

# **Benefits Available to Surviving Family Members of Volunteer Firefighters Killed in the Line of Duty**

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## **Issue**

This report briefly describes the benefits that may be available, by law, to surviving family members of a volunteer firefighter killed in the line of duty. The benefits discussed below are in addition to any benefits that may be available through [Social Security](#), or the firefighter's other insurance and retirement coverage, as applicable.

## **Federal Public Safety Officers' Benefits**

A firefighter's surviving family members may be eligible for cash benefits through the federal Public Safety Officers' Benefits (PSOB) [program](#), which provides death and education benefits to survivors of fallen firefighters and other first responders. The PSOB death [benefit](#) is \$448,575.00 for eligible deaths occurring between October 1, 2024, and September 30, 2025. Education benefits are also available to the deceased's spouse and children for up to 45 months of fulltime education or training. Additional information about the program and how to file a claim is available [here](#), [here](#), and [here](#).

## **State Laws**

### ***Fallen Hero Fund***

The Connecticut Fallen Hero Fund gives a lump sum death benefit totaling \$100,000 to a surviving family member or beneficiary of a first responder killed in the line of duty or who sustained injuries that were the direct or proximate cause of the first responder's death. This benefit payment is

exempt from the state income tax and must not be reduced or offset due to other benefits that may be awarded (e.g., workers' compensation).

Under the act that recently opened the fund to the surviving family members of emergency medical technicians (EMTs), firefighters, and paramedics, certain surviving family members who were covered by a municipal first responder's health care benefit plan when the first responder died may also apply for or keep the coverage for one year after the death and then renew the coverage annually for up to five years ([CGS § 3-122a](#), as amended by [PA 25-61](#)). The fund is administered by the [Office of the State Comptroller](#).

### ***Fire Association Death Benefit***

By law, the Department of Emergency Services and Public Protection commissioner must pay relief to the surviving spouse or child of a firefighter who was killed in the line of duty and a member of the Connecticut State Firefighters Association (CSFA) ([CGS § 3-123](#)). To obtain benefits, the association must submit adequate proof to the commissioner that the person is eligible. The benefits are set by the association but statutorily limited to available appropriations. (According to [CSFA](#), as of May 2021 the maximum line-of-duty death benefit was \$20,000.) The association's line of duty death notification form is available [here](#), and its claim form is available [here](#).

### ***Health Insurance***

By law, the comptroller, with the attorney general and insurance commissioner's approval, must arrange and procure state health insurance, including group hospitalization, medical, and surgical plan coverage for the surviving spouses and dependent children of firefighters who die from injuries received while on duty. To qualify for coverage under the law they must not be eligible for coverage under a different group hospitalization and medical and surgical insurance plan. A dependent child's policy terminates when he or she receives coverage from an employer or turns 26, whichever happens first ([CGS § 5-259\(a\)\(6\)](#)).

### ***Property Tax Abatement***

State law authorizes municipalities to establish a program, by ordinance, to abate all or part of the property tax on the principal residence owned by the surviving spouse of a police officer, firefighter, or EMT killed in the line of duty ([CGS § 12-81x](#)).

### ***Tuition Waivers***

State law requires the community-technical colleges (renamed as Connecticut State Community College by [PA 25-22](#)), the Connecticut State University system, and UConn to waive tuition for the

dependent children of paid and volunteer firefighters killed in the line of duty ([CGS §§ 10a-77\(d\), 10a-99\(d\), & 10a-105\(e\)](#)).

### ***Workers' Compensation***

A surviving spouse or other eligible dependent may receive a weekly workers' compensation benefit on behalf of a worker who dies from a work-related injury. The benefit is generally 75% of the deceased worker's average weekly wage (after taxes) for the 52 weeks preceding the injury, up to a statutory maximum, with an annual cost-of-living adjustment. The surviving spouse qualifies for the benefits until death or remarriage, after which surviving dependent children generally receive the benefits until they turn age 18 or 22, depending on whether they attend school full-time ([CGS §§ 31-275\(19\) & 31-306\(a\)\(2\) & 7-314a\(b\)](#)). For worker's compensation purposes, the law (1) treats volunteer firefighters injured or killed in the line of duty as if they were an employee of their fire department's municipality and (2) uses the statewide average production wage as the firefighter's average weekly wage ([CGS § 7-314a](#)).

The workers' compensation law also provides an annually adjusted burial benefit for any individual who dies from a work-related injury ([CGS § 31-306\(a\)\(1\)](#)). For deaths occurring in 2025, the [benefit](#) is \$14,371.23.

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