Ohio Police & Fire Pension Fund

Member's Guide to:

Death Benefit Fund



In 1976, the 111th General Assembly established the Ohio Public Safety Officers Death Benefit Fund to provide special benefits to eligible survivors of public safety officers who are killed in the line of duty or who die of injuries or diseases incurred in the performance of official duties. The benefit is administered by the Ohio Police & Fire Pension Fund (OP&F) and is financed through legislative appropriations and gifts.

This publication summarizes the most important provisions of the governing law and administrative rules related to the Ohio Public Safety Officers Death Benefit Fund. This summary cannot sufficiently represent all of the details applicable to this guide. Nothing contained in this summary is meant to interpret, extend or change, in any way, the governing statute, administrative rules or policies. As a result, your rights can only be determined by the provisions of OP&F's governing documents, which are subject to change.

updated, 03/2026

Table of contents

Covered causes of death 2

Covered full–time positions 3

Benefits paid before the public safety officer's maximum pension eligibility date 5

Benefits paid after the public safety officer's maximum pension eligibility date 6

Health care coverage available through the State of Ohio 7

Application and payment 8

Ohio Police & Fire Pension Fund

www.op–f.org

Covered causes of death

Survivors may be eligible for the Ohio Public Safety Officers Death Benefit Fund if the qualifying public safety officer's death is attributable to any of the following:

- an injury or disease incurred as a result of the performance of duty;
- death from an injury sustained in the line of duty, including suicide that can be attributed to an on-duty incident, cancers that can be attributed to injury or incident while in the performance of duty, or pulmonary disease that can be attributed to an on-duty incident;
- heart disease, with fatal attack while in the performance of duty; or
- heart disease while off–duty, if the fatal attack can be attributed to an incident while in the performance of duty. For example, if the decedent had been awarded a disability benefit, and later dies due to an on–duty disabling condition, the eligible survivors may qualify for the benefit.

Covered full–time positions

The survivors of the Ohio public safety officers who served in the following positions may be eligible to receive the Ohio Public Safety Officers Death Benefit Fund:

- Members of the Ohio Police & Fire Pension Fund (OP&F) and local police and fire funds prior to 1967.
- Members of the Ohio State Highway Patrol Retirement System.
- Members of the Cincinnati Retirement System who are employed as full–time law enforcement officers of parks, waterway lands, or reservoir lands under the control of the City of Cincinnati.
- Members of the Ohio Public Employees Retirement System who are employed in full–time positions as:
  - A county sheriff or deputy sheriff;
  - A full-time regular police officer in a municipal corporation or township;
  - A full-time regular firefighter employed by the state, an instrumentality of the state, a municipal corporation, a township, a joint fire district, or another political subdivision;
  - A full-time park district ranger or patrol trooper who is a peace officer commissioned to make arrests, execute warrants, and preserve the peace upon lands under the control of a board of park commissioners of a metropolitan, county, or township park district created under Ohio Revised Code Chapter 511 or 1545;
  - A full-time law enforcement officer of the Department of Natural Resources, which includes a forest-fire investigator appointed pursuant to Ohio Revised Code Section 1503.09, a wildlife officer designated pursuant to Ohio Revised Code Section 1531.13, and a natural resources officer appointed pursuant to Ohio Revised Code Section 1501.24;
  - A full-time Department of Public Safety enforcement agent;
  - A full-time law enforcement officer of parks, waterway lands, or reservoir lands under the control of a municipal corporation;
  - A full-time law enforcement officer of a conservancy district created under the authority of Ohio Revised Code Chapter 6101;
  - A correction officer at an institution under the control of a county, a group of counties, a municipal corporation, or the Department of Rehabilitation and Correction. A correction officer includes any correction corporal, sergeant, lieutenant, captain, and the equivalents of all such persons;
  - A state university law enforcement officer;
  - An investigator, as defined in Ohio Revised Code Section 109.541, or an investigator commissioned as a special agent of the Bureau of Criminal Identification and Investigation;
  - A drug agent, as defined in Ohio Revised Code Section 145.01;
  - A gaming agent, as defined in Ohio Revised Code Section 3772.01; *or
  - An employee of the Department of Taxation who has been delegated investigation powers pursuant to Ohio Revised Code Section 5743.45 for the enforcement of Ohio Revised Code Chapters 5728., 5735., 5739., 5741., 5743., and 5747. *

* No benefits are payable prior to March 23, 2016.

Eligible survivors

The following survivors of a covered public safety officer whose death is ruled to be duty–related are eligible for benefits:

- The spouse;
- A surviving child who is unmarried and under the age of 22;
- A surviving child of any age who is mentally or physically disabled so that the child was totally dependent on the public safety officer for support at the time of the public safety officer's death. To be considered totally dependent, the child must have met at least one of the following criteria at the time of the public safety officer's death:
  - a mentally or physically disabling condition and who was claimed as an exemption for federal income tax return purposes for the year preceding the public safety officer's death;
  - is determined disabled by a court of competent jurisdiction;
  - attends an adult workshop or mental retardation and developmental disabilities school; or
  - has a mental or physical disability and is incapable of earning at least $16,000 annually as determined by a recommendation from the OP&F disability evaluation physician and vocational advisor.
- Dependent parent(s) if, and only if, the public safety officer had died on or after January 1, 1980, and was not survived by a spouse or child.

Benefits paid before the public safety officer's maximum pension eligibility date

The amount of the Death Fund benefit is equal to the full monthly salary received by the public safety officer prior to his or her death in the line of duty, plus any increases in salary that would have been granted to the deceased public safety officer. The benefit is paid to the public safety officer's eligible survivors as a group until the public safety officer's maximum pension eligibility date. This is the date on which the deceased public safety officer would have become eligible for the maximum annual retirement allowance or pension that may be paid to a member from the member's retirement system (OP&F, OPERS, SHPRS, or the Cincinnati Retirement System) had the member continued to accrue service credit from that system.

If a public safety officer had reached his or her maximum pension eligibility date under the provisions of his or her respective retirement system upon death, please see the section "Benefits paid after the public safety officer's maximum pension eligibility date" on Page 6.

Distribution

The law provides for the division of the public safety officer's monthly base pay, figured prior to his or her maximum pension eligibility date, among eligible survivors according to the following rules:

- a surviving spouse with no eligible children receives the full base pay;
- a surviving spouse with one eligible child receives half of the base pay while the other half goes to the child;
- a surviving spouse with two or more eligible children receives 1/3 of the base pay while the remaining 2/3 is divided equally between the children;
- no surviving spouse, but a surviving child who is eligible receives the full base pay; or
- surviving children who are eligible receive the full base pay divided equally.

The initial distribution of the benefit is based on the eligibility of survivors at the time of death. For benefits paid after the public safety officer's maximum pension eligibility date, please see Page 6.

Redistribution

When any recipient of the Ohio Public Safety Officers Death Benefit Fund becomes ineligible for the benefits, that benefit portion is then redistributed among the remaining eligible survivors.

Termination of benefits

The benefits payable under the Ohio Public Safety Officers Death Benefit Fund terminate on the public safety officer's maximum pension eligibility date, but his or her survivor(s) may be eligible for transitional death fund benefits (see Page 6). On that date, survivors will continue to receive any statutory survivor benefits under the retirement system for which they are eligible.

Any of the following occurrences result in early termination of an individual's benefits from the Ohio Public Safety Officers Death Benefit Fund:

- the death of the individual;
- a surviving child reaches the age of 22;
- if a surviving child, under the age of 22, is married;
- if a surviving dependent disabled child recovers from their disability; or
- termination of dependency for a dependent parent.

Benefits paid after the public safety officer's maximum pension eligibility date

Surviving spouse

On the public safety officer's maximum pension eligibility date, or if the public safety officer had reached this date on the date of his or her death, the surviving spouse qualifies for a transitional benefit from the Ohio Public Safety Officers Death Benefit Fund. The monthly benefit equals 75 percent of the public safety officer's monthly base pay, plus any increases in salary that would have been granted to the public safety officer. This benefit terminates only upon the surviving spouse's death.

Children

If a spouse does not survive the decedent or if the surviving spouse had died prior to the public safety officer's maximum pension eligibility date, then a surviving child may qualify for a transitional benefit from the Ohio Public Safety Officers Death Benefit Fund. Please refer to the Eligible Survivors section on Page 4 for more information.

The monthly benefit payable to each child is an equal share of 75 percent of the public safety officer's monthly base pay, plus any increases in salary that they would have received prior to his or her maximum pension eligibility date. If there is more than one surviving child, the benefit is divided equally among the surviving children. This benefit terminates when the child is married, attains age 22, or their death, whichever is earlier. As each child loses his or her eligibility, that portion of the total benefit is then redistributed among the remaining eligible survivors.

Health care coverage available through the State of Ohio

A Death Benefit Fund recipient, other than a surviving parent, may elect to participate in any health, medical, dental, or vision benefit that the State of Ohio Department of Administrative Services (DAS) provides for state employees. The parent, guardian, or person responsible for a surviving child may make such election on the child's behalf. A Death Benefit Fund recipient cannot participate in this coverage if he or she is eligible to enroll in the federal Medicare program.

A Death Benefit Fund recipient who elects to participate in a medical, dental, or vision benefit must file a notice with DAS of the recipient's election to participate that specifies the benefit or combination of benefits in which the recipient elects to participate. The Death Benefit Fund recipient must pay to DAS the percentage of the premium or cost for the applicable benefits that would be paid by a state employee who elects that coverage. Questions concerning the coverage and eligibility deadlines should be directed to the Ohio Department of Administrative Services (das.ohio.gov).

Application and payment

How to apply

To apply for the Ohio Public Safety Officers Death Benefit Fund, please contact OP&F's Customer Service to request an application. Along with the completed application, OP&F requires a copy of the solemnized marriage certificate, death certificate, birth certificate for each eligible child, and evidence that the public safety officer's death was the result of performance of official duties. If applicant is a legal guardian, please provide supporting court documentation showing applicant's appointment as guardian. OP&F may also require department certification and other documentation.

Surviving spouses of former members of, or contributors to, a local fund established under former Chapters 521 or 741 of the Ohio Revised Code whose benefits had been terminated or not paid due to their remarriage are also required to provide OP&F with an affidavit signed by an independent third party and notarized before a notary public. The affidavit must certify that the decedent identified in the surviving spouse's application was a former member of, or contributor, to a police or fire fund established under former Chapter 521 or 741 of the Revised Code.

Once OP&F receives the application and supporting documentation, the application will be reviewed by the Disability Evaluation Panel consisting of the OP&F Board of Trustees' Disability Committee and expert physicians. This group of individuals meet once a month to review applications for the Ohio Public Safety Officers Death Benefit Fund and to prepare written recommendations for action by the full Board of Trustees. From the date an application is filed with OP&F, it may take several months before OP&F's Board of Trustees examines the application.

Payment effective dates

If the OP&F Board of Trustees approves the application, the effective date of benefits is the first day of the month following the month in which the death occurred. The only exception is for benefits for the surviving spouses of former members of or contributors to a local fund established under former Chapters 521 or 741 of the Ohio Revised Code whose benefits had been terminated or not paid due to their remarriage. These benefits will be effective on the first day of the month following OP&F's receipt of the application and appropriate supporting evidence. Benefits are paid the first of each month for that month.

Reconsideration of denials

In the event the OP&F Board of Trustees denies an application for benefits, up to two requests for reconsideration can be made. In order to be reconsidered, however, new evidence supporting eligibility for these benefits must be made. The Board will review the request(s) for reconsideration in the same manner as the initial application for benefits.



Ohio Police & Fire Pension Fund

140 East Town Street
Columbus, OH 43215

www.op-f.org
questions@op-f.org

Prudence • Integrity • Empathy

Securing the future for Ohio's police and firefighters.