

Summary of Benefits

Federal LODD Benefits (Pgs. 2-6)	
PSOB	\$ 303,064 (Oct. 1 yearly)
PSOEA	\$ 827 per month
Federal Worker's Compensation (Pg. 5)	Varies, if eligible
Social Security Benefits (Pgs. 6-7)	Varies, if eligible
Veterans Administration Benefits (Pgs. 8-9)	Varies, if eligible
State of Illinois LODD Benefits (Pg. 10)	
Line of Duty Compensation Act (820 ILCS 315)	\$301,236.05 (Jan. 1 yearly)
Burial Benefit (only paid to family)	\$ 10,000
Illinois Pension Code (Pg. 11)	100% of Salary
40 ILCS 5/3-112	
Educational Benefits (Pg. 11-12)	120 credit hrs of education
820 ILCS 320/15	
Public Safety Employees Benefits Act (Pg. 13)	100% paid by Employer
820 ILCS 320/10	
Worker's Compensation (Pg. 14)	66 2/3 of salary for 20 yrs
Hundred Club (100 club) (Pgs. 15-16)	Varies by Club
Village/City/Personal Life Insurance (Pg. 17)	Varies
Union Benefits: (Pg. 17)	Variable
Metropolitan Alliance of Police	\$1,000
Fraternal Order of Police	\$3,000 - \$11,000
Police Corps Scholarship Funds (Pg. 18)	Varies
The Taser Foundation (Pg. 18)	\$5,000
Concerns of Police Survivors (COPS) (Pg. 19)	
Critical Incident Stress Management (Pg. 19)	
Northern Illinois Critical Incident Stress Management Team	
St. Michael's House	

FEDERAL LODD BENEFITS

Public Safety Officers' Benefits Program
Bureau of Justice Assistance
810 7th Street NW, Washington DC 20531.
Call for an application packet: (888) 744-6513
Fax: (202) 307-3373

The PSOB Program provides death benefits in the form of a one-time financial payment to the eligible survivors of public safety officers whose deaths are the direct and proximate result of a traumatic injury sustained in the line of duty. As of October 1, 2006 the benefit amount is \$ 303,064. Since October 15, 1988, the benefit has been adjusted each year on October 1 to reflect the percentage of change in the Consumer Price Index. For each death and disability claim, the award amount is solely determined by the actual date of the officer's death or disability.

The PSOB Program includes the Public Safety Officers' Educational Assistance (PSOEA) Act. This act expands on the former Federal Law Enforcement Dependents Assistance Program to provide financial assistance for higher education for the spouses and children of federal, state, and local public safety officers who have been permanently disabled or killed in the line of duty. Educational assistance through the PSOEA Program is only available to the spouse or children of a public safety officer after the PSOB death or disability claim process has been completed and benefits have been awarded. The educational assistance may be used to defray relevant expenses, including tuition and fees, room and board, books, supplies, and other education-related costs. As of October 1, 2005, the maximum award for a full-time student is \$827 per month of class attendance. All PSOEA awards must, by law, be reduced by the amount of other governmental assistance that a student is eligible to receive.

For complete requirements or to apply on line check the Bureau of Justice website at:
http://www.ojp.usdoj.gov/BJA/grant/psob/psob_main.html

Applying for Death Benefits

Eligible survivors may file claims directly with the PSOB Office or through the public agency in which the public safety officer served.

After a fatality occurs, the department should:

- Make arrangements for an autopsy, which often provides the PSOB Office with useful information regarding the cause of death.
- Identify a department member to serve as a liaison between the department and the PSOB Office.

The department's liaison should:

- **Call the PSOB Office at 1-888-744-6513.**
- Provide accurate, up-to-date information regarding:
- The public agency's name.
- The liaison's name.

- Phone numbers for the department and the liaison.
- A fax number or mailing address so the PSOB Office can send the claim initiation guidance letter.
- The name of the deceased (public safety officer).
- The date of the incident and the deceased's date of death.
- A brief description of the incident.
- Relay the information very carefully and include only what is known. There should be no speculation as to the cause of death.
- Leave a phone message with the liaison's name and telephone number if calling during the evening or on a weekend.

After being informed of an incident by the department liaison or other sources, the PSOB Office will mail a Claims Guidance Package to the department liaison as soon as possible. Included in this package are the following items:

- Claim initiation guidance letter.
- Report of Public Safety Officer's Death form.
- Claim for Death Benefits form.
- Consent to Release Confidential Information form.
- Copy of the PSOB Act.

After receiving the guidance package, the liaison should:

- Meet with the claimant as soon as possible to complete the Claim for Death Benefits and Report of Public Safety Officer's Death forms.
- Ensure that the family provides a copy of the death notice.
- Gather the other documentation requested in the claim initiation guidance letter.

Upon receiving the claim package from the liaison, the PSOB Office may contact the department liaison and/or family if further information is needed.

Because determining the eligibility of claimants under the PSOB Program is often time consuming, these benefits are not intended to meet emergency financial needs. However, the PSOB Office works closely with Concerns of Police Survivors (COPS) and the National Fallen Firefighters Foundation (NFFF), both of which provide an array of support services that may be helpful to the survivors immediately after a line-of-duty death. When the Consent To Release Confidential Information form is signed by the claimant and returned with the other requested documents, the PSOB Office will forward the claimant's name and address to the appropriate partner agency so that contact may be initiated.

Once the processing is completed, the PSOB Office will send a letter notifying the claimant and department of the decision reached. Should the claim be denied, information on the appeals process also will be provided.

The forms listed above can be obtained on line at:

http://www.ojp.usdoj.gov/BJA/grant/psob/psob_main.html

Payment of Death Benefits

Following approval of a death benefits claim, the eligible survivors will be paid the benefit in a lump sum. This payment is made through the U.S. Department of the Treasury either by direct deposit or by check mailed to the claimant's home address (provided on the "Claim for Death Benefits" form) within 14 business days after the claimant's receipt of notification. If direct deposit is desired, the claimant will be required to submit his or her banking information.

The Mychal Judge Police and Fire Chaplains Public Safety Officers' Benefits Act of 2002 (42 U.S.C. § 3796, et seq.) is retroactive to September 11, 2001, and amends the PSOB Act of 1976 in the following ways:

- Includes chaplains in the definition of public safety officers.
- Defines chaplain as "including any individual serving as an officially recognized or designated member of a legally organized volunteer fire department or legally organized fire or police department who was responding to a fire, rescue, or police emergency."
- Adds a new category of beneficiary. If the public safety officer had no surviving spouse or eligible children, the individual designated as the beneficiary on the officer's **most recently executed** life insurance policy is eligible for benefits.¹

Beneficiary Hierarchy Under the Public Safety Officers' Benefits Act	
Before September 11, 2001	On or After September 11, 2001
Survived by spouse but no eligible children, ² the spouse will receive 100% of the benefit.	Survived by spouse but no eligible children, the spouse will receive 100% of the benefit.
Survived by spouse and eligible children, the spouse will receive 50% of the benefit and the children will receive equal shares of the remaining 50%.	Survived by spouse and eligible children, the spouse will receive 50% of the benefit and the children will receive equal shares of the remaining 50%.
Survived by eligible children but no spouse, the children will receive equal shares of the benefit.	Survived by eligible children but no spouse, the children will receive equal shares of the benefit.
Survived by neither a spouse nor eligible children, the surviving parents will receive equal shares of the benefit.	Survived by neither a spouse nor eligible children, the benefit shall be paid to the individual designated by the officer under his or her most recently executed life insurance policy, provided that the beneficiary survived the officer.
Survived by neither a spouse, eligible children, nor parents, a claim for benefits will not be initiated.	Survived by neither a spouse nor eligible children and does not have a life insurance policy, the surviving parents will receive equal shares of the benefit.

A 1-year waiting period will commence from the date of signature on the initial PSOB claim form "Claim for Death Benefits." This section applies to officers who are not married and do not have any children.

Any person(s) who has a life insurance policy on the deceased may be entitled to receive the benefit.

*2. An **eligible child** is defined as any natural, illegitimate, adopted, or posthumous child or stepchild of the public safety officer who, at the time of the officer's death, was 18 or under, or between 19 and 22 (inclusive) and a full-time student at an eligible educational institution, or age 18 or older and incapable of self-support due to mental or physical disabilities.*

REDUCTION OF BENEFITS

State and local benefits *should not* be reduced by benefits received under PSOB statute. The PSOB benefit is not reduced by any benefit that may be received at the state or local level (*Rose vs. Arkansas*). The benefit *is reduced* by certain payments made under the District of Columbia Code and *may reduce* benefits under Section 8191 of the Federal Employees' Compensation Act.

ATTACHMENT TAX EXEMPTION

The act ensures that the benefit **will not be subject** to execution or attachment by creditors. The Internal Revenue Service has ruled that the benefit is not subject to federal income tax (Revenue Ruling No. 77-235, IRB 1977-28) or to federal estate tax (Revenue Ruling No.79397).

ATTORNEY FEES

As authorized by the PSOB Act, the Office of Justice Programs' Bureau of Justice Assistance (BJA) prescribes the maximum fee that a representative may charge a claimant for services. Contracts for a stipulated fee and contingent fee arrangements are especially prohibited by the PSOB regulations.

To achieve the intent of the PSOB Program and conserve benefits that have been awarded to survivors, a maximum rate of \$100 per hour of legal services has been established for PSOB claims at the initial level. For appeals the maximum rate is \$125 per hour. Once the BJA has reviewed the submitted fee petition, the attorney and claimant are notified as to the authorized fee amount.

FEDERAL WORKERS' COMPENSATION BENEFITS FOR NON-FEDERAL LAW ENFORCEMENT OFFICERS

Under certain conditions, benefits may be provided to a non-Federal law enforcement officer killed in the line of duty as determined by the U.S. Department of Labor. Essentially, these benefits are provided if a state or local law enforcement officer is killed while engaged in the apprehension or attempted apprehension of a person who has committed a crime against the United States or who is being sought by a law enforcement authority of the United States. The benefit also is extended to those killed while engaged in the lawful prevention or lawful attempt to prevent the commission of a crime against the United States. Further, the program encompasses those engaged in protecting or guarding a person held for the commission of a crime against the United States or as a material witness.

The law enforcement agency MUST initiate the claim. Contact **(toll-free) 866-999-3322** for the district office responsible for your state, or visit <http://www.dol.gov/esa/contacts/owcp/fecacont.htm>.

SOCIAL SECURITY BENEFITS

To locate your nearest Social Security office, look for the address and telephone number in the telephone directory under "**Social Security Administration**" or "**U.S. Government**".

APPLYING FOR BENEFITS

Before you can receive benefits, a **claim must be filed** with a Social Security office. Generally, application can be made by telephone, mail, or in person. The people at Social Security will tell you what documents you will need to provide for the type of benefit you are claiming. A portion of your Social Security benefits will be subject to income tax **if (1)** your adjusted gross income plus **(2)** tax-exempt interest plus **(3)** one-half of your Social Security benefits exceeds \$25,000*.

- ❖ The portion of your benefits that is taxable will depend on whether your annual income exceeds \$34,000.
 - A. If your income exceeds \$25,000* but not \$34,000*, the taxable portion of your benefits will be the lesser of:
 - One-half of your benefits, or
 - One-half of the difference between your income and \$25,000*.
 - B. If your income exceeds \$34,000*, the taxable portion of your benefits will be the lesser of:
 - 85% of the difference between your income and \$34,000*, plus (1) the taxable portion calculated in "A" (above) or (2) one-half the difference between \$25,000* and \$34,000*, whichever is the lesser; or
 - 85% of your Social Security benefits.

❖ **These were the figures used in calculating taxable income in the tax year ended 12/31/95 and are subject to change each year. Refer to the current-year tax laws.**

SURVIVOR BENEFITS

Monthly survivor benefits are available to the following beneficiaries **if you are insured by Social Security** when you die (regardless of your age):

- Surviving spouse at age 60 or over (50 if disabled), or at any age if caring for your child(ren) (under 16 or disabled) who is entitled to benefits;
- Unmarried children under 18 (or 19 if still in high school), and those age 18 and over who became disabled before age 22 and remain disabled;
- Dependent parents age 62 or older;

- Surviving divorced spouse (1) at age 60 or over (50 if disabled) who was married to you for 10 years and who is not eligible for an equal or higher personal benefit, or (2) at any age if caring for a child (under 16 or disabled) who is entitled to benefits on your record.

Each surviving dependent is entitled to a **percentage** of your PIA (Primary Insurance Allowance), subject to the *Family Maximum Benefit*. (Your PIA is the amount you would have received if you had lived to retire at full retirement age or, if you had already retired at that age, the amount you were receiving.) Note that benefits of surviving spouses (including those that are disabled or divorced) *are reduced if begun before full retirement age*. Eligibility for a government pension may also affect their benefits.

If your surviving spouse *remarries* before reaching age 60 (or 50, if disabled), (s)he *will not* be eligible for benefits on your record unless the subsequent marriage ends. After reaching age 60 (or age 50, if disabled), a surviving spouse or a surviving divorced spouse married to an insured worker for 10 years *may remarry* without losing entitlement to benefits.

Children's benefits **are not** affected by the remarriage of their mother or father, even though their stepparent adopts them and contributes to their support. Nor will adoption of a surviving child by any other person cause the child's benefits to stop.

Children's benefits stop when they marry or reach age 18, or 19 if still in high school. When the last surviving child marries or reaches the age of 16, the mother's or father's benefits also stop, but a surviving spouse or an eligible divorced spouse of a fully insured person can pick up again with a surviving spouse's benefits upon reaching age 60 (50 if disabled). As with retired workers, Social Security payments to a surviving dependent are reduced if the dependent works and earns more than the earnings limit for the year. However, work by a parent **does not** affect the benefits of surviving children under that parent's care.

ONE-TIME DEATH BENEFIT

In addition to the monthly benefits survivors receive; the deceased worker's eligible spouse is entitled to a *one-time death payment of \$255*. If there is no such spouse, this payment can be made only to a child entitled to survivors' benefits.

Social Security benefits are based on **earned credits** you or your spouse received while employed. The number of credits you will need will vary with the type of benefit. For more information or to apply for benefits, call or visit Social Security. It's easiest to call **Social Security's toll free telephone number**. The number is **(800) 772-1213**. You can speak to a representative between the hours of 7:00 a.m. and 7:00 p.m. each business day.

The Social Security Administration treats all calls confidentially --- whether they're made to the toll free number or to one of the local offices.

VETERANS ADMINISTRATION BENEFITS

In the event that the deceased officer was a veteran of the United States armed forces contact: **The Illinois Department of Veterans' Affairs, P.O. Box 19432, 833 South Spring Street, Springfield, IL 62794. (217) 785-4114**

Many law enforcement officers are **veterans of the U.S. Armed Forces** and a number of survivor's benefits are available to the spouse and children of a deceased veteran. Included in these benefits are:

<http://www.state.il.us/agency/dva/>

FUNERAL EXPENSES

The VA will pay **up to \$300** towards many veterans' funeral expenses, **plus \$150** for interment or burial plot. (Additional information on this \$150 benefit is listed below). Most funeral directors will assist in filling with the VA for reimbursement of funeral expenses. **File VA Form 21-530.**

NATIONAL SERVICE LIFE INSURANCE

If covered under this program you will need the following papers to file a claim:

1. Certified copy of Death Certificate.
2. Certified copy of widow/widower's Birth Certificate.
3. Form VA 29-4125 obtainable from the Veterans Administration

INTERMENT OR BURIAL PLOT ALLOWANCE

The VA will pay a **\$150** plot or interment allowance if the requirements for the basic allowance are met or the veteran was discharged from active duty because of disability incurred or aggravated in line of duty and is not buried in a cemetery that is under U.S. jurisdiction. The plot allowance is *NOT* payable if the veteran is buried in a national cemetery.

An American Flag is available to drape the casket of a veteran who was discharged under conditions other than dishonorable. After the funeral service, the flag may be given to the next of kin or a close associate of the deceased. Flags are issued at any VA regional office, VA national cemetery and most local post offices.

Headstones and Markers - The VA provides headstones and markers for unmarked graves of veterans and eligible dependents anywhere in the world. Flat bronze, flat granite and upright marble types are available to mark the grave of a veteran or dependent in the style consistent with existing monuments at the place of burial.

Survivor's benefits **are not paid automatically** and claims must normally be filed with the VA **within two years** of the veteran's death.

Members of **Veterans of Foreign Wars** (V.F.W.) are provided with a \$2,500 accidental policy. Take a copy of the death certificate to the office at the **local VFW** and they will assist in filling out the paperwork for payment.

Families in the eastern half of the United States should send their insurance claim to the **VA Center, 5000 Wissahickon Avenue, Philadelphia, PA, 19101**. Families in the western half of the nation should send their insurance claim to the **VA Center, Fort Snelling, St. Paul, MN 55111**.

For information or help in applying for veteran's benefits, write, call, or visit a veteran's benefit counselor at the nearest **VA regional office** or **VA hospital** listed in the telephone directory under **U.S. Government**. If there is no listing in your local area, call the VA nationwide **toll-free number (800) 827-1000**. The hearing impaired can call (800) 829-4833.

STATE OF ILLINOIS

LODD BENEFITS

To obtain certified copies of registered personal documents, contact Division of Vital Statistics, 605 W. Jefferson Street, Springfield, IL 62702-5097, (217) 782-6553.

Line of Duty Compensation Act 820 ILCS 315

\$301,236.05 award benefit. This benefit is adjusted for cost of living on January 1 of each year. The current figure is valid as of 2/11/07. Allow 4-8 weeks for the benefit to be processed.

The surviving beneficiary of any State or local governmental law enforcement or public safety officer who is killed in the line of duty may, within one year, **make a claim to the Illinois Court of Claims for the Survivor Compensation.**

The benefit is payable to a designated beneficiary, or if none has been designated to survivors in the following order: (1) spouse, (2) children, (3) parents, (4) siblings or children of siblings. **If there are no such persons, no compensation is payable.**

Additionally, a **burial benefit** of up to a maximum of **\$10,000** is payable to the surviving spouse or estate of a law enforcement officer who is killed in the line of duty on or after January 1, 1999. This benefit is only paid when the family pays for the funeral/burial expenses. It is not paid to municipalities as reimbursement for expenses.

An Application for benefits and a Statement of Supervising Officer must be filed with the Court of Claims, 630 South College Street, Springfield, IL 62756, within one year of the date of death. Forms for both the application and statement are available from the Court of Claims Administrative Office (217) 782-0111, or the Attorney General, Court of Claims Division (312) 814-6125.

Documentation accompanying the claim should include the officer's signed Designated Beneficiary form, or if none, proof of the claimant's relationship, such as a Marriage Certificate or Birth Certificate.

POLICE PENSION – 40 ILCS 5/3-112

Police Pension Funds and Firefighters Pension Funds are established by municipalities having **at least 5,000, but fewer than 500,000.**

The policy principal will be payable to a **named beneficiary**, or if no beneficiary has been named, according to legal survivorship in the following order: (1) surviving spouse, (2) children, (3) parents, (4) siblings, (5) and the estate of the decedent.

If the officer dies in the line of duty, the beneficiary will get 100% of his/her salary.

If not on duty, the beneficiary gets what his/her pension would be if he retired.

If the officer had 10-20 years on and dies, the beneficiary gets 50% of his pay as a pension

(e) The pension of the surviving spouse of a police officer who dies (i) on or after January 1, 2001, (ii) without having begun to receive either a retirement pension payable under Section 3- 111 or a disability pension payable under Section 3- 114.1, 3- 114.2, 3- 114.3, or 3- 114.6, and (iii) as a result of sickness, accident, or injury incurred in or resulting from the performance of an act of duty shall not be less than 100% of the salary attached to the rank held by the deceased police officer on the last day of service, notwithstanding any provision in this Article to the contrary.

(Source: P.A. 91- 939, eff. 2- 1- 01.)

Claims must be submitted through the employing agency or the retirement system in which the member is enrolled. A notarized copy of the death certificate must be submitted with the claim.

EDUCATIONAL BENEFITS – 820 ILCS 320/15

The **children, under age 25, and the surviving spouse** of any police officer or firefighter killed in the line of duty while serving the State or any local public entity in Illinois are eligible to receive **a waiver of tuition and matriculation and registration fees for a total of 120 credit hours.**

This benefit is provided for attendance at state vocational-technical schools, public community colleges, and State universities, and may be either full-time or part-time.

Applications for benefits and additional information are available from the Illinois Student Assistance Commission at: 1755 Lake Crook Road, Deerfield, IL, 60015 (847) 948-8500 or 500 W. Monroe St., Springfield, IL 62704, (217) 782-6767.

For additional information visit:

http://www.collegezone.com/informationzone/3392_3649.htm

Educational Benefits (continued)

GRANT PROGRAM FOR DEPENDENTS OF POLICE OR FIRE OFFICERS

The number of grants made through this program, as well as the individual dollar amount awarded, are subject to sufficient annual appropriations by the Illinois General Assembly and the Governor.

Spouses or children of Illinois police or fire officers who were killed or became at least 90 percent disabled in the line of duty may be eligible for the Grant Program for Dependents of Police or Fire Officers. This grant provides assistance toward tuition and mandatory fees at ISAC-approved Illinois colleges. Applicants do not need to be Illinois residents at the time of enrollment to receive this grant. Recipients may receive the equivalent of eight semesters or 12 quarters of assistance.

Eligibility

To be eligible, an applicant must:

- Be a U.S. citizen or an eligible non-citizen
- Be enrolled on at least a half-time basis at an ISAC-approved Illinois 2- or 4-year college
- Maintain satisfactory academic progress as established by the applicant's college
- Not be in default on any student loan, nor owe a refund on any state or federal grant
- Be the spouse, natural child, legally adopted child, or any child in the legal custody of the police or fire officer at the time of death or disability

How to Apply

Applications for this grant are available at College Zone, at high school guidance counselors' office, and at colleges' financial aid offices.

HEALTH BENEFIT 820 ILCS 320/10

Section 10. Required health coverage benefits.

- a) An employer who employs a full-time law enforcement, correctional, or correctional probation officer, or firefighter, who, on or after the effective date of this Act suffers a catastrophic injury or is killed in the line of duty shall pay the entire premium of the employer's health insurance plan for the injured employee, the injured employee's spouse, and for each dependent child of the injured employee until the child reaches the age of majority or until the end of the calendar year in which the child reaches the age of 25 if the child continues to be dependent for support or the child is a full-time or part-time student and is dependent for support. If the injured employee subsequently dies, the employer shall continue to pay the entire health insurance premium for the surviving spouse until remarried and for the dependent children under the conditions established in this section.

However:

- 1) Health insurance benefits payable from any other source shall reduce benefits payable under this section.
- b) In order for the law enforcement, correctional or correctional probation officer, firefighter, spouse, or dependent children to be eligible for insurance coverage under this Act, the injury or death must have occurred as the result of the officer's response to fresh pursuit, the officer or firefighter's response to what is reasonably believed to be an emergency, an unlawful act perpetrated by another, or during the investigation of a criminal act.

WORKERS' COMPENSATION

Workers' Compensation coverage is compulsory for employers in Illinois.

Workers' Compensation benefits are payable to the surviving spouse and dependents of any officer or firefighter who is killed in the line of duty. **Additional information may be obtained from the Illinois Industrial Commission, 100 W. Randolph Street, 8th Floor, Chicago, Illinois 60601, with which claims are to be filed. The Chairman's office can be reached at (312) 814-6555.**

Benefits available include:

- A. \$4,200** funeral expense benefit;
- B. All first aid, medical and hospital expenses** connected with the fatal injury;
- C. 66 2/3% of the deceased's average weekly wage** continuing weekly until:
 - *the surviving spouse is compensated for **20 years**.
 - *minor children **attain age 18** and leave school.
 - *minor children **attain age 23 while attending an accredited educational institution**.
 - *dependency of any **other dependent** (parent, collateral, grandchild) ends.

In order to file for benefits, the following documents will be needed:

- A. Marriage Certificate;
- B. Certified copy of Death Certificate;
- C. Certified copy of minor child's birth certificate; and
- D. For other dependents, copies of tax returns showing claimed dependency.

Contact the State Industrial Commission, 100 W. Randolph Street, Room 8-200, Chicago, IL 60601, (312) 814-6500.

HUNDRED (100) CLUBS

Illinois has several One Hundred Clubs that provide benefits in specific local areas. These include:

The 100 Club of Chicago (The Hundred Club of Cook County)

President: Mr. Ralph G. Scheu

Club address:

30 N. LaSalle St. #3400

Chicago, IL 60602

Club phone: (312) 346-3838

Club fax: (312) 346-9166

e-mail: Ralph@100club.org

Web page: www.100clubchicago.org

Year formed: 1966

Benefit summary: \$5,000 lump sum plus up to \$50,000 more as needed; educational assistance for spouse and children through graduate school; Valor awards for police and fire personnel.

Usually within the first twenty four hours following the loss of a life in the line of duty, the 100 Club presents an initial check for \$5,000.00 to cover the family's immediate financial needs. In approximately ten days to two weeks, a second meeting is held with the family to completely review the family's debts: mortgages, leases, car loans, credit card debt, debts from department stores, doctors, dentists and utilities are all reviewed. The 100 Club will pay up to an additional \$50,000.00, including up to \$30,000.00 against real estate debt or mortgage. In cases where a amount remaining due, the Club will contact the mortgage company or bank and try to arrange for the remaining balance to be re-written at the best possible rate of interest. In cases involving rental property, the Club will pay up to three years rent. Other legitimate debts, whatever they may be, will also be paid within our \$55,000.00 limit.

The Hundred Club of DuPage County

President: Chief Paul H. Boecker (Ret.)

Executive Secretary: Ms. Judith Sanders

Club address:

P.O. Box 5646

Naperville, IL 60567-5646

Club phone: (630) 375-7622

Club fax: (630) 428-2771

e-mail:

Web page: www.hundredclubofdupage.org

Year formed: 1982

Benefit summary: \$5,000 lump sum plus more as needed; compassion award for injured personnel; Valor awards; educational assistance

The One Hundred Club of Lake County

President: Mr. Dennis I. Mudd, Sr.

Club address: P.O. Box 163

Libertyville, IL 60048

Club phone:

Club fax:

e-mail: dmudd@joycebros.com

Year formed: 1979

Benefit summary: \$2,000 lump sum plus more as needed; \$1,000 educational assistance;
Valor awards for law and fire personnel

For additional information on one hundred clubs visit:

<http://www.100clubchicago.com/main.php>

<http://www.100clubchicago.com/100clubslislist.php#ILLINOIS>

PERSONAL LIFE INSURANCE BENEFITS

The existence of personal life insurance policies must be ascertained and claims filed by the family or named beneficiaries. The policies themselves, the agents who sold them, or the insurance companies involved should provide information on the claims procedure.

VILLAGE/CITY LIFE INSURANCE

Human Resources Department will have the information on the procedure to file a claim

VILLAGE/CITY FINAL PAYROLL CHECK

VILLAGE/CITY PAYOUT OF BENEFIT TIME

- Vacation time
- Compensation time
- Sick time

UNION BENEFITS

Metropolitan Alliance of Police Benefits

Contact number 630-420-2081

- \$1,000 line of duty death benefit

Fraternal Order of Police Benefits

Illinois State Lodge

Toll Free: 800-522-2677 (COPS)

- Insurance benefit \$3,000 – \$11,000 varies with LODD specifics

POLICE CORPS SCHOLARSHIP FUNDS

The Police Corps is administered by the Office of the Police Corps and Law Enforcement Education (OPCLEE), within the Office of Justice Programs, US Department of Justice, in partnership with participating States that have submitted an approved State Plan. Information can be found at www.ojp.usdoj.gov/opclee.

If a local, state or Federal law enforcement officer is killed in the line of duty his or her dependent children may be eligible for college scholarships. To be considered "dependent," at the time of the parent's death the student must be under 21 or be receiving more than one-half of his/her financial support from his/her parents.

Eligible dependent children receive up to \$3,750 per year to cover educational expenses for the current academic year. Dependents may pursue any course of study at any accredited institution of higher education. Allowable educational expenses include tuition, fees, required books, and transportation between home and school. Full-time students also may claim reasonable expenses for room and board.

A student may receive up to \$15,000 under the program. The application process for dependent child scholarships is non-competitive. Interested dependents should contact the "lead agency" of the state in which their parent served. A brief application form must be completed.

For more information visit: <http://www.ojp.usdoj.gov/opclee/scholar.html>

Current State of Illinois Contact:

Illinois Law Enforcement Training & Standards Board
Contact: Cynthia Bowman
Tel: 309-298-3350
Fax: 309-298-2515
E-mail: policecorps@wiu.edu

THE TASER FOUNDATION

Specifically the TASER Foundation will provide support to the families of those who gave their lives while protecting their communities. Immediate family (spouse and/or dependents) of a sworn law enforcement officer whose life was lost in the line of duty are eligible for benefits.

In order to qualify, the immediate cause of a loss of life must be duty related. Loss of life from a pre-existing medical conditional does not qualify. For example, if an officer working an administrative job suffers a heart attack while on duty the case would not be eligible.

Grants are available only upon request by the chiefs of police and sheriffs as well as federal law enforcement executives in the name of officers killed in the line of duty since August 1, 2004 in the United States and Canada. <http://www.taserfoundation.org/>

C.O.P.S. - PEER SUPPORT ORGANIZATION

Established in 1984, **Concerns of Police Survivors, Inc. (COPS)**, is a national, non-profit organization that works with law enforcement agencies, police organizations, mental health professionals, and local peer-support organizations to provide assistance to surviving families of law enforcement officers killed in the line of duty. COPS has become a "lifeline" to police survivors nationwide.

National Office - Concerns of Police Survivors (C.O.P.S.) National Office for assistance
573-346-4911 office number
573-346-1414 fax number
cops@nationalcops.org email address
www.nationalcops.org

Illinois Chapter of Cops

Jennifer Morales, President
Surviving Spouse of Officer Marlon Morales
Metro Transit Police Dept, Washington, DC

Tampico, Illinois
815-438-2497 (h)
815-718-5542 (c)
www.ilcops.org
email ILCOPS2004@aol.com

CRITICAL INCIDENT STRESS MANAGEMENT (CISM)

NORTHERN ILLINOIS CRITICAL INCIDENT STRESS MANAGEMENT TEAM

Non-profit organization of volunteers dedicated to providing stress management debriefings to emergency personnel.

To schedule a debriefing call 800-225-2473

ST. MICHAEL'S HOUSE

Rory Gilbert, LCSW, CADAC
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