

The Public Safety Officers' Benefits Program



Why PSOB

- Assists in the recruitment and retention of qualified law enforcement officers, firefighters, and first responders in America.
- Establishes the value communities place on the contributions of those willing to serve their communities in potentially dangerous circumstances.
- Offers peace of mind to men and women seeking careers in public safety.



PSOB provides...

- Death Benefits
- Disability Benefits
- Education Assistance



Death Benefits



The PSOB Act

Authorizes federal benefits for survivors of public safety officers whose deaths were the direct and proximate result of an injury sustained in the line of duty.



Officer Eligibility

State and local law enforcement officers and firefighters for deaths resulting from injuries occurring on or after September 29, 1976.

Federal law enforcement officers and firefighters for deaths resulting from injuries occurring on or after October 12, 1984.



Officer Eligibility

Members of federal, state, and local public rescue squads and ambulance crews for deaths occurring on or after October 15, 1986.

FEMA personnel and state, local, and tribal emergency management and civil defense agency employees for deaths occurring on or after October 30, 2000.



Injury

...a traumatic physical wound (or physical condition of the body) caused by external force (bullets, explosives, sharp instruments, blunt objects, physical blows); chemicals; electricity; climatic conditions; infectious disease; radiation; virii; or bacteria; but does not include any occupational disease or any condition of the body caused or occasioned by stress or strain.



Line of Duty

An injury is sustained in the line of duty if...sustained in the course of performance of line of duty activity or action; or authorized commuting; or convincing evidence demonstrates that such injury resulted from the injured party's status as a public safety officer.



Hometown Heroes Survivors Benefits Act

For deaths occurring on or after December 15, 2003

If a public safety officer dies as a direct and proximate result of a heart attack or stroke, that officer shall be presumed to have died as the direct and proximate result of a personal injury sustained in the line of duty if...



Hometown Heroes

...the officer, while on duty, engaged in a situation involving non-routine stressful or strenuous physical activity* OR participated in a training exercise, and such participation involved non-routine stressful or strenuous physical activity*;



Hometown Heroes

...that officer died as a result of a heart attack or stroke suffered while engaging or participating in such activity as described above while still on duty, or not later than 24 hours after so engaging or participating in such an activity; and...



Hometown Heroes

...Such presumption is not overcome by competent medical evidence to the contrary.

*Non-routine stressful or strenuous physical activities exclude actions of a clerical, administrative, or non-manual nature.



Death Benefits

1976: Benefit set at \$50,000

1988: Increases to \$100,000

2001: USA Patriot Act increases to \$**250,000**

2008: Current benefit at \$303,064

*Benefit is based on the officer's date of death.



Eligible Death Beneficiaries

Surviving Spouse, No Eligible Children:

100% to spouse

Surviving Spouse and Eligible Children:

50% to spouse 50% divided equally among children

No Surviving Spouse but Eligible Children:

100% divided equally among children



Eligible Death Beneficiaries

No Surviving Spouse or Eligible Children:

Designated PSOB beneficiary; life insurance policy on file with agency

No Surviving Spouse, Eligible Children, or Life Insurance Beneficiaries:

50% to each surviving parent, or 100% to the sole surviving parent



Disability Benefits



Disability Benefits

Provided if the public safety officer has become permanently and totally disabled as the direct result of a catastrophic injury sustained in the line of duty.



Disability Benefits: Officer Eligibility

Federal, state, local law enforcement officers, firefighters, and members of public rescue squads and ambulance crews for injuries occurring on or after November 29, 1990.

FEMA personnel and state, local, and tribal emergency management and civil defense agency employees for injuries occurring on or after October 30, 2000.



Public Safety Officers' Educational Assistance Program



PSOEA Eligibility

- Applicants must be a spouse or child of a public safety officer.
- Applicants must have received the PSOB death benefit (or be eligible to receive the death benefit); or be the spouse or child of an officer receiving the PSOB disability benefit.



PSOEA Criteria

- Assistance available for a maximum of 45 months of full-time classes or equivalent.
- Children are eligible until age 27.
- No age restrictions for spouses.
- Minimum grade point average of 2.0 each semester.



Inside the PSOB Office



Death Benefit Claim Packet

- Death Report Form
- Death Claim Form
- Detailed Statement of Circumstances
- Accident Report
- Death, Other Certificates
- Autopsy/Medical Reports



Filing Dates

Death Claims: Three years after the public safety officer's death; or one year after the receipt or denial of any benefits...

Disability Claims: Three years after the injury date; or one year after the receipt or denial of any benefits...



Death Claim Review

- Documents review by PSOB Office
- Claim review by outside Medical Expert, as required
- Claim determination by PSOB Office
- Determination review by Office of General Counsel
- Notification to Survivors, Agency



Reviews and Appeals

- Hearing Officer
- Director, Bureau of Justice Assistance
- U.S. Court of Federal Claims



PSOB in 2007....

- Database and Case Management System
- Online Forms (https://www.psob.gov)
- Information Kits
- E-Guidance



Contact PSOB

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