



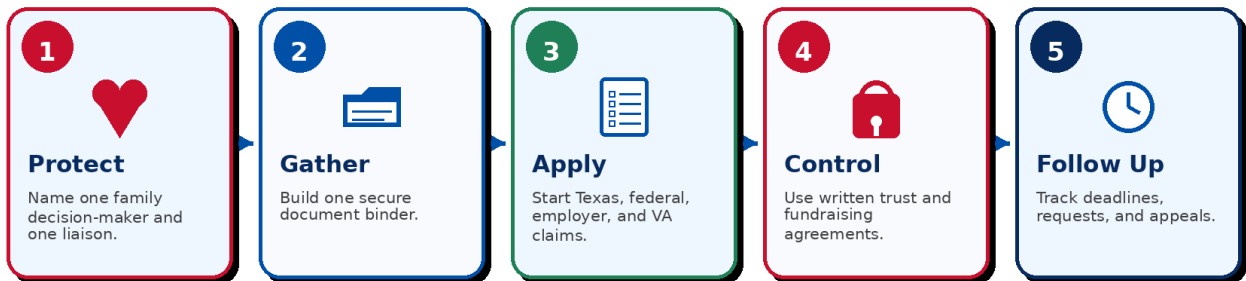
## TEXAS FALLEN OFFICER FOUNDATION

# Line-of-Duty Death Family Guide

Visual roadmap for surviving families, agency liaisons, and trusted advocates

### Family Quick Path

A simple sequence to keep decisions organized after a line-of-duty death



#### Important

This guide is not legal, tax, financial, or medical advice. Benefit amounts and forms change. Confirm every claim with the official agency and consult a Texas attorney/CPA before signing releases, moving money, or authorizing fundraising.



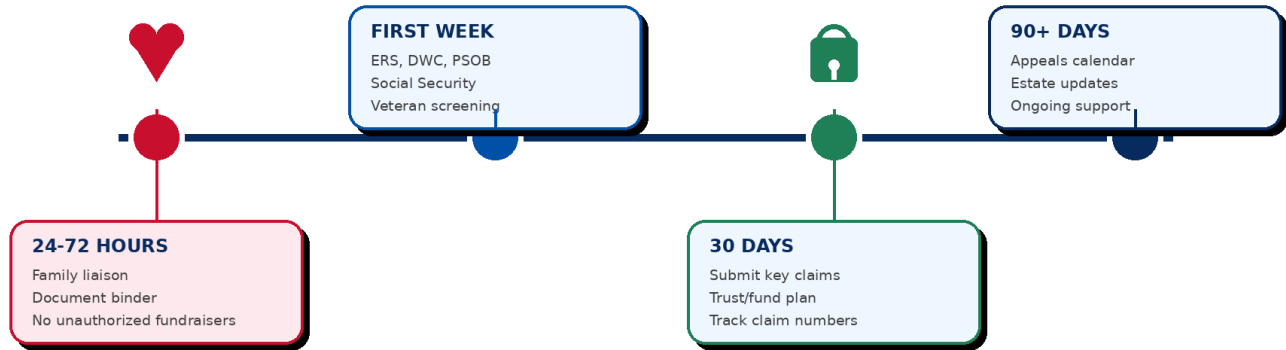
**START HERE**

## How the family should use this guide

Use this as a plain-language roadmap. The family should pick one decision-maker and one coordinator, keep one secure document binder, and require written approval before any public fundraising starts.

### First 90 Days at a Glance

A survivor liaison can use this visual to pace the paperwork and protect the family



### First 72 hours

- [ ] Ask the agency to assign one family liaison and one benefits/HR contact.
- [ ] Designate a family spokesperson and direct media, donors, nonprofits, and platforms to that person.
- [ ] Do not approve use of the officer's name, image, badge, agency, story, family photos, or funeral details for fundraising unless a written agreement exists.
- [ ] Start a secure benefits binder: death certificates, marriage certificate, birth/adoption certificates, Social Security numbers, duty records, incident reports, payroll, insurance, retirement, tax, and military/VA records.
- [ ] Ask the agency to preserve reports, dispatch/body camera evidence when applicable, medical examiner/autopsy records, duty schedule, witness statements, and 24-hour activity records if heart attack/stroke/vascular rupture is involved.

### First week

- [ ] Open Texas ERS Chapter 615, workers compensation, federal PSOB, Social Security, retirement/life insurance, and VA screening if the officer was a veteran.
- [ ] Schedule a meeting with HR/payroll, retirement system, agency legal/benefits contact, and TFOF support if requested.
- [ ] Meet a Texas probate/trust attorney before large checks or donations are deposited, especially if minor children are beneficiaries.
- [ ] Create a claim calendar with deadlines, claim numbers, upload receipts, and appeal dates.

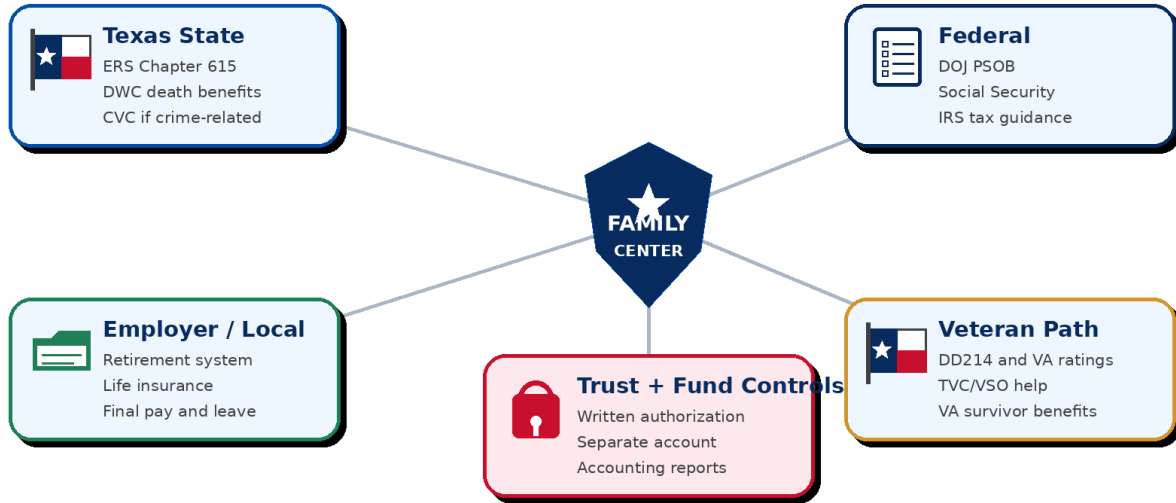


# BENEFIT MAP

## Keep every benefit source connected

### Benefits Ecosystem

Use one family coordinator to keep every source connected and documented



Benefit lane	Who handles it	What to ask for / how to start
Texas state benefits	ERS, DWC, Texas OAG CVC	Open ERS Chapter 615, workers compensation/DWC Form-042, and CVC if the death involved criminal conduct. Gather death, duty, family, medical, and minor-child trust records.
Federal benefits	U.S. DOJ/BJA, SSA, IRS	Start PSOB Part A/Part B, call Social Security, and save tax guidance for the CPA. Track claim numbers, uploads, and appeal deadlines.
Employer/local benefits	HR, retirement system, carrier	Request a full inventory: final pay, leave payout, life/AD&D, optional life, union/association benefits, pension, 457/401(a), and health coverage.
Veteran path	VA, TVC, county VSO	If the officer was a veteran, locate DD214 and VA rating letters. Screen for DIC, Survivors Pension, burial, insurance, CHAMPVA, DEA, home loan, Hazlewood, and counseling.
Trust/fund controls	Attorney, CPA, trustee, TFOF	Before money moves, use separate accounts, written authorization, distribution rules, accounting, and signed fundraising agreements.



**TEXAS STATE RESOURCES**

## Texas Chapter 615 special benefits

Topic	Family guidance
What it may provide	State lump-sum survivor benefit, spouse/child monthly benefits, funeral expense reimbursement for certain covered positions, and continuation of health, dental, and vision coverage where applicable. ERS states the lump sum is at least \$500,000 and adjusted each fiscal year by CPI; verify current amount.
Eligibility focus	The death must meet Chapter 615 line-of-duty standards and the position must be covered. Covered duty facts and medical facts matter.
How to apply	Contact ERS. Ask the agency to provide the duty incident narrative, employment/duty records, and any sworn employer statement ERS requires.
Minor children	ERS may require letters of guardianship or a Texas Estates Code Chapter 1301 management trust for minor child beneficiaries. Ask counsel early.

1. Email [survivorbenefits@ers.texas.gov](mailto:survivorbenefits@ers.texas.gov) or call 877-275-4377.
2. Ask for the Chapter 615 survivor checklist for this specific death.
3. Gather certified death certificate, marriage/birth/adoption records, duty records, incident and medical records, and trust/guardianship records for minors.
4. Track every ERS request and submission date.

## Texas workers compensation death and burial benefits

Topic	Family guidance
Death benefits	Texas DWC states death benefits are generally 75% of the deceased employee's average weekly wage, subject to limits and eligibility rules.
Burial reimbursement	DWC identifies burial expense reimbursement up to \$10,000 for injuries on or after September 1, 2015, with a required claim window.
How to apply	Ask HR for the carrier and claim number. File DWC Form-042, Beneficiary Claim for Death Benefits. Submit itemized funeral/burial bills and proof of payment for burial reimbursement.
Help	DWC customer assistance: 800-252-7031, option 1. OIEC: 866-393-6432.

## Texas Crime Victims Compensation

Topic	Family guidance
When to consider	Use if the officer's death resulted from criminal conduct or a covered crime.
Potential help	Funeral/burial, counseling, loss of support, travel, childcare/dependent care, medical expenses, crime-scene cleanup, and other covered costs not paid by other sources.
How to apply	Use the Texas CVC portal or ask a local victim assistance coordinator, prosecutor victim assistance office, or law enforcement advocate for help. Hotline: 800-983-9933.



**FEDERAL RESOURCES**

## Federal Public Safety Officers Benefits (PSOB)

Topic	Family guidance
Death benefit	BJA lists the FY2026 PSOB death and disability benefit amount as \$461,656 for eligible deaths on or after October 1, 2025. Verify current amount for the date of death.
How to apply	Use psob.bja.ojp.gov. Applicant/authorized representative completes Part A; employing agency completes Part B. Upload supporting documents before final submission.
Documents	Death certificate, relationship documents, incident reports, duty status, medical/autopsy records, agency Part B, employment records, and any heart/stroke/vascular rupture activity reports if applicable.
Education	PSOEA may provide education assistance to eligible spouses and children; BJA lists FY2026 full-time monthly education assistance at \$1,574. Verify current rates.
Contact	PSOB customer resource center: 888-744-6513; AskPSOB@usdoj.gov.

## Social Security survivor benefits

Topic	Family guidance
Who may qualify	Eligible surviving spouse, divorced spouse, children, and dependent parents depending on the officer's Social Security record and family circumstances.
How to apply	Call SSA at 800-772-1213 or contact a local Social Security office. Survivor benefits generally cannot be fully completed online.
Lump sum	Ask about the one-time \$255 lump-sum death payment for a qualifying spouse or child. SSA states this must be filed within two years of death.

## IRS and tax notes

Issue	Family guidance
Public safety death benefits	IRS guidance excludes certain DOJ public safety officer death/disability benefits and certain state public safety survivor payments from gross income under IRC 104(a)(6). Verify tax treatment with a CPA.
Direct gifts to individuals	IRS guidance says contributions made directly to individuals are not deductible charitable contributions. Do not promise tax-deductible receipts unless a qualified organization is receiving the donation and confirms treatment.
Retirement, insurance, trusts	Different payments can have different tax reporting. Save every 1099, award letter, and payer explanation for the CPA.

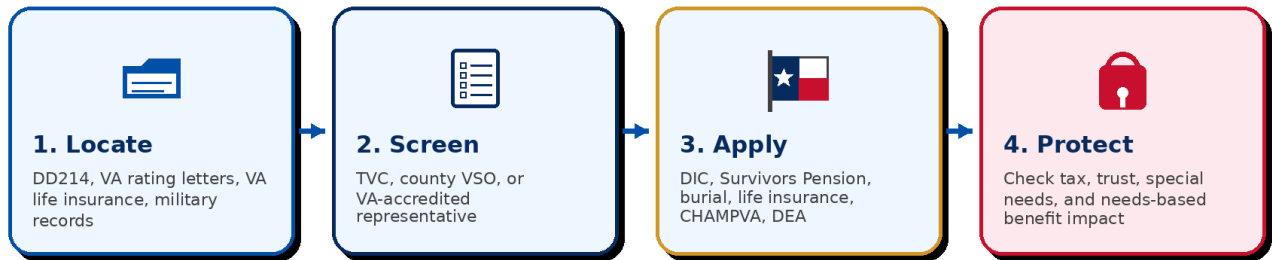


## VETERAN OFFICER / VA BENEFITS

### If the officer was a veteran

#### Veteran Officer Pathway

Screen for VA and Texas veteran benefits early - especially before funds are moved



Note: veteran status alone does not automatically qualify survivors for every VA benefit. Eligibility depends on service history, discharge status, ratings, cause of death, income/net worth, or policy coverage.

**VA screening point**  
 Veteran status alone does not automatically make every VA survivor benefit payable. Eligibility often depends on service history, discharge character, service-connected disabilities, ratings, wartime service, VA life insurance, cause of death, income/net worth, or policy coverage.

VA / Texas veteran benefit	How to screen or apply
DIC	Dependency and Indemnity Compensation may apply if the death is service-connected, the service member died in duty status, or other VA DIC rules are met. Use VA Form 21P-534EZ for surviving spouse/child or VA Form 21P-535 for parents.
Survivors Pension	Needs-based benefit for surviving spouse or unmarried child of a qualifying wartime veteran. Screen before moving large funds, because income/net worth rules may matter.
Burial and memorial benefits	Ask about burial allowance, plot/interment allowance, transportation, government headstone/marker/medallion, burial flag, and national or state veterans cemetery options.
VA life insurance / SGLI / VGLI	Search for policies and premium drafts. File VA Form 29-4125e for VA life insurance death claims. SGLI/VGLI have separate claim processes.
Education / health / home loan	Screen for DEA Chapter 35 education benefits, CHAMPVA health coverage, and surviving spouse VA home loan Certificate of Eligibility.
Texas veteran resources	Contact Texas Veterans Commission or a county VSO. Ask about Hazlewood education benefits for eligible spouses/dependents and VA claim help.

#### Veteran document checklist

- DD214 or separation papers.
- VA rating decisions and VA claim number if known.
- VA life insurance/SGLI/VGLI policy information or premium records.
- Military retirement or Survivor Benefit Plan records if applicable.
- Marriage, birth/adoption, dependency, income/net worth, and medical nexus records if needed.
- Name and contact for TVC, county VSO, or VA-accredited representative assisting the family.



## TRUSTS AND FUNDRAISING PROTECTION

### Protect the family before money moves

#### Fundraising Guardrails

No public fundraising should use the officer or family story without written authorization



- 1 Authorization**  
Who approved the fundraiser and what can be used?
- 2 Custody**  
Where is the money held and who controls it?
- 3 Fees**  
What platform, event, or organizer costs are deducted?
- 4 Distribution**  
Who receives funds, when, and under what rules?
- 5 Accounting**  
What report, receipts, and closeout documents are required?

Risk area	Recommended family protection
Third-party fundraising	No person, business, group, online platform, influencer, or event organizer should fundraise using the officer's name, image, badge, agency, family story, funeral details, or TFOF branding without written family authorization.
Distribution of funds	Any fundraiser agreement should state who receives funds, percentages or allowed uses, timing, fees, accounting, and where funds will be deposited.
Minor children	Minor shares should go only to a trust, guardianship account, UTMA account, 529 plan, or other counsel-approved structure. Do not put a minor's money in an unrelated adult personal account.
Trusts and special needs	Ask counsel about Chapter 1301 management trusts, guardianship, special needs trusts, 529 plans, and needs-based benefits before distributions.
Accounting	Require gross receipts, donor list when appropriate, fees, net proceeds, receipts, closeout report, and written confirmation of final distribution.

#### Sample no-unauthorized-fundraising statement

##### Copy/paste

The family is grateful for the community's support. To protect the family and ensure donations are handled properly, no person, business, group, online page, or event is authorized to raise funds using Officer \_\_\_\_\_'s name, image, agency, story, or family information unless approved in writing by the family's designated representative. Official donation information will be provided only through \_\_\_\_\_. Please do not donate to unverified pages or events.



**TEMPLATES AND TRACKERS**

## Benefits tracking log

Benefit / source	Contact	Deadline / status notes
ERS Chapter 615	survivorbenefits@ers.texas.gov / 877-275-4377	Claim #: _____ Submitted: _____ Status: _____
Workers Compensation	DWC / carrier / HR	DWC-042 submitted: _____ Carrier: _____
Federal PSOB	psob.bja.ojp.gov / 888-744-6513	Part A: ____ Part B agency contact: _____
Social Security	800-772-1213 / local SSA office	Appointment: _____ Child/spouse benefits reviewed: ____
Texas CVC	800-983-9933 / CVC portal	Claim #: _____ Advocate: _____
VA / TVC / VSO	TVC, county VSO, VA.gov	DD214 located: ____ VSO: _____
Life insurance / retirement	HR / carrier / retirement system	Policy/account #: _____ Beneficiary verified: ____
Fundraising / trust	Attorney / trustee / TFOF	MOU signed: ____ Account title: _____

## Family meeting questions for HR and the agency

- What benefits apply, and who is the official contact for each one?
- Who will complete PSOB Part B and gather agency documents?
- What workers compensation carrier and claim number applies?
- Which retirement system applies, and who are the beneficiaries on file?
- What life, AD&D, union, association, credit union, or local benefits apply?
- What final pay, leave payout, comp time, overtime, stipends, or reimbursements remain?
- What public fundraising or memorial donations have already started?
- Who will monitor unauthorized fundraising pages or misuse of the officer/family story?



## OFFICIAL SOURCES

### Official source links used

ERS Chapter 615 Special Benefits: <https://ers.texas.gov/contact-ers/additional-resources/faqs/chapter-615-special-benefits-to-survivors-of-those>  
Texas DWC Death Benefits: <https://www.tdi.texas.gov/wc/employee/deathben.html>  
Texas DWC Form-042: <https://www.tdi.texas.gov/forms/dwc/dwc042benclm.pdf>  
Texas CVC Portal: <https://cvs.texasattorneygeneral.gov/portal/login>  
BJA PSOB Program: <https://bja.ojp.gov/program/psob>  
BJA FY2026 PSOB Benefits: <https://bja.ojp.gov/funding/fy2026-psob-benefits>  
PSOB Claim Portal: <https://psob.bja.ojp.gov/>  
SSA Survivor Benefits: <https://www.ssa.gov/survivor>  
IRS Public Safety Officer Survivor Compensation: <https://www.irs.gov/government-entities/federal-state-local-governments/compensation-paid-to-dependents-of-fallen-public-safety-officers-is-excluded-from-gross-income>  
IRS Topic 506 Charitable Contributions: <https://www.irs.gov/taxtopics/tc506>  
VA Family and Caregiver Benefits: <https://www.va.gov/family-and-caregiver-benefits/>  
VA DIC: <https://www.va.gov/family-and-caregiver-benefits/survivor-compensation/dependency-indemnity-compensation/>  
VA Burial Allowance: <https://www.va.gov/burials-memorials/veterans-burial-allowance/>  
VA Life Insurance Death Claim: [https://benefits.va.gov/INSURANCE/file\\_death\\_claim.asp](https://benefits.va.gov/INSURANCE/file_death_claim.asp)  
VA Dependents Educational Assistance: <https://www.va.gov/family-and-caregiver-benefits/education-and-careers/dependents-education-assistance/>  
Texas Veterans Commission Claims: <https://tvc.texas.gov/claims/>  
Texas Veterans Commission Hazlewood: <https://tvc.texas.gov/education/hazlewood/>  
VA Find an Accredited Representative: <https://www.va.gov/get-help-from-accredited-representative/find-rep/>  
TCDRS Survivor Benefit: <https://www.tcdrs.org/library/survivor-benefit/>  
TMRS: <https://www.thrs.com/>

### Final reminder

#### Pause, verify, document, then proceed

The safest process is one official family coordinator, one secure document binder, written trust/fundraising agreements, verified official sources, and a calendar for every claim and appeal deadline.