



# SPECIAL DEATH BENEFIT

HERO'S HONOR: LINE OF DUTY  
SPECIAL DEATH BENEFIT

## What is it?

Emergency medical service providers in Indiana may now be covered by a special death benefit. The benefit covers a line-of-duty death in the amount of \$150,000.

- Eligible employers may elect to purchase coverage at \$100 per year for each employee.
- Employers who elect to cover their police, firefighters or emergency medical services staff must include their entire staff of police, firefighters or emergency medical service workers.

This benefit, known as HEA 1080, was passed in 2015 by the Indiana General Assembly.

## Who is eligible?

- emergency medical service providers employed by a person that has contracted with a political subdivision,
- police officers and firefighters\* who work for post-secondary educational institutions (non-state), and
- firefighters who work for a public use airport that maintains a fire department.

*\*accredited by the North Central Association*

## How do employers enroll their employees?

The Special Death Benefit Enrollment form is available on our website at [www.inprs.in.gov](http://www.inprs.in.gov). Complete the form by listing the names and titles of eligible employees and submit to:

- Indiana Public Retirement System  
Attn: Finance Department  
One North Capitol, Suite 001  
Indianapolis, IN 46204
- Our finance department will prepare an invoice based on the number of employees.
- Payment is due within 30 days of billing.

## What do employers need to know about coverage?

- Open enrollment is from Nov. 1 through Nov. 30.
- One-year coverage begins on the latter of Jan. 1 or the date payment is received.
- If a replacement employee is hired, the \$100 payment already made will cover the replacement for the remainder of the coverage period.
- Employers must submit documentation to our finance department to ensure coverage on the correct employees.



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### What needs to happen when new employees are hired?

If new employees are hired, additional payments are due. Additional payments may be prorated for any partial years.

- Employers must communicate new hire information to our finance department by completing the Special Death Benefit Enrollment form available on our website at [www.inprs.in.gov](http://www.inprs.in.gov).
- Employers must submit the form to our finance department.
- Our finance department will create a bill for the prorated amount.
- Employer payment is expected within 30 days of billing.
- Coverage will begin on the date payment is received.

## FOR YOUR BENEFIT

This handout is an overview of the Hero's Honor: Line of Duty Special Death Benefit plan provisions. More information is available at [www.inprs.in.gov](http://www.inprs.in.gov). If you have questions, please contact the Employer Pension Plan Administration (EPPA) team toll-free at (888) 876-2707.

*Every attempt has been made to verify that the information in this publication is correct and up-to-date. Published content does not constitute legal advice. If a conflict arises between information contained in this publication and the law, the applicable law shall apply.*