

Fairfax County Police Officers Retirement System Survivor Benefits

Death Benefits Before Retirement

www.fairfaxcounty.gov/retirement

Return of Contributions

In the event of a member's death before retirement, member's contributions will be paid to the member's designated beneficiary unless an automatic benefit is payable to the surviving spouse or children.

Automatic Benefit for Surviving Spouse and Children

The member's eligible surviving spouse (or eligible surviving handicapped child if there is no spouse) will receive a monthly death benefit of \$2,279.67. Each eligible surviving child will receive a benefit of \$911.86 a month. However, \$4,559.32 is the maximum monthly benefit payable to all surviving family members combined. *(The numbers quoted are effective as of July 1, 2016.)* These amounts are indexed to inflation each year and include the additional 3% granted by the Board of Trustees which became effective July 1, 1995.

A surviving spouse is the person a member is legally married to, as recognized by the State of Virginia, at the time of death. Eligible surviving children include all unmarried children under 18 who are not supporting themselves. Unmarried children under age 23 may qualify if they are full-time students in an accredited college or secondary school. An eligible handicapped child is a member's natural or legally adopted child who, in the Board's judgement, is permanently mentally incompetent or permanently physically handicapped.

The automatic benefit will continue to a surviving spouse **until his or her death**. The benefit will continue to a surviving child until that child marries, becomes self-supporting or reaches the age limit, whichever happens first. The handicapped child will receive the surviving child's benefit unless there is no surviving spouse. In that case the handicapped child will receive the spouse's benefit until the handicapped child is determined to be no longer permanently mentally incompetent or permanently physically handicapped. Each July 1 these benefits will be increased to reflect increases in the Consumer Price Index.

Optional Benefit for Family If Death Occurs in the Line of Duty

If a Police Officer is killed in the line of duty, the surviving spouse (or surviving handicapped child if there is no surviving spouse) may, **instead of the automatic benefit**, elect to receive a benefit of 66²/3% of the member's regular salary at the time of death. This benefit is then increased by 3%. **Once this election is made, it cannot be revoked.**

If elected, the optional benefit will be paid to the surviving spouse until his or her death (or to the surviving handicapped child as long as that child is determined to be permanently mentally incompetent or permanently physically handicapped).

Example: Death Before Retirement -- Optional Family Benefit

If the member is killed in the line of duty and the surviving spouse elects the optional family benefit, and if the member's monthly salary at the time of death is \$5,000, the spouse is entitled to:

$$66\frac{2}{3}\% \times \$5,000 \times 1.03 = \$3,433.33$$

In this case, the member's spouse would receive \$3,433.33 a month until his or her death.

Naming a Beneficiary

When a member joins the Police Officers Retirement System, the member is asked to name one or more beneficiaries to receive benefits in the event of the member's death. The member may name anyone he/she wishes. If the member names more than one person, each person will share equally in the total amount payable.

A member may change his or her beneficiary designation at any time, by giving written notice to the Retirement Systems office. Forms for naming or changing beneficiaries are available from the Retirement Systems office or on the website. If a member does not name a beneficiary, payment will be made to the member's estate.

Death Benefits During DROP

In the event of your death during the DROP period, the benefits for your spouse will depend on whether our death was in the line of duty and what Joint & Contingent Spouse and Handicapped Child option you elected when you entered DROP.

If your death is not service-connected, your spouse will be eligible for the same benefits that would have been payable had you retired, plus the accumulated DROP balance.

If your death occurs in the line of duty, your spouse will have the option of receiving benefits as though you had never entered DROP, or receiving the DROP balance plus benefits based on the Joint and Contingent Spouse and Handicapped Child option you selected when entering DROP.

You **MUST** make a Joint & Contingent Spouse and Handicapped Child election at the point at which you enter DROP. You may **NOT** defer a Joint & Contingent Spouse decision to the end of the DROP period. Regardless of whether your death is service-connected or not, the automatic death benefit is payable.

Death Benefits After Retirement

Return of Contributions

In the event of your death after retirement, your contributions less any system benefits you received before death will be paid to your beneficiary unless a benefit is payable to your surviving spouse or children.

Automatic Benefit for Surviving Spouse and Children

An automatic death benefit will be paid to your eligible surviving spouse and children in the event of your death after a service retirement, or retirement for a service-connected total disability. It is not payable if your death occurs while you are receiving a non-service connected or a deferred vested benefit.

The rules regarding eligibility for this death benefit are the same as for the automatic benefit payable to a spouse and children for your death before retirement. The member's eligible surviving spouse (or eligible surviving handicapped child if there is no spouse) will receive a monthly death benefit of \$2,279.67. Each eligible surviving child will receive a benefit of \$911.86 a month. However, \$4,559.32 is the maximum monthly benefit payable to all surviving family members combined. *(The numbers quoted are effective as of July 1, 2016.)* These amounts are indexed to inflation each year and include the additional 3% granted by the Board of Trustees which became effective July 1, 1995.

The automatic benefit will continue to a surviving spouse **until his or her death**. The benefit will continue to a surviving child until that child marries, becomes self-supporting or reaches the age limit, whichever happens first. The handicapped child will receive the surviving child's benefit unless there is no surviving spouse. In that case the handicapped child will receive the spouse's benefit until the handicapped child is determined to be no longer permanently mentally incompetent or permanently physically handicapped. Each July 1 these benefits will be increased to reflect increases in the Consumer Price Index.

Joint & Contingent Spouse and Handicapped Child Option

At retirement and DROP entry, you may elect a Joint & Contingent Spouse and Handicapped Child Option that will provide a benefit for those survivors in the event of your death. Once you make this election you cannot revoke it.

If you make this election, you will receive a reduced retire-ment benefit. After your death, your surviving spouse (or eligible handicapped child) will receive 100%, 66²/3%, or 50% of the benefit you were receiving just before your death, depending on the option you chose. This would be in addition to the automatic monthly benefit payable to your surviving spouse.

The amount of reduction to your benefit depends on the difference between your age and your spouse's (or handicapped child's) age and on the percentage of your benefit that your spouse will receive. The Retirement Systems office can give you additional information about how the Joint and Contingent Spouse and Handicapped Child Option affects the amount of your benefit. Remember that the Joint and Contingent Spouse and Handicapped Child Option is payable in addition to the automatic benefit and it is payable for life.