



**Ohio
Retirement
Study
Council**

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To: ORSC Members
From: Ali Yogmour, Assistant Research Associate *ay*
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Subject: Ohio Public Safety Officers Death Benefit Fund

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House Bill 621 and Senate Bill 296 were introduced to revise the payments that surviving family members receive from the Ohio Public Safety Officers Death Benefit Fund (DBF). ORSC staff recognize the DBF is complex to navigate and created this to provide a better understanding of how the DBF operates.

Benefits for Survivors of Public Safety Officers Members Killed in the Line of Duty

In 1976, the Ohio Public Safety Officers Death Benefit Fund was established by the 111th General Assembly to provide benefits to the survivors of public safety officers who die from an injury sustained in the line of duty or from an injury or disease incurred as a result of the performance of the duty. Survivors may be eligible for the DBF if the public safety officer's death attributed to any of the following:

- An injury or disease incurred as a result of the performance of duty;
- Death from an injury sustained in the line of duty, including suicide that can be attributed to an on-duty incident, cancers that can be attributed to injury or incident while in the performance of duty, or pulmonary disease that can be attributed to an on-duty incident;
- Heart disease, with fatal attack while in the performance of duty; or
- Heart disease while off-duty, if the fatal attack can be attributed to an incident while in the performance of duty. For example, if the decedent had been awarded a disability benefit, and later dies due to an on-duty disabling condition, the eligible survivors may qualify for the benefit. (Ohio Police & Fire Pension Fund. Ohio Public Safety Officers Death Benefit Fund. 2014; 2.)

Benefits differ based on whether the public safety officer was eligible for age and service retirement at the time of death. With the majority of law enforcement in Ohio Police & Fire (OP&F), the charts on the following page focuses on members of OP&F, but also included in this memo is information for survivors of Law Enforcement in Ohio Public Employees Retirement (OPERS), Highway Patrol Retirement Systems (HPRS), and Cincinnati Law Enforcement.

Surviving Children

Should the spouse of the deceased officer have children who are also eligible for DBF benefits, the amounts to the surviving spouse are reduced in all instances in the below charts. If the member leaves behind a surviving spouse and a surviving child, the DBF is split evenly between the two survivors. If the member leaves behind a surviving spouse and multiple surviving children, the surviving spouse receives one third of the DBF and the remaining two thirds base pay is divided equally amongst the surviving children. If the member has no surviving spouse, a surviving child will receive the full DBF, or if there are multiple surviving children, the base pay is divided equally amongst them. DBF benefits terminate in the case of a child when the child reaches age 22, marries, or, if a dependent disabled child, when the child recovers from disability. When a DBF for a survivor terminates, the fund will reallocate the death fund benefits to the remaining survivors.

Death Benefit Fund and OPERS, HPRS, and Cincinnati LE Officers

If a law enforcement officer of a system other than OP&F was active, their survivor(s) receive 100% of the member's base pay, which is then offset by the amount each survivor is receiving from the member's pension fund (OPERS HPRS, or Cincinnati LE). If a member was eligible to retire and dies active, the survivor(s) will receive 50% of base salary on date of death, which is not offset.

Ohio Safety Officers College Memorial Fund Program

A child or spouse eligible for the Death Benefit Fund will receive a letter, upon request, from OP&F indicating that they are eligible for the Ohio Safety Officers College Memorial Fund Program. This program will pay full tuition at any participating public institution in Ohio or will provide \$7,044 per year if the student chooses to attend a private or proprietary post-secondary institution.

Benefits Available for Survivors of OP&F Members Killed in the Line of Duty

Active, Eligible for Service Retirement	Active, Not Eligible for Service Retirement
Statutory Survivor Pension - \$842.60 (This monthly amount is increased by \$16.50 each July*)	Statutory Survivor Pension - \$410.00 (This monthly amount is increased by \$16.50 each July*)
<i>PLUS</i>	<i>PLUS</i>
Death Benefit Fund – 50% of base salary	Death Benefit Fund – 100% of the base salary, increasing with any base pay increase by ordinance, statute, or contract. This amount is decreased by \$410 as an offset of the statutory survivor pension.
<i>Reduced dollar for dollar by</i>	↓
Pre-Retirement Survivor Annuity (PRSA) – OP&F pension as if the member had retired on the date of death and had selected a continuous survivor’s annuity. This is roughly 50% of the member’s final average salary.	<hr style="border: 1px solid blue;"/> <p style="text-align: center;">Transition of Benefits at Age & Service When the member would have qualified for age and service retirement, benefits transition from active, not eligible for service retirement to active, eligible for service retirement</p> <hr style="border: 1px solid blue;"/>
<i>PLUS</i>	←
DROP Benefits (if participant) – Full balance of DROP benefits paid in lump sum or other distribution	
Retired, Eligible for Service Retirement	Retired, Not Eligible for Service Retirement (For instance, a disability retirement recipient who dies from a qualifying injury before reaching age and service requirements)
Statutory Survivor Pension - \$842.60 (This monthly amount is increased by \$16.50 each July*)	Statutory Survivor Pension - \$410.00 (This monthly amount is increased by \$16.50 each July*)
<i>PLUS</i>	<i>PLUS</i>
Death Benefit Fund – The greater of: 50% of the base salary at the time the member qualified for normal OP&F age and service retirement if the member went out on disability <i>OR</i> 50% of the base salary the member received on the member’s date of retirement if the member continued working.	Death Benefit Fund – 100% of the base salary, increasing with any base pay increase by ordinance, statute, or contract. This amount is decreased by \$410 as an offset of the survivor’s pension (i.e., active not eligible benefit). Changes to 50% of the base salary when member becomes eligible for normal age/service retirement (i.e., retired, eligible for benefit calculation) on the date the member would have reached retirement age
<i>PLUS</i>	<i>PLUS</i>
Annuity, as selected by the member prior to death	Annuity, as selected by the member prior to death
<i>PLUS</i>	<i>PLUS</i>
Lump Sum Death Benefit: \$1,000 one-time payment	Lump Sum Death Benefit - \$1,000 one-time payment

* \$842.60 was the base rate as of January 1, 2018