviving children and surviving spouses of law enforcement officers killed in the line of duty, according to C.O.P.S. criteria, who wish to pursue a course of study beyond high school. Since there is a tuition-free education benefit available in your state, you must first apply for and be denied by the state or the institution to be eligible for the C.O.P.S. scholarship.

How to Apply: <https://www.concernsofpolicesurvivors.org/scholarship>

**The PUBLIC SAFETY OFFICERS' EDUCATION ASSISTANCE (PSOEA) Program** provides financial assistance, for the purpose of seeking higher education, to the spouses and eligible children of local police, fire, and emergency public safety officers who have been killed or permanently disabled in the line of duty.

Educational assistance through the PSOEA Program is available after the Public Safety Officers' Benefit (PSOB) death or disability claim process has been completed and benefits have been awarded.

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 NEW JERSEY** - To be eligible for a scholarship grant, applicants must have a parent who has been killed or seriously injured as a result of a work-related incident that meets the criteria of the Workers' Compensation Act and that has resulted in demonstrated financial need. Applicants must be between the ages of 18-26. For more information or to apply, visit <https://www.kidschancenj.org/>

**CONCERNS OF POLICE SURVIVORS (C.O.P.S.)** // (573) 346-4911 // [cops@nationalcops.org](mailto:cops@nationalcops.org)

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## WORKERS' COMPENSATION

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All New Jersey employers, not covered by Federal programs, must have workers' compensation coverage or be approved for self-insurance.

In the case of workers' compensation, dependents of a worker who dies because of a work-related injury or illness may be eligible to receive death benefits. The weekly benefits payments are 70% of the weekly wage of the deceased worker, not to exceed the maximum benefit amount established annually by the Commissioner of Labor. The benefit amount is divided by the surviving dependents as determined by a judge after a hearing on extent of dependency.

A surviving spouse and natural children who were a part of decedent's household at the time of death are conclusively presumed to be dependents. A surviving spouse and natural children who were not a part of the decedent's household at the time of death and all other alleged dependents (parents, grandparents, grandchildren, brothers, sisters, etc.) must prove actual dependency.

Children who are deemed to be dependents remain so until the age of 18 years or if a fulltime student, until the age of 23 years. If a child is physically or mentally disabled, he/she may be eligible for further benefits.

Please refer to the appropriate section of the workers' compensation statute for detailed information (**N.J.S.A. 34:15-13**).

For additional information, visit the **New Jersey Department of Labor and Workforce Development** at [https://www.nj.gov/labor/wc/wc\\_index.html](https://www.nj.gov/labor/wc/wc_index.html) or call (609) 292-2515.

## PUBLIC SAFETY OFFICERS' BENEFITS (PSOB) PROGRAM

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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 <https://psob.bja.ojp.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](mailto:cops@nationalcops.org)

## STATE LIFE INSURANCE & RETIREMENT

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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:

### **NEW JERSEY POLICE AND FIRE RETIREMENT SYSTEM (PFRS)**

<https://www.state.nj.us/treasury/pensions/pension-active-pfrs.shtml>

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## **NEW JERSEY PUBLIC EMPLOYEES' RETIREMENT SYSTEM (PERS)**

<https://www.state.nj.us/treasury/pensions/pension-active-pers.shtml>

## **NEW JERSEY STATE POLICE RETIREMENT SYSTEM**

<https://www.state.nj.us/treasury/pensions/pension-active-sprs.shtml>

## **HEALTH INSURANCE BENEFITS**

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Health benefits vary depending upon agencies. Contact the Benefits Coordinator at your agency.

## **FUNERAL BENEFITS**

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**Workers' Compensation** The employer or its insurance carrier is responsible to pay up to \$3,500 in funeral expenses for a job-related death. These funds are payable to whomever is liable for the funeral bill, be it the estate or an individual. 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**

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### **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.

Contact the C.O.P.S. National Office 573-346-4911, email [cops@nationalcops.org](mailto:cops@nationalcops.org) or visit <https://www.concernsofpolicesurvivors.org/local-chapters> for information on a chapter in your area. 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

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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.

**NEW JERSEY FRATERNAL ORDER OF POLICE** <https://njfop.org/>

**NEW JERSEY SHERIFFS' ASSOCIATION** <https://www.njsheriff.org/>

**NEW JERSEY STATE POLICEMEN'S BENEVOLENT ASSOCIATION** <https://www.njspba.com/>

**STATE TROOPERS' FRATERNAL ASSOCIATION** <https://stfa.org/>

**THE 200 CLUB OF BERGEN COUNTY** <https://200club.org/>

**200 CLUB OF BURLINGTON COUNTY** provides a financial benefit of up to \$10,000 for a first responder who is injured or killed in the line of duty. Visit [www.burlco200club.org](http://www.burlco200club.org) for more information.

**CAMDEN COUNTY HERO SCHOLARSHIP FUND** provides a cash gift at time of death; surviving children can attend any college of their choice, and they pay up to highest NJ state tuition at their time of enrollment <https://camdencountyhero.com/>

**200 CLUB OF ATLANTIC AND CAPE MAY COUNTIES** provides a lump sum of \$5,000 as well as educational assistance for children. <https://200clubofatlanticandcapemaycounties.org/>

**200 CLUB OF ESSEX COUNTY** provides financial assistance and educational scholarships. <http://200clubessexcounty.org/>

**GLOUCESTER COUNTY HERO SCHOLARSHIP FUND, INC** provides financial assistance and education scholarships. <https://gchero.org/>

**200 CLUB OF HUDSON COUNTY** <https://200clubhudsoncounty.com/>

**200 CLUB OF HUNTERDON COUNTY, NJ, INC** provides financial assistance, scholarships, and valor recognition to law enforcement, fire, and emergency service personnel and their families. <https://www.200clubofhunterdon.org/>

**200 CLUB OF MERCER COUNTY** provides financial assistance to the family. <https://www.mercer200club.org/>

**200 CLUB OF MIDDLESEX COUNTY** provides financial assistance plus educational scholarships. <http://middlesex200club.org/>

**200 CLUB OF MONMOUTH COUNTY** provides financial assistance plus educational scholarships. <https://www.monmouth200club.com/>

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**200 CLUB OF MORRIS COUNTY** provides a death benefit, support payments for children and scholarships. <https://www.200clubofmorriscounty.com/>

**200 CLUB OF OCEAN COUNTY** provides financial and educational assistance. <https://www.200clubofocean.org/>

**PASSAIC COUNTY 200 CLUB** provides a \$15,000 lump sum and scholarships. <https://www.pc200club.org/>

**THE 200 CLUB OF SOMERSET COUNTY** <http://www.somersetcounty200club.org/>

**200 CLUB OF SUSSEX COUNTY** provides financial assistance and and scholarships. <https://200clubsc.org/>

**THE TWO HUNDRED CLUB OF UNION COUNTY** provides assistance on a case-by-case basis. <http://www.uc200club.org/>

**FRATERNAL ORDER OF POLICE** or other labor/fraternal groups may provide a one-time death benefit to family members of a deceased member officer. Contact your local lodge for information.

**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>.

**OTHER BENEFITS TO ASK YOUR AGENCY ABOUT:**

City life insurance?

Private life insurance?

County & Local Jurisdiction Benefits?

Retirement Benefits?

Real estate tax relief?