

S.89 - Chart comparing benefits available to survivors of emergency personnel

| Employees/Benefits | VT Survivor Benefit (\$80k) | Federal PSOB (\$461,656)¹ | State Accidental Death Benefit² (4x annual salary from life insurance & AD&D) | Workers' Compensation³ (burial & funeral expenses & compensation to dependent) |
|---|------------------------------------|---|---|--|
| Firefighters – professional | YES | YES | NO | YES |
| Firefighters – volunteers | YES | YES | NO | YES |
| Emergency medical personnel | YES | YES | NO | YES |
| EMT – volunteer personnel | YES | YES | NO | YES |
| Certified law enforcement officers | S.89 | YES | NO | YES |
| DOC employees in facilities & direct security/treatment services in community | S.89 | YES | YES | YES |
| DCF employees – family services employees | S.89 | NO | YES | YES |
| Medical employees of State-operated community residences & inpatient psychiatric hospitals | S.89 | NO | YES | YES |

¹ **PSOB** also covers those who are permanently and totally disabled as the result of personal injuries sustained in the line of duty. Public Safety Officers' Educational Assistance provides higher education assistance to the children and spouses of public safety officers killed or permanently injured.

² **State Benefit** – [VDHR Policy 13.12](#) – *When an employee dies during active service*, dated 7/18/16; applies to all classified employees (but NOT public safety officers), as well as exempt and appointed employees within the Executive Branch of the State of Vermont regardless of whether the employee participated in the State's life insurance plan. Payment of the benefit is subject to the appropriation of necessary funds. *See also* [DHR Report to General Assembly \(July 20, 2016\)](#)

³ **Workers Compensation** – actual burial and funeral expenses not to exceed \$10,000, with actual expenses for out of state transportation to place of burial not to exceed \$5,000. 21 VSA § 632 provides that VDOL “shall evaluate the average burial and funeral expenses in the State and make a recommendation to HCED as to whether an adjustment in compensation is warranted.” Also, weekly compensation of 66.6% to spouse, 71.6% to spouse + 1 child, 76.6% to spouse + 2 or more children. 21 VSA § 635 lists periods of compensation, e.g. spouse to age 62, remarriage or death.