

Law Enforcement Officer Separate Insurance Benefits Plan

The Separate Insurance Benefits Plan provides certain temporary disability benefits and a death benefit to eligible law enforcement officers.

A law enforcement officer is automatically an eligible participant in the Separate Insurance Benefits Plan if he or she is:

- a full-time law enforcement officer of the State or any of its political subdivisions, as defined in either Chapter 128 or Chapter 135 of the North Carolina General Statutes, and has the full power of arrest with the primary duty of preventing and detecting crime, enforcing criminal laws on public property, or serving civil processes, or
- a former law enforcement officer as defined above and (a) had 20 or more years of service as an officer or (b) is in receipt of a disability retirement allowance from any State-administered retirement system.

The benefits under the Plan are:

- Accident and sickness insurance,
- A death benefit of \$5,000 for participants in active service (while being paid salary),
- A death benefit of \$4,000 for participants who are eligible former officers, and
- Accidental line-of-duty death benefit of \$2,100.

Payments due to accidental injury or sickness shall be payable to a participant or his legal representative. Payments due to death shall be payable to the surviving spouse, if any, or otherwise to the estate of the participant unless the participant had designated, in writing, since January 1, 1986, another person or persons as beneficiary(ies) and had filed such designation with the Retirement System.

A “Quick Reference Guide” describing these benefits follows [on page 45](#) for your review.

Accident and sickness benefits under the Plan are handled by Hartford Life Insurance Company. Claim forms for these benefits should be requested from and claims should be submitted to:

Hartford Life Insurance Company
ATTN: Association/Affinity Markets Disability
Post Office Box 2999
Hartford, Connecticut 06104-2999
Phone: 1-888-232-5340 toll free
Mon-Fri 8 a.m. – 5 p.m. EST
Fax: 1-866-913-4044
Policy Number AGP-1673

The death benefit under this Plan is administered by the Retirement Systems Division.



North Carolina Retirement Systems

Separate Insurance Benefits Plan for State and Local Law Enforcement Officers

Quick Reference Guide

About the Separate Insurance Benefits Plan of North Carolina

A law enforcement officer of the State of North Carolina or any of its political subdivisions may be eligible for benefits from the Separate Insurance Benefits Plan regardless of the officer's membership in a North Carolina retirement system.

The Separate Insurance Benefits Plan is administered by the Boards of Trustees that administer the Teachers' and State Employees' and the Local Governmental Retirement Systems. The Boards select the company that provides the disability benefits part of the Plan (see table below). Disability benefits are currently underwritten by Hartford Life Insurance Company. The Retirement Systems Division administers the death benefits part of the Plan. All benefits are paid at a fixed rate.

You are automatically eligible for benefits from the Plan as long as you meet one of the following requirements:

- You are a full-time law enforcement officer as defined in either

Chapter 135 or Chapter 128 of the North Carolina General Statutes.

- You were a full-time law enforcement officer for any amount of time and the Retirement Systems' Medical Board has determined you are disabled due to a duty-connected cause.
- You were a full-time law enforcement officer for 5 years or more and the Medical Board has determined you are disabled due to a non-duty cause.
- You were a full-time law enforcement officer, but you are receiving disability retirement benefits from one of the State's retirement systems or you are receiving benefits from the Disability Income Plan of North Carolina.
- You were a full-time law enforcement officer for 20 years or more.

Your Separate Disability/Hospital Benefits At-A-Glance

Service Status/Situation

If you are in active service and you experience a disability due to an accident:

Amount of Benefit

The following benefits, which may be aggregated up to a combined maximum of 52 weeks for any one period of disability:

- \$140 per week for a maximum of 13 weeks if you are in the hospital
- \$60 per week if you are not in the hospital

Claims Process

Obtain a claim form from your employer. You, your doctor, and your current employer (if applicable) must complete it and submit it to the administrator:

Hartford Life Insurance Company
ATTN: Association/Affinity Markets Disability
Post Office Box 2999
Hartford, Connecticut 06104-2999
Call (888) 232-5340 toll free
Mon-Fri 8 a.m. - 5 p.m. EST
Fax (866) 913-4044
Policy Number AGP-1673

If you are in active service, retired, or receiving a disability benefit, and you enter the hospital due to a sickness:

\$140 per week of hospitalization for a maximum of 13 weeks for any one period. Eligibility begins on the second day in the hospital.

If you are retired or receiving a disability benefit and enter the hospital due to an accident:

- \$140 per week for a maximum of 13 weeks if you are under age 65
- \$105 per week for a maximum of 13 weeks if you are over age 65

The administrator will pay you directly, not the hospital or doctor.

Your Separate Death Benefits At-A-Glance

Service Status/Situation

If your death occurs while you are in active service:

Amount of Benefit

\$5,000 paid to your surviving spouse unless you designated a different beneficiary. The amount is increased by \$2,100 if your death is line-of-duty related.

Claims Process

Your survivors should submit a copy of the final certificate of death to the administrator:

N.C. Department of State Treasurer
Retirement Systems Division
325 North Salisbury St.
Raleigh, NC 27603-1385
Call (919) 807-3050 in the Raleigh area
or (877) 627-3287 toll free
Fax (919) 508-5350

If your death occurs after you are retired from active service:

\$4,000 paid to your surviving spouse unless you designated a different beneficiary

Disclaimer

The official texts governing the operations of the Plan and payment of all benefits under the Plan are found in Chapter 143 of the General Statutes, Title 20 of the North Carolina Administrative Code and your Certificate of Insurance. In the event of a conflict with the information in this flyer, then the Statutes, Code, or policy contract documents govern. Please refer to your Certificate of Insurance for more information (including exclusions, limitations, and terms of coverage).

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