

COLORADO SURVIVOR BENEFITS



WORKERS' COMPENSATION

Career firefighters: Benefit is up to 91% of employee's average weekly wage at time of death. Benefits subject to Social Security benefit offsets. Upon remarriage, a spouse receives a two-year lump sum, after which benefits cease. Children compensated until age 18, or longer if disabled and incapable of self-support, or until age 21 if full-time students.

If there are no spouse or dependent children, other relatives such as parents, grandparents, sister or brother may be eligible for partial benefits which can be paid up to six years. If the deceased is under age 21 with no dependents, a payment of \$15,000 is payable to the parents of the deceased.

For members who have elected normal retirement or who are eligible for normal retirement the maximum survivor benefit is 70% of the retirement benefit at the time of death. This is payable to the qualified surviving spouse (and/or qualified surviving child). Survivors of a member who has not separated service and is eligible for a normal retirement and dies in the line of duty, are eligible for a supplemental benefit under the Statewide Death & Disability Plan to bring the combined benefit to 70% of salary at the time of death. Survivors of a member who dies while an active member and who is not eligible for normal retirement may be eligible for benefits under the Statewide Death & Disability Plan.

In Colorado, the Division of Worker's Compensation does not pay benefits on a claim. Employers obtain Workers' Compensation insurance from private insurance companies who pay benefits. The Colorado Division of Worker's Compensation oversees claims and provides mediation services.

Contact:

Division of Workers' Compensation

Department of Labor and Employment

633 17th Street, Suite 400

Denver, CO 80202-3660

Phone: (303) 318-8700

Toll Free: (888) 390-7936

Fax: (303) 318-8710

E-mail: workers.comp@state.co.us

Website: www.coworkforce.com/dwc

FUNERAL BENEFIT

Maximum burial allowance of \$7,000.

Volunteer Firefighters: May also receive an additional funeral benefit of not less than \$100.

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(Reference: Colorado Reserved Statutes 8-42-114)

RETIREMENT/PENSION PLAN

Career firefighters: Covered by the Fire and Police Pension Association that administers the benefits on behalf of the state for the statewide death and disability plan available for full-time firefighters. Applies to a member who dies as a direct or proximate result of an injury or occupational disease.

For deaths on or after October 15, 2002, a surviving spouse, with or without children, is eligible for monthly benefits of 70% of the monthly base salary being paid to the firefighter immediately before the death. Benefits to a spouse are payable for life. Off duty death survivor benefits are 40% for spouse and higher for spouse with dependents.

If there is no surviving spouse, this benefit is paid to eligible children if they were living in the firefighter's home at the time of death. The total amount depends upon the number of eligible children. Children are eligible to receive benefits until age 19, if unmarried; age 23 if unmarried and full-time student; or no age limit if incapable of self-support.

If the member's death occurs after the member is eligible for normal retirement, under a defined benefit or a hybrid plan or 25 years of service and age 55 under a money purchase plan, the survivor benefit paid to the surviving spouse and/or dependent children is the difference between 70% of the base salary and the survivor benefit payable from the member's normal retirement plan.

On-duty survivor benefits are free from state and federal income taxes in the event that a member's death is determined by the FPPA Board to have occurred while on-duty or as a result of occupational disease. As of 2006, Colorado Springs Fire and Police Pension plan is part of the Fire and Police Pension Association of Colorado (see below).

Contact:

Fire and Police Pension Association of Colorado

5290 DTC Parkway, Suite 100

Greenwood Village, CO 80111

Phone: (303) 770-3772

Toll-Free: (800) 332-3772

Fax: (303) 771-7622

Website: www.fppaco.org

EDUCATION BENEFIT – CHILDREN

Benefit covers tuition and on-campus room and board at state-funded colleges or universities toward first bachelor's degree or certificate of completion. Benefits may not extend beyond six years of the date of enrollment. When attending a private Colorado institution, a survivor is eligible for amount charged at a comparable state college or university. At an out-of-state institution, a survivor is eligible for tuition equivalent to that at a comparable Colorado public institution. To remain eligible, student must achieve and maintain a cumulative GPA of 2.5 or above, based on a scale of 4.0.

Contact:

Colorado Commission on Higher Education

Colorado Dependents Tuition Assistance Program

1560 Broadway, Suite 1600

Denver, CO 80802

Phone: (303) 866-2723

Fax: (303) 866-4266

Website: www.highered.colorado.gov

EDUCATION BENEFIT – SPOUSE

None.

NON-PROFIT OR PRIVATE ORGANIZATIONS

Provides financial, legal, and other support for departments and families, including a LODD guide, and non-LODD guide, as well as scholarships for children and spouses. Supports both paid and volunteer members' survivors.

Contact:

Colorado Fallen Firefighters Foundation

P.O. Box 470097

Aurora, CO 80047-0097

E-mail: CoFallenFF@aol.com

Website: www.coff.us

Provides scholarship assistance to the natural, adopted, step-child or full dependent of a worker killed or permanently injured in a compensable work-related accident during the course and scope of employment with a Colorado-based employer and entitled to receive benefits under the Colorado Workers' Compensation Act. The applicant must be between the ages of 16 and 25 at the time of application and must demonstrate substantial financial need.

Contact:

Kids Chance

Pinnacol Foundation Scholarship Program

7501 E. Lowry Blvd.

Denver, CO 80230

Phone: (303) 361-4000

Toll-Free: (800) 873-7242

Fax: (303) 361-5000

Website: www.pinnacol.com

Woodmen of the World will pay a \$10,000 fraternal death benefit if a qualified member is killed while performing his or her duties as a non-military first responder. To be eligible for this benefit, an individual must be a member in good standing of one of our other benefits.

First Responders include firefighters, EMT/paramedics, police or a person performing a supporting role to such individuals.

Contact:

Woodmen of the World

Woodmen Tower

1700 Farnham St

Omaha, NE 68102

Phone: (800) 225-3108

Website: www.woodmen.org

LOCAL JURISDICTION BENEFITS

All eligible employees are automatically enrolled in basic life insurance coverage including accidental death and dismemberment (one-and-one-half (1.5) times annual salary up to a maximum of \$200,000) at no cost to the employee. Spouses (including Civil Union Spouse) are covered for \$2,000 and children up to age 19 are covered for \$1,000 under this plan.

Employees must complete the Life beneficiary form to designate a beneficiary for the basic life and AD&D, and return the completed form to Human Resources. Employees leaving employment with the City may convert this coverage to an individual policy within 31 days after their last day of employment.

Please refer to the Human Resources intranet page for more details.