

NORTH CAROLINA

Death benefits available to the surviving families of law enforcement officers who have died in the line of duty

STATE DEATH BENEFITS

Law Enforcement Officer's Death Benefit Act (G.S. Chapter 143, Art. 12A)

§ 143-166.3. Payments; determination.

- (a) When any covered person is killed in the line of duty, the Industrial Commission shall award a death benefit in the amount of one hundred thousand dollars (\$100,000) to be paid to one of the following:
 - (1) The spouse of the covered person if there is a surviving spouse. NC General Statutes Chapter 143 Article 12A 5
 - (2) If there is no surviving spouse, then payments shall be made to any surviving dependent child of the covered person. If there is more than one surviving dependent child, then the payment shall be made to and equally divided among all surviving dependent children.
 - (3) If there is no surviving spouse and no surviving dependent child or children, then payments shall be made to any surviving dependent parent of the covered person. If there is more than one surviving dependent parent, then the payments shall be made to and equally divided between the surviving dependent parents of the covered person.
 - **(4)** If there is no surviving spouse, surviving dependent child, or surviving parent, then the payment shall be made to the estate of the deceased covered person.

Benefits are exempt from State and local taxes. For more information, visit the North Carolina Industrial Commission website at http://www.ic.nc.gov/ or call (800) 688-8349.

EDUCATION BENEFITS

North Carolina General Statutes – Chapter 115B provides that children between the ages of 17 and 24 shall be able to attend classes for credit or noncredit purposes without the required payment of tuition for up to 54 months (4.5 years) if the child is seeking a baccalaureate degree (or the number of months required to complete the educational program if they are not seeking a baccalaureate degree) at any of the constituent institutions of The University of North Carolina or the North Carolina Community Colleges. Other fees and charges, such as housing and textbooks, are not waived under this law.

Spouses are also eligible until such time they remarry.

To apply, speak to the financial aid office of the school you wish to attend.

CONCERNS OF POLICE SURVIVORS – provides financial assistance of up to \$1,500 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

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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. Call (888) 744-6513 or visit https://psob.bja.ojp.gov/benefits/ or more information.

The **North Carolina Bar Association** awards scholarships to children of fallen officers based on need and merit. Applicants should be under the age of 27 and be accepted or enrolled at an accepted vocational school or institute of higher education. Scholarship amounts vary.

For more information or to apply, call the North Carolina Bar Association at (919) 677-0561 or visit https://www.ncbar.org/

KIDS CHANCE OF NORTH CAROLINA- 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 16-25.

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

WORKERS' COMPENSATION

Workers' Compensation Act North Carolina General Statutes Chapter 97

Workers' Compensation coverage is compulsory for employers with 3 or more employees in North Carolina; however, waivers are permitted. To receive workers' compensation benefits the surviving spouse must take the initiative and file a workers' compensation claim through a workers' compensation attorney to receive any compensation. The determination as to whether the claim will be paid will be determined by the Workers' Compensation Appeals Board.

See also Workers' Compensation Rules of the N.C. Industrial Commission Article IV Rule 409, call the North Carolina Industrial Commission at (800) 688-8349 or visit https://www.ic.nc.gov/claimants.html

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)

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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 <u>psob.gov</u> 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:

Teachers' and State Employees Retirement System (TSERS) and/or Local Governmental Employees Retirement System (LGERS)

https://www.myncretirement.com/

HEALTH BENEFITS

Health benefits vary depending upon police department benefits. Spouses of state and county officers may elect to continue to participate in the same benefit program in effect at the time of the officer's death. Contact the Benefits Coordinator at your agency.

FUNERAL BENEFITS

WORKERS' COMPENSATION pays a maximum amount for funeral expenses of \$10,000. 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

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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 <u>concernsofpolicesurvivors.org</u>; email <u>cops@nationalcops.org</u> 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.

The North Carolina Crime Victim Compensation Program may provide benefits to family members that have lost their officer due to a crime. Awards may be granted for things such as mental health counseling, funeral expenses, lost wages, etc. that aren't covered by other sources.

For application instructions, visit the North Carolina Department of Public Safety Crim Victim Compensation at https://www.ncdps.gov/dps-services/victim-services/crime-victim-compensation

NORTH CAROLINA SHERIFFS' ASSOCIATION https://ncsheriffs.org/

NORTH CAROLINA ASSOCIATION OF CHIEFS OF POLICE https://ncacp.org/

NORTH CAROLINA POLICE BENEVOLENT ASSOCIATION

https://www.sspba.org/gen/chapters/North_Carolina_Division_11.jsp

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.

NORTH CAROLINA FOP https://ncfop.org/

The 100 Club https://the100club.org/

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://lstrcf.org.

OTHER BENEFITS TO ASK YOUR AGENCY ABOUT:

City life insurance?
Private life insurance?
County & Local Jurisdiction Benefits?
Real estate tax relief?