

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:

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.

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 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:

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

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

N.C. Department of State Treasurer
Retirement Systems Division
3200 Atlantic Avenue
Raleigh, NC 27604
Call (877) 627-3287 toll free
Fax (919) 855-5800

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).



Additional Benefits for State and Local Law Enforcement Officers

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Supplemental Retirement Income Plan

As a law enforcement officer, you are automatically a member of the Supplemental Retirement Income Plan (NC 401(k) Plan). Your employer pays an amount equal to 5% of your salary into your account in the Plan, and you may elect to make additional contributions on a tax-deferred basis. You decide how the contributions in your account are invested and also how you want to receive the contributions when you separate from employment. Prudential Retirement administers the NC 401(k) Plan, and they can give you further details about the Plan.

NC 401(k) Plan

Prudential Retirement
30 Scranton Office Park, Scranton, PA 18507
150 Fayetteville Street Suite 1340, Raleigh, NC 27601
1-866-627-5267 toll free
www.ncplans.prudential.com

Additional Death Benefits

You may also be entitled to additional benefits such as:

- a line-of-duty death benefit of \$100,000 which is administered jointly by the North Carolina Industrial Commission and the State Treasurer
- a line-of-duty death benefit of \$350,079 from the Public Safety Officers' Benefits Program, Bureau of Justice Assistance, United States Department of Justice

Additional information is available from your employer or one of the above agencies.

N.C. Department of State Treasurer
Retirement Systems Division
3200 Atlantic Avenue
Raleigh, NC 27604
(877) 627-3287 toll free

U.S. Department of Justice
Bureau of Justice Assistance
Public Safety Officers' Benefits Program
(888) 744-6513 toll free

Special Separation Allowance

As a law enforcement officer, if you retire on a service retirement allowance (i.e., 30 years of creditable service at any age, or age 55 with at least five years of credit as a law enforcement officer), you may be eligible for a monthly separation allowance payable until you reach age 62, or until you return to any employment with the State government if a TSERS retiree or with the local government if a LGERS retiree. Other conditions also apply.

Contact your employer for details, since your employer is responsible for making all determinations of eligibility and for making these benefit payments when they become payable. Beginning in July 2019, there are provisions that allow LEO employers to effect a buyout of the Special Separation Allowance. For more information on this topic, contact your employer.

Contact Us

Write anytime or visit by appointment:
N.C. Department of State Treasurer
Retirement Systems Division
3200 Atlantic Avenue
Raleigh, NC 27604

Visit us on the web
www.myncretirement.com
Log on to ORBIT

E-mail
nc.retirement@nctreasurer.com

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