



# C.O.P.S.

CONCERNS OF POLICE SURVIVORS

## A SURVIVOR'S GUIDE TO COPING WITH LINE-OF-DUTY DEATH



**EVERY JOURNEY BEGINS  
WITH THE FIRST STEP...**

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## C.O.P.S. MISSION STATEMENT

***Rebuilding shattered lives of survivors and co-workers affected by line-of-duty deaths.***

Historically, between 140 and 160 law enforcement officers die in the line of duty every year, leaving behind their families, friends and co-workers to cope with the tragic loss.

Concerns of Police Survivors (C.O.P.S.) has become the “lifeline” for these survivors nationwide, taking care of their emotional and psychological well-being. Since 1984, C.O.P.S. has honored its mission statement for the good of America’s surviving law enforcement families.



## INTRODUCTION

### A NOTE TO AMERICA'S LAW ENFORCEMENT SURVIVORS...

#### *Every Journey Begins with the First Step*

Concerns of Police Survivors (C.O.P.S.) is very sorry for your loss and extends to you the organization's heartfelt condolences on behalf of its membership--over 57,000 surviving family members and coworkers of America's fallen law enforcement officers. You have joined an organization no one wants to join. Your loved one did not choose to die; they chose to serve a profession that sometimes demands the ultimate sacrifice. Everyone in this organization knows that dealing with the shock and grief of losing a loved one is a very difficult journey.

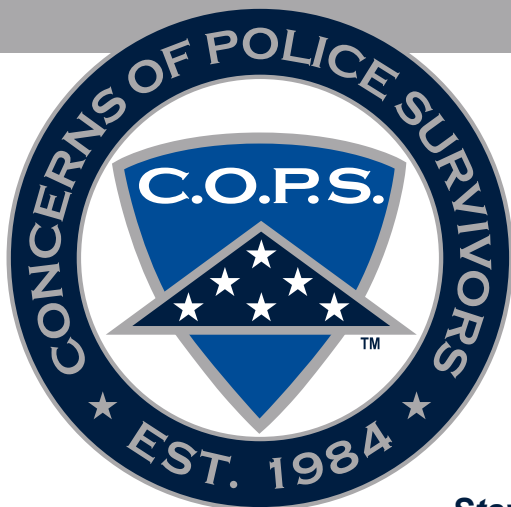
This guide is for newly bereaved families of fallen officers or those who suffered their loss years ago but feel "stuck" in their grief. Information in this document has been gathered for over 37 years of C.O.P.S.' existence from actual experiences of surviving law enforcement families. The information will help you take that first step on your grief journey.

Please know that you are not alone; C.O.P.S. is here to support you, help you grieve and connect you with a network of survivors. If you open your heart and accept the hand of friendship that other law enforcement survivors will extend to you, you will find strong support that you never imagined was available.

Any family that loses a loved one to a premature death experiences a tremendous void in their lives. Yet, recovery from the devastating loss of a loved one is possible. Resiliency, attitude and accepting support from others who have walked your same walk are key factors in dealing with the tragedy life has dealt us. Many survivors state they have become stronger people because of their grief journey; and while this journey is lifelong, life can be good again. The choice is yours.

Understanding grief, which you are now experiencing, is the first step in helping you find your "new normal" that will bring you joy, peace and a full life once again. Grief will affect your life and the lives of everyone around you in more ways than you ever imagined.

Step one will help you understand that line-of-duty death is different from other types of death, that your grief journey may take longer than others, that you may experience setbacks in your grief, and where you will find the best support as you continue your grief journey.



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**Stay connected through  
social media! @nationalcops**



## **STEP ONE: UNDERSTANDING GRIEF**

The level of grief you experience is based on the relationships and roles the deceased played in your life. **Grief affects your:**

- Feelings
- Physical being
- Thoughts
- Behaviors

Grief work is physically, intellectually and emotionally draining.

As you grieve, you may experience shock, numbness, sadness, guilt, anger, loneliness and many other emotions. You may feel a fist in the pit of your stomach, nausea, tightness in your chest, and you may feel too weak to even get out of bed in the morning. You may find yourself wanting to wake up from the nightmare you are experiencing because you just can't believe your loved one has died. The crying may seem like it will never stop. You may find yourself waiting for your loved one to walk through the door and put an end to the bottomless pit that you may believe you are experiencing. You may often find yourself in a fog or on an emotional roller coaster with extreme highs and lows.

While you try to make sense of the loss and accept it, you may feel angry that God allowed this to happen; or you may rely on your faith even more to see you through each day.

You may have had a strained relationship with your loved one and find yourself grieving more deeply because the relationship was not what you would have liked it to be; believing now that it can never be mended. You may have had an argument with your loved one but never had the time to make amends.

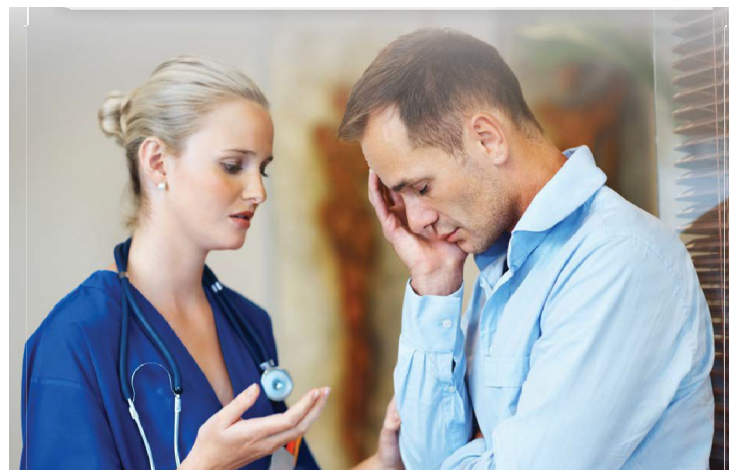
Psychological studies on grief identify a period of disorganization, followed by a period of extremes, ending in resolution. Yet, the only thing that all mental health professionals agree upon is that grief is as individual as the individual. No two people grieve alike!

Each and every category of survivor (spouses, parents, siblings, children, significant others, etc.) experiences their own grief and it cannot and should not be compared to another's. Surviving family members suffer greatly from the loss of a loved one, but they do so in varying ways because of the role the loved one played in their lives.

### **Grief is a series of tasks, and to complete your grief journey, you must:**

1. Accept the reality of the loss.
2. Work through the pain of grief (journaling is a great way to relieve emotional turmoil).
3. Adjust to the environment in which the deceased is missing.
4. Emotionally relocate the deceased by finding that special place for their love and memory, and accepting your "new normal" in life.

Yet, we never "forget" our loved ones. They are FOREVER, ours. As one survivor states, "My spouse is not in my life anymore. She is in my heart forever."



Grief can be extreme and overwhelming with a depth and intensity you never imagined.

**Examples of extremes:**

- “I just couldn’t get out of bed in the morning until I realized my children needed me.”
- “I haven’t had a good night’s sleep since he died. I’m a walking zombie.”
- “Once I dropped a hot dog on the floor while making lunch. I collapsed on the floor in an emotional puddle and cried for hours.”
- “We haven’t had a home-cooked meal in months.”
- “I don’t have the energy to do anything.”
- “I went crazy cleaning one day and literally collapsed from exhaustion.”
- “I refuse to cry anymore.”
- “I cry so much I’m afraid the tears will never stop.”

These “extremes” actually are not bad things; they will eventually bring about healing. Just remember: you are not going crazy!

There is no way around grief. You can’t go over it, under it or around it. You need to go through it to find healing. That healing will develop at your own pace. Again, your resiliency, attitude and openness to support will be the keys to getting you to the other side.

You may find that close friends simply cannot stand to watch you grieve. They may tell you to “get over it” after only a few short months have passed since your loss. You may even lose them as friends. But, you will find strong, nonjudgmental support from law enforcement survivors and others who will become new, lifelong friends!

**Your grief may:**

- Last longer than expected.
- Take more energy than you ever imagined.
- Involve many changes and be continually developing.
- Present itself in all spheres of your life: emotional, psychological, social and physical.
- Be both symbolic and tangible, not just for the death alone.
- Involve a wide variety of grief feelings and grief reactions, but can also include depression and sadness.
- Resurrect past issues, feelings and unresolved conflicts.
- Cause identity confusion and you may experience different reactions to the loss.
- Ignite a combination of anger and depression, such as irritability, frustration, annoyance and intolerance.
- Cause some anger and guilt.
- Create a lack of self-concern.
- Cause grief spasms or acute upsurges of grief that may occur suddenly with no warning.
- Create thinking problems (memory, organization and intellectual processing) and affect decision-making.

- Make you feel like you are going crazy.
- Initiate a search for meaning and you may question your religion and/or philosophy of life.
- Cause you to act differently in social situations.
- Cause a number of physical reactions.
- Increase emotions on certain dates or at events, which can trigger upsurges in grief.
- Make you realize that society has unrealistic expectations about your mourning.
- Resurrect temporary intense grief in the future.



## Trauma & Loss

### ***STEP TWO: UNDERSTANDING TRAUMATIC LOSS***

Sometimes, due to the circumstances of the death or the family situation, grief can become complicated and more difficult to handle.

- “Complicated grief” relates to one of two extremes: grief that is avoided or suppressed and grief that the individual can but will not “let go of.”
- “Traumatic grief” follows a sudden, unexpected, heinous loss of a loved one.
- “Compounded grief” can develop if an individual has several losses in a brief period of time.

These three types of grief can complicate one’s journey through the grief process, delay healing for a longer period of time, and develop into an intense grief that requires the assistance of a mental health professional.

Law enforcement surviving families often experience traumatic grief when their officer dies in the line of duty. For a death to initiate traumatic grief, one of these elements must have occurred:

1. The death was sudden, providing no opportunity to anticipate the loss.
2. The death involved violence, murder or the body is never recovered.
3. The death was preventable or random in nature.
4. There were multiple deaths, a car crash, a bombing, death through an act of terrorism, etc..
5. The mourners had a personal encounter with the death (found the body, etc.).

A study conducted by Concerns of Police Survivors (C.O.P.S.) showed survivors' grief following a line-of-duty death may be intense for up to 5 year because:

- The death was probably sudden, violent and random in nature.
- There may have been no time for goodbyes.
- There was extensive media coverage of the incident and death.
- There may be delays in securing death benefits for the surviving spouse/children.
- There may be delayed legal proceedings for the perpetrator.
- The agency and officer's coworkers may not be as supportive as the family desires.
- The survivor was very dependent (practically, financially, emotionally) on the deceased.
- The survivor has suffered major depression, separation anxiety, other traumatic losses or incidents of major health concerns in the past.
- The survivor does not have a strong support circle of family and friends.

All these factors can lead to the development of post-traumatic stress disorder (PTSD) in law enforcement survivors. Professional assistance is highly recommended to address traumatic grief.

## PTSD

### What are the symptoms of PTSD?

1. Re-experiencing the traumatic event as indicated by painful, intrusive thoughts or nightmares about the death.
2. Avoidance or emotional numbing, as indicated by marked efforts to stay away from activities, places or things related to the loved one's death.
3. Feeling detached from others and an inability to feel positive emotions.
4. Increased persistent anxiety and physiological arousal, as indicated by difficulty sleeping, irritability, difficulty concentrating and a tendency to become startled easily.

### Get immediate help if you ever get to the point where you:

- Have had a persistent inability to function for weeks to months after the death.
- Abuse alcohol and drugs.
- Develop symptoms of major depression or PTSD.
- Experience strong suicidal feelings.

Although grief can resemble major depression in many ways, a skilled clinician can determine if a bereaved person is suffering with depression. It is wrong to assume that a bereaved person with major depressive symptoms is just having a "normal" reaction. People can, however, experience setbacks during the grief process.



Some mental health professionals believe that trauma can get “stuck” during the brain processing of the life-claiming event, and professional help may be needed to help the survivor’s brain process the trauma. Eye Movement Desensitization and Reprocessing (EMDR) is a therapeutic technique being used for trauma-inflicted grief that has helped many traumatized people deal with the flashbacks, nightmares and “triggers” that evoke intense emotions that form a barrier to healing. For more information and referrals in your area, visit: [www.emdr.com](http://www.emdr.com)

## Children

### **STEP THREE: CHILDREN & GRIEF**

Children deal with grief developmentally, which is different from how adults deal with grief; and a five-year-old child grieves differently than a twelve-year-old child. Since they can’t always express their feelings, they may show their feelings through their behavior instead.

**Several factors influence how a child will go through the grieving process, such as:**

- Age
- Personality
- Previous experience with death
- Ongoing relationships with other adults
- Surviving parent’s ability to cope with stress

#### **Tips for Dealing with Grieving Children:**

- In a developmentally appropriate manner, be open and honest about the incident and death. It is best that they hear the details from their parent.
- Children go in and out of grieving.
- Children may need to tell the story of the incident and death over and over again.
- As they grow older, children may re-experience the loss and grieve again from different cognitive and emotional perspectives.
- Grief may interfere with age-appropriate developmental tasks.
- Children experiencing grief may feel different from their peers who are not grieving. Teachers, coaches and school counselors should be told that your child is grieving so they are aware of possible grief reactions during school time.
- Children may carry blame or guilt about the death. Reassure them that they did nothing to contribute to or cause the death.
- Children need structure and routine to keep life predictable.
- Sharing your grief openly and honestly with children allows them to feel safe and they will feel free to share their grief with you.
- Encourage them to bring their questions and concerns about the incident and death to you.
- Children learn to grieve by watching the adults around them. Be a good teacher.





Some law enforcement agencies have had their employees put together a “Memory Book” for the fallen officers’ children. If the agency hasn’t done that, you and your children can create a Memory Book together, which will help them grieve.

## Grief by Age

### *Grief & Developmental Stages*

Age	Understanding of Death	Expressions of Grief
Infancy to 2 years	Is not yet able to understand death.	Quietness, crankiness, decreased activity, poor sleep and weight loss.
	Separation from parent causes changes.	
2-6 years	Death is like sleeping.	Asks many questions (How does she go to the bathroom? How does she eat?).
	Dead person continues to live and function in some ways.	Problems with eating, sleeping and bladder and bowel control.
	Death is temporary, not final.	Fear of abandonment.
	Dead person can come back to life.	Tantrums. Magical thinking (Did I think something or do something that caused the death? Like when I said “I hate you” and “I wish you would die”?).
6-9 years	Death is thought of as a person or spirit (skeleton, ghost, the boogeyman).	Curious about death.
		Asks specific questions.
	Death is final and frightening.	May have exaggerated fears about school.
		May have aggressive behaviors (especially boys). Some concerns about imaginary illnesses.
Death happens to others; it will not happen to ME.	May feel abandoned.	
9 years and older	Everyone will die.	Heightened emotions, guilt, anger shame.
		Increased anxiety over own death.
	Death is final and cannot be changed.	Mood swings.
Fear of rejection; not wanting to be different from peers.		
	Even I will die.	Changes in eating habits.
		Sleeping problems.
		Regressive behaviors (loss of interest in outside activities).
		Impulsive behaviors.
		Feels guilty about being alive (especially related to death of a brother, sister, or peer).

# Coping Strategies

## **STEP FOUR: COPING STRATEGIES**

- Focus on the “essential needs” of life. Eat well, exercise, try to get good rest, keep social connections and rebuild self-esteem that may have been damaged because of the death of your loved one.
- Take one day at a time. Good days will eventually outnumber the bad ones.
- Journaling is a helpful tool to track your grief experiences.
- Attend a C.O.P.S. chapter function in your state or a National C.O.P.S. Hands-On Program. The grief support you receive from C.O.P.S. will make a difference.
- Receiving professional help is NOT a sign of weakness.
- Avoid making any major decisions for at least one year.
- Don't hesitate to talk about your officer with family, friends and especially children.
- There is no need to apologize for tears.
- Ask for help from people you trust.
- Holidays will be different without your officer, so feel free to change holiday “traditions.”
- Go slow with new relationships.
- Your department should be handling the paperwork involved with death benefits. If they aren't, ask them to relieve you of that burden.
- Remember grieving children are just children, and they need structure, boundaries and discipline.



## **Tend to the Essentials**

- Do NOT neglect your health and well-being.
- See your doctor.
- Take necessary medications. This may or may not include antidepressants. Not everyone grieving needs antidepressants or anti-anxiety medications to address their grief.
- Relax in a warm bath.
- Exercise during the day can give you a break from your grief and will help you sleep at night.
- Remember: Alcohol is a depressant!
- Avoid risky behaviors.
- Seek comfort from caring, nonjudgmental people.
- Pray (if you find that comforting).
- Delay big decisions. Postpone moving, changing job, clearing out keepsakes and other momentous decisions.
- Ask yourself “What would help me most today?” If you want to cry, then cry. If you want to be angry, express it. If you need support, tell someone. If you need a break from grieving, allow yourself that.

## **STEP FIVE: C.O.P.S. PROGRAMS**

Between 140 and 160 officers die in the line of duty every year, leaving behind countless loved ones and co-workers to cope with the sudden, often violent and tragic loss. Concerns of Police Survivors (C.O.P.S.) provides a “lifeline” for these survivors nationwide by caring for their emotional and psychological well-being. C.O.P.S. provides resources to help survivors deal with their grief and rebuild their shattered lives, in turn providing them with healing, love and life renewed.

## **C.O.P.S. Mission**

Rebuilding shattered lives of survivors and co-workers affected by line-of-duty deaths.

Survivors can seek comfort from C.O.P.S. while awaiting a decision from the following determining agencies: The Federal Bureau of Investigation (FBI), Public Safety Officers’ Benefits (PSOB) Program, National Law Enforcement Officers Memorial Fund (NLEOMF) or Fraternal Order of Police (FOP).

C.O.P.S. is an organization that is over 37 years old, with a staff of 27 working out of its headquarters in Camdenton, Missouri. C.O.P.S. also has chapters across the United States. C.O.P.S.’ website is a great source of information, and C.O.P.S. members have developed many closed Facebook pages to help newly bereaved survivors find strong support from others who have walked the same walk. Please contact C.O.P.S. if you would like access to these pages.

## **Contact C.O.P.S.**

[www.concernsofpolicesurvivors.org](http://www.concernsofpolicesurvivors.org)

Email: [cops@nationalcops.org](mailto:cops@nationalcops.org)

Phone: 573 - 346 - 4911 Fax: 573 - 346 - 1414

Mail: PO Box 3199, Camdenton, MO 65020

## **C.O.P.S. Programs**

National peer support allows new survivors to learn from survivors who have also experienced the death of an officer. Seeing that recovery is possible, new survivors develop a strong sense of hope.

The National Police Survivors’ Conference is held each May, during National Police Week, in the Washington, DC, area. Other activities include the Candlelight Vigil and the Fraternal Order Police and its Auxiliary’s Annual National Peace Officers’ Memorial Service.

Seminar topics offered for adults at the C.O.P.S. National Police Survivors’ Conference include:

- Making It Through the First Two Years (for Spouses, Parents, Fiancés, Significant Others and Life Partners)
  - Loss and Grief--Why Do I Feel This Way?
  - Journaling Your Way Through Grief
- (Topics could change.)*

- Am I Still a Brother/Sister?
- Being a Law Enforcement Officer and a Family Survivor
- Children and Grief
- Why Is Law Enforcement Death Always so Traumatic?

The National Office of C.O.P.S. reaches out to survivors across the nation at least six times a year. Three times a year, survivors receive newsletters that provide messages of hope and encouragement, and share stories of survivors' accomplishments since the death of their officer. C.O.P.S. also sends a remembrance card to each survivor during the anniversary month of the officer's death, reassuring them that others remember their officer and the supreme sacrifice they made.



## Retreats for Surviving Adult Family Members and Co-Workers

C.O.P.S. Hands-On Programs are designed to help survivors expand their boundaries, giving them the confidence to rebuild their lives. These retreats are planned for all surviving family members and co-workers who are affected by the death of a loved one in the line of duty. Mental health professionals and seasoned survivors make themselves available to support new survivors attending these programs.

### Spouses' Retreat

The Spouses' Retreat is a challenging four-day weekend for surviving spouses where they rebuild self-esteem and confidence and develop a close-knit support group with other surviving spouses.

### Spouses for Couple Retreat

Spouses for Couples Retreat is for surviving spouses who have entered a new relationship or marriage. This retreat gives couples a safe, comfortable place to recognize the struggles of one another while building a stronger, more understanding foundation for their new relationship.

### Parents' Retreat

The Parents' Retreat provides surviving parents and step-parents of the fallen officer with strong peer support to help them cope with the pain of losing their adult child. Lifelong friendships with other surviving parents are developed here.

### Siblings' Retreat

The Siblings' Retreat is a weekend where siblings and step-siblings of fallen officers develop a close-knit support group of their own. Spouses of these siblings are encouraged to attend this retreat as well.

### Adult Children's Retreat

The Adult Children's Retreat is for surviving adult-aged children/stepchildren of fallen officers. Counselors and peer support help them deal with the death of their parent. The ages of adult children who have attended this retreat range from 21 to 75!



## Extended Family Retreat

The Extended Family Retreat helps aunts, uncles, cousins, grandparents, grandchildren and in-laws of the fallen officer and relatives of the surviving spouse understand the support needs of the officer's surviving spouse and children. The extended family members also learn to cope with the grief they are experiencing in losing someone they loved, too.

## Fiancés and Significant Others Retreat

This retreat is planned for those who never got to marry their fallen loved one, had a committed life partnership, were a former spouse of, or had children with the fallen officer.

## Co-workers Retreats

There are two retreats for co-workers affected by line-of-duty death:

1. **Co-workers Retreat** is only for co-workers and provides them with support from understanding peers, while being removed from the stresses of everyday life.
2. **Co-workers for Couples Retreat** concentrates on helping the marriage and family of the surviving co-workers and allows couples to discuss their grief in a relaxed, confidential environment.

*Participation in both retreats is treated confidentially.*

For more information on each of these adult retreats or to register online, visit [www.concernsofpolicesurvivors.org](http://www.concernsofpolicesurvivors.org) and explore the "For Survivors/Hands-On Programs" tab.

## Programs for Surviving Kids and Teens

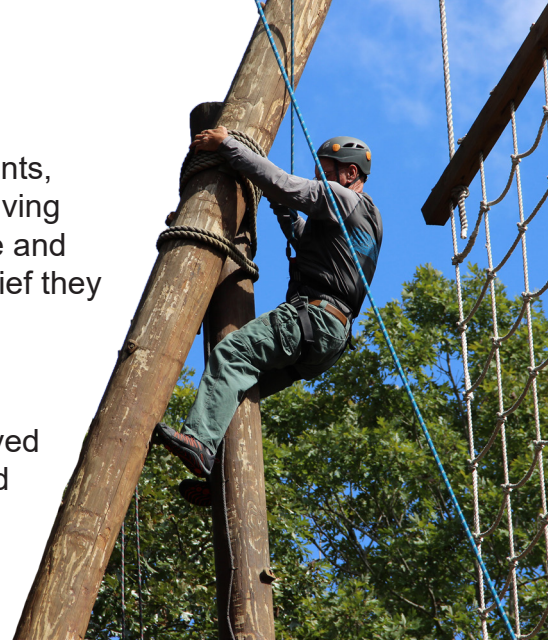
During National Police Week, children/stepchildren who have lost a parent/stepparent or a sibling in the line of duty participate in special activities known as C.O.P.S. Kids and Teens. For some, this is the first time they will meet other children who have experienced the same kind of loss.

A dedicated staff of professionals and volunteers assess the children's emotional well-being, listen and guide them through any issues they wish to talk about, all while participating in a variety of fun activities. Results of the emotional assessment are provided to parents after National Police Week so that, if needed, the child can get additional counseling at home. That counseling can be reimbursed to the family through the National "C.O.P.S. Kids" Counseling program. For more information visit: [www.concernsofpolicesurvivors.org/kidsprogramsnpw](http://www.concernsofpolicesurvivors.org/kidsprogramsnpw)

## C.O.P.S. Kids Camp

C.O.P.S. Kids Camp provides surviving spouses/guardians with children/stepchildren (aged 6-14) of a fallen officer the opportunity to work with professional counselors and trained mentors to address grief issues together as a family.

During the weeklong camp, activities include counseling, friendly competitions, team-building activities and shared fun to help families cope with their grief.



## Outward Bound® Adventure

C.O.P.S.' annual wilderness experience through the Outward Bound® program helps surviving older children/stepchildren (aged 15-20) build self-esteem with others who understand what its like to lose a parent in the line of duty. Examples of annual activities include mountain climbing in the Colorado Rockies or whitewater rafting in Utah.

## Young Adults Camp

Young Adults Camp is for surviving children and siblings (aged 15-20). This is a less physically challenging retreat than the Outward Bound® Adventure. Participants will gain a continued support system and will experience a sense of personal growth for the future.

# Scholarships

C.O.P.S. scholarships provide financial assistance to surviving children and to surviving spouses of law enforcement officers who have died in the line of duty, according to C.O.P.S. criteria, who wish to pursue a course of study beyond high school. Applicants may receive up to \$1,500 per semester, and a maximum lifetime amount of \$12,000.



- Scholarships are not awarded to survivors who are entitled to a tuition-free education as a state death benefit.
- Scholarships are paid directly to the institution of higher learning on behalf of the student and may be used only for tuition, books and other fees (not room and board expenses).
- Any unused amount is returned to C.O.P.S.

Deadlines for the semesters are April 1st (summer semester); June 1st (fall semester); October 1st (winter/spring semester).

Visit: [www.concernsofpolicesurvivors.org/scholarship](http://www.concernsofpolicesurvivors.org/scholarship) to learn more.

# Counseling Reimbursement for Surviving Children

Any dependent child/stepchild of a law enforcement officer who has died in the line of duty since May 14, 1984 (according to C.O.P.S. criteria) is eligible, as is any child recommended for counseling through the annual National Police Week C.O.P.S. Kids/Teens Counseling Program or C.O.P.S. Kids Camp. The "C.O.P.S. Kids" Counseling program will assist with the out-of-pocket costs that are incurred for counseling up to \$6,000 per eligible child.

## Things to Do Before Filing a Claim

Families are encouraged to use the services of their law enforcement agency's Psychological Services Unit, if available. Should there be other private funding sources available or health insurance coverage, families are expected to use those resources before filing for reimbursement with the C.O.P.S. Kids Program.

# Trial and Parole Support

For survivors, the trial is a serious, emotional strain. Local C.O.P.S. chapters have support volunteers and survivors who have gone through the trial process themselves. They can attend the trial with the family and officer support and comfort if asked. Volunteers know about the rights of survivors during legal proceedings and assist survivors who want to write and present victim impact statements.

The C.O.P.S. National Office will gladly write letters and will encourage other survivors to write letters requesting denial of any parole. Information should be submitted to the C.O.P.S. National Office at least three weeks prior to the parole hearing. Surviving families of officers feloniously killed in the line of duty should be aware of the fact that most cop-killer trials have a three- to five-year delay from the time of the murder.

## Assistance with Filing for Death Benefits

C.O.P.S. believes the fallen officer's agency should be responsible for filing for all death benefits for the surviving family. However, should an agency lack the knowledge of how to file for benefits, C.O.P.S. has trained representatives from each chapter to assist survivors and agencies with filing for the Federal Public Safety Officers' Benefits (PSOB) through the Department of Justice (DOJ). Approximately 65 retired/active officers, C.O.P.S. chapter representatives and C.O.P.S. staff members have received the same training.

If you or your agency needs assistance with filing for the PSOB death benefit, simply call the C.O.P.S. National Office (573-346-4911) and ask for help. Many C.O.P.S. chapters also have representatives who can assist with filing for state death benefits. To find a contact person for your local chapter, see the C.O.P.S. tri-annual newsletter or visit: [www.concernsofpolicesurvivors.org/aboutchapters](http://www.concernsofpolicesurvivors.org/aboutchapters).

## Federal Benefits

### Public Safety Officers' Benefits Act

A unique partnership effort of the U.S. Department of Justice (DOJ); local, state, tribal and Federal public safety agencies and national organizations; the Public Safety Officers' Benefits (PSOB) Programs provide death and education benefits to survivors of fallen law enforcement officers and other first responders. Disability benefits are also available to public safety officers catastrophically injured in the line of duty.

The PSOB Office reviews the nearly 800 claims submitted each year on behalf of America's fallen and catastrophically disabled public safety heroes and their loved ones.

### Filing a Claim

Eligible survivors or disability claimants may file claims directly with the DOJ, or may instead file through the public safety agency served. Normally, the public safety agency provides the information that enables DOJ to determine whether the circumstances of the death or permanent and total disability entitle a claimant to a benefit of payment. The public safety agency prepares a Report of Public Officer's Death or Permanent and total Disability to accompany the survivors' or disabled public officer's claims. To file a claim, visit: [www.psob.gov](http://www.psob.gov)

# Health Insurance

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) guarantees that the employer of the deceased officer must make available to the surviving spouse and their dependent child(ren) the same type of health insurance as was provided prior to the officer's death. Coverage is available for up to 36 months and must be paid by the insured survivor. There is no provision in the law for the employer to pay for health insurance; however, some states do afford inclusion in COBRA coverage or continuing health care coverage as a benefit to surviving family of a fallen law enforcement officer.

Remember that the deceased officer and the survivors must have actually been covered under an employee health plan at the time of the death to be eligible for COBRA.

For more information on health insurance, go to your human resource office or your agency's department.

# Educational Benefits

## Public Safety Officers' Educational Assistance Program

The Public Safety Officers' Educational Assistance (PSOEA) Program of the DOJ provides educational assistance to the spouse and children of law enforcement officials who die or are catastrophically disabled in the line of duty.

PSOEA benefits may be used solely to help with educational expenses, including tuition, room and board, books, supplies, and education-related fees.

PSOEA benefits are provided directly to the fallen officer's spouse or child(ren) who received the PSOB death benefit to attend a program of education at an eligible educational institution. Assistance is available for 45 months of full-time education or training or for a proportional period of time for a part-time program. Costs for masters' programs are covered by PSOEA and reimbursements for past educational costs can be claimed.

For more information, visit: [www.psob.gov](http://www.psob.gov)

For more information on C.O.P.S. scholarship opportunities, visit the "For Survivors/Scholarships" tab at [www.concernsofpolicesurvivors.org](http://www.concernsofpolicesurvivors.org).

# State & Local Benefits

Benefits vary among states and agencies. Common benefits that survivors of public safety officers may be eligible for include:

- One-time death benefit from the state
- Pension
- Life insurance provided by the employing agency
- Burial financial assistance
- Education Assistance
- Health Insurance
- Workers' Compensation

To search for benefits by state, visit: [www.concernsofpolicesurvivors.org/survivorbenefits](http://www.concernsofpolicesurvivors.org/survivorbenefits)



## Other Benefits

Oftentimes, local/state/national organizations provide death benefits to their members, and some private organizations and associations may provide funding immediately following a line-of-duty death.

Visit [www.concernsofpolicesurvivors.org/survivorbenefits.html](http://www.concernsofpolicesurvivors.org/survivorbenefits.html) and look up your state's death benefits to ensure you have received the benefits for which you may be eligible.

## Resources

### ***Concerns of Police Survivors***

Contact information for your local Concerns of Police Survivors (C.O.P.S.) chapter can be found on the National C.O.P.S. website and in C.O.P.S. newsletters. Reach out to the C.O.P.S. chapter nearest you to learn about local events and support opportunities.

[www.concernsofpolicesurvivors.org](http://www.concernsofpolicesurvivors.org)  
573-346-4911

### ***Public Safety Officers' Benefits Program, Office of Justice Programs, Bureau of Justice Assistance***

The Public Safety Officers' Benefits Programs (PSOB) Programs provide death and education benefits to survivors of fallen law enforcement officers, firefighters and other first responders, and disability benefits to public safety officers catastrophically injured in the line of duty.

[www.psob.gov](http://www.psob.gov)  
888-744-6513  
Email: [AskPSOB@usdoj.gov](mailto:AskPSOB@usdoj.gov)

### ***National Law Enforcement Officer Memorial Fund***

The National Law Enforcement Officers Memorial Fund (NLEOMF) is a nonprofit organization that oversees the annual honoring of fallen law enforcement officers on the Walls of Remembrance at the National Law Enforcement Officers Memorial in Washington, D.C.

[www.nleomf.org](http://www.nleomf.org)  
202-737-3400

### ***Officer Down Memorial Page***

The Officer Down Memorial Page is a nonprofit website that provides detailed information on officers who have died in the line of duty.

[www.odmp.org](http://www.odmp.org)



**C.O.P.S.**

CONCERNS OF POLICE SURVIVORS

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