



Highlights of [GAO-06-4](#), a report to congressional committees

Why GAO Did This Study

Military personnel, as well as civilian public safety officers (PSO), risk their lives and face the prospect of incurring disabilities as they protect and defend the general public on a daily basis. To help assess the appropriateness of disability benefits available to military personnel, Congress mandated that GAO study the disability benefits available to federal, state, and local government employees who serve the public in high-risk occupations and are injured in the line of duty.

In response, GAO compared the disability benefits available to military personnel with the disability benefits available to civilian PSOs at the federal level, and in six states and six cities that were selected to illustrate the range of benefits provided. This study focuses on benefits provided to law enforcement officers and firefighters at the federal level, to state police at the state level, and to firefighters at the local level. For each program included in the review, GAO identified the benefits available for temporary disability, permanent partial disability, and permanent total disability, and then calculated the lifetime present value of the benefits provided to various hypothetical individuals in different circumstances.

Cognizant agency officials provided only technical suggestions, which were incorporated as appropriate.

www.gao.gov/cgi-bin/getrpt?GAO-06-4.

To view the full product, including the scope and methods, click on the link above. For more information, contact Cristina Chaplain at (202) 512-7215 or chaplainc@gao.gov.

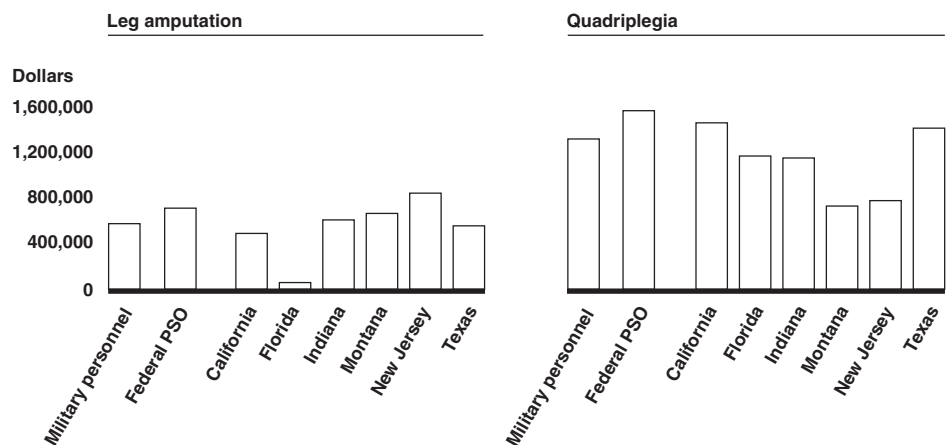
DISABILITY BENEFITS

Benefit Amounts for Military Personnel and Civilian Public Safety Officers Vary by Program Provisions and Individual Circumstances

What GAO Found

Neither military personnel, nor any of the civilian PSOs included in this study, consistently have more line-of-duty disability benefits available to them in all situations. This report highlights the variation in the type and amount of benefits provided across programs, depending on specific program provisions and individual circumstances. For example, during the initial period of treatment, recovery, and evaluation, program provisions governing the availability of continuation of pay and temporary disability benefits offer certain advantages for military servicemembers compared with the selected civilian PSOs. When disabilities are permanent, however, the amount of benefits provided over a lifetime for permanent partial or totally incapacitating disabilities are sometimes greater for military veterans, and sometimes greater for the selected civilian PSOs, depending on such variables as the type and degree of impairment and the individual's pre-injury salary level. The figure below illustrates how these and other variables would affect lifetime compensation and disability retirement benefits for military personnel, federal PSOs, and selected state PSOs in two scenarios—a permanent partial disability (leg amputation) and a permanent total disability (quadriplegia)—for a hypothetical individual age 35, with 12 years of service and an annual salary of \$60,000.

Comparison of Lifetime Benefits for One Hypothetical Individual in Two Different Scenarios



Source: GAO analysis of benefits received over a lifetime for a hypothetical individual age 35, with 12 years of service and an annual salary of \$60,000.

GAO is not taking a position on how disability benefits should be modified. However, GAO believes that any deliberations on this topic should include an examination of how such changes would affect ensuring adequate and appropriate benefits for those who serve their country, as well as the long-term fiscal well-being of the nation.