

Death and Disability Income Benefits for Law Enforcement Officers

provided by

Separate Insurance Benefits Plan

administered by the
Boards of Trustees
of the

**Teachers' and State
Employees' Retirement System
and
Local Governmental
Employees' Retirement System**



Richard H. Moore, State Treasurer

Department of State Treasurer
325 North Salisbury Street
Raleigh, North Carolina 27603-1385

January, 2001

WHEN YOU BECOME A PARTICIPANT

You automatically become a participant of the Separate Insurance Benefits Plan if you are

- a full-time law enforcement officer of the State or any of its political subdivisions and have the full power of arrest with the primary duty of enforcing criminal laws on public property.
- a former law enforcement officer as defined above and: (1) had 20 or more years of service as an officer; or, (2) are in receipt of a disability retirement allowance from any State-administered retirement system; or, (3) are in receipt of a benefit from the Disability Income Plan of North Carolina.

Your participation is separate and apart from your membership in a Retirement System. Even if you are not a member of any Retirement System, you will still be a participant if otherwise eligible.

WHEN YOU LEAVE YOUR EMPLOYMENT

When you stop work as a law enforcement officer, you will end your participation in the Separate Insurance Benefits Plan unless you have

- 20 or more years of service as a law enforcement officer
- 5 or more years of service as a law enforcement officer and are determined by our Medical Board to be disabled from non-duty causes.

- any amount of service as a law enforcement officer and are determined by our Medical Board to be disabled from duty-connected causes.

WHO PAYS FOR THE BENEFIT?

Neither you nor your employer pays anything to this Plan for the benefits. The total cost comes from a \$1.00 per case cost-of-court assessment in the criminal cases disposed of in the courts of North Carolina.

WHAT ARE MY BENEFITS DURING MY WORKING CAREER?

Disability Income

When you become a participant in the Separate Insurance Benefits Plan, you are automatically enrolled in a group insurance policy that provides you with a fixed rate of income if you become disabled. The Board selects the company that provides the insurance and the policy is presently carried with Hartford Life in Hartford, Connecticut.

Disability Due to Accident

If you become unable to work because of accidental injury, the company will pay you

- \$140 per week if you are in the hospital
- \$60 per week if you are not in the hospital.

Your eligibility for the benefits begins on the first day of total disability and continues through the last day that you are unable to work. Benefits during any one period of disability are limited to

- 13 weeks if you are in the hospital
- 52 weeks if you are not in the hospital
- 52 weeks for a combination of hospitalized and non-hospitalized disability.

Disability Due to Sickness

If you go to the hospital because of a sickness, the company will pay you \$140.00 per week for a maximum of 13 weeks for any one period of hospitalization. Your eligibility for the benefits begins on the second day in the hospital.

Claiming Your Disability Benefits

If you have a disability for which benefits will be paid, you should file a claim on a form which may be obtained from your employer. It must be completed by

- you,
- your doctor, and
- your employer.

After all information is entered on your claim form, it should be mailed to the insurance company at the address shown on the form. When the company receives your claim, it will be checked for completeness and eligibility. If you are eligible, a check will be mailed to your employer for delivery to you. (It is not possible to have benefits paid to a doctor or a hospital for credit to your account.)

Death Benefit While An Officer

After you become a participant in the Separate Insurance Benefits Plan, a death benefit of \$5,000 will be paid to your surviving spouse, if any, or otherwise to your estate unless you had designated, in writing, since January 1, 1986, another beneficiary and had filed such designation with the Retirement System.

An additional death benefit of \$2,100 will be paid to your beneficiary if your death is line-of-duty related.

Claiming the Death Benefit

If you die, your beneficiary or your employer should promptly notify the Retirement System of the date that your death occurred. We will then check your file and, if a benefit is payable, we will request a certified copy of your death certificate.

If more than one beneficiary was named by you, the benefit will be divided equally between the beneficiaries living at your death. If you have no living beneficiary, the benefit will be paid to your estate.

WHAT ARE MY BENEFITS AFTER I RETIRE?

Hospital Benefits

If you qualify to remain in the Separate Insurance Benefits Plan after retirement, hospital benefits will be paid to you at

- \$140 a week if you are under age 65
- \$105 a week if you are over age 65 and are in the hospital because of an accident.

Claiming Your Hospital Benefits

If you have a hospitalization for which benefits will be paid, you should file a claim on a form which may be obtained from your former employer. It must be completed by

- you, and
- your doctor.

After all information is entered on your claim form, it should be mailed to the insurance company at the address shown on the form. When the company receives your claim, it will be checked for completeness and eligibility. If you are eligible, a check will be mailed directly to you. (It is not possible to have benefits paid to a doctor or a hospital for credit to your account.)

Death Benefit

If you qualify to remain in the Separate Insurance Benefits Plan after retirement, a death benefit of \$4,000 will be paid to your surviving spouse, if any, or otherwise to your estate unless you had designated, in writing, since January 1, 1986, another beneficiary and had filed such designation with the Retirement System.

Claiming the Death Benefit

If you die, someone should promptly notify the Retirement System of the date that your death occurred. We will then check your file and, if a benefit is payable, we will send the beneficiary a request for a certified copy of your death certificate.

If more than one beneficiary was named by you, the benefit will be divided equally between the beneficiaries living at your death. If you have no living beneficiary, the benefit will be paid to your estate.

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Plan Documents

This booklet summarizes the main features of the Separate Insurance Benefits Plan for State and Local Law Enforcement Officers. Should the information contained herein be in conflict with the General Statutes, or the North Carolina Administrative Code, or the contract documents with the insurance company, the Statutes, code and/or contract documents shall prevail. The official text governing the operations of the Plan and the payment of all benefits is found in Chapter 143 of the General Statutes and Title 20 of the North Carolina Administrative Code.

Plan Address

Department of State Treasurer
Retirement Systems Division
Albemarle Building
325 North Salisbury Street
Raleigh, North Carolina 27603-1385

Telephone: (919) 733-4191

Hospital and Disability Benefits Claims Processing Address

Hartford Life Companies
ATTN: Special Risk LTD
Claim Department
Post Office Box 2993
Hartford, Connecticut 06104-2999

Policy Number: AGP-1673

Toll-Free Number: 1-888-232-5340

Fax Number: 1-860-843-5997