



STATE OF ALASKA DEATH BENEFITS

To obtain certified copies of registered personal documents, contact the Bureau of Vital Statistics, Box H, Juneau, AK 99811-0675, (907)465-3391.

STATE DEATH BENEFIT PAYMENTS (Based on Employee System)

Beneficiary to receive a **\$2,000 basic life insurance** benefit or a **\$5,000 benefit** for an accidental death for **State Patrolmen**.

BENEFICIARY

The spouse *is automatically deemed the beneficiary* to receive the PERS Death Benefit (see below); regardless of written beneficiary unless the couple has been married *less than two years and/or not living together when designation was changed*.

DEPENDENT CHILDREN

Children are considered to be dependent if **unmarried** child; including adopted, dependent for support **under 19 years of age; 23 if full time student**. There are no restrictions if the child is disabled.

PENSION PAYMENTS

When a member dies from occupational causes before retiring, the spouse or other eligible beneficiary is **entitled** to a death benefit.

Under the current law, which applies to the survivors of members first hired after June 30, 1976, the monthly survivor's pension is **equal to 40 percent** of the member's gross salary at the time of death or termination of employment because of occupational disability.

The pension amount **will change** on the date the member would have been eligible for normal retirement. The new benefit will be based on the member's average monthly compensation at the time of death and total Public Employees' Retirement System (PERS) service, including service that would have accrued if the member had lived and continued to work until eligible for normal retirement.



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Benefits under this provision *accrue from the first day of the month following the member's death and are payable at the end of the month.* Benefits **will cease** when there is no longer a surviving spouse or eligible dependent child.

In addition, survivors of State Patrolmen would be eligible to receive a **\$2,000 Basic Life insurance benefit, plus a \$5,000 Accidental Death benefit.** (Listed above under STATE DEATH BENEFIT PAYMENTS.)

REMARRIAGE CLAUSE CONCERNING PENSION PAYMENTS

Remarriage **does not** cancel spouse's pension payment, but the portion *is reduced to 50 percent.* 16 2/3 percent is reverted to dependent children.

ALASKA PUBLIC EMPLOYEES' RETIREMENT SYSTEM (PERS)

On January 1, 1961, the legislature established the Public Employees' Retirement System (PERS) to attract qualified people into public service employment. Since that time, the PERS has undergone many improvements and is now *one of the best plans in the nation.*

The PERS offers a variety of benefits to its members and their survivors. These benefits, when combined with other income, are designed to provide members with **financial security during their retirement years.**

PERS membership **is required** for all permanent full-time and part-time employees of the state of Alaska and political subdivisions participating in the PERS, unless specific employees are excluded by Alaska Statutes or participation agreements. **Contact: Alaska Public Employees' Retirement System, State of Alaska, Department of Administration, The Division of Retirement and Benefits:**

**P.O.Box CR,
Juneau, AK 99811-0203
(907) 465-4460**

**701 E. Tudor Road, Suite 240
Anchorage, AK 99503
(907) 563-5885**

OCCUPATIONAL DEATH UNDER PERS



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When a member dies from occupational causes before retiring, the spouse or other eligible beneficiary **is entitled** to the death benefit described.

When the spouse is the designated beneficiary, he or she will receive a monthly survivor's pension. If there is no surviving spouse, but the member has dependent children who are designated as the beneficiaries, the survivor's pension will be **divided equally** among those children.

Under the current law which applies to the survivors of members **first hired after June 30, 1976**, the monthly survivors' pension is **equal to 40 percent** of the member's gross salary at the time of death or termination of employment because of occupational disability.

For the survivors of members **hired before July 1, 1976**, the pension amount will depend on whether the members are classified as peace officers/fire fighters or "all other" members and their hire dates. These survivors will be allowed to choose whether they want to receive benefits under the current law (above) or pre-July 1, 1976, law. The pension amount will change on the date the member would have been eligible for normal retirement. The new benefit will be based on the member's average monthly compensation at the time of death and total PERS service, including service that would have accrued if the member had lived and continued to work until eligible for normal requirement.

If there is **no surviving spouse or dependent child or if someone else** is the designated beneficiary, that person will receive the following lump sum amount:

- (1) The balance of the employee contribution account, which includes mandatory contributions, any voluntary contributions or indebtedness principal and interest payments, and interest that has accrued on the account; and
- (2) a lump sum payment of \$1,000; and
- (3) \$100 times the number of years of PERS service that the member had at the time of death.

You may also be entitled to **Cost of Living Allowances** when you begin receiving monthly benefits while residing in Alaska. The allowance is added to your regular monthly benefit amount.

WHEN THERE IS NO BENEFICIARY

If no beneficiary is designated, or the beneficiary is deceased, the benefits shall be paid:

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- to the surviving spouse; or, if there is none,
- in equal parts to the surviving children; or, if there are none,
- in equal parts to the surviving parents; or, if there are none,
- to the member's estate

MEDICAL BENEFITS

Besides the other benefits described, **major medical insurance coverage is available** to survivors who are receiving monthly PERS benefits and their dependents. This coverage ends when the benefit recipient dies or is no longer eligible to receive monthly PERS benefits.

Members first hired under the PERS **after June 30, 1986**, and their survivors can obtain the coverage for themselves and their spouses and eligible dependents by electing to be covered **and paying:**

- the full monthly premium, if the member or survivor is **under age 60**; or
- one-half of the monthly premium, if the member or survivor is **over age 60**, but under age 65.

Coverage is provided at no cost for members and their survivors if they were first hired under PERS **before July 1, 1986**.

Additional insurance **may be purchased** for Dental-Vision-Audio coverage and/or Long Term Care coverage.

STATE EDUCATIONAL BENEFITS

The state of Alaska **does not provide** any educational benefits.

WORKERS' COMPENSATION

Workers' Compensation coverage is compulsory for employers in Alaska; however, waivers are permitted.

The total benefit is 80% of the worker's spendable earnings payable to **a spouse or a spouse and child(ren)**, with a **minimum weekly benefit of \$110** and a **maximum weekly benefit of \$700**. Benefits **are subject** to offsets under Social Security and an employer pension or profit-sharing plan. There is also a **maximum \$2,500 burial allowance**.



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After 5 and 8 years, a spouse's benefit payments **are reduced**, and **are terminated at 10 years** unless the spouse is permanently and totally disabled or has reached age 52. Spouse receives a **2-year lump sum upon remarriage**.

Children receive benefits **until age 19 or married**. Children receive benefits if full-time students **regardless of age for first 4 years**.

To receive workers' compensation benefits, the surviving spouse **must take the initiative** and **file a workers' compensation claim** through a workers' compensation attorney to receive any compensation. The determination as to whether the claim will be paid will be determined by the Workers' Compensation Appeals Board.

Contact the Workers' Compensation Division of the Department of Labor at 1111 W. 8th Street, Suite 306, P. O. Box 25512, Juneau, AK 99802-5512, telephone (907) 465-2790.

PERSONAL INSURANCE - INTESTATE

Uniform Probate Code, including 1975 Official Amendments, adopted (13.06.005-13.36.100)

Renunciation - Person with right to estate of decedent may renounce in whole or in part right of succession to any property or interest in it, including future interest by filing written renunciation not later than nine months after death of decedent or donee of power. (13.11.295).

CRIME VICTIM COMPENSATION

Compensation **may be** awarded to victims of violent crimes for injuries or death resulting from incidents or offenses occurring **on and after July 1, 1971**. The amount of the benefit payable **will be reduced** by the amount of any benefits received through a **Workers' Compensation claim**.

Sec.18.67.162. There is created a crime victim compensation fund which shall be administered by the Violent Crimes Compensation Board. The fund consists of money appropriated to it by the legislature. The fund shall be administered in accordance with the provisions of this chapter. Money distributed from the fund shall be **in addition** to other sources of compensation provided in this chapter.

Sec.18.67.130(c). No compensation may be awarded under this chapter in an amount in excess of **\$25,000 per victim per incident**. However, in the case of the death of a victim who has more than one dependent eligible for compensation, the total compensation that may be awarded as a result of that death **may not exceed \$40,000**. The board may prorate the total awarded among those dependents according to relative need.



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Contact the Violent Crimes Compensation Board at (907)465-3040.

TAXES

Survivor and death benefits **are exempt** from Alaska income taxes. But, if you live outside Alaska you may be liable for state and local income taxes.

CONTACTS

Alaska Police Officers Association
P.O. Box 240106
Anchorage, Alaska 99524

Fraternal Order of Alaska State Troopers
453 S. Valley Way
Palmer, Alaska 99645

Anchorage Police & Retirement Fund
P.O. Box 196650
Anchorage, Alaska 99519

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 professional, 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. **Contact the COPS National Office or visit www.nationalcops.org/chap.htm for information on a chapter in your area.**