

# Memorandum



CITY OF DALLAS

DATE: February 13, 2009  
 TO: Honorable Mayor and Members of the Dallas City Council  
 SUBJECT: Line of Duty Death Benefits

Benefits payable to survivors/beneficiaries of City employees killed in the line of duty are outlined below.

## CIVILIAN EMPLOYEES

### *One-time payments*

- City Paid Basic Life Insurance (one-time payment) \$50,000
- City of Dallas Workers' Compensation Funeral expense benefit \$6,000
- Total one-time payments Civilian*** ***\$56,000***

### *On-going monthly payments*

- City of Dallas Workers' Compensation Varies  
*(Payment based on employee's average weekly wage)*
- Employees' Retirement Fund \$500/mo. minimum  
*(Payment based on employee's average salary and years of service)*

## POLICE AND FIRE UNIFORMED STAFF

**Guaranteed Benefits** – benefits established by law and/or contractual agreements. There are two types of Guaranteed Benefits:

- One time payments that all uniformed personnel killed in the line of duty receive
- On-going annual payments – payments guaranteed but the amount varies based on factors such as the officer's years of service and annual income at the time of death; and the officer's family circumstances

**Potential Benefits** – benefits that vary based on factors such as the officer's family circumstances; and the activity leading to the line-of-duty death

<b>GUARANTEED BENEFITS - UNIFORMED</b>		
<b><i>ONE TIME PAYMENTS</i></b>		
<i>BENEFIT</i>	<i>POLICE</i>	<i>FIRE</i>
City Paid Basic Life	\$50,000	\$50,000
Department of Justice (Federal Public Safety Officers Benefit Program)	\$315,746	\$315,746
State of Texas Benefit	\$250,000	\$250,000
City of Dallas - Workers' Compensation Funeral expense benefit	\$6,000	\$6,000
<b><i>Total One-Time Payments – Uniformed</i></b>	<b><i>\$621,746</i></b>	<b><i>\$621,746</i></b>

<b><i>ON-GOING MONTHLY PAYMENTS</i></b>		
<i>BENEFIT</i>	<i>POLICE</i>	<i>FIRE</i>
City of Dallas Workers' Compensation (Payment based on employee's average weekly wage)	Varies	Varies
Police & Fire Pension ( <u>minimum</u> monthly payment)	\$2,200/mo. min.	\$2,200/mo. min.
<b><i>Total Minimum Annual Payments</i></b>	<b><i>Varies</i></b>	<b><i>Varies</i></b>

<b>POTENTIAL BENEFITS - UNIFORMED</b>		
<b><i>ONE TIME PAYMENTS</i></b>		
<i>BENEFIT</i>	<i>POLICE</i>	<i>FIRE</i>
Fleetwood Association	Up to \$5,000	Up to \$5,000
U.S. Department of Labor - Office of Workers' Compensation	Varies based on officer's salary at time of death	\$0
U.S. Department of Labor - Office of Workers' Compensation (funeral expenses)	\$800	\$0
<b><i>ON-GOING MONTHLY PAYMENTS</i></b>		
<i>BENEFIT</i>	<i>POLICE</i>	<i>FIRE</i>
U.S. Department of Justice o Education Benefit for spouse and children	Each eligible beneficiary may receive up to \$915/mo. for education	Each eligible beneficiary may receive up to \$915/mo. for education
State of Texas Benefit o To guardian of minor children	1 child - \$200/mo. 2 children - \$300/mo. >= 3 children - \$400/mo.	1 child - \$200/mo. 2 children - \$300/mo. >= 3 children - \$400/mo.
State of Texas o Education Benefit for spouse and children	Exemption from tuition/fees, food and housing until Bachelors' completed	Exemption from tuition/fees, food and housing until Bachelors' completed

*Additional information on each benefit on attached appendix*

**Other Benefits – Uniformed Staff**

- o In many cases, private funding is established to assist the officer's family
- o Spouse entitled to purchase continued health insurance from deceased officer's employer to cover spouse and eligible children

**Other Benefits – Civilian and Uniformed Staff**

- o City of Dallas Supplemental Life Insurance (optional benefit with 100% of premiums paid by employee) – 3 times annual salary to a maximum of \$500,000
- o Accidental Death & Dismemberment (optional benefit with 100% of premiums paid by employee) – up to \$250,000

It should further be noted that, while City of Dallas benefits are paid within a short period of time (generally within two pay cycles), Federal and State benefits may not be received for up to six months after application.

Please let me know if you have any additional questions or concerns.

Ryan S. Evans  
First Assistant City Manager

c: Mary K. Suhm, City Manager  
Deborah Watkins, City Secretary  
Tom Perkins, City Attorney  
Craig Kinton, City Auditor  
Judge Victor Lander, Judiciary  
Ramon F. Miguez, P.E., Assistant City Manager  
Jill A. Jordan, P.E., Assistant City Manager  
A.C. Gonzalez, Assistant City Manager  
Forrest Turner, Interim Assistant City Manager  
Dave K. Cook, Chief Financial Officer  
Helena Stevens-Thompson, Asst. to City Manager (MCC Office)

*Appendix attached*

## APPENDIX

### CITY BENEFITS

Employees' Retirement Fund Death Benefit (Civilian) \$500/mo. minimum

- Calculated on greater of 10 years service credit or member's actual service credit
- Minimum service death benefit is \$500 per month

Police & Fire Pension Fund Death Benefit (Uniformed) \$2,200/mo. minimum

- Based on the officer's years of service (if the officer has less than 20 years, he or she is deemed to have 20 for calculation purposes).
  - Spousal benefit computed as follows: 1.5% times years of service times the highest 36 month average salary
    - Alternatively, the spouse may elect to receive survivor benefit as if the officer had retired
  - Children under 19 receive a benefit that is the same as spouse receives (divided equally among eligible children)
  - If no spouse or children – one time payout to listed beneficiary

City of Dallas Workers' Compensation (Civilian & Uniformed) Varies

- Weekly amount based on employee's average weekly wage  
(As of September 2008 the maximum benefit is \$750 per week.)
- If no other eligible beneficiaries, spouse receives a 100% lifetime entitlement unless spouse remarries.
- If there are children who are eligible beneficiaries, the spouse receives 50% and the remaining 50% is divided equally among eligible children (children entitled to age 18 or 25 if attending accredited college full time).
- Funeral expense benefit – up to \$6,000 towards expenses incurred.

City of Dallas Optional Insurance Plans (Civilian & Uniformed) Varies

- 100% employee paid premiums
- Supplemental Life Insurance – up to 3 times annual salary to a maximum of \$500,000
- Accidental Death & Dismemberment – up to \$250,000

### STATE BENEFITS

State of Texas Benefit (Uniformed) \$250,000

- Benefit apportioned based on survivor make up, i.e., spouse/no spouse; children/no children; parents if no listed beneficiary, etc.

State of Texas Benefits (Uniformed) Varies

- Education Benefit – available to spouse and children  
(Exemption from tuition/fees, food and housing until receipt of Bachelors Degree or 200 hours of course credit)
- Health Benefit – spouse entitled to purchase continued health insurance from deceased officer's employer to cover spouse and eligible children.
- Funeral Benefit – State of Texas benefit to eligible survivor for funeral expenses incurred.

**FEDERAL BENEFITS**

Department of Justice  
(Federal Public Safety Officers Benefit Program) (Uniformed) \$315,746

- Amount based on Consumer Index Pricing adjusted annually on 10/1.
- Benefit apportioned based on survivor make up, i.e., spouse/no spouse; children/no children; parents if no listed beneficiary, etc.
- Education benefit of \$915 per month available to spouse/children who are full time students

U.S. Department of Labor  
(Office of Workers' Compensation) (Uniformed) % of pay

- Payable only if officer was attempting to apprehend subject who committed a crime against U.S.; wanted for a crime against U.S.; wanted as material witness in a criminal proceeding instituted by U.S.; or attempting to prevent commission of crime against U.S.
- Spouse/no children – 50% of officer's pay at time of death. Spouse with children – 45% to spouse and 15% to each child. Children but no spouse – 40% to first child and 15% to each additional child.
- Federal benefits may be reduced or adjusted to reflect comparable benefits which the survivor received or would have been entitled to receive by virtue of the officer's employment
- Burial expense benefit - \$800 towards expenses incurred.

\* All of the above summarize line of duty death benefits. Actual benefit calculations are complex and take into account the many variables which must be considered for payout. Each claim must be calculated on a case-by-case basis.