KPPA
Kentucky Public Pensions Authority

Public Pension Oversight Board

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LINE OF DUTY BENEFITS

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Line of Duty Benefit Classifications

A line of duty incident is a single traumatic event or act of violence that occurs as a result of performing one's job duties or related to one's job duties.

Hazardous	Nonhazardous
In-Line-of-Duty (ILOD)	Duty-Related (DR)
KRS 16.601	KRS 61.621

Both provisions may provide enhanced benefits to eligible surviving spouses and dependent children in the event of death.

FROP vs. MAP

FINAL RATE OF PAY (FROP)	The actual rate upon which earnings of an employee were calculated during the twelve-month period immediately preceding the member's or beneficiary's effective retirement date.
MONTHLY AVERAGE PAY (MAP)	Greater of the monthly final rate of pay or monthly average creditable compensation over the final 12 months.

ILOD – Hazardous Disability

Hazardous ILOD	Total & Permanent ILOD
Member is approved for standard hazardous disability resulting directly from an act in the line of duty.	Member is approved for total & permanent hazardous disability resulting directly from an act in the line of duty.
Benefits are calculated as standard hazardous disability benefits, but the benefits shall not be less than 25% of the member's final rate of pay.	Benefits are calculated as standard hazardous disability benefits, but the benefits shall not be less than 75% of the member's monthly average pay.
Each eligible child receives 10% of monthly FROP until age 18 (22 if an unmarried full-time student), with a maximum combined benefit of 40% among eligible children.	Each eligible child receives 10% of monthly MAP until age 18 (22 if an unmarried full-time student), with a maximum combined benefit of 25% among eligible children.

Duty-Related - Nonhazardous Disability

Duty-Related	Duty-Related Hazardous Type
Totally & permanently incapacitated from any occupation for remuneration or profit.	Totally & permanently incapacitated from any occupation for remuneration or profit.
Benefits are calculated under standard non-hazardous disability provisions, with a minimum of 25% of FROP.	Benefits are calculated under standard non-hazardous disability provisions, with a minimum of 75% of MAP.
Each eligible child receives 10% of monthly FROP until age 18 (22 if an unmarried full-time student), with a maximum combined benefit of 40% among eligible children.	Each eligible child receives 10% of monthly MAP until age 18 (22 if an unmarried full-time student), with a maximum combined benefit of 25% among eligible children.

ILOD – Hazardous Survivor

ILOD

A surviving spouse can elect to receive standard survivor benefits or a lump sum payment of $10,000 and a monthly payment equal to 75% of the member's monthly average pay.

If the employee is survived by a spouse, the spouse shall be the beneficiary, and this shall supersede previous beneficiary designations, unless a valid beneficiary designation is made after the date of marriage.*

Each eligible child receives 10% of monthly MAP until age 18 (22 if an unmarried full-time student), subject to a 25% combined maximum.

If the employee is not survived by a spouse, then a dependent child or children may be eligible for a higher monthly benefit.

*A surviving spouse may begin receiving standard survivor benefits, if entitled, pending review of the DR/ILOD claim.

Duty-Related – Nonhazardous Survivor

Duty-Related

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If the employee is not survived by a spouse, then a dependent child or children may be eligible for a higher monthly benefit.

*A surviving spouse may begin receiving standard survivor benefits, if entitled, pending review of the DR/ILOD claim.

Dependent Child Monthly Benefits

ELIGIBLE CHILDREN	SURVIVING SPOUSE	NO SURVIVING SPOUSE
One	**10% of MAP**	**50% of MAP**
Two	**20% of MAP combined**	**65% of MAP combined**
Three or more	**25% of MAP combined (maximum)**	**75% of MAP combined**

When a combined benefit applies, it is divided equally among eligible dependent children.

Health Insurance

	Duty-Related Nonhazardous - Fred Capps	Duty-Related Nonhazardous – Fred Capps Hazardous Type Position	In-Line of Duty Hazardous	In-Line of Duty Hazardous Total & Permanent
Participation Date: Prior to 7/1/2003	Single Coverage Only: 100% of monthly Ins premium	Member, Spouse & Dependent Coverage: 100% of monthly Ins premium	Member, Spouse & Dependent Coverage: 100% of monthly Ins premium	Member, Spouse & Dependent Coverage: 100% of monthly Ins premium
Participation Date: 7/1/2003-8/31/2008	Single Coverage Only: $10 for 20 years of service	Member, Spouse & Dependent Coverage: 100% of monthly Ins premium	Member, Spouse & Dependent Coverage: $15/$50(CERS) for 20 years of service	Member, Spouse & Dependent Coverage: 100% of monthly Ins premium
Participation Date: 9/1/2008 and after	Single Coverage Only: $10 for 20 years of service	Member, Spouse & Dependent Coverage: 100% of monthly Ins premium	Member, Spouse & Dependent Coverage: $15 for 20 years of service	Member, Spouse & Dependent Coverage: 100% of monthly Ins premium

In instances of Duty-Related and In-Line-of-Duty death, surviving spouses, and eligible dependent children receive an insurance contribution equal to 100% of the contribution rate as long as they individually remain eligible for a monthly benefit.

Insurance coverage begins when the first monthly retirement allowance is paid, so long as all required forms have been filed.

KRS 61.702 • KRS 78.5536 • Applicable insurance provisions

Retirement Type	CERS HZ	CERS NHZ	KERS HZ	KERS NHZ	SPRS
ILOD Survivor	24	-	6	-	6
Duty-Related Survivor	-	17	-	17	-
Duty-Related Disability	-	5	-	11	-
Duty-Related Haz Type Positions	-	1	-	-	-
Hazardous ILOD	317	-	28	-	24
Total & Permanent ILOD	5	-	2	-	-