



INTERNATIONAL ASSOCIATION OF FIRE FIGHTERS

# PSOB BENEFITS PROGRAM – WHO QUALIFIES AND WHEN?

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# AGENDA

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- Introduction
- Public Safety Officers Benefits Program
- Expansion to Cover Cancer
- What to Expect
- Resources Available from the IAFF
- Resources Available from Others

Questions?



# UPDATE YOUR BENEFICIARY FORMS



President Ford signing the Public Safety Officers  
Benefits Act of 1976 Public Law 94-430  
Ford & Mass



# PSOB PROGRAM

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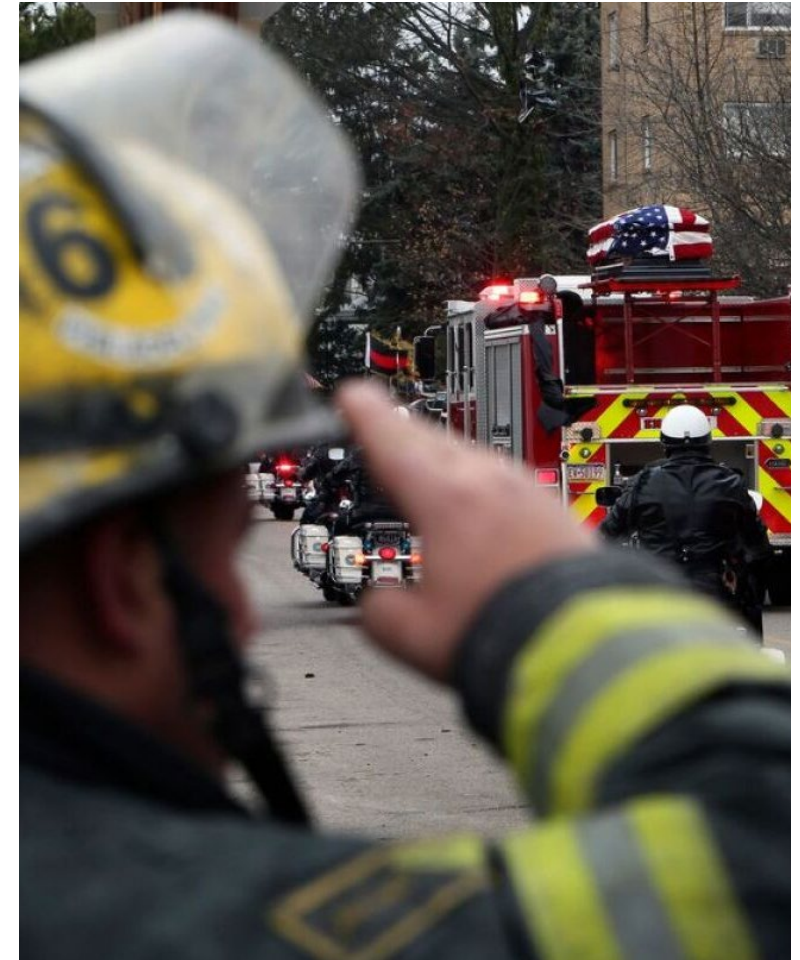
- United States Department of Justice
  - On-Line Application Process
  - Documentation
  - Time to File – 3 years
- Death Benefit
- Disability Benefit



# PSOB AWARD

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- 1977 - \$50,000
- 2001 - \$250,000 and CPI – Patriot Act
- 2025 - \$461,656
  - Tax-Free
  - In Addition to Other Benefits
- Education
- Spouse
- Eligible Children
- Death and Disability



# PSOB – DISABILITY INFORMATION

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- Same Basic Eligibility
  - Public Safety Officer, On-Duty, Covered Injury or Illness
- Same Benefits
- Disability – recently amended to allow benefits to those performing simple work



# PSOB BENEFICIARIES

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- Surviving Spouse, No Eligible Children
- Surviving Spouse and Eligible Children
  - 50% to spouse, 50% divided equally among children
- No Surviving Spouse or Eligible Children
  - Designated beneficiary; life insurance policy on file
- No Surviving Spouse, Children, Beneficiaries on File
  - 100% to surviving parents in equal shares
- No Surviving Spouse, Children, Beneficiaries, Parents
  - Children who would be eligible but for age



# **BASIC CRITERIA**

# PSOB DEATH BENEFIT – BASIC CRITERIA

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- Public Safety Officer
  - Was the Deceased a Public Safety Officer
- On-Duty
  - Was the Injury Incurred On-Duty
- Covered Injury or Illness
  - Is the Injury Covered
- “It Depends”



# WHO IS A PUBLIC SAFETY OFFICER?

## Generally a Public Employee:

- Fire Fighter – Fire Officer
- Law Enforcement Officer, Corrections Officer
- Emergency Medical Service
- FEMA and Disaster Workers
- Career and Volunteer

## Generally Does Not Cover:

- Private Sector Fire/EMS/LE
- Wildland Contractors
- “What patch was on your arm?”



# ON DUTY STATUS

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- Responding, On the Scene, Returning
  - Training
  - In-Service
- Recruit Training
- Administrative Duties
- Occupational Exposures
- Good Samaritan Incidents
- Status as a Public Safety Officer



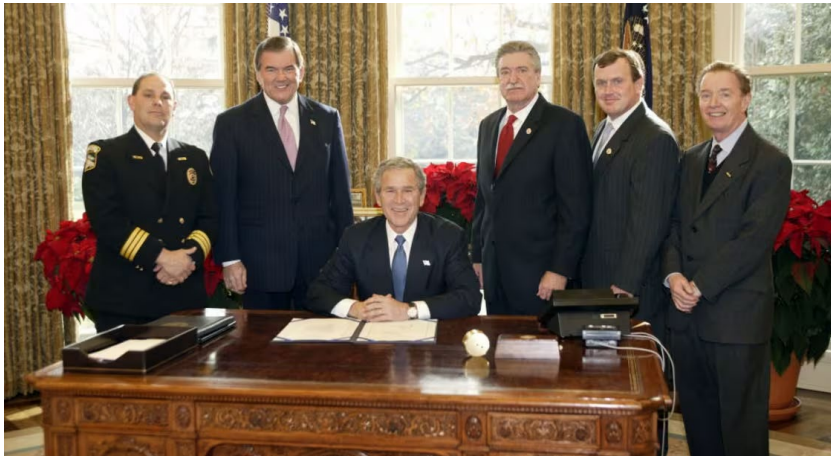
# COVERED INJURIES AND ILLNESSES

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- Trauma
- Burns, Asphyxiation, Building Collapse, Vehicle Crashes, Falls, Struck by Vehicle
- Occupational Illnesses and Diseases
- HIV, Hepatitis
- Cancer
- COVID (presumption no longer in effect)
  - Clarification of “Official Assignment” during COVID years
- Heart Attacks and CVA’s



# HEART ATTACKS AND CVA'S



## Hometown Heroes and Survivors' Act

- Incidents after December 15, 2003
- “Direct and proximate result of a heart attack or stroke.”
- On-Duty or within 24 Hours
- Non-Routine Stress
- Documentation of Stress
- Documentation of Times



# PTSD/SUICIDE

# PTSD AND SUICIDE

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- PSOB amended in 2022 to cover occupational PTSD, attempted suicide, and completed suicide
- Public safety officer must have responded to a “traumatic” incident
- Covers suicide since 2019
  - Traumatic incident can be before 2019
- 200+ pending applications for PTSD-related deaths
- DOJ has already approved 16 cases



# CRITERIA FOR PTSD CLAIMS

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## Less than 45 Days

- Public safety officer
- Qualified response
- Suicide is consistent with a mental illness

## More than 45 Days

- Public safety officer
- Qualified response
- One of the following
  - Diagnosed, OR
  - Sought help, OR
  - “Substantial Factor”



# EVIDENCE FOR OCCUPATIONAL CONNECTION

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- Traumatic Incident Response
  - Ideally call logs with date and details
  - DOJ likely to also accept rough descriptions of the incident
    - i.e. “mass fatality fire in 2021” or “mass casualty incident in 2022”
- “Substantial Factor”
  - Family or coworker statements
  - Journal or other correspondence
  - Notes from a healthcare provider
- ***FD does not need to recognize death as an LODD***



# **JOB-RELATED CANCER**

# EXPANSION TO COVER JOB-RELATED CANCER

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- Historically, only 9/11-related cancer was eligible
  - Will continue to be covered
  - Changes below will not impact 9/11 coverages
- Congress passed the Honor Act in December
- Created an occupational presumption for cancer
- Expansive eligibility, but not 100% coverage



# COVERED FORMS OF CANCER

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- Bladder
- Brain
- Breast
- Cervical
- Colon
- Colorectal
- Esophageal
- Kidney
- Leukemia
- Lung
- Malignant Melanoma
- Mesothelioma
- Multiple Myeloma
- Non-Hodgkins
- Ovarian
- Prostate
- Skin
- Stomach
- Testicular
- Thyroid
- “WTC”



# BASIC CRITERIA

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- Public Safety Officer
  - Professional or volunteer
  - Law enforcement officers
  - Single-role EMS
  - Excluding private for-profit agencies
- Diagnosis of cancer must occur:
  - At least 5 years on-the-job
  - No more than 15 years after retirement
- Covered form of cancer\*
- Retroactive to deaths since January 1, 2020
  - Based on date of death, not diagnosis
  - Must meet other criteria outlined above
  - **\*\*\*\*Application deadline for retroactive period: December 18, 2028\*\*\*\***



# TIMELINE FOR IMPLEMENTATION

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- Honor Act signed by President Trump on December 18, 2025
- Unclear if/when rulemaking will be needed
  - PSOB hopes to begin processing claims immediately
  - Rules likely will be needed for the rebuttal process
  - Comparison to COVID-19 presumption
- PSOB looking to process clear-cut cases to establish precedent
  - IAFF PSOB Coordinators available to assist in any case
- PSOB recommends filing cases now versus holding them



# WHEN TO FILE CLAIMS

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- DOJ accepting claims now
- May want to wait for FAQ document to file
- Start gathering documentation now



# COVID COVERAGE

# COVID RULES

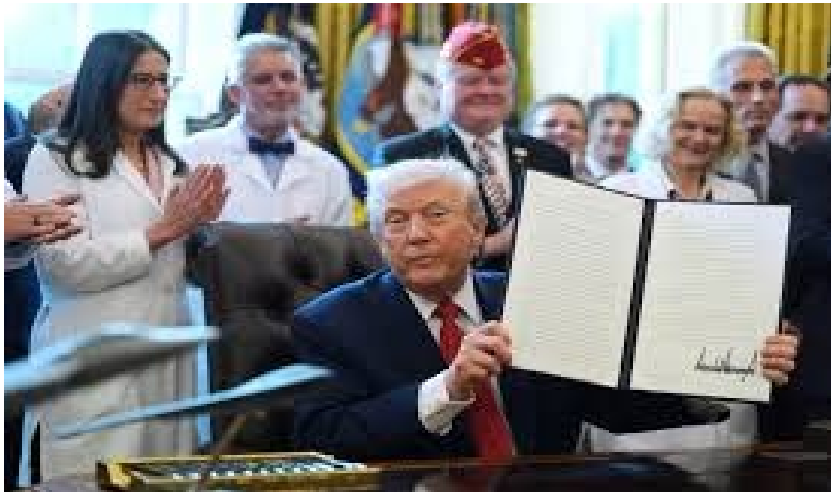
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- COVID presumption was in place during the PHE
  - Has since expired
  - Now must prove connection to a specific call
- Honor Act clarified presumption applies to all official assignments
  - 3-year filing deadline waived for these cases
  - Dispatchers and EMS personnel are most likely to gain coverage



# CANNABIS

# NEW FLEXIBILITY ON CANNABIS?



- PSOB is a federal program and follows federal laws
- DOJ does not recognize local or state laws
- DOJ denied claims if the deceased used narcotics
- EO 14370 – moved cannabis to Schedule III
  - Recognizes medical/research benefits of cannabis
  - Similar to controls for anabolic steroids
  - Prescription needed
  - Unclear how DOJ will process claims with cannabis
  - Active versus Inactive cannabinoids
  - Will DOJ ask for evidence of medical need?



# FILING PROCESS

# PSOB DOCUMENTATION

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- Death Certificate
- Marriage Certificate, Divorce Decree(s)
- Children's Birth/Adoption Certificates
- Statement of Circumstances
- Incident Reports
- Medical Records (heart attack/CVA)
- Autopsy
- Submit only what is needed



# WHAT TO EXPECT

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- Basics
- IAFF Resources
- Other Resources
- Investigations
  - Internal
  - External



# WHAT TO EXPECT – CONT'D

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- Significant Personal and Organizational Event
- Public Statements
  - Pressure for Details
  - “Routine”
- Other People’s Reactions
- Funeral Planning Process
- Notifications – IAFF DVP



# OTHER AGENCIES

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- Local/State Law Enforcement
- State OSHA
- Chemical Safety and Hazard Investigation Board
- National Transportation Safety Board
- Federal Aviation Administration
- USFA – NFPA data



# NIOSH INVESTIGATIONS

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- Fire Fighter Fatality Investigation Prevention Program
  - Authority and Timing
  - Incident Selection for Investigation
  - Two Teams - Traumatic and Cardiac
  - Team Members
    - Fire Fighters
    - Physicians
    - Technical Experts



**IAFF**

**RESOURCES**

# IAFF RESOURCES

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- Guides
  - Funeral Protocol
    - Planning, Funeral Ceremony, Period of Mourning
  - Family Support
    - Department and Family Liaisons
  - LODD Notification, Assistance, and Investigation Policy
    - Notifications, PSOB, Funeral Delegation, Martin E. Pierce Line-of-Duty Death Medal, IAFF Memorial



# IAFF RESOURCES CONT'D

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- Fire Fighter Line-of-Duty Death or Injury Investigation Manual
  - Joint Effort of the IAFF and the IAFC - 2010
- IAFF Fallen Fire Fighter Memorial
  - Colorado Springs
- PSOB Assistance
  - Family
  - Fire Department



# OTHER RESOURCES

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- United States Fire Administration
  - Firefighter Autopsy Protocol
- Local Civic Organizations
- Make Your Needs Known



# INVESTIGATIONS

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- Local or Outside
  - Incident Complexity
  - Trust
- Internal
  - Authority
  - Support from Local President and Fire Chief
- External
  - Less Control
  - More Credibility - perhaps



# UPDATE YOUR BENEFICIARY FORMS



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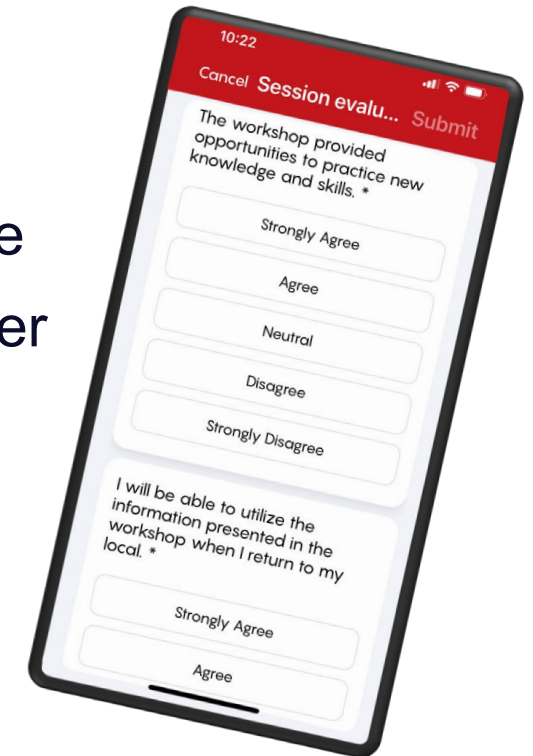
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**THANK YOU!**  
**ANY QUESTIONS?**

# EVALUATION AND WIN AN IPAD!

- **Submit your workshop and overall evaluations to be automatically entered in two drawings for a new iPad!**
- **Complete your evaluations using the IAFF app:**
  1. Download the IAFF app and sign in with your iaff.org username
  2. Tap the 2026 Strive for Excellence Summit event image to enter the event's dashboard
  3. Tap "Sessions" and tap on the workshops you attended
  4. Tap "Evaluation" and complete the evaluation
  5. Tap "Submit"



**For the event's overall evaluation, follow steps 1 and 2, then tap "Event Evaluation" located in the event's Dashboard.**

