
LINE OF DUTY DEATH BENEFITS

If an eligible employee dies as the direct and proximate result of an accident, while in the actual performance of duties for the City, at a definite place and time, without willful negligence on his or her part, line of duty death benefits will be paid out on his or her behalf.

Who is eligible:

- **Current surviving spouse** (must have a legal marriage license) **and surviving children** in equal shares
- **If no spouse or surviving children**, the surviving beneficiary or beneficiaries as designated in the employee's most recently executed beneficiary form on file with the City at the time of death in the shares so designated or if no shares are designated then in equal shares among such surviving designated beneficiaries
- **If none**, the beneficiary or beneficiaries designated on the employee's most recently executed beneficiary form of such life insurance policy or policies on file with the City at the time of death in the shares so designated or if no shares are designated then in equal shares among said designated beneficiaries. If there are multiple insurance policies with executed beneficiary designations of such same date with multiple differing beneficiaries designated on the policies, then in equal shares among all such designated beneficiaries

If **none**, the decedent's estate pursuant to applicable laws of the State of Tennessee.

What are the benefits:

- Beneficiaries receive \$100,000 or five times (5x) the employee's base salary rounded up to the next thousand dollars, whichever is higher, not to exceed \$350,000.

What are the distribution options?

- The Hartford Insurance Company will process the payment of the benefit and send to the City of Memphis' Legal Department. The Legal Department will disburse the check to the eligible beneficiary.

PUBLIC SAFETY OFFICERS BENEFIT PROGRAM

The Public Safety Officers' Benefits Program (PSOB) is a federal death benefit to the eligible survivors of federal, state or local public safety officers whose death was the direct and proximate result of a personal (traumatic) injury sustained in the line of duty. Consult your Human Resources Liaison for more information.

VOLUNTARY BENEFITS

The City of Memphis partners with Colonial Life & Accident Insurance Company. Colonial Life provides an employee the opportunity to enhance coverage for unexpected life events. Participation in these plans is on a voluntary basis. If an employee has participated in this voluntary program, benefits will be paid pursuant to the policy. For all Colonial Life questions, please call (901) 507-8880 or (800) 325-4368.

Listed below are items you should have available when you file for your survivor benefits:

- Dependent Allowance Affidavit
- Retirement Health insurance benefit election form
- Form W-4P
- Authorization for Direct Deposit
- Claim forms Standard Insurance for non-contributory life insurance

Additional documentation the beneficiary may need to provide is:

- Copy of marriage license, if applying as a spouse
- Copy of the certified death certificate
- Photo identification
- Voided check for direct deposit
- Copy of birth certificate and verification of being a full-time student, if a dependent child is applying as the beneficiary and is 18 years of age or older, for those applying as children
- Legal Order Appointing Guardianship and copy of dependent's birth certificate if the applicant is a dependent child under age 18

You may also contact us through email at benefitsquestions@memphistn.gov or call **(901) 636-6800** to speak with or [schedule an appointment with a Benefits Specialist.](#)