STATE/FEDERAL LINE OF DUTY (LOD) DEATH BENEFITS OVERVIEW

PUBLIC PENSION OVERSIGHT BOARD

LRC STAFF

OCTOBER 20, 2026

LOD DEATH BENEFITS→ *Overview*

- Very basic overview of federal/state paid line of duty (LOD) death benefits for state/local govt. employees.
  - Information provided today is only a summary of benefits that **may** be available in the event of an LOD death of a public employee.
  - Additional benefits may be available through a specific state/local agency or nonprofit organization.
- Each benefit stands alone
  - Benefit eligibility requires a determination made by the governing agency based upon the law/regulations/rules for each benefit listed.
  - Specific questions should be directed to the agency providing benefits.
- For simplicity, the values listed today assume:
  - Public employee who dies in the line of duty and meets the criteria for all benefits.
  - Payments are made to the surviving spouse and the spouse is the named beneficiary of the benefit, where applicable.
    - If there is no surviving spouse, benefit provisions may differ.

LOD DEATH BENEFITS→ *Overview*

- **State Retirement System Benefits (KPPA)**
  - Must be a participating member of the systems.
  - Pension Benefit: $10,000 lump-sum payment plus monthly benefits of 75% of pay to surviving spouse for life plus 10% of pay for each dependent child while a dependent, not to exceed 25% of pay to dependent children.
  - Health benefits: The premium is paid for the surviving spouse for life and for dependent children while they are a dependent.
  - Notes:
    - See: KRS 16.601, 61.621, and 78.5534 for pension benefits; KRS 61.702 & 78.5536 for health benefits.
    - KRS 61.621 minimum LOD pension benefits are participating employees of all state-retirement systems (also applies to TRS, JRP, LRP).
    - LOD Death benefits were increased in recent years (2018/2020)
    - KPPA will cover more detail on LOD benefits in their presentation, including LOD disability benefits.

LOD DEATH BENEFITS→ *Overview*

- **Other Known State Paid LOD Death Benefits:**
  - $80,000 Lump-Sum Death Benefit for Public Safety Officers:
    - KRS 61.315 provides an $80,000 lump-sum death benefit paid by State Treasury to spouse of public safety officers as specified by statute including police officers, firefighters, and EMS personnel.
  - Workers Compensation Death Benefits:*
    - Worker's compensation benefits include a lump-sum death benefit (adjusts annually) and weekly wages provided to dependents (varies based upon multiple factors).
    - 2026 Values: Lump-sum payment of $114,120 plus weekly wages ranging from $580.91 (spouse only) to 871.36 (spouse and dependent children).
    - Spousal payments cease upon remarriage. See KRS 342.750 for more details.
  - Paid Tuition (state supported institutions): Surviving spouse and children of law enforcement officer or firefighter who dies in line of duty. See KRS 164.2841.*
  - State Employees: $20,000 life insurance policy paid by state.
- **Federal Public Safety Officer Benefit Program (PSOB)***
  - Current Amt.: Lump-sum payment of $477,336. Adjusts annually.

**Benefits may also be provided if disabled in line of duty based upon applicable statutes/rules.*

LOD DEATH BENEFITS→ *Overview*

- Reminders:
  - Information provided is a brief overview of known benefits that may be available for an LOD death occurring to a public employee in Ky.
  - Requires a determination based upon the law/regulations/rules governing the benefit by each governing agency.

- Questions?