

Line of Duty Death

City and County of Denver

Current state:

Group	Plan Offered	Benefit length	Employer contribution	Eligibility
Civilians	Benefits available through pension plan	Spouse to Medicare and dependents to 26	% for life of surviving dependent*	Spouse and dependent children
Sheriff	Medical year one, then benefits available through pension plan	1 Year, then Spouse to Medicare and dependents to 26	100% for 1 year, % for life of surviving dependent thereafter*	Spouse and dependent children
Police	Retiree health through CCD	Purchase from CCD.	Bulk off-set: \$955,000 in 2018 indexed to \$1.2 mil in 2020.	Spouse and dependent children
Fire	Medical and dental 5 years, then retiree health through CCD	5 years, then purchase from CCD	100% for 5 years or upon remarriage for spouse, or until 25 for unmarried children.	Spouse and dependent children

*For line of duty deaths, the Denver Employees Retirement Plan (DERP) credits employees with a minimum of their actual years of service or 15 years, whichever is greater. For every year of credited service, the pension plan reduces the cost of benefits by \$12.50/month. For a credit of service equal to 15 years, the reduction is equal to \$187.50 per month. Survivors of Deputy Sheriffs will receive this benefit after their one year paid at 100%.

Historical Data

27 Line of Duty deaths Since 1981(see Appendix A)

Employee Group	Count
Civilians	6
Sheriff	3
Police	9
Fire	9

Survey Data:

A survey of 23 Local and National Municipalities (see Appendix B)

1. 12 provide their survivors either a partial or full a paid benefit, of those (includes City of Boulder Police only):
 - a. 5 offer a partial subsidy
 - b. 7 provide a full subsidy
 - i. Of those 5 provide subsidies longer than one year.
2. 12 provide only the minimum required under COBRA continuation coverage, 36 months, unsubsidized (includes City of Boulder civilians).
3. Denver offers a combination of partial/full and minimum required.

In summary, 50% of those surveyed offer some sort of subsidy for their survivors.

Appendix A

LOD since 1981



Appendix B

Survey data

Jurisdiction	Employee Groups	Plan Offered	Benefit length	Employer contribution	Eligibility
Denver	Civilians	Benefits available through pension plan	Spouse to Medicare and dependents to 26	% for life of surviving dependent	Spouse and dependent children
	Sheriff	Medical year one, Benefits available through pension plan	1 Year, then Spouse to Medicare and dependents to 26	100% for 1 year, % based on years of service thereafter	Spouse and dependent children
	Police				
	Fire	Medical	5 years	100% for 5 years, then through pension plan	Spouse and dependent children
El Paso, TX	Police	All employer sponsored plans	Life of surviving dependent	% for life of surviving dependent	Spouse and dependent children
Bellevue, WA	All	Medical coverage	36 months	% for 36 months	Spouse and dependent children
Memphis, TN	All	Through pension plan	length of pension	Same as active participant	Spouse and dependent children
Salt Lake City, UT	Public Safety	Medical coverage	Spouse to Medicare and dependents to 26	100%	Spouse and dependent children
Hennepin Cty, MN		Medical coverage	until the employee would have turned 65	Same as active participant	Spouse (to Medicare) and dependents (one child only; other COBRA)
Kansas City, MO	Police	Medical payment	For as long as the spouse pays a premium.	Lifetime subsidy payment \$470/month, reviewed annually	Spouse and minor children
	Fire	Benefits available through pension plan	For as long as the spouse pays a premium.	% for life of surviving dependent	Spouse and dependent children
	Civilians	Benefits available through pension plan	For as long as the spouse pays a premium.	% for life of surviving dependent	Spouse and dependent children
Boulder County	All	All health care plans	Standard 36-months of survivor-paid COBRA	None	Spouse and dependent children
Douglas County	All	All health care plans	Standard 36-months of survivor-paid COBRA	None	Spouse and dependent children
City & County of Broomfield	All	All health care plans	Standard 36-months of survivor-paid COBRA	None	Spouse and dependent children

City of Englewood	All	All health care plans	Standard 36-months of survivor-paid COBRA	None	Spouse and dependent children
City of Lafayette	All	All health care plans	Standard 36-months of survivor-paid COBRA	None	Spouse and dependent children
City of Lakewood	All	All health care plans	Standard 36-months of survivor-paid COBRA	None	Spouse and dependent children
City of Longmont	All	All health care plans	Standard 36-months of survivor-paid COBRA	None	Spouse and dependent children
City of Louisville	All	All health care plans	Standard 36-months of survivor-paid COBRA	None	Spouse and dependent children
City of Boulder	Non police	All health care plans	Standard 36-months of survivor-paid COBRA	None	Spouse and dependent children
	Police	All health care plans	5 years	100%	Spouse and dependent children
City of Ft. Collins	All	All health care plans	24 months	100% (then survivor paid COBRA for 12 months)	Spouse and dependent children
City of Golden	All	All health care plans	Standard 36-months of survivor-paid COBRA	None	Spouse and dependent children
City of Greeley	All	All health care plans	3 months	100% (then survivor paid COBRA for 33 months)	Spouse and dependent children
Jefferson County	All	All health care plans	Standard 36-months of survivor-paid COBRA	None	Spouse and dependent children
City of Westminster	All	All health care plans	Standard 36-months of survivor-paid COBRA	None	Spouse and dependent children
North Metro Fire	Fire	Medical and dental	3 years	100%	for a surviving spouse and children of the firefighter for up to 3 years or upon remarriage of the spouse, and up to 3 years or until age 26 for children (whichever occurs first).
City of Thornton	Police	All health care plans	24 months	100% (then survivor paid COBRA for 12 months)	Spouse and dependent children
City of Colorado Springs	All	All health care plans	3 months	100% (then survivor paid COBRA for 33 months)	Spouse and dependent children

Appendix C

Career Service/Sheriff Rates

	Employee	Employee plus Spouse	Employee plus Children	Employee plus Family
Kaiser DHMO	\$544.68	\$1,198.30	\$1,089.36	\$1,742.98
Kaiser HDHP	\$439.34	\$966.55	\$878.68	\$1,405.68
DHMP DHMO	\$693.78	\$1,526.33	\$1,387.57	\$2,220.11
DHMP HDHP	\$519.29	\$1,142.43	\$1,038.58	\$1,661.72
United Navigate	\$716.48	\$1,576.27	\$1,433.00	\$2,293.14
United HDHP	\$684.26	\$1,505.40	\$1,368.55	\$2,189.63

Police Rates

	Employee	Employee plus Spouse	Employee plus Children	Employee plus Family
Kaiser HDHP	418.02	915.77	832.37	1329.61
Kaiser DHMO	432.97	952.58	865.94	1385.47
United HDHP	511.79	1125.95	1023.6	1637.72
United Navigate	535.93	1179.06	1071.88	1714.97
DHMP HDHP	519.29	1142.43	1038.58	1661.72
DHMP DHMO	693.78	1526.33	1387.57	2220.11

Fire

	Employee	Employee plus Spouse	Employee plus Children	Employee plus Family
Kaiser HMO	\$592.00	\$1,212.00	\$1,182.00	\$1,709.00
Kaiser Triple	\$718.00	\$1,472.00	\$1,436.00	\$2,074.00
Kaiser HDHP	\$437.00	\$898.00	\$877.00	\$1,265.00