

July 2004

MILITARY PERSONNEL

Survivor Benefits for Servicemembers and Federal, State, and City Government Employees



G A O

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Highlights of [GAO-04-814](#), a report to congressional committees

Why GAO Did This Study

The National Defense Authorization Act for Fiscal Year 2004 noted that it was the sense of the Congress that “the sacrifices made by the members of the Armed Forces are significant and are worthy of meaningful expressions of gratitude by the United States, especially in cases of sacrifice through loss of life.” In addition to offering expressions of gratitude, the government offers a variety of benefits, including Social Security benefits, to survivors of servicemembers who die while on active duty.

GAO was asked to address two questions: (1) To what extent are the survivor benefits provided to servicemembers different from those provided to federal, state, and city government employees in general and (2) To what extent do federal, state, and city governments supplement their general survivor benefits for employees in high-risk occupations?

What GAO Recommends

GAO is making no recommendations. The Department of Defense reviewed a draft of this report and provided technical comments, which were incorporated as appropriate.

www.gao.gov/cgi-bin/getrpt?GAO-04-814.

To view the full product, including the scope and methodology, click on the link above. For more information, contact Derek Stewart at (202) 512-5559 or stewartd@gao.gov.

MILITARY PERSONNEL

Survivor Benefits for Servicemembers and Federal, State, and City Government Employees

What GAO Found

The military provides survivor benefits that are comparable in type but not in amount to those provided by 61 civilian government entities (federal government, 50 states and the District of Columbia, and 9 cities with populations of at least 1 million) when employees die in the line of duty.

- Social Security payments, a death gratuity, burial expenses, and life insurance are four types of lump sum survivor benefits provided by the military and at least some civilian government entities; the federal government and some states additionally provide a lump sum payment through their retirement plans. Recurring payments are also provided by Social Security to the survivors for deceased servicemembers and most deceased government employees in the 61 civilian government entities GAO studied. Other types of recurring payments are specific to the military or civilian government entities. GAO identified two programs with recurring payments for the military and two other types of programs for the civilian government entities.
- For the four hypothetical situations GAO used to examine the amount of cash payments provided to survivors, survivors of deceased servicemembers almost always obtain higher lump sums than do the survivors of the deceased employees from the 61 civilian government entities. The amount of recurring payments to deceased servicemembers' survivors in three of the four situations exceeds those provided by the federal government, typically exceeds those provided by at least one-half of the states, but are typically less than those provided by over one-half the cities.
- The military also provides more types of noncash survivor benefits than do civilian government entities, with some benefits being comparable in type and others differing among the entities.

The survivors of civilian government employees in some high-risk occupations may receive supplemental benefits—a death gratuity, higher life insurance, higher benefits from the retirement plan, or a combination of the three—beyond those that the entities provide to civilian government employees in general. For example, survivors of federal, state, and city government law enforcement officers and firefighters who die in the line of duty may be entitled to a lump sum payment of more than \$267,000 under the Public Safety Officers' Benefits Act. Further, 34 states and 5 cities provide survivors of employees in high-risk occupations with additional cash benefits that are not available to survivors of state and city employees in general. The addition of these supplemental cash benefits to those provided to the survivors of deceased general government employees can result in lump sum and recurring payments being generally higher for survivors of government employees in high-risk occupations than for servicemembers' survivors.

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Abbreviations

DIC	Dependency and Indemnity Compensation
DOD	Department of Defense
PSOB	Public Safety Officers' Benefits
SBP	Survivor Benefit Plan

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United States Government Accountability Office
Washington, D.C. 20548

July 15, 2004

The Honorable John W. Warner
Chairman
The Honorable Carl Levin
Ranking Minority Member
Committee on Armed Services
United States Senate

The Honorable Duncan Hunter
Chairman
The Honorable Ike Skelton
Ranking Minority Member
Committee on Armed Services
House of Representatives

The National Defense Authorization Act for Fiscal Year 2004 noted that it was the sense of the Congress that “the sacrifices made by the members of the Armed Forces are significant and are worthy of meaningful expressions of gratitude by the United States, especially in cases of sacrifice through loss of life.”¹ In addition to offering expressions of gratitude, the government offers a variety of benefits, including Social Security benefits,² to the survivors of servicemembers who die while on active duty.

In our September 2002 report, we noted that survivors of servicemembers who die while on active duty receive benefits that may include lump sum payments, recurring payments, and various other benefits such as continued use of commissaries and exchanges.³ The Military Family Tax Relief Act of 2003 increased the death gratuity payable to survivors of deceased servicemembers from \$6,000 to \$12,000 and excluded the full gratuity from gross income for tax purposes.⁴

¹ P.L. No. 108-136, Sec. 647.

² Social Security benefits are available to all participants in the Old Age, Survivors, and Disability Insurance program.

³ See U.S. General Accounting Office, *Military Personnel: Active Duty Benefits Reflect Changing Demographics, but Opportunities Exist to Improve*, [GAO-02-935](#) (Washington, D.C.: Sept. 18, 2002).

⁴ P.L. No. 108-121.

The National Defense Authorization Act for Fiscal Year 2004 stated that although the benefits for survivors of deceased servicemembers have evolved over time, there are increasing indications that the evolution of such benefits has failed to keep pace with the expansion of indemnity and compensation available to nonmilitary segments of U.S. society. In addition, the act mandated the Department of Defense (DOD) to conduct a study of all current and projected survivor benefits to determine their adequacy. That study was to compare the benefit plans for servicemembers' survivors with those for survivors covered by commercial and other private-sector plans; to assess survivor annuity and indemnity compensation; to assess the effects of revising the servicemember death gratuity to account for deaths resulting from participation in combat or from acts of terrorism; to examine the commercial insurability of servicemembers in high-risk military occupations; and to examine the extent to which private trusts and foundations address the needs of servicemembers' survivors.⁵ Additionally, the act mandated us to study the survivor benefits provided to federal, state, and local government employees.

In accordance with the mandate and as agreed with your offices, our objectives in this report address two questions: (1) To what extent are the survivor benefits provided to servicemembers different from those provided to federal, state, and city government employees in general? (2) To what extent do federal, state, and city governments supplement their general survivor benefits for employees in high-risk occupations?

To answer these questions, we obtained and reviewed regulations, instructions, and policy guidance on government-provided benefits, both cash and noncash, for survivors of servicemembers who die while on active duty and for survivors of federal, state, and city government employees who die in the line of duty. Whether individuals lose their lives in the line of duty is an important consideration in determining eligibility for some of the benefits provided to survivors. Line of duty for active duty servicemembers includes activities on or off a military installation and applies 24 hours a day and 7 days a week. In contrast, the definition of line of duty for civilian federal employees is more limited—that is, any action that an employee is obligated or authorized to perform by rule, regulations, law, or condition of

⁵ SAG Corporation. *Review of Military Death Benefits Final Report*. A special report prepared at the request of the Department of Defense. April 2004.

employment according to the employee's agency. In general, line of duty for state and city employees is similar to that for federal employees.

We interviewed benefits personnel and examined the survivor benefit plans that covered the military and those that covered the largest group of employees for each of 61 civilian government entities: the federal government (i.e., the Federal Employees Retirement System), 50 states and the District of Columbia, and the 9 cities with a population of at least 1 million. Interviews with state and city government benefits personnel were conducted via telephone. To facilitate the comparisons of lump sum and recurring cash payments for the various entities, we used an e-mail survey that described four hypothetical situations and asked benefits personnel to specify the payments that survivors of deceased servicemembers and civilian government employees would be expected to receive in those situations.⁶ The hypothetical situations describe servicemembers or civilian government employees who have identical years of creditable service, regular military compensation or civilian government salary, and number of dependents at the time of their deaths. Additional data were gathered and analyzed regarding the supplemental benefits provided to government employees in high-risk occupations. To ensure data reliability, we verified all data provided by benefits personnel through a review of documents and statutes on the survivor benefit plans. Further details of our scope and methodology are presented in appendix I. General descriptions of the military's and 61 civilian government entities' survivor benefit plans and payments for the four different hypothetical situations are available in appendixes II and III, respectively. Supplemental survivor benefits for employees in high-risk occupations are described in appendix IV. We performed our work from October 2003 through May 2004 in accordance with generally accepted government auditing standards.

⁶ The payments reflect current month values and do not account for cost-of-living adjustments.

Results in Brief

The military provides survivor benefits that are comparable in type but not in amount to those benefits that federal, state, and city government entities provide to survivors of general government employees who die in the line of duty. Social Security payments, a death gratuity, burial expenses, and life insurance are four types of lump sum survivor benefits provided by the military and at least some civilian government entities; the federal government and some states additionally provide a lump sum payment through their retirement plans. Although survivors of deceased military and civilian government employees may be eligible for recurring Social Security payments, other types of recurring payments are specific to either servicemembers or civilian government employees.⁷ For the four hypothetical situations that we used to examine the amount of cash payments provided to survivors, the lump sum payments for survivors of deceased servicemembers are almost always higher than those for the survivors of deceased civilian government employees in general. For hypothetical situations 2, 3, and 4, the recurring payments for deceased servicemembers' survivors exceed the recurring payments that at least one-half of the states provide. In contrast, the recurring payments for deceased servicemembers' survivors are lower than those that at least one-half of the cities provide. The military provides more types of noncash survivor benefits than do other government entities, with some benefits being comparable in type and others differing among the entities. For example, the military, federal government, and over one-third of the state and city governments provide survivors with continued health insurance that is wholly or partially subsidized. Eligible survivors of servicemembers who die while on active duty also receive benefits such as rent-free government housing or a tax-free housing allowance for up to 180 days and lifetime access to commissaries and exchanges, benefits not available to survivors of general civilian government employees.

⁷ We described two programs with recurring payments for the military—Survivor Benefit Plan and Dependency and Indemnity Compensation—and two types of programs for the civilian government entities—retirement plans and workers' compensation. In general, recurring payments are provided only if there are dependents.

The survivors of civilian government employees in some high-risk occupations may receive supplemental benefits—a death gratuity, higher benefits from the retirement plan, higher life insurance, or a combination of the three—beyond those that the entities provide to survivors of civilian government employees in general. For example, survivors of federal, state, and city government law enforcement officers and firefighters who die in the line of duty may be entitled to a lump sum payment of more than \$267,000 under the Public Safety Officers’ Benefits Act.⁸ Furthermore, 34 states and 5 city governments provide survivors of employees in high-risk occupations with additional cash benefits that are not available to survivors of state and city general government employees. Some states, such as Texas, Florida, and Arkansas, provide an additional death gratuity to survivors of government employees in high-risk occupations. Other states, such as Iowa, New Mexico, and Nevada, provide life insurance benefits that are higher than those provided to general government employees. Still other states, such as Alaska, New Jersey, and Montana, provide survivor benefits through their retirement plans that are higher than those that are provided to general government employees. The addition of these supplemental benefits to those provided to survivors of deceased general government employees can result in lump sum and recurring payments for survivors of government employees in high-risk occupations being generally higher than those for survivors of servicemembers. For survivors of deceased employees in high-risk occupations, some of the states and cities provide supplemental noncash benefits such as postsecondary education and continued health insurance.

We are making no recommendations in this report.

DOD reviewed a draft of this report and provided technical comments, which were incorporated as appropriate.

⁸ 42 U.S.C. 3796 et. seq.

Background

Servicemembers are entitled to Social Security benefits, just like the vast majority of U.S. workers.⁹ We reported that Social Security covers about 96 percent of all U.S. employees and about three-fourths of federal, state, and local government employees pay Social Security taxes on their earnings.¹⁰ Social Security's primary source of revenue is the Old Age, Survivors, and Disability Insurance portion of the payroll tax paid by employers and employees. That payroll tax amounts to 6.2 percent of earnings for both employers and employees, up to an established maximum. Regardless of whether the death occurred in the line of duty or not, survivors of deceased servicemembers, covered civilian government employees, or their estates are eligible for a lump sum payment of \$255. Moreover, eligible survivors are also entitled to recurring Social Security benefit payments. Eligibility for the \$255 and recurring payments is determined by whether a deceased employee was currently insured through Social Security. The amount of recurring payment is based on the deceased employee's earnings in covered employment.

Deceased servicemembers' survivors are entitled to a wide range of benefits. In our September 2002 report, we noted that a survivor might be entitled to a death gratuity payment, a life insurance settlement, burial benefits, monthly payments, and various other benefits that include the use of commissaries and exchanges.¹¹ Determining whether the deceased servicemember died in the line of duty is seldom a consideration when awarding survivor benefits because an active duty servicemember is considered to be on duty 24 hours a day and 7 days a week.¹²

⁹ See 26 U.S.C. 3121(m).

¹⁰ See U.S. General Accounting Office, *Social Security: Issues Relating to Noncoverage of Public Employees*, [GAO-03-710T](#) (Washington, D.C.: May 1, 2003).

¹¹ See [GAO-02-935](#).

¹² A line of duty determination is generally conducted for a servicemember who dies or sustains an illness, injury, or disease either while absent from duty or due to his or her own misconduct (e.g., drunk driving and suicide). If it is determined that the death did not occur in the line of duty, the servicemember's survivor stands to lose some benefits (e.g., Survivor Benefits Plan benefits). In this report, we assume that a servicemember or civilian government employee would be eligible to receive the described benefits.

Determination of eligibility for some benefits provided to the survivors of deceased federal and, in most cases, state and local civilian government employees is based on a more restrictive definition of line of duty. For example, survivor benefits provided through workers' compensation require that the civilian government employee die in the line of duty. The definition of line of duty for federal civilian employees includes any action that an employee is obligated or authorized to perform by rule, regulations, law, or condition of employment according to the employee's agency. The effect of an eligibility determination based on line of duty can be illustrated using the example of an employee who has a heart attack while eating lunch at a restaurant. The servicemember is probably covered, whereas the civilian government employee is typically not covered.

Survivor benefits for some civilian government employees are also contingent on the employee's occupation, in addition to the circumstance of whether the employee's death occurred in the line of duty. Law enforcement officers, firefighters, and employees in some other occupations at federal, state, and city levels may receive a supplemental survivor benefit provided through the Public Safety Officers' Benefits Act, administered by the Department of Justice's Bureau of Justice Assistance.¹³ State and city governments may provide other supplemental benefits to the survivors of deceased employees who work in high-risk occupations.

¹³ 42 U.S.C. 3796 et. seq. Benefits apply to federal, state, and local law enforcement officers and firefighters; members of public rescue squads and ambulance crews; Federal Emergency Management Agency personnel; and emergency management and civil defense agency employees. Federal Emergency Management Agency personnel must be performing official, hazardous duties related to a declared major disaster or emergency to qualify.

Types of Survivor Benefits Provided for Servicemembers Are Comparable to Those for General Government Employees, but Benefit Amounts Differ

The military and civilian government entities offer similar types of cash and noncash survivor benefits, but the entities provide different amounts for the survivor benefits. In general, the military and civilian government entities provide cash benefits—either as a lump sum, recurring payments, or both—and noncash benefits, such as continued health insurance or education benefits. Survivors of servicemembers almost always receive higher lump sum payments. For three of the four hypothetical situations, the recurring payments for deceased servicemembers’ survivors exceed the recurring payments that at least one-half of the states provide. In contrast, the recurring payments for deceased servicemembers’ survivors in the same three situations are lower than those that at least one-half of the cities provide. The military provides more types of noncash benefits to survivors of deceased servicemembers than do civilian government entities provide to the survivors of deceased general government employees.

Servicemembers’ Survivors and General Government Employees’ Survivors Receive Comparable Types of Cash Survivor Benefits, but Benefit Amounts Differ

Survivors of deceased servicemembers and most deceased general government employees receive lump sum payments through comparable sources—Social Security, a death gratuity, burial expenses, and life insurance; the federal government, 16 states, and the District of Columbia provide additional lump sum payments through their respective retirement plans (see table 1 for a summary and appendix II for descriptions of how the payments are calculated for each entity). Social Security provides \$255 upon the death of a deceased servicemember or covered civilian government employee.¹⁴ The death gratuity provided to survivors is \$12,000 (tax-exempt) for deceased servicemembers, up to \$10,000 for deceased federal government employees, and between \$25,000 and \$262,405 for deceased employees of the 5 states and 1 city that provide this benefit. The military’s death gratuity ranks above that paid by 55 of the 61 civilian government entities. The payment for burial expenses provided to survivors is up to \$6,900 (tax-exempt) for deceased servicemembers, up to \$800 (tax-exempt) for deceased federal government employees, and between \$2,000 and \$15,000 for deceased employees of all states and cities. The military’s payment for burial expenses ranks above that paid by 49 of the 61 civilian government entities.

¹⁴ The servicemember or civilian government employee must have at least 6 credits of earnings during the last 13 quarters to be eligible for Social Security benefits.

Life insurance is another common source of benefits for the survivors of many deceased servicemembers and civilian government employees. For example, approximately 98 percent of servicemembers and 91 percent of federal employees participate in government-sponsored life insurance. Servicemembers automatically are insured for \$250,000 (tax-exempt) unless they elect less or no coverage. Although the government does not contribute to the Servicemembers' Group Life Insurance,¹⁵ we elected to include the information in this report because the program plays a large role in the benefits provided to survivors and nearly all servicemembers participate in the program. Fifty-one of the 61 civilian government entities pay a portion of the life insurance premiums for their employees and reported that they provide this benefit to at least 80 percent of their employees. A federal employee is automatically enrolled for a payout (tax-exempt) equal to the employee's rate of basic pay, rounded to the next higher \$1,000, plus \$2,000. The federal government contributes one-third of the total cost (i.e., 15 cents per month for each \$1,000) of the basic coverage premium. For example, the government's contribution for a federal employee who has \$37,000 of basic life insurance coverage is \$5.55 per month. The amount of coverage state and city governments provide varies and is determined as either a flat amount or a percentage of the employee's salary.

The military and the 9 cities do not provide a lump sum survivor benefit as part of their retirement plans. In contrast, the federal government, 16 states and the District of Columbia include a survivor benefit in their retirement plans. Similar to the funding of life insurance, these 18 civilian government entities contribute a portion of the benefit. These payments are generally based on the deceased employee's annual salary, employer contributions to the retirement plan, or a flat amount.

¹⁵ The program pays for itself except in times of war when the government may contribute an "Extra Hazards" cost. According to 38 U.S.C., Sec. 1969(b), this cost is determined by the Secretary of Veterans' Affairs based on the number of deaths above those that would have occurred under peacetime conditions.

Table 1: Overview of the Type and Amount of Lump Sum Payments Provided by the Military and Civilian Government Entities

Type of lump sum payment	Civilian government entities			
	Military	Federal	States	Cities
Social Security	\$255	\$255	\$255	\$255
Death gratuity	\$12,000 (tax-exempt)	Up to \$10,000 (taxable)	5 states provide from \$50,000 to \$262,405.	1 city provides \$25,000.
Burial expenses	Up to \$6,900 (tax-exempt)	Up to \$800 (tax-exempt)	49 states and the District of Columbia provide a benefit that ranges from \$2,000 to \$15,000 and 1 state provides a lump sum payment, from which burial expenses are to be paid.	9 cities provide a benefit that ranges from \$3,000 to \$6,000.
Life insurance (included if the civilian government entity pays a portion of the premium and at least 80 percent of the employees participate)	Up to \$250,000 (tax-exempt)	Basic pay, rounded to the next thousand, plus \$2,000 (tax-exempt)	22 states provide a flat amount that ranges from \$2,600 to \$80,000, 16 states and the District of Columbia provide a percentage of basic pay that ranges from 100 to 400 percent, and 4 states use a combination of methods.	4 cities provide a flat amount that ranges from \$15,000 to \$100,000, 2 cities provide a percentage of basic pay that is equal to 200 percent, and 1 city uses a combination of methods.
Retirement plan (included if the civilian government entity contributes to the survivor benefit)	Not applicable	Basic Death Benefit of \$24,866.19 (for fiscal year 2004) plus 50 percent of the employee's final salary or high-3 salary if the employee had 18 months of creditable service ^a	16 states and the District of Columbia provide a lump sum based on the employee's annual salary, contributions to the retirement plan, or a flat amount. ^b	Not applicable

Source: GAO's analysis of military, federal, state, and city data.

Note: States' and cities' lump sum payment benefits vary as to whether they are tax-exempt.

^aThe survivor of a deceased federal government employee can choose the benefit through either the retirement plan or workers' compensation. Most survivors will choose workers' compensation benefits because workers' compensation normally pays a higher amount.

^bSome states' benefits differ based on type or number of survivors. In these cases, to determine the benefits for this table, we assumed the family consisted of a spouse and one child.

Although survivors of deceased military and civilian government employees are eligible for recurring Social Security payments, other types of recurring payments are specific to either servicemembers or civilian government employees (see table 2 for a summary and appendix II for descriptions of how the recurring payments are computed for each entity). As previously mentioned, the survivors of deceased servicemembers and survivors of three-fourths of the civilian government employees may be eligible to receive recurring Social Security payments based on the deceased employees' earnings in covered employment. This recurring payment to the survivor will be equal if the deceased servicemember's and deceased civilian government employee's earnings in covered employment are identical.¹⁶ Survivors of deceased servicemembers would also receive payments through the Survivor Benefit Plan (SBP), tax-exempt Dependency and Indemnity Compensation (DIC), or both. The SBP payment is calculated based on 55 percent of the member's maximum monthly retirement pay, and DIC provides \$967 per month for a spouse, plus \$241 per month for each child. If the spouse is the designated beneficiary for SBP, the SBP payment is reduced by the DIC payment. Additionally, if the DIC payment is greater than the SBP payment, there is no SBP payment. However, under the most recent changes to SBP,¹⁷ SBP benefits can be paid to the children, and the DIC payment can be paid to the spouse without causing any reduction in the SBP payment, thus providing a substantial increase in monthly payments during the years when children are still at home or in school. Similar to the military, survivors of deceased civilian government employees may receive recurring payments from multiple sources: a retirement plan, workers' compensation if the death occurred while in the line of duty, or both. Survivors of deceased federal government employees receive the higher of two options: (1) 50 percent of an employee's monthly retirement pay, if the employee had at least 10 years of creditable service, plus a lump sum payment or (2) up to 75 percent of the employee's pay rate under the

¹⁶ The servicemember and the government employee would have to be the same age (born within the same month and year), start working at the same time, earn exactly the same amount every year, and die at the same time in the same year.

¹⁷ National Defense Authorization Act for Fiscal Year 2004 (P.L. 108-136, Section 645).

Federal Employees Compensation Act.¹⁸ The rules for determining the recurring payments for survivors of deceased state and city employees vary widely but are summarized in table 2.¹⁹

¹⁸ The lump sum through the Federal Employees Retirement System includes a Basic Death Benefit that is equal to \$24,866.19 in calendar year 2004, and the higher of (1) one-half of the employee's final salary or (2) one-half of the employee's high-3 salary. Currently, each federal agency contributes approximately 10.7 percent of most employees' basic pay to fund recurring payments from the retirement plan.

¹⁹ We did not address whether there is a linkage between Social Security coverage and the size of recurring payments for survivors of state and city government employees.

Table 2: Overview of the Type and Amount of Recurring Payments Provided by the Military and Civilian Government Entities

Type of recurring payment	Military	Civilian government entities		
		Federal	States	Cities
Social Security	Based on earnings in covered employment	Based on earnings in covered employment	Based on earnings in covered employment	Based on earnings in covered employment
Military benefits: Eligible survivors of deceased servicemembers receive payments through SBP, DIC, or both. If the spouse is the designated beneficiary for the SBP payment, the SBP payment is reduced by DIC. However, if the child is the designated beneficiary for the SBP payment, there is no reduction of the SBP payment.				
Survivor Benefit Plan	55 percent of the servicemember's maximum monthly retired pay, offset by DIC	Not applicable	Not applicable	Not applicable
Dependency and Indemnity Compensation	\$967 per month plus \$241 per month for each child (tax-exempt)	Not applicable	Not applicable	Not applicable
Civilian government benefits: Administration of these recurring benefits varies across civilian government entities.				
Retirement plan (included if the civilian government entity contributes to the survivor benefit)	Not applicable	50 percent of the employee's monthly retirement payment if the employee had 10 years of service ^a	15 states provide a benefit ranging from 50 to 100 percent of the employee's retirement payment, 22 states provide a benefit ranging from 35 to 100 percent of the employee's current salary, and 2 states use another method. ^b	2 cities provide a benefit ranging from 33.3 to 100 percent of the employee's retirement payment, 5 cities provide a benefit ranging from 50 to 100 percent of the employee's current salary, and 2 cities use another method. ^b
Workers' compensation (only if the death occurs while in the line of duty)	Not applicable	Up to 75 percent of the employee's salary ^a (tax-exempt)	48 states and the District of Columbia provide 45 to 90 percent of the employee's salary and 2 states provide a flat amount. ^b	9 cities provide 60 to 75 percent of the employee's salary. ^b

Source: GAO's analysis of military, federal, state, and city data.

Note: States' and cities' recurring payments vary as to whether they are tax-exempt.

^aThe survivor of a deceased federal government employee can choose the benefit through either the retirement plan or workers' compensation. Most survivors will choose workers' compensation benefits because workers' compensation normally pays a higher amount.

^bSome states' and cities' benefits differ based on the type or number of survivors. In these cases, to determine the benefits for this table, we assumed the family consisted of a spouse and one child.

For the four hypothetical situations, the lump sum payments—excluding Social Security—for survivors of deceased servicemembers are almost always higher than those for the survivors of deceased civilian government employees in general.²⁰ For hypothetical situations 2, 3, and 4, the recurring payments for deceased servicemembers’ survivors exceed the recurring payments that at least one-half of the states provide. In contrast, the recurring payments for deceased servicemembers’ survivors are lower than those that at least one-half of the cities provide (see table 3 for a summary and appendix III for the specific amounts provided by each entity for each type of payment).

Hypothetical situation 2 is used as an example to explain the findings shown in table 3. It describes the situation of a servicemember or civilian government employee who had accrued 3 years of creditable service, an income of \$34,376 (what an E-3 might be paid in the military), and two dependents. The benefits—excluding Social Security—provided to such a person’s survivors are outlined below.

- **Servicemember’s survivors:** The survivors would receive \$268,900 in a lump sum payment from a death gratuity, life insurance, and burial expenses, as well as \$2,390 in recurring payments from DIC and SBP (assuming the child is the designated beneficiary).
- **Federal government employee’s survivors:** The survivors would receive \$121,000 in a lump sum payment from a death gratuity, which includes burial costs, and life insurance and \$1,718 in recurring payments from workers’ compensation. That is, the survivors would receive nearly \$148,000 less in a lump sum payment and almost \$700 less per month in recurring payments than would a servicemember’s survivors.
- **State or city government employee’s survivors:** Interpretation of the state and city amounts is more problematic because the lump sum and recurring payments shown in the same row of table 3 may represent amounts paid by a different state or city government. For hypothetical

²⁰ The Social Security lump sum and recurring payments were not included in these analyses because the amount of money provided to each hypothetical family would be identical for each covered entity, if the deceased employee had the same creditable wage history, regardless of occupation. Also, determination of Social Security recurring payments would have required developing and explaining the assumptions needed to construct a creditable earnings history.

situation 2, the median—or average—lump sum payment was \$55,000 for states and \$40,000 for cities. The lump sum payments range from \$3,500 to \$311,005 for the 50 states and the District of Columbia, while the recurring payments range from \$1,146 to \$5,059. The lump sum payments range from \$5,000 to \$110,000 for the 9 cities, while the recurring payments range from \$2,149 to \$5,014. In most instances, it would take years of inflation-adjusted recurring payments for the survivors of those general state and city government employees to reach the total lump sum and recurring payment benefits provided to the survivors of the servicemembers. Also some states or cities limit the duration (e.g., workers' compensation benefits in Indiana and Maine are limited to 500 weeks) or total value (e.g., workers' compensation benefits in Maryland are limited to \$45,000) for some types of their recurring payments. These limits further lessen the likelihood that some survivors of deceased state and city government employees will receive lifetime benefits at least equal to those provided to deceased servicemembers' survivors.

Table 3: Hypothetical Situations Comparing Non-Social Security Cash Benefits Provided by the Military and Civilian Government Entities

Current-year dollars

Entity	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 ^a Dependents: 0		Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
Military	\$268,900	0	\$268,900	\$2,390	\$268,900	\$3,427	\$268,900	\$3,900
Federal	112,000	0	121,000	1,718	190,000	3,595	232,000	4,456
States								
High	319,249	1,331 ^b	311,005	5,059	324,205	6,988	348,005	8,162
Median	51,398	0	55,000	1,952	70,000	3,196	79,000	3,533
Low	3,500	0	3,500	1,146	3,500	1,274	3,500	1,274
Cities								
High	362,983	1,331 ^b	110,000	5,014	156,000	7,121	184,000	8,270
Median	81,000	0	40,000	3,165	46,000	4,753	46,000	5,136
Low	27,580	0	5,000	2,149	5,000	2,327	5,000	2,327

Source: GAO's analysis of military, federal, state, and city data.

Note: The states' and cities' lump sum and recurring payments shown in the same row may represent amounts paid by different entities. The recurring payments provided to survivors of servicemembers are calculated with a child as designated beneficiary for the SBP payment.

^aIncome is defined as regular military compensation (i.e., basic pay, allowances for housing and subsistence, and federal tax advantages) for servicemembers and regular salary for civilian government employees.

^bThe recurring payment can be made to a nondependent who is the designated beneficiary. The civilian government entities allowing such a designation are Nevada (\$450), New Mexico (\$1,331), and New York City (\$1,331).

**Servicemembers' Survivors
Receive More Noncash
Benefits Than Do General
Government Employees'
Survivors**

The military provides more noncash survivor benefits than do the federal, state, and city governments, with some benefits being comparable in type and others differing among the entities (see table 4 for examples of the most common benefits). For example, the military, federal government, 17 states, and 7 cities provide continued health insurance that is wholly or partially subsidized. Additionally, the military and 5 of the state governments provide some education benefits. Eligible survivors of servicemembers who die while on active duty also obtain benefits such as rent-free government housing or a tax-free housing allowance for up to 180 days, relocation assistance, and lifetime access to commissaries and exchanges that are not available to other government survivors.²¹

²¹ See [GAO-02-935](#).

Table 4: Summary of Noncash Benefits Provided by the Military and Civilian Government Entities

Noncash benefit	Military	Civilian government entities		
		Federal	States	Cities
Continued health insurance coverage (included if the entity pays a portion of the premium)	Surviving family members of the deceased servicemember remain eligible for health care benefits under TRICARE at active duty dependent rates for a 3-year period following the servicemember's death. At the end of the 3-year period, their TRICARE eligibility continues at the retiree dependent rates.	Survivors may continue to participate in Federal Employees' Health Benefits Program at the same cost as a federal employee if, prior to employee's death, these individuals were covered as family members under the plan.	17 states allow eligible survivors to continue health insurance coverage at the same level and cost as government employees.	7 cities allow eligible survivors to continue health insurance coverage at the same level and cost as government employees.
Education benefits for spouse, children, or both ^a	Surviving spouse and children are eligible for up to 45 months of education benefits.	Not applicable	5 states provide education benefits for the eligible spouse, child, or both.	Not applicable
Military-specific noncash benefits	Surviving spouse and children are eligible for rent-free government housing or a tax-free housing allowance for up to 180 days, relocation assistance, and commissary and exchange privileges.	Not applicable	Not applicable	Not applicable

Source: GAO's analysis of military, federal, state, and city data.

^aWhile Social Security does not offer education benefits, an unmarried child of a deceased civilian government employee who paid into Social Security may be eligible for monthly benefits until age 18 (or age 19 if the child is a full-time student enrolled in elementary or secondary school). The federal government and some states provide continued recurring payments if the child is a full-time student.

Most Federal, State, and City Governments Supplement Their General Survivor Benefits for Employees in High-Risk Occupations

The survivors of civilian government employees in selected high-risk occupations may receive supplemental benefits beyond those that the entities provide to government employees in general (see table 5 for a summary and appendix IV for the descriptions of how the payments are calculated for each entity). Employees in selected high-risk occupations in the 61 civilian government entities may receive an additional cash benefit through the Public Safety Officers' Benefits (PSOB) Program. Using a case-by-case determination process, the Department of Justice's Bureau of Justice Assistance provides a lump sum payment of \$267,494 (for fiscal year 2004) to the eligible survivors of public safety officers whose deaths are the direct and proximate result of traumatic injury sustained in the line of duty.²² According to agency officials, the Bureau of Justice Assistance approved 659 death claims in fiscal year 2002 with 417 cases related to World Trade Center deaths, and 194 death claims for fiscal year 2003.

Thirty-four states and 5 cities also supplement cash benefits for employees in high-risk occupations. For example, some states, such as Texas, Florida, and Arkansas, provide an additional death gratuity to survivors of government employees in high-risk occupations. Other states, such as Iowa, New Mexico, and Nevada, provide insurance benefits that are higher than those provided to general government employees. Still other states, such as Alaska, New Jersey, and Montana, provide survivor benefits through their retirement plans that are higher than those provided to general government employees.

²² In 1976, the award amount was set at \$50,000. In 1988, it increased to \$100,000 and has risen each subsequent fiscal year in accordance with the Consumer Price Index. In 2001, the USA Patriot Act (P.L. 107-56) authorized an increase in the award amount to \$250,000.

Table 5: Summary of Supplemental Cash Benefits Provided by Civilian Government Entities for Employees in Selected High-Risk Occupations

Supplemental cash benefits	Civilian government entities		
	Federal	States	Cities
Death gratuity	\$267,494 is provided through PSOB (tax-exempt).	\$267,494 is provided through PSOB (tax-exempt), and 15 states provide an additional benefit that ranges from \$25,000 to \$250,000.	\$267,494 is provided through PSOB (tax-exempt), and one city provides an additional benefit equal to \$262,405.
Higher life insurance benefits than general government employees (included if the entity pays a portion of the premium and at least 80 percent of the employees participate)	No	5 states provide either a higher flat amount or percentage of salary.	1 city provides a higher flat rate.
Higher retirement benefits than general government employees (included if the entity contributes to the survivor benefit)	No	22 states provide a higher percentage of salary or percentage of the retirement benefit.	5 cities provide a higher percentage of salary, percentage of the retirement benefit, or a flat amount.

Source: GAO's analysis of federal, state, and city government data.

Note: This report addresses high-risk employees in law enforcement and firefighting occupations.

When these supplemental cash benefits are added to the benefits for general government employees, the total cash benefits that the entities provide to the survivors of deceased civilian government employees in high-risk occupations may be higher than those provided to deceased servicemembers' survivors. For example, the very limited number of survivors who receive the \$267,494 from the PSOB Program would likely have total survivor benefits higher than those provided to servicemembers' survivors.

In addition to the supplemental cash benefits, some of the states and cities provide supplemental noncash benefits for survivors of deceased employees in high-risk occupations. Eleven states provide survivors of employees in high-risk occupations with education benefits that are not provided to survivors of general government employees. Additionally, two states and two cities provide continued health insurance to survivors of employees in high-risk occupations that are not provided to survivors of general government employees.

Agency Comments

DOD reviewed a draft of this report and provided technical comments, which were incorporated as appropriate.

We are sending copies of this report to the Secretary of Defense. In addition, the report will be available at no charge on GAO's Web site at <http://www.gao.gov>.

If you or your staff have any questions regarding this report, please contact me at (202) 512-5559 (stewardd@gao.gov) or Jack E. Edwards at (202) 512-8246 (edwardsj@gao.gov). Other staff members who made key contributions to this report are listed in appendix V.



Derek B. Stewart
Director, Defense Capabilities and Management

Scope and Methodology

To assess the extent that survivor benefits provided to servicemembers' survivors differ from those provided to federal, state, and city general government employees' survivors, we gathered benefits information that covered the active duty military and the largest group of employees for each of 61 civilian government entities: the federal government, 50 states and the District of Columbia, and the 9 cities with a population of at least 1 million.¹ While limiting the scope of our work to the 9 cities with at least 1 million people restricted the generalizability of our city findings to only those 9 cities, it allowed us to discuss with certainty (i.e., without sampling error) findings for the largest cities in the United States. Except for the Servicemembers' Group Life Insurance, all benefits addressed in this report included government contributions. We elected to include military life insurance in this report because the program plays a large role in the benefits provided to survivors; nearly all servicemembers participate in the program; and during times of war, there may be government contributions. Life insurance information was included for a civilian government entity only if at least 80 percent of the employees received the benefit.

We gathered data from the military and the federal agencies shown in table 6 through personal interviews. We developed a structured telephone interview to collect data, including general descriptions of the benefits and the way the benefits are determined, from state and city agencies. The initial content for developing the interview questions came from reports issued by us and other agencies as well as from consultations with benefits personnel and staff with expertise on specific military or civilian personnel government survivor benefit programs, such as Social Security. We pretested the structured telephone interview to minimize the occurrence of nonsampling errors, which led to modification of the data gathering instrument to clarify questions and address the ordering of items and other concerns that could affect data reliability. To further ensure data reliability, we requested and reviewed survivor benefits information, including statutes and plan documents, from each entity. For some civilian government entities, especially at the state and city levels, interviews were conducted with multiple offices because the responsibility for administering the different types of survivor benefits resided in different offices. All 62 entities provided information, but 1 state elected not to provide information on its retirement benefit.

¹For example, the Federal Employees' Retirement System covers the largest group of employees in the federal government.

Appendix I
Scope and Methodology

Table 6: Federal Departments and Agencies Contacted during Our Review

Department or agency	Organization or office contacted
Department of Defense	Air Force Personnel Accountability Directorate, Casualty Matters Division
	Army Human Resources Command, Casualty and Memorial Affairs
	Civilian Personnel Management Service
	Coast Guard Office of Military Personnel, Compensation Division
	Defense Manpower Data Center
	Marine Corps Manpower and Reserve Affairs, Personal and Family Readiness Division
	National Guard Bureau
	Navy Personnel Command, Casualty Assistance, POW/MIA Affairs, Retired Activities Division
	Office of the Actuary
	Office of the Under Secretary of Defense (Personnel and Readiness)
	Washington Headquarters Services
Department of Homeland Security	Human Resources Policy
Department of Justice	Bureau of Justice Assistance
Department of Labor	Department of Human Resources
	Department of Employee Compensation
Department of State	Bureau of Human Resources
Department of Veteran Affairs	Office of Servicemembers' Group Life Insurance
Office of Personnel Management	Retirement Policy Division
Social Security Administration	Audit Management and Liaison Staff
	Office of the Chief Actuary

Source: GAO.

Similarly, we developed and obtained feedback on an e-mail-administered survey that described four hypothetical situations and assessed cash benefits. The hypothetical situations were developed to correspond to personnel at various stages of a military or government career, describing the servicemember's or civilian government employee's years of service, income, and number of dependents. The survey was sent to the military and all general civilian government entities to obtain information on the payments that would be provided in each hypothetical situation. When our interpretations of the benefits differed from the information supplied by the military or civilian government entities, we contacted the entities and resolved the differences. The responses to the survey reflect current values and do not account for lifetime payments, which may include cost-of-living adjustments and other assumptions. All 62 entities provided information, but 1 state elected not to provide information on its retirement benefit.

To assess the extent that federal, state, and city governments supplement their general survivor benefits for employees in high-risk occupations, we gathered benefits information, except for the hypothetical situations, that covered law enforcement officers and firefighters in the same manner as for government employees in general. We selected law enforcement officers and firefighters because we considered those two occupations to have higher levels of personal risk than those found for government employees in general. As with the government employees in general, we limited the scope to include the 61 civilian government entities. All 61 entities provided information, but 1 state and 1 city elected not to provide requested information regarding a benefit for high-risk employees, retirement and life insurance, respectively.

For both civilian government employees in general and civilian government employees in high-risk occupations, the concept of line of duty was an important consideration in the scope of this work because the granting of some survivor benefits is contingent on whether the employee dies in the line of duty. While active duty servicemembers are considered to be on duty 24 hours a day and 7 days a week, the definition for line of duty for civilian federal employees is more restrictive. The federal government defines line of duty as any action that an employee is obligated or authorized by rule, regulations, law, or condition of employment to perform by the agency served. Similar definitions were present for the administration of survivor benefits in some states and cities. Although the civilian government entities typically provide benefits to survivors of those who die while not in the line of duty, those benefits are not separately identified from the line-of-duty benefits in this report.

We conducted our review from October 2003 through May 2004 in accordance with generally accepted government auditing standards.

Cash Survivor Benefits Provided by the Military and Government Entities for Employees in General

This appendix describes the cash benefits available to eligible survivors of active duty servicemembers and civilian government employees who die in the line of duty. We obtained information on the survivor benefits for the active duty military and the largest general employee group in each of 61 civilian government entities: the federal government, 50 states and the District of Columbia, and the 9 U.S. cities with a population of at least 1 million. Types of cash benefits are listed along with descriptions of how lump sum payments, recurring payments, or both are computed for each entity. We obtained the information through structured interviews with benefits personnel for the 62 entities and verified the reliability of that data through a review of statutes, benefits plans, and other information that the benefits personnel supplied. The information presented in this appendix is summarized in tables 1 and 2 in the report.

Table 7: Cash Survivor Benefits Provided by the Military and Civilian Government Entities

Entity	Source of cash benefit	Lump sum payment	Recurring payment
Military			
	Death gratuity	The designated beneficiary receives \$12,000.	
	Survivor Benefit Plan		A spouse under the age of 62 or dependent child receives 55 percent of the retired pay the servicemember would have been entitled to on the day he or she died, based on 100 percent total disability. If the spouse is the designated beneficiary, the annuity is reduced by the amount of the Dependency and Indemnity Compensation payment. If the child is the designated beneficiary, the monthly Survivor Benefit Plan payment is not reduced by the Dependency and Indemnity Compensation payment.
	Dependency and Indemnity Compensation		The eligible spouse receives \$967 per month, and each minor child receives \$241 per month.
	Servicemembers' Group Life Insurance	All members of the uniformed services are automatically insured for the maximum of \$250,000 unless an election is filed reducing the insurance by \$10,000 increments or canceling it entirely.	
	Burial expenses	Burial costs are not to exceed \$6,900.	

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Cash Survivor Benefits Provided by the
Military and Government Entities for
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Entity	Source of cash benefit	Lump sum payment	Recurring payment
Federal			
	Death gratuity	The designated beneficiary may receive up to \$10,000, offset by \$200 for administrative costs and \$800 for burial expenses provided by the Federal Employees' Compensation Act.	
	Federal Employees' Retirement System ^a	The eligible spouse receives the greater of 50 percent of the employee's final salary and 50 percent of the average of the 3 highest years of salary. If the employee had at least 18 months of creditable service under the retirement system, he or she also receives an additional lump sum, equal to \$24,866.19 in 2004.	If the employee had at least 10 years of service, the eligible spouse receives 50 percent of the employee's basic retirement payment at the time of death. If the employee had at least 18 months of creditable service under the retirement system, his or her unmarried dependent children receive monthly payments, reduced by any Social Security children's benefits payable. The benefits are paid until the children marry, die, or reach age 18 or, if full-time students, 22.
	Thrift Savings Plan ^b	The designated beneficiary receives the employee's account balance and government contributions. The government automatically contributes 1 percent of the employee's basic pay regardless of whether the employee contributes to the Thrift Savings Plan. If the employee does contribute to the Thrift Savings Plan, the government matches the employee's contributions \$1 for each \$1 up to 3 percent of pay and \$0.50 for each \$1 on the next 2 percent of pay.	
	Federal Employees' Group Life Insurance	The designated beneficiary receives an amount equal to the employee's salary, rounded up to the next highest \$1,000, plus \$2,000 for basic life insurance, and an equal amount for accidental death and dismemberment insurance. For employees under age 45, there is automatic extra coverage that increases the amount of basic life insurance, determined by an appropriate age multiplication factor. For employees under the age of 35, the age multiplication factor is 2.0.	

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Federal Employees' Compensation Act ^a	The designated beneficiary receives up to \$200 for terminating the employee's status as a federal employee and up to \$800 for burial expenses.	The eligible spouse receives 45 percent of the employee's pay rate and children each receive 15 percent, not to exceed a total of 75 percent of the pay rate.
State			
Alabama	Employees' Retirement System	If no beneficiary is eligible for the recurring payment, the designated beneficiary receives the employee's contributions to the retirement system and the total interest earned, plus an amount equal to the employee's salary in the previous fiscal year. If the employee had less than 1 year of service, the amount is equal to the employee's salary at the time of death.	The spouse or designated beneficiary receives a recurring payment only if the employee was eligible to retire and still working or had 25 years of service. The recurring payment is 50 percent of the employee's retirement benefit, based on the average of the employee's 3 highest years of salary, years and months of service, and a benefit factor.
	Employee Injury Compensation Program	Burial costs are not to exceed \$5,000.	One dependent receives 50 percent of the employee's weekly earnings. Two or more dependents receive 66 2/3 percent of the employee's weekly earnings. Payments are not to exceed 500 weeks.
Alaska	Public Employees' Retirement System	If no beneficiary is eligible to receive the recurring payment, the designated beneficiary receives a return of the employee's contributions to the retirement system and a payment equal to \$100 times the number of years of service, plus \$1,000.	The spouse receives 40 percent of the employee's gross salary at the time of death. If there is no spouse, the payment is divided equally among any dependent children. On the date that the employee would have reached the normal retirement age, the monthly payments equal the normal retirement benefit that the employee would have received had the employee continued working until the normal retirement age.
	Basic Life and Accidental Death and Dismemberment Insurance	The designated beneficiary receives \$7,000.	

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Workers' Compensation	Burial costs are not to exceed \$5,000. An additional \$5,000 is paid to a spouse or divided equally among children if there is no spouse.	A spouse with no children receives 80 percent of the employee's spendable weekly wages. If there is a spouse and one child, the spouse receives 50 percent and the child receives 40 percent of the employee's spendable weekly wages. A spouse with two or more children receives 30 percent of the employee's spendable weekly wages, with 70 percent divided among the children. If there is no spouse but there are children, the children divide 100 percent of the employee's spendable weekly wages.
Arizona	Arizona State Retirement System	The designated beneficiary receives two times the employee's contributions to the retirement system and the total interest earned. If the benefit is under \$5,000, the beneficiary receives a lump sum. If the benefit is more than \$5,000, then the beneficiary can elect a lump sum or a recurring payment.	The designated beneficiary receives two times the employee's contributions to the retirement system and the total interest earned. If the benefit is more than \$5,000, the beneficiary can elect a lump sum or recurring payment for 5, 10, or 15 years. If the employee was eligible for retirement or had 15 years of service, then a spouse or dependent child is eligible for a monthly benefit equal to the benefit that the beneficiary would have received had the employee retired on the date of his or her death and elected a joint and survivor annuity.
	Basic Life Insurance and Accidental Death and Dismemberment Insurance	The designated beneficiary receives \$24,000.	
	Workers' Compensation	Burial expenses are not to exceed \$5,000.	A spouse with no dependent children receives 66 2/3 percent of the employee's average monthly wages. If there are dependent children, the spouse receives 35 percent of the employee's average monthly wages and the children divide 31 2/3 percent of the employee's average monthly wages. After all children reach age 18, the spouse receives the benefit as if there are no children.

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
Arkansas	Arkansas Public Employees Retirement System	If no beneficiary is eligible for the recurring payment, the designated beneficiary receives a return of the employee's contributions to the retirement system and regular interest.	If the employee had at least 5 years of service and was married to the spouse for at least 1 year, the spouse receives a payment computed as if the employee had retired on the date of his or her death, elected a "75 Percent Survivor Beneficiary Annuity," and nominated the spouse as the joint beneficiary. The spouse's payment is at least 10 percent of the employee's salary. A dependent child receives the greater of 10 percent of the employee's covered compensation and an equal share of \$150 monthly. Three or more children divide the greater of 25 percent of the employee's covered compensation and \$150. Payments to children continue until death, remarriage, or reaching age 18 or, if full-time students, 23.
	Basic Group Term Life and Accidental Death and Dismemberment Coverage	The designated beneficiary receives \$20,000.	
	Workers' Compensation	Burial expenses are not to exceed \$6,000.	A spouse with no children receives 35 percent of the employee's average weekly wages. If there are children, the spouse receives an additional 15 percent of the employee's average weekly wages for each of the children, not to exceed 66 2/3 percent of the average weekly wages.
California	California Public Employees' Retirement System	If the employee dies a violent death and there is no spouse or child, then the designated beneficiary receives a refund of the employee's contributions to the retirement system. If the employee had at least 20 years of service, the designated beneficiary also receives an amount equal to 6 months of pay.	If the employee dies a violent death, the spouse receives a recurring payment equal to 50 percent of the employee's final compensation. If there are children under the age of 22, the payment may be increased to a maximum of 75 percent of the employee's final compensation.
	Group Term Life Insurance	The same beneficiary who receives the payment through the retirement system receives \$5,000. If the employee had less than 20 years of state service, then the designated beneficiary also receives an amount equal to 6 months of pay.	

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Workers' Compensation	Burial costs are not to exceed \$5,000. If there are no total or partial dependents, \$250,000 is paid to the estate of the deceased employee.	Dependents receive payments equal to two-thirds of the employee's average weekly earnings, not to exceed \$145,000 for two dependents, or \$160,000 for three or more total dependents.
Colorado	Public Employees' Retirement Association of Colorado	If no survivor is eligible for a recurring payment, the designated beneficiary receives a return of the employee's contributions and accrued interest and a 100 percent match of those contributions and accrued interest.	If the employee was not eligible to retire at the time of death, an unmarried child under the age of 18 or, if a full-time student, 23, receives 40 percent of the employee's average salary from the 3 highest years. Two or more children divide 50 percent of the average salary from the 3 highest years equally until they reach age 18 or, if full-time students, 23. If there are no children, the spouse receives 25 percent of the employee's average salary from the 3 highest years. If there is no child or spouse, then a dependent parent receives 25 percent of the employee's average salary from the 3 highest years. Two dependent parents divide 40 percent of the average salary from the 3 highest years equally. If the employee is eligible to retire at the time of death, benefits go first to the spouse, then a dependent child, then a dependent parent, in the same portions.
	Basic Life and Accidental Death and Dismemberment Insurance	The designated beneficiary receives \$24,000.	
	Workers' Compensation	Burial costs are not to exceed \$7,000.	Dependents of the deceased employee receive 66 2/3 percent of the employee's average weekly wages. If death benefits are provided through the federal Old Age, Survivors, and Disability Insurance Act, commonly referred to as Social Security, or a Workers' Compensation program of another state or the federal government, Workers' Compensation benefits are reduced by 50 percent of the other benefits received.

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
Connecticut	Death Benefits for State Employees, State Officers and Members of the General Assembly		A spouse with at least one dependent child receives a total of \$100,000 paid monthly for at least 10 years. Each child also receives \$50 per month until he or she reaches age 18. If there is a spouse with no children or no spouse or child but dependent parents, the spouse or dependent parents receive a total of \$50,000 paid monthly for at least 10 years.
	Connecticut State Employees Retirement System Tier IIA	If no beneficiary is eligible for the recurring payment, the designated beneficiary receives a return of the employee's contributions to the retirement plan, plus 5 percent interest.	If the employee was eligible for retirement or had at least 25 years of service and had been married to his or her spouse for at least 1 year, the spouse receives 50 percent of the retirement benefit that the employee would have received under the "Spouse" option had payments started on the day of the employee's death.
	Workers' Compensation	Burial expenses are not to exceed \$4,000.	Individuals who were dependent on the employee's earnings receive 75 percent of the employee's average weekly after-tax earnings.
Delaware	State Employee's Pension Plan	If no beneficiary is eligible for the recurring payment, the designated beneficiary receives a lump sum payment of the employee's contributions to the retirement plan and any accrued interest.	If the employee had at least 5 years of service, the spouse, dependent child, or dependent parent receives a recurring payment equal to three-quarters of the retirement benefit that the employee would have received, calculated based on the employee's final average salary, years of service, and a retirement factor.
	Workers' Compensation	Burial costs are not to exceed \$3,500.	The spouse or a spouse with one child receives 66 2/3 percent of the employee's wages; the amount increases to 70 percent if there are two children, 75 percent for three children, and 80 percent for four or more children. If there is no spouse but there are dependent children, the children's guardian receives 66 2/3 percent of the employee's salary with 10 percent additional for each child in excess of two, with a maximum of 80 percent. If there is no spouse and no children, then dependent parents receive 20 percent of the employee's wages.

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
Florida	Florida Retirement System		The spouse receives 50 percent of the employee's salary at the time of death. If there is no spouse, the benefit is paid to unmarried children under age 18.
	Life insurance	The designated beneficiary receives 300 percent of the employee's salary.	
	Workers' Compensation	Burial expenses are not to exceed \$7,500.	If the spouse has no children, he or she receives 50 percent of the employee's average weekly wages. A spouse with children receives 66 2/3 percent of the average weekly wages. If there is no spouse, dependent children receive 33 1/3 percent of the average weekly wages for each child as long as the child is under age 18 or, if a full-time student, 22, and unmarried. Total payments are not to exceed \$150,000 or 66 2/3 percent of the average weekly wages.
Georgia	Employees Retirement System	If the employee had less than 13 years and 4 months of service, the designated beneficiary receives the employee's contributions to the retirement system, plus any accrued interest.	If the employee had at least 13 years and 4 months of service, then the designated beneficiary receives 75 percent of the retirement benefit the employee would have received had he or she worked until age 60.
	Group Term Life Insurance	The designated beneficiary receives the equivalent of 18 months salary.	
	Workers' Compensation	Burial costs are not to exceed \$7,500.	Individuals who were wholly dependent on the employee's earnings receive two-thirds of the employee's weekly earnings.
Hawaii	Employees' Retirement System of the State of Hawaii	The designated beneficiary receives the employee's contributions to the retirement system and regular interest. If no beneficiary is eligible for the recurring payment and the employee had between 1 and 10 years of service, the designated beneficiary receives an amount equal to 50 percent of the employee's annual compensation. If the employee had more than 10 years of service, the amount increases by 5 percent for each year of service over 10, not to exceed 10 percent of the employee's annual salary.	The spouse or reciprocal beneficiary receives 50 percent of the employee's final average salary. Final average salary is calculated based on the employee's 3 highest paid years of credited service. If there is no spouse or reciprocal beneficiary, the payment is made to children under the age of 18 or dependent parents.

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Group Life Insurance	The designated beneficiary receives \$26,000.	
	Workers' Compensation	Funeral and burial expenses are not to exceed 15 times the maximum weekly benefit rate, which totals \$6,270 for 2004. If there are no dependents eligible for the recurring payment, the nondependent parents receive 25 percent of 312 times the maximum weekly benefit rate, which totals \$32,604 for 2004.	The spouse or reciprocal beneficiary receives 50 percent of the employee's average weekly wages if there are no children and 66 2/3 percent if there are children. If there are children, but there is no spouse or reciprocal beneficiary, then one child receives 40 percent of the employee's average weekly wages and two or more children divide 66 2/3 percent of the employee's average weekly wages. Payments to a spouse or reciprocal beneficiary continue until death or remarriage, and payments to children continue until age 18 or, if full-time students, 22, or marriage. The aggregate weekly payments may not exceed 312 times the maximum weekly benefit rate, or \$130,416 for 2004.
Idaho	Public Employee Retirement System of Idaho	If the employee had less than 5 years of service, the designated beneficiary receives a return of employee contributions to the retirement plan and any accrued interest. If the employee had at least 5 years service, the designated beneficiary receives a payment equal to twice the employee's contributions to the retirement system plus accrued interest. A spouse can elect the lump sum payment or a lifetime recurring payment.	If the employee had at least 5 years of service, the spouse can elect the lump sum payment or a lifetime recurring payment based on the employee's retirement benefit calculated as if the employee retired the day he or she died. The retirement benefit is based on the spouse's age; the employee's age at death, months of service, and average monthly salary; and a multiplier.
	Basic Life and Accidental Death and Dismemberment Insurance	The designated beneficiary receives an amount equal to the employee's annual salary, rounded to the nearest \$1,000, with a minimum of \$20,000 from the Basic Life Insurance, plus 100 percent of the employee's annual salary from the Accidental Death and Dismemberment Insurance.	

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Workers' Compensation	Burial expenses are not to exceed \$6,000.	A spouse with no children receives 45 percent of the average weekly state wages. A spouse with dependent children receives 45 percent of the average weekly state wages, plus 5 percent for each dependent child up to three children. If there is no spouse, but there are dependent children, the payment is 30 percent of the average weekly state wages, plus 10 percent for each additional child up to three children. Payments also are made to a dependent parent or sibling. In all cases, payments are not to exceed 60 percent of the average weekly state wages. Payments to spouses, parents, and siblings are made for 500 weeks. Payments to a child are made until the child reaches age 18.
Illinois	Law Enforcement Officers, Civil Defense Workers, Civil Air Patrol Members, Paramedics, Firemen, Chaplains, and State Employees Compensation Act	The designated beneficiary receives a payment adjusted annually by the Consumer Price Index. In 2004, the payment is \$262,405. Additionally, the spouse or estate is paid \$10,000 for burial.	
	State Employees' Retirement System of Illinois	The designated beneficiary receives a return of the employee's contributions to the retirement plan and accrued interest. If no survivor is eligible for the recurring payment, the designated beneficiary also receives the equivalent of 1 month's salary, plus 1 month's salary for each year of service, up to 6 months of salary.	The spouse receives a payment equivalent to 50 percent of the employee's final average compensation. If there is a spouse and children, the benefit increases by 15 percent for each child, not to exceed 75 percent. If there are children, but no spouse, then each child receives 15 percent of the employee's final average compensation, not to exceed 50 percent. If there is no spouse or child, then each dependent parent receives 25 percent of the final average compensation. Payment stops when a dependent child reaches age 18 or marries, or when a dependent parent remarries. The retirement benefit is offset by Workers' Compensation benefits.
	Group Life Insurance	The designated beneficiary receives an amount equal to the employee's annual basic salary, rounded to the next higher \$100.	

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Workers' Compensation	Burial expenses are not to exceed \$4,200.	The spouse and children, if any, receive 66 2/3 percent of the employee's average weekly wages for the life of the spouse, or until remarriage, and until children reach age 18, or, if full-time students, 25.
Indiana	State Employees' Death Benefit	The spouse or child receives \$50,000.	
	Public Employees' Retirement Fund of Indiana	The designated beneficiary receives the amount in the employee's Annuity Savings Account, which is equal to the employee's contributions to the retirement plan and accrued interest.	If the employee had at least 15 years of service and was married for at least 2 years at the time of death, the spouse receives a monthly payment equal to the benefit that would have been payable under the joint and survivor option of the retirement plan, calculated based on the employee's years of creditable service, final average salary, and a multiplier. If there is no spouse eligible for the recurring payment, a dependent may receive the payment.
	Group Term Life Insurance	The designated beneficiary receives an amount equal to the employee's salary, rounded to the next highest \$1,000, times 300 percent.	
	Workers' Compensation	Burial expenses are not to exceed \$6,000.	Individuals who were wholly dependent on the employee's earnings divide 66 2/3 percent of the employee's average weekly wages for 500 weeks.
Iowa	Iowa Public Employees' Retirement System	The designated beneficiary receives the greater of the present value of the employee's accrued retirement benefit at the date of death and the result of a formula that takes into account the employee's accumulated contributions to the retirement system, highest salary, and years of service.	If the designated beneficiary is a sole individual, he or she has the opportunity to convert the lump sum payment to a recurring payment.
	Basic Employee Term Life and Accidental Death and Dismemberment Coverage	The designated beneficiary receives \$20,000.	
	Workers' Compensation	Burial expenses are not to exceed \$7,500.	Eligible dependents divide 80 percent of the employee's average weekly spendable earnings. Eligible dependents include a spouse; child under age 18 or, if a full-time student, 25; or any other person who is dependent upon the employee's earnings.

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
Kansas	Kansas Public Employees Retirement System	The spouse receives \$50,000 and a return of the employee's contributions to the retirement system and any accrued interest.	The spouse receives a monthly benefit based on 50 percent of the employee's final average salary, plus 10 percent for each dependent child, not to exceed 75 percent of the final average salary. The payment is reduced by the Workers' Compensation benefit.
	Basic Life Insurance	The designated beneficiary receives an amount equal to 150 percent of the employee's annual salary.	
	Workers Compensation	Burial expenses are not to exceed \$5,000. Additionally, the spouse and children, if any, divide an initial payment of \$40,000. If the employee leaves no dependents, the legal heirs receive \$25,000.	The spouse and children, if any, receive 66 2/3 percent of the employee's average gross weekly wages. The spouse receives the benefit for life and children receive the benefit until age 18 or, if full-time students, 23. Total payments, including the initial lump sum payment, are not to exceed \$250,000. If there is no spouse or child, but there are other dependents, those dependents receive the recurring payment until marriage or death, up to a maximum amount of \$18,500.
Kentucky	Kentucky Employees Retirement System	Information was not provided due to ongoing litigation.	
	Group Life Insurance	The designated beneficiary receives \$40,000.	
	Workers' Compensation	The estate is paid \$50,000, adjusted annually, from which burial costs are to be paid. In 2004, the payment is \$57,799.	A spouse with no children receives 50 percent of the employee's average weekly wages. A spouse with children receives 45 percent of the employee's average weekly wages, plus 15 percent for each child up to two children. If there is no spouse, then one child receives 50 percent of the employee's average weekly wages, and each additional child receives 15 percent, not to exceed 75 percent. The spouse receives payments during widow or widowerhood, and children receive payments until age 18 or, if full-time students, 22.

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
Louisiana	Louisiana State Employees' Retirement System	If no survivor is eligible for the recurring payment, the designated beneficiary receives a return of the employee's contributions to the retirement system.	If the employee had at least 5 years of service, a minor child receives the greater of 75 percent of the employee's average compensation and \$300 if there is no spouse, and the greater of 50 percent of the employee's average compensation and \$200 if there is a spouse. If the employee had at least 10 years of service, a spouse with no children receives the greater of 50 percent of the employee's average compensation and \$200, and a spouse with children receives the greater of 25 percent of the employee's average compensation and \$100.
	Basic Term Life and Accidental Death and Dismemberment Insurance	The designated beneficiary receives \$10,000.	
	Workers' Compensation	Burial costs are equal to \$7,500. If no survivor is eligible for the recurring payment, each surviving parent receives \$75,000.	A spouse with no children receives 32 1/2 percent of the employee's wages. A spouse with one child receives 46 1/4 percent of the employee's wages, and two or more children receive 65 percent of the employee's wages. If there is no spouse, one, two, or three or more children receive 32 1/2, 43 1/2, and 54 1/2 percent of the employee's wages, respectively. If there is no spouse or child, benefits can be paid to a parent, sibling, or other dependent.
Maine	Maine State Retirement System	If no survivor is eligible for the recurring payment, the designated beneficiary receives a return of the employee's contributions to the retirement system.	A spouse receives a lifetime benefit equal to 66 2/3 percent of the employee's final average salary or 100 percent if there are dependent children under age 18 or, if full-time students, 22. If there is no spouse, but there are children, the children receive 100 percent of the employee's final average compensation. Workers' Compensation benefits offset this benefit dollar for dollar. Final average compensation is the average of the employee's 3 highest years of compensation or, if the employee had less than 3 years of service, the employee's average compensation over the entire period of service.

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Employee Life Insurance and Accidental Death and Dismemberment Coverage	The designated beneficiary receives a payment equal to two times the employee's annual salary, rounded to the next higher \$1,000.	
	Workers' Compensation	Burial costs not to exceed \$4,000 are paid to the person who pays for the employee's burial, and incidental compensation of \$3,000 is paid to the employee's estate.	Individuals who were wholly dependent on the employee's earnings receive 80 percent of the employee's after-tax average weekly wages for a period not to exceed 500 weeks or until age 18. If the spouse remarries, payments to the spouse cease and the spouse receives the balance of the compensation that he or she would have received, not to exceed \$500.
Maryland	Death gratuity	The spouse, child, or dependent parent receives \$100,000.	
	Contributory and Non-Contributory Pension Systems for Employees and Teachers of the State of Maryland	If no beneficiary is eligible for the recurring payment, the designated beneficiary receives a one-time payment equal to the employee's annual salary at the time of death plus any employee contributions to the retirement system and accumulated interest.	The spouse may elect a monthly benefit in lieu of the lump sum payment if the spouse is the sole primary beneficiary and the employee was either eligible for retirement at the time of death or had at least 25 years of service regardless of age. The monthly benefit is calculated based on the employee's years of creditable service and 3 highest years of salary.
	Workers' Compensation	Burial expenses are not to exceed \$5,000.	Individuals who were wholly dependent on the employee's earnings divide 66 2/3 percent of the employee's average weekly wages for the period of total dependency or until \$45,000 has been paid.
Massachusetts	State Employees Retirement System	The designated beneficiary receives a return of the employee's contributions to the retirement system.	The spouse receives 72 percent of the employee's annual compensation. If there is no spouse, it is paid first to the legal guardian of dependent children under age 18, and then to a dependent parent. Children receive \$312 yearly until age 18 or, if full-time students, 21.
	Basic Life and Accidental Death and Dismemberment Insurance	The designated beneficiary receives \$10,000.	
	Workers' Compensation	Burial expenses are not to exceed \$4,000.	The spouse receives 66 2/3 percent of the employee's weekly compensation until remarriage.

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
Michigan	State Employees Retirement System Defined Contribution Plan	The designated beneficiary receives the employee's contributions to the retirement plan. If the employee had more than 4 years of service, the designated beneficiary also receives the state's contributions to the retirement plan. The state contributes 4 percent to the plan and matches up to an additional 3 percent of the employee's contributions. If the employee had less than 4 years of service, the designated beneficiary receives only the employee's contributions to the retirement plan.	The spouse receives one-third of the employee's final compensation. If there is a spouse with children, the children divide one-fourth of the employee's final compensation. If there is no spouse, one dependent child receives one-fourth of the employee's final compensation and two or more children divide one-half of the employee's final compensation. When children marry or reach age 18, their portion is redistributed to any other children. If there is no spouse or child, dependent parents each receive one-sixth of the employee's final compensation. The total payment is not to exceed \$2,400 per year, nor an amount that, when added to the Workers' Disability Compensation benefit, exceeds the employee's annual salary.
	Group Life Insurance and Accidental Duty Death Benefits	The designated beneficiary receives an amount equal to two times the employee's annual salary up to \$200,000, rounded to the next \$1,000, and an additional \$100,000.	
	Workers' Disability Compensation	Burial expenses are not to exceed \$6,000.	Individuals who were wholly dependent on the employee's earnings receive a payment equal to 80 percent of the employee's after-tax average weekly wages for 500 weeks.
Minnesota	General Employees Retirement Plan	If no survivor is eligible for the recurring payment, the designated beneficiary receives a return of the employee's contributions to the retirement system, plus 6 percent interest.	A spouse receives a lifetime payment based on the employee's 5 highest years of salary, years of service, and age at the time of death. If there is no spouse, the payment is made to a dependent child under age 20. Payments to the child continue until age 20 or for 5 years, whichever is later. In lieu of the lifetime payment, the spouse may elect to receive a 5-, 10-, or 20-year payment that is actuarially equivalent to the lifetime payment.
	Basic Life Coverage and Accidental Death and Dismemberment Coverage	The amount that the designated beneficiary receives is based on the employee's salary. For example, if the employee's annual salary is between \$50,001 and \$55,000, the designated beneficiary receives \$110,000.	

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Workers' Compensation	Burial expenses are not to exceed \$15,000. If there are no dependents, then \$60,000 is paid to the employee's estate.	A spouse receives 50 percent of the employee's weekly wages for 10 years. A spouse with children receives 60 percent of the employee's daily wages for one child and 66 2/3 percent for two children until the children reach age 18 or, if full-time students, 25. The spouse receives these payments for 10 years. If there are children but no spouse, one child receives 55 percent of the weekly wages and two children divide 66 2/3 percent.
Mississippi	Public Employees' Retirement System of Mississippi	If there are no dependents, then the designated beneficiary receives the employee's contributions to the retirement system with accrued interest.	A spouse receives 50 percent of the employee's average compensation until the spouse's remarriage or death. Additionally, a dependent child under age 19 or, if a full-time student, 23, receives 25 percent, and two or more children divide 50 percent of the employee's average compensation. Average compensation is calculated based on the employee's 4 highest years of salary.
	Life Insurance and Accidental Death and Dismemberment Coverage	The designated beneficiary receives two times the employee's basic earnings, rounded to the next \$1,000, with a minimum of \$30,000 and a maximum of \$100,000 from Life Insurance and an equivalent amount from Accidental Death and Dismemberment Coverage.	
	Workers' Compensation	Burial expenses are not to exceed \$2,000. The spouse receives an immediate payment of \$250, in addition to other compensation benefits.	A spouse receives 35 percent of the employee's average wages, with an additional 10 percent of wages for each child. If the spouse remarries, the child's portion increases to 15 percent per child. If there is no spouse, but there are children, each child receives 25 percent of the employee's wages. Benefits are paid for a maximum of 450 weeks and are not to exceed 66 2/3 percent of the employee's average wages.

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Missouri	Missouri State Employees Plan 2000	If no beneficiary is eligible for the recurring payment, the designated beneficiary receives a return of the employee's contributions to the retirement system, plus accrued interest.	A spouse receives 50 percent of the employee's final average pay. If there is no spouse, children under age 21 receive 50 percent of the employee's final average pay, divided equally among the children until they reach the age of 21. The employee's final average pay is calculated based on his or her pay during the highest 36 consecutive months.
	Basic Life Insurance	The designated beneficiary receives a payment equal to three times the employee's annual salary and can choose a lump sum or recurring payment.	The designated beneficiary receives a payment equal to three times the employee's annual salary and can choose a lump sum or recurring payment.
	Workers' Compensation	Burial expenses are not to exceed \$5,000.	Individuals who were wholly dependent on the employee's earnings divide 66 2/3 percent of the employee's average weekly earnings.
Montana	Public Employees' Retirement System	The designated beneficiary receives a return of the employee's accumulated contributions to the retirement system with interest and an amount equal to one-twelfth of the employee's compensation multiplied by the smaller of six and the number of years of service. The designated beneficiary may elect to receive this lump sum payment as an actuarially equivalent recurring payment.	A designated beneficiary may elect a recurring payment in lieu of the lump sum payment if the employee had completed at least 5 years of service. The payment is based on the employee's early retirement benefit.
	Life Insurance Plan	The designated beneficiary receives \$14,000.	
	Workers' Compensation	Burial expenses are not to exceed \$4,000. If the employee leaves no dependents, then the employee's parents receive \$3,000.	The spouse and dependent children under the age of 18 or, if full-time students, 22, receive 66 2/3 percent of the employee's wages.
Nebraska	State Employees Retirement System of the State of Nebraska Cash Balance Benefit	If the designated beneficiary is not the employee's spouse, he or she receives the employee's and employer's portions of the employee's cash balance account as a lump sum payment. The spouse may elect the lump sum payment or a recurring payment.	If the designated beneficiary is the employee's spouse, he or she may elect the lump sum payment or a recurring payment. The recurring payment is calculated as if the employee retired and selected a joint and survivor annuity.
	Basic Non-Contributory Life Insurance	The designated beneficiary receives \$20,000.	

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Workers' Compensation	Burial expenses are not to exceed \$6,000.	A spouse with no children receives 66 2/3 percent of the employee's average weekly wages. A spouse with children receives 75 percent of the employee's average weekly wages. If there are children but no spouse, one child receives 66 2/3 percent of the employee's average weekly wages, with an additional 15 percent for each additional child. In any case, payments shall not exceed 75 percent of the employee's average weekly wages. Payments to the child cease when he or she reaches age 19 or, if a full-time student, 25; dies; or marries.
Nevada	Public Employees' Retirement System of Nevada	A spouse may elect to receive a return of the employee's and employer's contributions to the retirement plan in lieu of a recurring payment.	Each child receives \$400 per month until death; marriage; or age 18 or, if a full-time student, 23. Additionally, a spouse or designated beneficiary receives \$450 per month until his or her death. The spouse or designated beneficiary of an employee who had more than 10 years of experience also receives a monthly allowance equal to the employee's reduced service allowance, calculated based on the employee's years of service and average compensation for the 36 highest months of compensation.
	Life Insurance and Accidental Death and Dismemberment Insurance	The designated beneficiary receives \$40,000.	
	Workers' Compensation	Burial expenses are not to exceed \$5,000.	The spouse receives 66 2/3 percent of the employee's average monthly wages until death or remarriage. If there are children but no spouse, the children divide 66 2/3 percent of the employee's average weekly wages. Children receive payments until they reach age 18 or, if full-time students, 22.

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
New Hampshire	New Hampshire Retirement System	The designated beneficiary receives the employee's contributions to the retirement plan. If the designated beneficiary is not eligible for a recurring payment, then he or she receives a payment equivalent to the employee's last annual salary.	The spouse, dependent child under age 18, or dependent parent receives 50 percent of the employee's final average compensation. The payment stops with remarriage or when the recipient reaches age 18, if a child. The final average compensation is calculated based on the employee's highest 3 years of salary. The retirement benefit is offset by the Workers' Compensation benefit.
	Workers' Compensation	Burial expenses are not to exceed \$5,000.	A spouse, dependent child under age 18 or, if a full-time student, 25, or other dependent receives a recurring payment calculated based on the employee's salary. If the employee's salary is less than 30 percent of the state's average weekly wages, then the payment is the full amount of the employee's average weekly wages, not to exceed 90 percent of the employee's after-tax earnings. If the employee's salary is more than 30 percent of the state's average weekly wages, then the payment is the greater of 60 percent of the employee's average weekly wages and 30 percent of the state's average weekly wages, but not to exceed 150 percent of the state's average weekly wages or 100 percent of the employee's after-tax earnings.
New Jersey	Public Employees' Retirement System	If there is no beneficiary eligible to receive the recurring payment, the designated beneficiary receives a return of the employee's contributions to the retirement system.	The spouse, with or without children, receives 50 percent of the employee's final salary. If there is no spouse, one, two, or three children receive 20, 35, or 50 percent of the employee's final salary, respectively. Payments stop when the spouse remarries or the child reaches age 18.
	Noncontributory Group Life Insurance	The designated beneficiary receives 150 percent of the employee's final salary as a lump sum or recurring payment.	The designated beneficiary receives 150 percent of the employee's final salary as a lump sum or recurring payment.
	Workers' Compensation	Burial costs are not to exceed \$3,500.	Dependents divide 70 percent of the employee's wages. The spouse receives the payment for life or until remarriage, and other dependents receive the payment for 450 weeks or until age 18 or, if full-time students, 23.

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New Mexico	Public Employees Retirement Association of New Mexico		The designated beneficiary receives the greater of the amount the employee would have received had he or she retired or 50 percent of the employee's final average salary. The final average salary is calculated based on the employee's highest salary for 36 consecutive months.
	Basic Term Life Insurance	The designated beneficiary receives \$80,000.	
	Workers' Compensation	Burial expenses are not to exceed \$7,500.	Eligible beneficiaries divide 66 2/3 percent of the employee's average weekly wages. Eligible beneficiaries include a spouse without children, a spouse with children, and children, if there is no spouse.
New York	Accidental Death Benefit	A spouse, child, or the employee's estate receives \$50,000.	
	Survivor's Benefit Program for State Employees	The designated beneficiary receives \$2,000.	
	New York State and Local Employees' Retirement System (Tier 4)	If no beneficiary is eligible for the recurring payment, then the designated beneficiary receives a payment equal to the employee's salary multiplied by his or her years of service, not to exceed 3 years of salary. Additionally, the designated beneficiary receives a return of the employee's contributions to the retirement system.	The spouse receives 50 percent of the employee's wages during the last year of active service until remarriage. If there is no spouse, then a dependent child under age 25, a dependent parent, or other dependent receives the payment, in that order; the payment is divided equally among beneficiaries if there are multiple beneficiaries in any one category.
	Workers' Compensation	Burial expenses are not to exceed \$5,000 (up to \$6,000 in metropolitan New York counties). If there is no beneficiary eligible to receive the recurring payment, then the parents or the estate of the employee receives \$50,000.	The spouse, dependent children, or both divide 66 2/3 percent of the employee's average weekly wages.
North Carolina	Teachers' and State Employees' Retirement System	The designated beneficiary receives a refund of the employee's contributions to the retirement plan and accrued interest. If the employee had at least 1 year of service, the designated beneficiary also receives the equivalent of the highest 12 months of salary, which will be no less than \$25,000 and no more than \$50,000.	

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Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Workers' Compensation	Burial expenses are not to exceed \$3,500.	Individuals who were wholly dependent on the employee's earnings divide 66 2/3 percent of the employee's average weekly wages.
North Dakota	North Dakota Public Employees Retirement System	If the employee had less than 3 years of experience or had 3 years of service and was single, the designated beneficiary receives the employee's account balance.	If the employee had at least 3 years of experience and was married, the spouse may choose to receive one of the following options: a lump sum payment of the employee's account balance; 60 monthly payments equal to what the employee would have received as a "Single Life Retirement Benefit," calculated based on the employee's final average salary, credited service, and a retirement factor; monthly payments of one-half of the employee's Single Life Retirement Benefit for the spouse's lifetime; or monthly payments equal to the employee's accrued "100 Percent Joint and Survivor" retirement benefit, if the employee had reached normal retirement age.
	Basic Life Insurance, Accidental Death and Dismemberment Insurance	The designated beneficiary receives \$2,600.	
	Workers' Compensation	Burial expenses are not to exceed \$6,500. Additionally, the spouse or guardian of the employee's children receives \$1,200, and each child receives \$400.	The spouse or guardian of the employee's children receives 66 2/3 percent of the employee's gross weekly wages until the death of the spouse or, in the case of a guardian, the children reach age 18 or, if full-time students, 22. Total death benefits are not to exceed \$250,000. Each child also receives \$10 per week.
Ohio	Ohio Public Employees Retirement System	If no beneficiary is eligible for the recurring payment, the designated beneficiary receives a return of the employee's accumulated contributions to the retirement account, which includes employee contributions, employer contributions, and accumulated interest. If the employee had between 5 and 10 years of service at the time of death, the state provides an additional amount equal to 33 percent of the employee contributions and interest; if the employee had more than 10 years of service, the amount is 67 percent.	If the employee had 18 months of service, a spouse with one child receives 40 percent of the employee's final average salary, but not less than \$400 per month, and a spouse with two children receives 50 percent of the employee's final average salary, but not less than \$500 per month. The employee's final average salary is calculated based on the employee's 3 highest years of salary.

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	Basic Life Insurance	The designated beneficiary receives the greater of the employee's salary, rounded up to the next thousand or \$2,000 times the employee's years of service up to \$10,000.	
	Workers' Compensation	Burial expenses are not to exceed \$5,500.	Individuals who were wholly dependent on the employee's earnings, including the spouse and children, divide the greater of 66 2/3 percent of the employee's average weekly wages or 50 percent of the state average weekly wages. Payments to the spouse continue until the spouse's death or remarriage, and payments to a child continue until he or she reaches age 18 or, if a full-time student, 25.
Oklahoma	Oklahoma Public Employees Retirement System	If the employee had less than 8 years of service, the designated beneficiary receives an amount equal to the employee's contributions to the retirement system. If the employee had at least 8 years of service and the spouse is the designated beneficiary, then the spouse can choose the lump sum payment or a recurring payment.	If the employee had more than 8 years of service, the spouse has the option of the lump sum payment or a lifetime recurring payment starting when the employee would have reached the normal retirement age, calculated with a formula that takes into account years of service, final average compensation, and a retirement factor of 0.025.
	HealthChoice Life Insurance	The designated beneficiary receives \$40,000.	
	Workers' Compensation	The spouse receives \$20,000, and each child up to two children receives \$5,000. If no other benefits are paid, then an amount not to exceed \$5,000 is paid for burial expenses.	The spouse receives 70 percent of the employee's average weekly wages. Up to two children each receive 15 percent of the employee's average weekly wages until marriage or the child reaches age 18 or, if a full-time student, 23. If there are more than two children, the children share the benefits.

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Oregon	Oregon Public Employees Retirement System ^c	The designated beneficiary can choose a lump sum payment equal to 100 percent of the employee's retirement account balance and the employer matching death benefit or one of the recurring benefit options. The employer matching death benefit is equal to the amount in the employee's retirement account at the time of death.	The designated beneficiary can choose the lump sum payment or one of two recurring payments. The Straight Life Annuity is a lifetime benefit from the employee's retirement account balance and the employer matching death benefit. The Partial Distribution Plus Pension is a lump sum payment of the employee's retirement account balance and a lifetime benefit of the employer matching death benefit. The employer matching death benefit is equal to the amount in the employee's retirement account at the time of death.
	Workers' Compensation	Burial costs are not to exceed 10 times the state's average weekly wages. The amount is \$6,651 in 2004.	The spouse receives 4.35 times 66 2/3 percent of the state's average weekly wages, with an amount equal to 4.35 times 10 percent of the state's average weekly wages for each child under age 18. These amounts are \$1,929 and \$289, respectively, in 2004.
Pennsylvania	State Employees' Retirement System	If the employee had less than 5 years of service, the designated beneficiary receives a return of the employee's contributions to the retirement plan and any accrued interest. If the employee had at least 5 years of service, the designated beneficiary receives the present value of the retirement payment that the employee would have received, calculated based on the employee's years of service, average of the employee's 3 highest years of salary, and a class of service multiplier. If the payment is more than \$10,000, then the designated beneficiary may elect to receive the payment as a lump sum or recurring payment.	
	Employee Term Life Coverage and Employee Work Related Accidental Death Coverage	The designated beneficiary receives an amount equal to the lesser of the employee's annual salary, rounded to the nearest \$1,000, and \$40,000, plus an additional \$10,000.	

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	Workers' Compensation	Burial expenses are not to exceed \$3,000.	A spouse with no children receives 50 percent of the employee's wages. A spouse with one child receives 60 percent of the employee's wages and a spouse with two or more children receives 66 2/3 percent of the employee's wages. If there are children but no spouse, the percentage of the employee's wages provided to children increases by varying increments with the number of children from 32 percent for one child to a high of 66 2/3 percent for six or more children.
Rhode Island	Employees Retirement System of Rhode Island	The designated beneficiary receives the employee contributions to the retirement system and accrued interest. If no beneficiary is eligible for the recurring payment, an amount equal to \$800 for each year of service is paid to the employee's estate, with a minimum of \$4,000 and a maximum of \$16,000.	The spouse receives 50 percent of the employee's salary. If there is no spouse or the spouse remarries, the benefit is divided among any dependent children under the age of 18. If there is no spouse or child, the benefit can be paid to a dependent parent. The retirement benefit is offset by the Workers' Compensation benefit.
	Life insurance plan	The designated beneficiary receives an amount equivalent to the employee's salary, rounded to the next highest thousand, for basic life insurance and an equivalent amount for accidental death and dismemberment insurance.	
	Workers' Compensation	Burial expenses are not to exceed \$15,000.	Individuals who were wholly dependent on the employee's earnings receive 75 percent of the employee's average weekly spendable base salary. The surviving spouse receives an additional \$40 per month for each child under the age of 18.
South Carolina	South Carolina Retirement System	If the employee was under the age of 60 and had less than 15 years of service, the designated beneficiary receives a refund of the employee's contributions to the retirement system, plus interest.	If the employee had at least 15 years of service at any age or was age 60 with at least 5 years of service, the designated beneficiary can choose a lump sum payment or a recurring payment that is calculated as if the employee retired on the day he or she died, which takes into account the employee's years of service, a reduction factor, and the employee's average salary for the 3 highest years of earnings.

**Appendix II
Cash Survivor Benefits Provided by the
Military and Government Entities for
Employees in General**

(Continued From Previous Page)

Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Active Membership Group Life Insurance	The designated beneficiary receives an amount equal to the employee's current annual salary.	
	Workers' Compensation	Burial expenses are not to exceed \$2,500.	Individuals who were wholly dependent on the employee's earnings receive 66 2/3 percent of the employee's average weekly wages.
South Dakota	South Dakota Retirement System Class A	If the employee had less than 3 years of experience, the designated beneficiary receives a return of the employee's contributions to the retirement system, plus 75 percent of the employer's contributions. If the employee had at least 3 years of service, the designated beneficiary receives 100 percent of the employee's and employer's contributions.	If there are children under age 18, the family receives 40 percent of the employee's highest annual salary in the last 3 years, plus an additional 10 percent per child, not to exceed 100 percent of the employee's highest annual salary. The payments continue until all children reach age 18. When the spouse reaches age 65, he or she receives 60 percent of the employee's projected retirement benefit, calculated based on the employee's highest annual salary, years of service, and a retirement factor. The retirement benefit is offset by 75 percent of the Social Security benefit.
	Group Term Life Plan Basic Coverage	The designated beneficiary receives \$50,000.	
	Workers' Compensation	Burial expenses are not to exceed \$5,000.	The spouse and children receive 66 2/3 percent of the employee's earnings for the spouse's life or until remarriage and until children reach age 18 or, if full-time students, 22. Additionally, each child under the age of 18 receives an additional \$50 per month.
Tennessee	Tennessee Consolidated Retirement System	If the designated beneficiary is not eligible for a recurring payment, he or she receives a return of the employee's contributions to the retirement system and a 100 percent match of the employee's contributions to the retirement system with a minimum payment of \$50,000.	The spouse or child receives 50 percent of the employee's final average compensation, calculated based on the employee's 5 highest years of earnings. Payments to the spouse continue until the spouse's death, and payments to a child continue until age 18.
	Basic Group Term Life and Special Accident Insurance	The designated beneficiary receives an amount based on the employee's age and salary, ranging from \$20,000 to \$50,000 for the Basic Term Life Insurance and \$40,000 to \$100,000 for the Special Accident Insurance.	

**Appendix II
Cash Survivor Benefits Provided by the
Military and Government Entities for
Employees in General**

(Continued From Previous Page)

Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Workers' Compensation	Burial expenses are not to exceed \$7,500. Additionally, if there are no dependents, \$20,000 is paid to the employee's estate.	The spouse receives 50 percent of the employee's average weekly wages if there are no children and 66 2/3 percent if there are children.
Texas	Employees Retirement System of Texas	The spouse or the guardian of the employee's dependent children receives a payment equal to the employee's current salary. If no beneficiary receives an annuity, the designated beneficiary receives a return of the employee's contributions to the retirement plan and accumulated interest, plus an additional 5 percent of the amount in the account for each full year of service, not to exceed 100 percent of the amount in the employee's account.	If the employee had at least 10 years of service, then the designated beneficiary receives a recurring payment calculated as if the employee had retired on the day he or she died based on the employee's average monthly compensation for the 36 highest months of compensation, the years of service, and the ages of the employee and beneficiary.
	Basic Group Term Life Insurance	The designated beneficiary receives \$10,000.	
	Workers' Compensation	Burial expenses are not to exceed \$6,000.	A spouse and child under the age of 18 or, if a full-time student, 25, divide 75 percent of the employee's average weekly wages.
Utah	Public Employees' Noncontributory Retirement System	The designated beneficiary receives a return of the employee's contributions to the retirement system, plus 75 percent of the employee's highest annual salary.	If the employee had at least 15 years of service, was age 62 with at least 10 years of service, or was age 65 with at least 4 years of service, and the employee was married to his or her spouse for at least 6 months, the spouse receives a payment based on the employee's monthly retirement benefit. The retirement benefit is calculated based on the employee's average monthly salary, the years of service, and a retirement factor of 2 percent.
	Group Term Life and Group Accident Plan	The designated beneficiary receives \$75,000.	
	Workers' Compensation	Burial expenses can be up to \$8,000.	Individuals who were wholly dependent on the employee's earnings receive 66 2/3 percent of the employee's average weekly wages. An additional \$5 is paid for the dependent spouse and each dependent child under age 18 up to \$25. Benefits are paid for 312 weeks and may continue after 312 weeks contingent upon a determination of dependency.

**Appendix II
Cash Survivor Benefits Provided by the
Military and Government Entities for
Employees in General**

(Continued From Previous Page)

Entity	Source of cash benefit	Lump sum payment	Recurring payment
Vermont	Vermont State Retirement System Group F	If no beneficiary is eligible for the recurring payment, the designated beneficiary receives the employee's contributions to the retirement plan and accrued interest.	If the employee's compensation was subject to Social Security withholding, the benefit is, when added to the Social Security survivor's benefit, equal to 35 percent of the employee's final average compensation, plus 10 percent of the employee's final average compensation for each child under age 18 or, if a dependent student, 23, not to exceed three children. If the employee's compensation was not subject to Social Security withholding, the spouse receives 25 percent of the employee's final average compensation, plus 10 percent for each dependent child up to three children. Dependent children must be under age 18 or, if full-time students, 23.
	Life Insurance and Accidental Death and Dismemberment Insurance	The designated beneficiary receives two times the employee's annual base salary, rounded down to the nearest \$100 from Life Insurance and an additional two times the employee's salary from Accidental Death and Dismemberment Insurance.	
	Workers' Compensation	Burial expenses are equal to \$5,500.	A spouse with no children receives 66 2/3 percent of the employee's average weekly wages. A spouse with one child receives 71 2/3 percent of the employee's average weekly wages, and a spouse with two or more dependent children receives 76 2/3 percent.
Virginia	Virginia Retirement System	The designated beneficiary receives a return of the employee's member contribution account, including employer-paid contributions and accumulated interest.	If the beneficiary qualifies for Social Security survivor benefits, a spouse, minor child, or parent receives 33 1/3 percent of the employee's final average compensation offset by Workers' Compensation. If the beneficiary is not eligible for Social Security survivor benefits, a spouse, minor child, or parent receives at least 50 percent of the employee's final average compensation offset by Workers' Compensation. The employee's final average compensation is based on the employee's 36 consecutive months of highest creditable compensation.

**Appendix II
Cash Survivor Benefits Provided by the
Military and Government Entities for
Employees in General**

(Continued From Previous Page)

Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Basic Group Life Insurance	The designated beneficiary receives an amount equal to the employee's salary, rounded to the next thousand. The amount is doubled for a natural death and doubled again if the death is accidental.	
	Workers' Compensation	Burial expenses are not to exceed \$10,000.	Individuals who were wholly dependent on the employee's earnings, including a spouse, children, or both, divide 66 2/3 percent of the employee's average weekly wages for 500 weeks.
Washington	Public Employees' Retirement System Plan 2	The designated beneficiary receives \$150,000. Additionally, if the employee had less than 10 years of service, the designated beneficiary receives a return of the employee's contributions to the retirement system and accumulated interest. If the employee had at least 10 years of service, the spouse or guardian of the employee's children can choose a return of the employee's contributions to the retirement system and accumulated interest or a recurring payment. If there is no spouse or child, the designated beneficiary receives a return of the employee's contributions to the retirement system and accumulated interest.	If the employee had more than 10 years of service, the spouse or guardian may choose between a lump sum payment of the employee's contributions to the retirement system, plus accumulated interest, and a recurring payment equal to 2 percent of the employee's final average compensation for each year of service.
	Basic Term Life Insurance and Accidental Death and Dismemberment Insurance for Employees	The designated beneficiary receives \$30,000.	
	Workers' Compensation	Burial expenses not to exceed 200 percent of the state's average monthly wages. The benefit totaled \$6,324 in 2004. Additionally, the spouse and the children divide a payment equal to 100 percent of the state's average monthly wages.	A spouse with no children receives 60 percent of the employee's wages. If there is one child, the spouse receives 62 percent. Each additional child raises the benefit by 2 percent, not to exceed 70 percent of the employee's wages.
West Virginia	Public Employees Retirement System	If there is no beneficiary eligible for the recurring payment, the designated beneficiary receives the employee's contributions to the retirement plan and accrued interest.	If the employee had at least 10 years of service, the surviving spouse receives monthly benefits calculated as if the employee had retired the day before his or her death, elected "Option A," and nominated the surviving spouse as the sole beneficiary.

**Appendix II
Cash Survivor Benefits Provided by the
Military and Government Entities for
Employees in General**

(Continued From Previous Page)

Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Basic Life Insurance and Basic Accidental Death and Dismemberment Insurance	The designated beneficiary receives \$20,000.	
	Workers' Compensation	Burial costs are not to exceed \$5,000.	Dependents, including a spouse or child under age 18 or, if a full-time student, 25, divide 66 2/3 percent of the employee's weekly earnings.
Wisconsin	Wisconsin Retirement System	If the employee died before reaching age 55, the designated beneficiary receives twice the employee's contributions to the retirement plan. If the employee died after reaching age 55, the beneficiary can choose between twice the employee's contributions to the retirement plan and the recurring payment.	If the employee died after reaching age 55, the designated beneficiary can choose between the lump sum payment and a recurring payment based on the employee and employer contributions to the retirement plan, calculated as if the employee had retired on the day he or she died and selected a joint and survivor annuity continued in full to his or her beneficiary. The present value of that benefit is available to the beneficiary as a lump sum or recurring payment.
	Wisconsin Public Employers Group Life Insurance Program	The designated beneficiary receives a payment equal to two times the employee's highest year of earnings while covered under the Wisconsin Retirement System, rounded to the next higher thousand.	
	Worker's Compensation	Burial expenses are not to exceed \$6,000.	The spouse receives 66 2/3 percent of the employee's average weekly wages for 1,000 weeks, up to a maximum benefit of four times the employee's average annual earnings.
Wyoming	Wyoming Retirement System	If the employee contributed to the retirement system for less than 48 months, the designated beneficiary receives twice the employee and employer contributions to the retirement system, plus interest. If the employee had contributed to the system for at least 48 months, then the designated beneficiary may elect a recurring payment.	If the employee contributed to the system for at least 48 months, then the designated beneficiary may elect a recurring payment based on the employee's retirement benefit and the designated beneficiary's age.
	Group Life Insurance	The designated beneficiary receives \$70,000.	

Appendix II
Cash Survivor Benefits Provided by the
Military and Government Entities for
Employees in General

(Continued From Previous Page)

Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Workers' Compensation	Burial expenses are not to exceed \$5,000. An additional \$5,000 is provided to cover other related expenses.	Individuals who were wholly dependent on the employee's earnings receive a benefit equal to 80 percent of the statewide average monthly wages for 54 months. Additionally, a child receives \$161 per month, adjusted annually for inflation.
District of Columbia	Defined Contribution Pension Plan	The designated beneficiary receives the employer's contributions to the plan, which is currently 5 percent of base salary. Employees must have 1 year of continuous service to participate and are vested after 5 years of continuous service.	
	DC Employees' Group Life Insurance	The designated beneficiary receives an amount equal to the employee's annual salary, rounded to the next thousand, plus an additional \$2,000.	
	DC Disability Compensation Program	Burial expenses are not to exceed \$5,000.	If the spouse has no children, he or she receives 50 percent of the employee's monthly pay. If there is a spouse with children, the family receives 45 percent of the employee's monthly pay, plus 15 percent for each child, not to exceed 75 percent. If there are children but no spouse, the children divide 40 percent of the employee's salary, plus 15 percent for each child, not to exceed 75 percent.
Cities			
Chicago	The Municipal Employees' Annuity and Benefit Fund of Chicago		The eligible spouse receives 60 percent of the employee's highest salary, until the employee would have reached age 65.
	Basic Life Benefit and Accidental Death and Dismemberment Insurance	The designated beneficiary receives an amount of \$26,000.	
	Workers' Compensation	Workers' Compensation for city employees is covered under Illinois state law.	
Dallas	Employees' Retirement Fund of the City of Dallas		The eligible spouse receives 2 3/4 percent of the employee's average monthly earnings times the greater of the employee's actual credited service or 10 years.
	Standard Insurance Company	The designated beneficiary receives \$40,000.	

**Appendix II
Cash Survivor Benefits Provided by the
Military and Government Entities for
Employees in General**

(Continued From Previous Page)

Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Workers' Compensation	Workers' Compensation for city employees is covered under Texas state law.	
Houston	Houston Municipal Employees Pension System	If there is no eligible surviving spouse or child, the employee's estate receives a payment, without interest, of the employee's accumulated contributions.	The eligible spouse receives 100 percent of the employee's final average salary for life. If there are dependent children, each child is eligible for 10 percent of the final average salary, subject to a maximum of 20 percent for all children. The spousal benefit will be reduced so the total amount of survivor benefits paid is not greater than 100 percent of the final average salary.
	Basic Life Insurance and Occupational Death Benefit	The designated beneficiary receives two times the employee's basic annual salary.	
	Workers' Compensation	Workers' Compensation for city employees is covered under Texas state law.	
Los Angeles	Los Angeles City Employees' Retirement System		The eligible spouse or qualified domestic partner receives a lifetime monthly allowance, which is calculated as if the employee had been granted a "Disability Retirement Allowance" the day before he or she died and elected the 100 percent continuance to spouse benefit. This is equal to 33 1/3 percent of the employee's final average monthly compensation. The final average monthly compensation is the average of the employee's highest 12 consecutive months of compensation.
	Workers' Compensation	Workers' Compensation for city employees is covered under California state law.	
New York	Death gratuity	The designated beneficiary receives \$25,000.	
	New York City Employees' Retirement System		The eligible beneficiary, including a spouse, child, parent, dependent, or designated beneficiary, receives 50 percent of the employee's current annual salary.
	Workers' Compensation	Workers' Compensation for city employees is covered under New York state law.	

**Appendix II
Cash Survivor Benefits Provided by the
Military and Government Entities for
Employees in General**

(Continued From Previous Page)

Entity	Source of cash benefit	Lump sum payment	Recurring payment
Philadelphia	City of Philadelphia Public Employees Retirement System	The eligible spouse receives the employee's contributions to the retirement system. If there is no eligible surviving spouse, child under age of 18, or dependent parent, then the designated beneficiary receives the employee's contributions to the retirement system and an amount equal to the employee's final average compensation multiplied by the number of completed years of credited service, and divided by the number of years credited service required for that employee to become a vested employee.	The eligible spouse receives an annual benefit equal to 60 percent of the employee's final compensation. If there are children under the age of 18, each child receives an annual benefit equal to 10 percent of the employee's final compensation, but the total annual amount may not exceed 80 percent of the employee's final compensation. Benefits through the Retirement System are reduced by Workers' Compensation benefits.
	Philadelphia Flex Life Insurance	The designated beneficiary receives \$15,000.	
	Workers' Compensation	Workers' Compensation for city employees is covered under Pennsylvania state law.	
Phoenix	City of Phoenix Employees' Retirement System		If the employee had at least 10 years of credited service, the eligible spouse receives 100 percent of the employee's pension benefit for life, and children under age 18 receive \$200 each. If the employee had fewer than 10 years of credited service and died from employment-related causes, the employee's credited service automatically increases to 10 years.
	City Group Life Insurance	The designated beneficiary receives two times the greater of \$25,000 and amount equal to the employee's basic annual salary, rounded up to the next higher \$1,000, plus an additional \$35,000.	
	Workers' Compensation	Workers' Compensation for city employees is covered under Arizona state law.	
San Antonio	Texas Municipal Retirement System	If the employee had less than 5 years of service, the designated beneficiary receives a return of the employee's contributions to the retirement system and interest.	If the employee had at least 5 years of service, the designated beneficiary receives the employee's contributions to the retirement system and the city's matching contributions, payable either for 15 years or for life. Currently, the employee contributes 6 percent, and the city contributes two times the employee's contributions.

**Appendix II
Cash Survivor Benefits Provided by the
Military and Government Entities for
Employees in General**

(Continued From Previous Page)

Entity	Source of cash benefit	Lump sum payment	Recurring payment
	Basic Term Life and Accidental Death and Dismemberment Coverage	The designated beneficiary receives two times the employee's annual base salary.	
	Workers' Compensation	Workers' Compensation for city employees is covered under Texas state law.	
San Diego	San Diego City Employees' Retirement System	If there is no eligible spouse or child, the designated beneficiary may elect a lump sum payment equal to the employee's accumulated contributions to the retirement plan and an amount equal to one-twelfth of the employee's final compensation, multiplied by the employee's years of creditable service, not to exceed one-half of the employee's final compensation.	An eligible spouse or child under age 18 receives a monthly allowance equal to the employee's accumulated additional contributions to the retirement system and an amount equal to one-half of the employee's final compensation for life.
	Basic Life and Accidental Death and Dismemberment Insurance	The designated beneficiary receives up to \$100,000.	
	Workers' Compensation	Workers' Compensation for city employees is covered under California state law.	

Source: GAO's analysis of military and federal, state, and city government data.

^aThe survivor of a deceased federal government employee who died in the line of duty can choose the benefit through either the Federal Employees' Retirement System or the Federal Employees' Compensation Act.

^bBenefits provided through the Thrift Savings Plan are not included in the hypothetical situation calculations because we did not provide a wage history and, therefore, could not calculate the amount of this benefit.

^cAccording to a state official, the Oregon Public Employees Retirement System covers the largest number of employees. Employees hired after August 28, 2003, are covered under the Oregon Public Service Retirement Plan.

Hypothetical Situations Comparing Cash Benefits Provided by the Military and Government Entities

This appendix identifies the amount of cash benefits available to eligible survivors of active duty servicemembers and civilian government employees who die in the line of duty. To facilitate the comparison of cash benefits available to survivors, we constructed four hypothetical situations that each described servicemembers or civilian government employees who had identical years of creditable service, an equal amount of regular military compensation or civilian government salary, and the same number of dependents at the time of their deaths. The four hypothetical situations for military and civilian government personnel are indicative of circumstances for servicemembers at a junior enlisted level (E-3) with and without dependents, at a senior enlisted level (E-7), and at a mid-grade officer level (O-3).

We gathered data from benefits personnel who completed an e-mail survey that described the four hypothetical situations and asked for the amount of cash payments (in current-month values, without cost-of-living adjustments) that survivors would receive from each source of lump sum or recurring payments. (The methods for computing the amounts were described earlier in appendix II.) We obtained such information on the survivor benefits plans for the active duty military and the largest general employee group in each of 61 civilian government entities: the federal government, 50 states and the District of Columbia, and the 9 U.S. cities with a population of at least 1 million. Types of cash benefits are listed along with lump sum payments, recurring payments, or both, for each entity. The information in this appendix is summarized in table 3 in the report.

To facilitate the comparison of military findings to those for the civilian government entities, we rank ordered the total lump sum and total recurring payments for each of the 62 entities on each hypothetical situation. The ranks appear in parentheses, with “1” indicating the highest lump sum or recurring payment for the situation and “62” indicating the lowest amount.

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Table 8: Hypothetical Situations Comparing Cash Payments Provided by the Military and Civilian Government Entities for Employees in General

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
Military	Death gratuity	\$12,000	0
	Survivor Benefit Plan	0	0
	Dependency and Indemnity Compensation	0	0
	Servicemembers' Group Life Insurance	250,000	0
	Burial expenses	6,900	0
Total		\$268,900 (4)	0 (4)
Federal	Death gratuity	\$10,000	0
	Federal Employees' Retirement System	0	0
	Federal Employees' Group Life Insurance	102,000	0
	Federal Employees' Compensation Act	0	0
Total		\$112,000 (16)	0 (4)
States			
Alabama	Employees' Retirement System	\$31,932	0
	Employee Injury Compensation Program	5,000	0
Total		\$36,932 (42)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
\$12,000	0	\$12,000	0	\$12,000	0
0	\$1,182	0	\$1,978	0	\$2,451
0	1,208	0	1,449	0	1,449
250,000	0	250,000	0	250,000	0
6,900	0	6,900	0	6,900	0
\$268,900 (2)	\$2,390 (24)	\$268,900 (2)	\$3,427 (33)	\$268,900 (5)	\$3,900 (30)
\$10,000	0	\$10,000	0	\$10,000	0
0	0	0	0	0	0
111,000	0	180,000	0	222,000	0
0	\$1,718	0	\$3,595	0	\$4,456
\$121,000 (12)	\$1,718 (56)	\$190,000 (8)	\$3,595 (32)	\$232,000 (7)	\$4,456 (26)
\$34,376	0	\$57,531	0	\$71,315	0
5,000	\$1,910	5,000	\$2,544	5,000	\$2,544
\$39,376 (39)	\$1,910 (37)	\$62,531 (35)	\$2,544 (47)	\$76,315 (34)	\$2,544 (47)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
Alaska	Public Employees' Retirement System	1,300	0
	Basic Life and Accidental Death and Dismemberment Insurance	7,000	0
	Workers' Compensation	5,000	0
Total		\$13,300 (58)	0 (4)
Arizona	Arizona State Retirement System	NA ^b	0
	Basic Life Insurance and Accidental Death and Dismemberment Insurance	\$24,000	0
	Workers' Compensation	5,000	0
Total		\$29,000 (49)	0 (4)
Arkansas	Arkansas Public Employees Retirement System	0	0
	Basic Group Term Life and Accidental Death and Dismemberment Coverage	\$10,000	0
	Workers' Compensation	6,000	0
Total		\$16,000 (55)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
0	\$1,146 ^a	0	\$1,918 ^a	0	\$2,377 ^a
\$7,000	0	\$7,000	0	\$7,000	0
10,000	1,766	10,000	3,186	10,000	3,605
\$17,000 (54)	\$2,912 (20)	\$17,000 (54)	\$5,104 (15)	\$17,000 (54)	\$5,982 (11)
NA ^b	0	NA ^b	0	NA ^b	0
\$24,000	0	\$24,000	0	\$24,000	0
5,000	\$1,600	5,000	\$1,600	5,000	\$1,600
\$29,000 (47)	\$1,600 (57)	\$29,000 (49)	\$1,600 (61)	\$29,000 (49)	\$1,600 (61)
0	0	0	\$1,031 ^a	0	\$688 ^a
\$10,000	0	\$10,000	0	\$10,000	0
6,000	\$1,432	6,000	1,963	6,000	1,963
\$16,000 (55)	\$1,432 (59)	\$16,000 (55)	\$2,994 (40)	\$16,000 (55)	\$2,651 (46)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
California	California Public Employees' Retirement System	0	0
	Group Term Life Insurance	\$20,966	0
	Workers' Compensation	255,000	0
Total		\$275,966 (3)	0 (4)
Colorado	Public Employees' Retirement Association of Colorado	NA ^b	0
	Basic Life and Accidental Death and Dismemberment Insurance	\$24,000	0
	Workers' Compensation	7,000	0
Total		\$31,000 (46)	0 (4)
Connecticut	Death Benefits for State Employees, State Officers and Members of the General Assembly	0	0
	Connecticut State Employees Retirement System Tier IIA	0	0
	Workers' Compensation	\$4,000	0
Total		\$4,000 (61)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
0	\$2,149 ^a	0	\$3,596 ^a	0	\$4,457 ^a
\$22,188	0	\$33,766	0	\$40,658	0
5,000	1,910	5,000	3,155	5,000	3,155
\$27,188 (48)	\$4,059 (4)	\$38,766 (44)	\$6,751 (3)	\$45,658 (42)	\$7,612 (5)
0	\$1,146 ^a	0	\$2,397 ^a	0	\$2,971 ^a
\$24,000	0	\$24,000	0	\$24,000	0
7,000	NA ^c	7,000	NA ^c	7,000	NA ^c
\$31,000 (43)	\$1,146 (62)	\$31,000 (46)	\$2,397 (51)	\$31,000 (46)	\$2,971 (43)
0	\$883	0	\$933	0	\$933
0	0	0	0	0	0
\$4,000	1,433	\$4,000	2,395	\$4,000	2,971
\$4,000 (61)	\$2,316 (26)	\$4,000 (61)	\$3,328 (34)	\$4,000 (61)	\$3,904 (29)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
Delaware	State Employee's Pension Plan	0	0
	Workers' Compensation	\$3,500	0
Total		\$3,500 (62)	0 (4)
Florida	Florida Retirement System	0	0
	Life insurance	\$95,796	0
	Workers' Compensation	7,500	0
Total		\$103,296 (19)	0 (4)
Georgia	Employees Retirement System	0	0
	Group Term Life Insurance	\$47,898	0
	Workers' Compensation	7,500	0
Total		\$55,398 (32)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
0	0	0	\$745 ^a	0	\$1,332 ^a
\$3,500	\$1,910	\$3,500	2,201	\$3,500	2,201
\$3,500 (62)	\$1,910 (37)	\$3,500 (62)	\$2,946 (45)	\$3,500 (62)	\$3,533 (35)
0	\$1,432	0	\$2,397	0	\$2,971
\$103,128	0	\$172,593	0	\$213,945	0
7,500	1,910	7,500	2,713	7,500	2,713
\$110,628 (13)	\$3,342 (11)	\$180,093 (11)	\$5,110 (14)	\$221,445 (8)	\$5,684 (16)
0	0	0	\$1,890 ^a	0	0
\$51,564	0	\$86,297	0	\$106,973	0
7,500	\$1,842	7,500	1,842	7,500	\$1,842
\$59,064 (28)	\$1,842 (50)	\$93,797 (26)	\$3,732 (27)	\$114,473 (23)	\$1,842 (60)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
Hawaii	Employees' Retirement System of the State of Hawaii	\$15,966	0
	Group Life Insurance	26,000	0
	Workers' Compensation	6,270	0
Total		\$48,236 (35)	0 (4)
Idaho	Public Employee Retirement System of Idaho	0	0
	Basic Life and Accidental Death and Dismemberment Insurance	\$63,392	0
	Workers' Compensation	6,000	0
Total		\$69,932 (31)	0 (4)
Illinois	Law Enforcement Officers, Civil Defense Workers, Civil Air Patrol Members, Paramedics, Firemen, Chaplains, and State Employees Compensation Act	\$272,405	0
	State Employees' Retirement System of Illinois	10,644	0
	Group Life Insurance	32,000	0
	Workers' Compensation	4,200	0
Total		\$319,249 (2)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
0	\$1,432	0	\$2,397	0	\$2,971
\$26,000	0	\$26,000	0	\$26,000	0
6,270	1,811	6,270	1,811	6,270	1,811
\$32,270 (42)	\$3,243 (15)	\$32,270 (45)	\$4,208 (22)	\$32,270 (45)	\$4,782 (19)
0	0	NA ^d	NA ^d	NA ^d	NA ^d
\$69,376	0	\$115,531	0	\$143,315	0
6,000	\$1,157	6,000	\$1,274	6,000	\$1,274
\$75,376 (26)	\$1,157 (61)	\$121,531 (23)	\$1,274 (62)	\$149,315 (21)	\$1,274 (62)
\$272,405	0	\$272,405	0	\$272,405	0
0	0 ^e	0	\$400 ^e	0	\$495 ^e
34,400	0	57,600	0	71,400	0
4,200	\$1,910	4,200	3,196	4,200	3,962
\$311,005 (1)	\$1,910 (37)	\$334,205 (1)	\$3,596 (30)	\$348,005 (1)	\$4,457 (24)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
Indiana	State Employees' Death Benefit	0	0
	Public Employees' Retirement Fund of Indiana	0	0
	Group Term Life Insurance	\$96,000	0
	Workers' Compensation	6,000	0
Total		\$102,000 (21)	0 (4)
Iowa	Iowa Public Employees' Retirement System	\$3,193	0
	Basic Employee Term Life and Accidental Death and Dismemberment Coverage	20,000	0
	Workers' Compensation	7,500	0
Total		\$30,693 (47)	0 (4)
Kansas	Kansas Public Employees Retirement System	\$50,000	0
	Basic Life Insurance	47,898	0
	Workers Compensation	30,000	0
Total		\$127,898 (15)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
\$50,000	0	\$50,000	0	\$50,000	0
0	0	0	0	0	0
105,000	0	174,000	0	216,000	0
6,000	\$1,910	6,000	\$3,196	6,000	\$3,822
\$161,000 (5)	\$1,910 (37)	\$230,000 (5)	\$3,196 (36)	\$272,000 (4)	\$3,822 (32)
\$3,438	0	\$26,848	0	\$14,263	0
20,000	0	20,000	0	20,000	0
7,500	\$1,487	7,500	\$2,380	7,500	\$2,894
\$30,938 (45)	\$1,487 (58)	\$54,348 (39)	\$2,380 (52)	\$41,763 (44)	\$2,894 (44)
\$50,000	0 ^e	\$50,000	0 ^e	\$50,000	0 ^e
51,564	0	86,297	0	106,973	0
45,000	\$1,907	45,000	\$1,907	45,000	\$1,907
\$146,564 (8)	\$1,907 (48)	\$181,297 (10)	\$1,907 (60)	\$201,973 (11)	\$1,907 (59)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
Kentucky	Kentucky Employees Retirement System	NA ^f	NA ^f
	Group Life Insurance	\$40,000	0
	Workers' Compensation	57,799	0
Total		\$97,799 (23)	0 (4)
Louisiana	Louisiana State Employees' Retirement System	0	0
	Basic Term Life and Accidental Death and Dismemberment Insurance	\$10,000	0
	Workers' Compensation	7,500	0
Total		\$17,500 (54)	0 (4)
Maine	Maine State Retirement System	0	0
	Employee Life Insurance and Accidental Death and Dismemberment Coverage	\$64,000	0
	Workers' Compensation	7,000	0
Total		\$71,000 (28)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
NA ^f	NA ^f	NA ^f	NA ^f	NA ^f	NA ^f
\$40,000	0	\$40,000	0	\$40,000	0
57,799	\$1,719	57,799	\$1,912	57,799	\$1,912
\$97,799 (18)	\$1,719 (52)	\$97,799 (25)	\$1,912 (59)	\$97,799 (27)	\$1,912 (58)
0	0	0	\$3,596 ^a	0	\$4,457 ^a
\$10,000	0	\$10,000	0	\$10,000	0
7,500	\$1,325	7,500	1,859	7,500	1,859
\$17,500 (53)	\$1,325 (60)	\$17,500 (53)	\$5,455 (10)	\$17,500 (53)	\$6,316 (8)
0	\$2,865 ^a	0	\$4,794 ^a	0	\$5,943 ^a
\$70,000	0	\$116,000	0	\$144,000	0
7,000	\$2,194	7,000	2,194	7,000	2,194
\$77,000 (23)	\$5,059 (1)	\$123,000 (20)	\$6,988 (2)	\$151,000 (18)	\$8,137 (3)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
Maryland	Death gratuity	\$100,000	0
	Contributory and Non-Contributory Pension Systems for Employees and Teachers of the State of Maryland	31,932	0
	Workers' Compensation	5,000	0
Total		\$136,932 (12)	0 (4)
Massachusetts	State Employees Retirement System	0	0
	Basic Life and Accidental Death and Dismemberment	\$10,000	0
	Workers' Compensation	4,000	0
Total		\$14,000 (57)	0 (4)
Michigan	State Employees Retirement System Defined Contribution Plan	0	0
	Group Life Insurance and Accidental Duty Death Benefits	\$164,000	0
	Workers' Disability Compensation	6,000	0
Total		\$170,000 (9)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
\$100,000	0	\$100,000	0	\$100,000	0
34,376	0	57,531	0	71,315	0
5,000	\$1,910	5,000	\$3,196	5,000	\$3,207
\$139,376 (11)	\$1,910 (37)	\$162,531 (14)	\$3,196 (36)	\$176,315 (14)	\$3,207 (36)
0	\$2,089	0	\$3,504	0	\$4,331
\$10,000	0	\$10,000	0	\$10,000	0
4,000	1,910	4,000	3,196	4,000	3,831
\$14,000 (56)	\$3,999 (6)	\$14,000 (56)	\$6,700 (4)	\$15,000 (56)	\$8,162 (2)
0	\$200	NA ^g	\$200	NA ^g	\$200
\$169,000	0	\$216,000	0	\$243,000	0
6,000	2,292	6,000	2,908	6,000	2,908
\$175,000 (4)	\$2,492 (23)	\$222,000 (6)	\$3,108 (39)	\$249,000 (6)	\$3,108 (38)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
Minnesota	General Employees Retirement Plan	0	0
	Basic Life Coverage and Accidental Death and Dismemberment Coverage	\$70,000	0
	Workers' Compensation	75,000	0
Total		\$145,000 (10)	0 (4)
Mississippi	Public Employees' Retirement System of Mississippi	0	0
	Life Insurance and Accidental Death and Dismemberment Coverage	\$128,000	0
	Workers' Compensation	2,000	0
Total		\$130,000 (14)	0 (4)
Missouri	Missouri State Employees Plan 2000	0	0
	Basic Life Insurance	\$95,796	0
	Workers' Compensation	5,000	0
Total		\$100,796 (22)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
0	\$166 ^h	0	\$1,386 ^h	0	\$718 ^h
\$70,000	0	\$120,000	0	\$150,000	0
15,000	1,719	15,000	3,196	15,000	3,962
\$85,000 (20)	\$1,885 (49)	\$135,000 (17)	\$4,582 (19)	\$165,000 (15)	\$4,680 (23)
0	\$2,865 ^a	0	\$4,794 ^a	0	\$5,943 ^a
\$140,000	0	\$200,000	0	\$200,000	0
2,250	1,289	2,250	1,478	2,250	1,478
\$142,250 (10)	\$4,154 (3)	\$202,250 (7)	\$6,272 (6)	\$202,250 (10)	\$7,421 (6)
0	\$1,432 ^a	0	\$2,397 ^a	0	\$2,971 ^a
\$103,128	0	\$172,593	0	\$213,945	0
5,000	1,910	5,000	2,872	5,000	2,872
\$108,128 (16)	\$3,342 (11)	\$177,593 (12)	\$5,269 (11)	\$218,945 (9)	\$5,843 (12)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
Montana	Public Employees' Retirement System	\$7,983	0
	Life Insurance Plan	14,000	0
	Workers' Compensation	4,000	0
Total		\$25,983 (52)	0 (4)
Nebraska	State Employees Retirement System of the State of Nebraska Cash Balance Benefit	NA ⁱ	0
	Basic Non-Contributory Life Insurance	\$20,000	0
	Workers' Compensation	6,000	0
Total		\$26,000 (51)	0 (4)
Nevada	Public Employees' Retirement System of Nevada	0	\$450
	Life Insurance and Accidental Death and Dismemberment Insurance	\$40,000	0
	Workers' Compensation	5,000	0
Total		\$45,000 (36)	\$450 (3)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
\$8,594	0	\$28,766	0	\$35,658	0
14,000	0	14,000	0	14,000	0
4,000	\$1,910	4,000	\$2,110	4,000	\$2,110
\$26,594 (49)	\$1,910 (37)	\$46,766 (41)	\$2,110 (57)	\$53,658 (39)	\$2,110 (56)
NA ⁱ	0	NA ⁱ	0	NA ⁱ	0
\$20,000	0	\$20,000	0	\$20,000	0
6,000	\$2,149	6,000	\$2,435	6,000	\$2,435
\$26,000 (50)	\$2,149 (28)	\$26,000 (50)	\$2,435 (50)	\$26,000 (50)	\$2,435 (50)
0	\$850	0	\$1,626	0	\$1,250
\$40,000	0	\$40,000	0	\$40,000	0
5,000	1,910	5,000	2,743	5,000	2,743
\$45,000 (35)	\$2,760 (22)	\$45,000 (43)	\$4,369 (21)	\$45,000 (43)	\$3,993 (27)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
New Hampshire	New Hampshire Retirement System	\$31,932	0
	Workers' Compensation	5,000	0
Total		\$36,932 (42)	0 (4)
New Jersey	Public Employees' Retirement System	0	0
	Noncontributory Group Life Insurance	\$47,898	0
	Workers' Compensation	3,500	0
Total		\$51,398 (34)	0 (4)
New Mexico	Public Employees Retirement Association of New Mexico	0	\$1,331 ^a
	Basic Term Life Insurance	\$80,000	0
	Workers' Compensation	7,500	0
Total		\$87,500 (24)	\$1,331 (1)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
0	0 ^e	0	0 ^e	0	0 ^e
\$5,000	\$1,719	\$5,000	\$2,877	\$5,000	\$3,566
\$5,000 (59)	\$1,719 (52)	\$5,000 (59)	\$2,877 (46)	\$5,000 (59)	\$3,566 (34)
0	\$1,432 ^a	0	\$2,397 ^a	0	\$2,971 ^a
\$51,564	0	\$86,297	0	\$106,973	0
\$3,500	2,005	3,500	2,817	3,500	2,817
\$55,064 (30)	\$3,437 (8)	\$89,797 (27)	\$5,214 (13)	\$110,473 (24)	\$5,788 (14)
0	\$2,149 ^a	0	\$3,596 ^a	0	\$4,457 ^a
\$80,000	0	\$80,000	0	\$80,000	0
7,500	1,910	7,500	2,381	7,500	2,381
\$87,500 (19)	\$4,059 (4)	\$87,500 (28)	\$5,977 (7)	\$87,500 (28)	\$6,838 (7)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
New York	Accidental Death Benefit	\$50,000	0
	Survivor's Benefit Program for State Employees	2,000	0
	New York State and Local Employees' Retirement System (Tier 4)	95,796	0
	Workers' Compensation	55,000	0
Total		\$202,796 (7)	0 (4)
North Carolina	Teachers' and State Employees' Retirement System	\$31,932	0
	Workers' Compensation	3,500	0
	Total	\$35,432 (44)	0 (4)
North Dakota	North Dakota Public Employees Retirement System	0	0
	Basic Life Insurance, Accidental Death and Dismemberment Insurance	\$2,600	0
	Workers' Compensation	6,500	0
	Total	\$9,100 (59)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
\$50,000	0	\$50,000	0	\$50,000	0
2,000	0	2,000	0	2,000	0
0	\$1,432	0	\$2,397	0	\$2,971
5,000	1,733	5,000	1,733	5,000	1,733
\$57,000 (29)	\$3,165 (16)	\$57,000 (37)	\$4,130 (24)	\$57,000 (37)	\$4,704 (21)
\$34,376	0	\$50,000	0	\$50,000	0
3,500	\$1,910	3,500	\$2,981	3,500	\$2,981
\$37,876 (40)	\$1,910 (37)	\$53,500 (40)	\$2,981 (41)	\$53,500 (40)	\$2,981 (41)
0	\$86 ^h	0	\$671 ^h	0	\$357 ^h
\$2,600	0	\$2,600	0	\$2,600	0
8,100	1,953	8,500	2,492	8,500	2,492
\$10,700 (57)	\$2,039 (32)	\$11,100 (57)	\$3,163 (38)	\$11,100 (57)	\$2,849 (45)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
Ohio	Ohio Public Employees Retirement System	NA ⁱ	0
	Basic Life Insurance	\$32,000	0
	Workers' Compensation	5,500	0
Total		\$37,500 (41)	0 (4)
Oklahoma	Oklahoma Public Employees Retirement System	0	0
	HealthChoice Life Insurance	\$40,000	0
	Workers' Compensation	5,000	0
Total		\$45,000 (36)	0 (4)
Oregon	Oregon Public Employees Retirement System	NA ^k	0
	Workers' Compensation	\$6,651	0
Total		\$6,651 (60)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
0	\$1,146 ^a	0	\$2,397 ^a	0	\$2,971 ^a
\$35,000	0	\$58,000	0	\$72,000	0
5,500	1,910	5,500	2,869	5,500	2,869
\$40,500 (37)	\$3,056 (18)	\$63,500 (34)	\$5,266 (12)	\$77,500 (32)	\$5,840 (13)
0	0	0 ^j	0	0	0
\$40,000	0	\$40,000	0	\$40,000	0
25,000	\$1,945	30,000	\$2,288	30,000	\$2,288
\$65,000 (27)	\$1,945 (36)	\$70,000 (31)	\$2,288 (55)	\$70,000 (36)	\$2,288 (54)
NA ^k	0	NA ^k	0	NA ^k	0
\$6,651	\$2,218	\$6,651	\$2,508	\$6,651	\$2,508
\$6,651 (58)	\$2,218 (27)	\$6,651 (58)	\$2,508 (48)	\$6,651 (58)	\$2,508 (48)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
Pennsylvania	State Employees' Retirement System	0	0
	Employee Term Life Coverage and Employee Work Related Accidental Death Coverage	\$42,000	0
	Workers' Compensation	3,000	0
Total		\$45,000 (36)	0 (4)
Rhode Island	Employees Retirement System of Rhode Island	\$4,000	0
	Life insurance plan	64,000	0
	Workers' Compensation	15,000	0
Total		\$83,000 (25)	0 (4)
South Carolina	South Carolina Retirement System	0	0
	Active Membership Group Life Insurance	\$31,932	0
	Workers' Compensation	2,500	0
Total		\$34,432 (45)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
0	0	\$123,500	0	\$50,800	0
\$44,000	0	50,000	0	50,000	0
3,000	\$1,719	3,000	\$2,990	3,000	\$2,990
\$47,000 (33)	\$1,719 (52)	\$176,500 (13)	\$2,990 (42)	\$103,800 (26)	\$2,990 (40)
0	\$1,432	0	\$2,397	0	\$2,971
\$70,000	0	\$116,000	0	\$143,000	0
15,000	1,911	15,000	3,062	15,000	3,146
\$85,000 (20)	\$3,343 (10)	\$131,000 (18)	\$5,459 (9)	\$158,000 (16)	\$6,117 (10)
0	0	0	0	0	0
\$34,376	0	\$57,531	0	\$71,315	0
2,500	\$1,910	2,500	\$2,505	2,500	\$2,505
\$36,876 (41)	\$1,910 (37)	\$60,031 (36)	\$2,505 (49)	\$73,815 (35)	\$2,505 (49)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
South Dakota	South Dakota Retirement System Class A	NA ^g	0
	Group Term Life Plan Basic Coverage	\$50,000	0
	Workers' Compensation	5,000	0
Total		\$55,000 (33)	0 (4)
Tennessee	Tennessee Consolidated Retirement System	\$50,000	0
	Basic Group Term Life and Special Accident Insurance	132,000	0
	Workers' Compensation	27,500	0
Total		\$209,500 (6)	0 (4)
Texas	Employees Retirement System of Texas	NA ⁱ	0
	Basic Group Term Life Insurance	\$10,000	0
	Workers' Compensation	6,000	0
Total		\$16,000 (55)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
NA ^g	\$1,432	NA ^g	\$2,877	NA ^g	\$3,566
\$50,000	0	\$50,000	0	\$50,000	0
5,000	1,960	5,000	2,219	5,000	2,219
\$55,000 (31)	\$3,392 (9)	\$55,000 (38)	\$5,096 (16)	\$55,000 (38)	\$5,785 (15)
0	\$1,432 ^a	0	\$2,397 ^a	0	\$2,971 ^a
\$142,500	0	\$150,000	0	\$150,000	0
7,500	1,910	7,500	2,678 ^a	7,500	2,678
\$150,000 (6)	\$3,342 (11)	\$157,500 (15)	\$5,075 (17)	\$157,500 (17)	\$5,649 (17)
\$34,376 ^l	0	\$57,531 ^l	\$1,335	\$71,315 ^l	0
\$10,000	0	10,000	0	10,000	0
6,000	2,149	6,000	2,327	6,000	\$2,327
\$50,376 (32)	\$2,149 (28)	\$73,531 (30)	\$2,327 (53)	\$87,315 (29)	\$2,327 (52)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
Utah	Public Employees' Noncontributory Retirement System	\$23,949	0
	Group Term Life and Group Accident Plan	75,000	0
	Workers' Compensation	8,000	0
Total		\$106,949 (17)	0 (4)
Vermont	Vermont State Retirement System Group F	0	0
	Life Insurance and Accidental Death and Dismemberment Insurance	\$127,664	0
	Workers' Compensation	5,500	0
Total		\$133,164 (13)	0 (4)
Virginia	Virginia Retirement System	0	0
	Basic Group Life Insurance	\$128,000	0
	Workers' Compensation	10,000	0
Total		\$138,000 (11)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
\$25,782	0	\$43,148	0	\$53,486	0
75,000	0	75,000	0	75,000	0
8,000	\$1,953	8,000	\$2,132	8,000	\$2,132
\$108,782 (15)	\$1,953 (34)	\$126,148 (19)	\$2,132 (56)	\$136,486 (22)	\$2,132 (55)
0	NA ^m	0	NA ^m	0	NA ^m
\$137,452	0	\$230,062	0	\$285,230	0
5,500	\$2,053	5,500	\$3,676	5,500	\$3,844
\$142,952 (9)	\$2,053 (31)	\$235,562 (4)	\$3,676 (28)	\$290,730 (3)	\$3,844 (31)
0	0 ^e	0	0 ^e	0	0 ^e
\$140,000	0	\$232,000	0	\$288,000	0
10,000	\$1,910	10,000	\$2,994	10,000	\$2,994
\$150,000 (6)	\$1,910 (37)	\$242,000 (3)	\$2,994 (40)	\$298,000 (2)	\$2,994 (40)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
Washington	Public Employees' Retirement System Plan 2	\$150,000	0
	Basic Term Life Insurance and Accidental Death and Dismemberment Insurance for Employees	30,000	0
	Workers' Compensation	6,324	0
Total		\$186,324 (8)	0 (4)
West Virginia	Public Employees Retirement System	0	0
	Basic Life Insurance and Basic Accidental Death and Dismemberment Insurance	\$20,000	0
	Workers' Compensation	5,000	0
Total		\$25,000 (53)	0 (4)
Wisconsin	Wisconsin Retirement System	NA ⁿ	0
	Wisconsin Public Employers Group Life Insurance Program	\$64,000	0
	Worker's Compensation	6,000	0
Total		\$70,000 (29)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
\$150,000	0	\$150,000	\$1,342	\$150,000	0
30,000	0	30,000	0	30,000	0
6,324	\$1,776	6,324	3,068	6,324	\$3,794
\$186,324 (3)	\$1,776 (51)	\$186,324 (9)	\$4,410 (20)	\$186,324 (12)	\$3,794 (33)
0	0	0	\$1,293 ^a	0	0
\$20,000	0	\$20,000	0	\$20,000	0
5,000	\$1,910	5,000	2,329	5,000	\$2,329
\$25,000 (51)	\$1,910 (37)	\$25,000 (51)	\$3,622 (29)	\$25,000 (51)	\$2,329 (51)
NA ⁿ	0	NA ⁿ	0	NA ⁿ	0
\$70,000	0	\$116,000	0	\$144,000	0
6,000	\$1,910	6,000	\$2,977	6,000	\$2,977
\$76,000 (24)	\$1,910 (37)	\$122,000 (21)	\$2,977 (44)	\$150,000 (19)	\$2,977 (42)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
Wyoming	Wyoming Retirement System	NA ^o	0
	Group Life Insurance	\$70,000	0
	Workers' Compensation	10,000	0
Total		\$80,000 (27)	0 (4)
District of Columbia	Defined Contribution Pension Plan	0	0
	DC Employees' Group Life Insurance	\$34,000	0
	DC Disability Compensation Program	5,000	0
Total		\$39,000 (39)	0 (4)
Cities			
Chicago	The Municipal Employees' Annuity and Benefit Fund of Chicago	0	0
	Basic Life Benefit and Accidental Death and Dismemberment Insurance	\$26,000	0
	Workers' Compensation	4,200	0
Total		\$30,200 (48)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
NA ^o	0	NA ^o	0	NA ^o	0
\$70,000	0	\$70,000	0	\$70,000	0
10,000	\$1,952	10,000	\$1,952	10,000	\$1,952
\$80,000 (22)	\$1,952 (35)	\$80,000 (29)	\$1,952 (58)	\$80,000 (30)	\$1,952 (57)
0	0	NA ^p	0	NA ^p	0
\$37,000	0	\$60,000	0	\$74,000	0
5,000	\$1,719	5,000	\$3,596	5,000	\$4,457
\$42,000 (36)	\$1,719 (52)	\$65,000 (32)	\$3,596 (30)	\$79,000 (31)	\$4,457 (24)
0	\$1,939	0	\$3,317	0	\$4,006
\$26,000	0	\$26,000	0	\$26,000	0
4,200	\$1,910	4,200	3,196	4,200	3,962
\$30,200 (46)	\$3,849 (7)	\$30,200 (48)	\$6,513 (5)	\$30,200 (48)	\$7,968 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
Dallas	Employees' Retirement Fund of the City of Dallas	\$56,837	0
	Standard Insurance Company	40,000	0
	Workers' Compensation	6,000	0
Total		\$102,837 (20)	0 (4)
Houston	Houston Municipal Employees Pension System	0	0
	Basic Life Insurance and Occupational Death Benefit	\$32,000	0
	Workers' Compensation	6,000	0
Total		\$38,000 (40)	0 (4)
Los Angeles	Los Angeles City Employees' Retirement System	0	0
	Workers' Compensation	\$255,000	0
Total		\$255,000 (5)	0 (4)
New York	Death gratuity	\$25,000	0
	New York City Employees' Retirement System	0	\$1,331
	Workers' Compensation	56,000	0
Total		\$81,000 (26)	\$1,331 (1)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
0	\$788	0	\$1,846	0	\$1,634
\$40,000	0	\$40,000	0	\$40,000	0
6,000	2,149	6,000	2,327	6,000	2,327
\$46,000 (34)	\$2,937 (19)	\$46,000 (42)	\$4,173 (23)	\$46,000 (41)	\$3,961 (28)
0	\$2,865 ^a	0	\$4,794 ^a	0	\$5,943 ^a
\$34,000	0	\$58,000	0	\$71,000	0
6,000	2,149	6,000	2,327	6,000	2,327
\$40,000 (38)	\$5,014 (2)	\$64,000 (33)	\$7,121 (1)	\$77,000 (33)	\$8,270 (1)
0	\$955	0	\$1,598	0	\$1,981
\$5,000	1,910	\$5,000	3,155	\$5,000	3,155
\$5,000 (59)	\$2,865 (21)	\$5,000 (59)	\$4,753 (18)	\$5,000 (59)	\$5,136 (18)
\$25,000	0	\$25,000	0	\$25,000	0
0	\$1,432	0	\$2,397	0	\$2,971
6,000	1,733	6,000	1,733	6,000	1,733
\$31,000 (43)	\$3,165 (16)	\$31,000 (46)	\$4,130 (24)	\$31,000 (46)	\$4,704 (21)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Continued

Current-year dollars

Entity	Type of benefit	Hypothetical situation 1: (E-3) Years of service: 3 Income: \$31,932 Dependents: 0	
		Lump sum payment	Recurring payment
Philadelphia	City of Philadelphia Public Employees Retirement System	\$9,580	0
	Philadelphia Flex Life Insurance	15,000	0
	Workers' Compensation	3,000	0
Total		\$27,850 (50)	0 (4)
Phoenix	City of Phoenix Employees' Retirement System	0	0
	City Group Life Insurance	\$99,000	0
	Workers' Compensation	5,000	0
Total		\$104,000 (18)	0 (4)
San Antonio	Texas Municipal Retirement System	0	0
	Basic Term Life and Accidental Death and Dismemberment Coverage	\$64,000	0
	Workers' Compensation	6,000	0
Total		\$70,000 (29)	0 (4)
San Diego	San Diego City Employees' Retirement System	\$7,983	0
	Basic Life and Accidental Death and Dismemberment Insurance	100,000	0
	Workers' Compensation	255,000	0
Total		\$362,983 (1)	0 (4)

**Appendix III
Hypothetical Situations Comparing Cash
Benefits Provided by the Military and
Government Entities**

Hypothetical situation 2: (E-3) Years of service: 3 Income: \$34,376 Dependents: 2		Hypothetical situation 3: (E-7) Years of service: 14 Income: \$57,531 Dependents: 3		Hypothetical situation 4: (O-3) Years of service: 6 Income: \$71,315 Dependents: 3	
Lump sum payment	Recurring payment	Lump sum payment	Recurring payment	Lump sum payment	Recurring payment
0	\$286 ^a	0	\$845 ^a	0	\$1,764 ^a
\$15,000	0	\$15,000	0	\$15,000	0
3,000	1,719	3,000	2,990	3,000	2,990
\$18,000 (52)	\$2,005 (33)	\$18,000 (52)	\$3,835 (26)	\$18,000 (52)	\$4,754 (20)
0	\$761	0	\$1,792	0	\$1,553
\$105,000	0	\$151,000	0	\$179,000	0
5,000	1,600	5,000	1,600	5,000	1,600
\$110,000 (14)	\$2,361 (25)	\$156,000 (16)	\$3,292 (35)	\$184,000 (13)	\$3,153 (37)
0	0	0	NA ^r	0	NA ^r
\$70,000	0	\$116,000	0	\$144,000	0
6,000	\$2,149	6,000	\$2,327	6,000	\$2,327
\$76,000 (24)	\$2,149 (28)	\$122,000 (21)	\$2,327 (53)	\$150,000 (19)	\$2,327 (53)
0	\$1,432 ^a	0	\$2,397 ^a	0	\$2,971 ^a
\$100,000	0	\$100,000	0	\$100,000	0
5,000	1,910	5,000	3,155	5,000	3,155
\$105,000 (17)	\$3,342 (11)	\$105,000 (24)	\$5,552 (8)	\$105,000 (25)	\$6,126 (9)

Source: GAO's analysis of military and federal, state, and city government data.

Notes: NA indicates that the data are not available.

Income is defined as regular military compensation (i.e., basic pay, allowances for housing and subsistence, and federal tax advantages) for servicemembers and regular salary for civilian government employees.

^aRecurring payments are in lieu of a return of employee contributions to the retirement plan.

^bThe designated beneficiary receives two times the employee's retirement account balance and accumulated interest. We did not provide a wage history and, therefore, could not calculate the amount of this benefit.

**Appendix III
Hypothetical Situations Comparing Cash
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^cThe Workers' Compensation benefit is offset by 50 percent of the Social Security benefit. We did not provide a wage history and, therefore, could not calculate the amount of this benefit.

^dThe designated beneficiary receives two times the employee's retirement account balance and accumulated interest and may elect this payment as either a lump sum payment or a recurring payment. We did not provide a wage history and, therefore, could not calculate the amount of this benefit.

^eThe retirement benefit is reduced by the Workers' Compensation benefit.

^fAn official from the Kentucky Employees Retirement System elected not to provide information due to ongoing litigation.

^gThe designated beneficiary receives the employee and state contributions to the retirement plan. We did not provide a wage history and, therefore, could not calculate the amount of this benefit.

^hWe assumed that the beneficiary elected the 5-year payment option. If he or she elected a lifetime payment, the monthly benefit would be lower. The recurring payment is in lieu of a return of employee contributions to the retirement plan.

ⁱThe designated beneficiary receives a return of the employee and employer contributions to the retirement system. We did not provide a wage history and, therefore, could not calculate the amount of this benefit.

^jThe spouse has the option for an immediate lump sum payment of the employee's contributions to the retirement plan or recurring payments equal to \$1,160 starting when the employee would have reached age 62.

^kThe designated beneficiary receives two times the employee's contributions to the retirement plan, one-half of which is from the employer matching death benefit. We did not provide a wage history and, therefore, could not calculate the amount of this benefit.

^lThe designated beneficiary receives an additional 5 percent of the employee's retirement account balance, not to exceed the total amount in the account. We did not provide a wage history and, therefore, could not calculate the amount of this benefit.

^mThe payment is equal to 35 percent of the employee's final average compensation when added to the Social Security survivor's benefit, plus 10 percent of the employee's final average compensation for each child up to three children under age 18 or, if dependent students, 23. We did not provide a wage history and, therefore, could not calculate the amount of the benefit.

ⁿThe designated beneficiary receives two times the employee's contributions to the retirement plan. We did not provide a wage history and, therefore, could not calculate the amount of this benefit.

^oThe designated beneficiary receives two times the employee and employer contributions to the retirement plan. We did not provide a wage history and, therefore, could not calculate the amount of this benefit.

^pThe designated beneficiary receives a return of the employer contributions to the retirement plan. We did not provide a wage history and, therefore, could not calculate the amount of this benefit.

^qPhiladelphia pays its retirement benefit annually. The equivalent of a monthly benefit is shown for comparison purposes. Additionally, the retirement benefit is reduced by the Workers' Compensation benefit.

^rThe designated beneficiary receives a return of employee and employer contributions to the retirement system. He or she may elect to receive this benefit over 15 years or as a lifetime payment.

Cash Survivor Benefits Provided by Government Entities for Employees in High-Risk Occupations

This appendix describes the cash benefits available to eligible survivors of civilian government employees who die in the line of duty while performing in the high-risk occupations of law enforcement or firefighting. We obtained information on the survivor benefits plans for these occupations from the federal government, 50 states and the District of Columbia, and the 9 U.S. cities with a population of at least 1 million. Types of cash benefits are listed along with descriptions of how the lump sum payments, recurring payments, or both are computed for each entity if these benefits are above those provided to the survivors of general government employees. We obtained the information through structured interviews with benefits personnel for the 61 civilian government entities and verified the reliability of that data through a review of statutes, benefits plans, and other information that the benefits personnel supplied. The information presented in this appendix is summarized in table 5 in the report.

Table 9: Cash Survivor Benefits Provided by Civilian Government Entities for Employees in High-Risk Occupations

Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
Federal			
	Public Safety Officers' Benefits Program ^a	The eligible spouse, child, or both may receive an amount equal to \$267,494 (as of October 2003).	
	Death gratuity	Same as general government employees	
	Federal Employees' Retirement System	Same as general government employees	Same as general government employees
	Thrift Savings Plan	Same as general government employees	
	Federal Employees' Group Life Insurance	Same as general government employees	
	Federal Employees' Compensation Act	Same as general government employees	Same as general government employees
States			
Alabama	Death gratuity	The spouse, child, or other dependent receives \$50,000.	
	Employees' Retirement System	Same as general government employees	Same as general government employees
	Employee Injury Compensation Program	Same as general government employees	Same as general government employees

**Appendix IV
Cash Survivor Benefits Provided by
Government Entities for Employees in
High-Risk Occupations**

(Continued From Previous Page)

Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
Alaska	Public Employees' Retirement System	Same as general government employees	The spouse receives the greater of 50 percent of the employee's gross salary at the time of death and 75 percent of the normal retirement benefit the employee would have earned when he or she retired. If there is no spouse, the payment is divided equally among any children. If there is no spouse or child or if someone other than the spouse or child is the designated beneficiary, then the designated beneficiary receives the lump sum payment.
	Basic Life and Accidental Death and Dismemberment Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
Arizona	Public Safety Personnel Retirement System	The designated beneficiary receives the accumulated contributions to the retirement system, which includes employer and employee contributions.	The spouse receives 100 percent of the employee's salary from the average of the 3 highest years, less any amount paid to an eligible child. One unmarried child under the age of 18 or, if a full-time student, 23, receives 10 percent of the pension that the employee would have received for an accidental disability retirement, which is 50 percent of the average monthly compensation or normal pension amount, whichever is greater. Two or more children split 20 percent of this amount. The spouse's payment is paid to a guardian if there are eligible children and no spouse.
	Basic Life Insurance and Accidental Death and Dismemberment Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees

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Cash Survivor Benefits Provided by
Government Entities for Employees in
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Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
Arkansas	Death gratuity	The spouse, dependent child under age 22, or parent receives \$25,000 and an additional \$100,000 for an employee in certain high-risk occupations performing specific duties.	
	State Police Retirement System	Same as general government employees	Same as general government employees, except the spouse must elect to receive a reduced benefit for the benefit to commence immediately.
	Basic Group Term Life and Accidental Death and Dismemberment Coverage	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
California	California Public Employees' Retirement System	Same as general government employees	Same as general government employees
	Group Term Life Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
Colorado	Public Employees' Retirement Association of Colorado	Same as general government employees	Same as general government employees
	Basic Life and Accidental Death and Dismemberment Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
Connecticut	Death Benefits for State Employees, State Officers and Members of the General Assembly		Same as general government employees
	Connecticut State Employees Retirement System Tier IIA	Same as general government employees	In addition to the benefits provided to survivors of general government employees, the surviving spouse receives \$550 per month. If there are less than three children, each child receives \$250 per month. If there are more than three children, the children divide \$575 per month.
	Workers' Compensation	Same as general government employees	Same as general government employees

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Cash Survivor Benefits Provided by
Government Entities for Employees in
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(Continued From Previous Page)

Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
Delaware	Death gratuity		The designated beneficiary receives \$150,000 paid in annual installments not to exceed \$30,000 per year.
	New State Police Pension Plan	Same as general government employees	The spouse receives a pension equal to 50 percent of the employee's final compensation. If there is no spouse, a dependent child receives the payment. If there is no spouse or dependent child, then a dependent parent receives the payment.
	Workers' Compensation	Same as general government employees	Same as general government employees
Florida	Death gratuity	The designated beneficiary receives from \$50,000 to \$250,000, depending on the circumstances of the employee's death, adjusted annually for price level changes, and an additional \$1,000 for burial.	
	Florida Retirement System	Same as general government employees	Same as general government employees
	Life insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
Georgia	Employees Retirement System	Same as general government employees	Same as general government employees
	Group Term Life Insurance	Same as general government employees	Same as general government employees
	Workers' Compensation	Same as general government employees	Same as general government employees
Hawaii	Employees' Retirement System of the State of Hawaii	Same as general government employees	Same as general government employees
	Group Life Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
Idaho	Public Employee Retirement System of Idaho	The spouse receives \$100,000 in addition to benefits for general government employees. If there is no spouse, the payment can go to a dependent child under age 21.	Same as general government employees
	Basic Life and Accidental Death and Dismemberment Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees

**Appendix IV
Cash Survivor Benefits Provided by
Government Entities for Employees in
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(Continued From Previous Page)

Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
Illinois	Law Enforcement Officers, Civil Defense Workers, Civil Air Patrol Members, Paramedics, Firemen, Chaplains, and State Employees Compensation Act	Same as general government employees	
	State Employees' Retirement System of Illinois	Same as general government employees	Same as general government employees
	Group Life Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
Indiana	Special Death Benefit Fund	The spouse, child, or parent receives \$150,000.	
	Retirement	The information was requested but was not received.	
	Group Term Life Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
Iowa	Public Safety Peace Officers' Retirement, Accident, and Disability System	The survivor who receives the recurring payment receives \$100,000.	The spouse receives 50 percent of the employee's final average compensation, calculated based on the employee's 3 highest years of salary. If there is no spouse, the payment is made to the children; if there are no children, the payment is made to a dependent parent. Retirement benefits are offset by Workers' Compensation benefits.
	Basic Employee Term Life and Accidental Death and Dismemberment Coverage	The designated beneficiary receives \$40,000.	
	Workers' Compensation	Same as general government employees	Same as general government employees
Kansas	Kansas Police and Firemen's Retirement System	If there is no spouse or child, the designated beneficiary receives 100 percent of the employee's current annual salary, less any refundable contributions and interest.	Same as general government employees
	Workers Compensation	Same as general government employees	Same as general government employees
Kentucky	Death gratuity	The spouse, children, or both divide \$75,000.	
	State Police Retirement System	Information was not provided due to ongoing litigation.	

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(Continued From Previous Page)

Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
	Group Life Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
Louisiana	State Police Pension and Retirement System		The spouse receives 75 percent of the employee's salary at the time of death. If there is no spouse but there is a minor child, the child receives the spouse's payment. The spouse's payment continues until remarriage or death. The payment to the child continues until age 18 or, if a student, 23.
	Basic Term Life and Accidental Death and Dismemberment Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
Maine	Death gratuity	The spouse, children, or both divide \$50,000. If there is no spouse or child, the employee's parents receive the payment.	
	Maine State Retirement System	Same as general government employees	Same as general government employees
	Employee Life Insurance and Accidental Death and Dismemberment Coverage	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees

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Cash Survivor Benefits Provided by
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(Continued From Previous Page)

Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
Maryland	Death gratuity	The spouse, child, dependent parent, or estate receives \$50,000. The value of the payment is adjusted annually using the Consumer Price Index. Additionally, funeral expenses not to exceed \$10,000 are paid to the survivor. This benefit is reduced by the amount provided through Workers' Compensation. An additional \$50,000 is paid to the spouse, child, or dependent parent through the same source that provides the death gratuity for general government employees.	
	State Police Retirement System of the State of Maryland	The designated beneficiary receives a return of the employee's contributions to the retirement system and accrued interest. In addition, if there is no spouse, child, or dependent parent, the designated beneficiary receives 100 percent of the employee's salary at the time of death.	The spouse receives two-thirds of the employee's final average salary. If there is no spouse, the payment goes to a child under age 18 or dependent parent.
	Workers' Compensation	Same as general government employees	Same as general government employees
Massachusetts	State Employees Retirement System	In addition to a return of the employee's contributions to the retirement system, the spouse receives \$100,000. If there is no spouse, children receive the payment; if there are no children, a parent receives the payment.	The spouse receives the amount of salary the employee would have earned had the employee continued in service in his or her position, adjusted according to any salary increases granted for the position. The portion that is immediately payable is equal to the maximum salary of the position. If the spouse dies, children receive 72 percent of the pension that the spouse had been receiving and an additional \$312 per year until age 18 or, if full-time students, 21.
	Basic Life and Accidental Death and Dismemberment Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees

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Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
Michigan	Public Safety Officers Benefit Act	The spouse, dependent, or estate of the employee receives \$25,000.	
	State Police Retirement System	If there are no dependents, then the higher of the employee's contributions to the retirement system, plus interest, and \$1,500 is paid to the employee's estate. Additionally, burial expenses not to exceed \$1,500 are paid.	The spouse receives 60 percent of the employee's final average compensation, calculated based on the last 2 years of service. If there are children, the spouse receives the spousal benefit and each child receives \$100 per month. If there is no spouse, then payment to spouse is divided among children. Payments to a child stop when the child reaches age 18. The sum of the recurring payments through the Retirement System and Workers' Compensation is not to exceed the employee's average salary in the last 2 years of service.
	Group Life Insurance and Accidental Death Benefits	Same as general government employees	
	Workers' Disability Compensation	Same as general government employees	Same as general government employees
Minnesota	State Patrol Retirement Plan	If no dependents are eligible for the recurring payment, the designated beneficiary receives a return of the employee's contribution to the retirement system, plus 6 percent interest.	The spouse receives a lifetime benefit equal to 50 percent of the average of the employee's 5 highest years of salary. A dependent child under age 18 or, if a full-time student, 22, receives 10 percent of the employee's average salary, up to a maximum of 70 percent of the employee's average salary for the family. An additional \$20 per month is payable to each dependent child.
	Basic Life Coverage and Accidental Death and Dismemberment Coverage	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
Mississippi	Mississippi Highway Safety Patrol Retirement System	Same as general government employees	Same as general government employees
	Life Insurance and Accidental Death and Dismemberment Coverage	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees

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Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
Missouri	Transportation Department and State Highway Patrol Retirement System		The minimum benefit is 50 percent of the employee's final average compensation. If the employee had more than 5 years of service, the spouse receives the retirement benefit that the employee would have received had he or she been of normal retirement age and retired on the day he or she died and elected the "Option 1" benefit. If there is no spouse but there are children, the children divide 80 percent of the employee's accrued monthly benefit, calculated as if the employee were of normal retirement age and retired on the day he or she died. If the employee had between 3 and 5 years of service, then the employee's spouse or child under age 21 receives 25 percent of the employee's accrued monthly benefit calculated as if the employee were of normal retirement age and retired on the day the employee died.
	Basic Life Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
Montana	Highway Patrol Officers' Retirement System	If no beneficiary is eligible for the recurring payment, the designated beneficiary receives the employee's accumulated contributions to the retirement system.	The spouse receives 50 percent of the employee's highest average compensation. If there is no spouse, a dependent child receives the payment until age 18 or, if a full-time student, 24. The highest average compensation is calculated based on the employee's highest salary for 36 consecutive months.
	Life Insurance Plan	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees

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Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
Nebraska	Nebraska State Patrol Retirement System	If no benefits are paid to the spouse or child of an employee, then the designated beneficiary receives a return of the employee's contributions to the retirement system, plus regular interest.	A spouse with no children receives 75 percent of the officer's annuity, calculated as if the officer retired due to a disability. The payment to the spouse continues until the spouse remarries or dies. A spouse with dependent children under the age of 19 receives 100 percent of the officer's annuity. The amount of the payment decreases to 75 percent when the youngest child reaches age 19. If there is no spouse, then dependent children under the age of 19 divide 75 percent of the officer's annuity. The amount of the officer's annuity is 50 percent of the officer's monthly compensation if the officer had less than 17 years of service and 3 percent of the officer's final monthly compensation multiplied by the number of years of service, not to exceed 75 percent of final average monthly compensation, for an officer with at least 17 years of service. Final average monthly compensation is calculated based on the officer's 3 highest years of earnings.
	Basic Non-Contributory Life Insurance	The designated beneficiary receives \$30,000.	
	Workers' Compensation	Same as general government employees	Same as general government employees
Nevada	Public Employees' Retirement System of Nevada	Same as general government employees	Same as general government employees
	Life Insurance and Accidental Death and Dismemberment Insurance	The designated beneficiary receives \$60,000.	
	Workers' Compensation	Same as general government employees	Same as general government employees
New Hampshire	New Hampshire Retirement System	Same as general government employees	Benefits are the same as those for general government employees, except that the payment equals 50 percent of the employee's salary at the time of death.
	Workers' Compensation	Same as general government employees	Same as general government employees

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Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
New Jersey	State of New Jersey State Police Retirement System	If no beneficiary is eligible for the recurring payment, the employee's contributions to the retirement system are paid to the designated beneficiary.	The spouse receives 70 percent of the employee's final salary until remarriage or death. If there is no spouse, one, two, or three children receive 20, 35, or 50 percent of the employee's final compensation, respectively. Payments stop when children reach age 18 or, if full-time students, 24.
	Noncontributory Group Life Insurance	The designated beneficiary receives 350 percent of the employee's final salary as a lump sum or recurring payment.	The designated beneficiary receives 350 percent of the employee's final salary as a lump sum or recurring payment.
	Workers' Compensation	Same as general government employees	Same as general government employees
New Mexico	Peace Officers' Survivors Supplemental Benefits	The spouse, child, or parent receives \$50,000.	
	Public Employees Retirement Association of New Mexico	Same as general government employees	Same as general government employees
	Basic Term Life Insurance	The designated beneficiary receives \$130,000.	
	Workers' Compensation	Same as general government employees	Same as general government employees
New York	New York State and Local Police and Fire Retirement System (Tier 2)	If the designated beneficiary is not eligible for the recurring payment, he or she receives three times the employee's salary earned during the last 12 months of service, rounded to the next \$1,000.	The eligible beneficiary receives 50 percent of the employee's final average salary, less any Workers' Compensation benefit, paid in the following order: spouse, for life; minor children until the last child reaches age 18 or, if a full-time student, 23; or a dependent parent, for life. If the beneficiary is the spouse, the spouse also receives a payment equal to the salary the employee would have earned in his or her next highest grade step, reduced by the benefit described above and the Social Security benefit.
	Workers' Compensation	Same as general government employees	Same as general government employees

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Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
North Carolina	Law Enforcement Officers', Firemen's, Rescue Squad Workers' and Civil Air Patrol Members' Death Benefits Act	The spouse, child, parent, or estate receives \$50,000.	
	Teachers' and State Employees' Retirement System for State Law Enforcement Officers	Same as general government employees	Same as general government employees
	Workers' Compensation	Same as general government employees	Same as general government employees
North Dakota	North Dakota Highway Patrol Retirement System	Same as general government employees	If the employee had more than 3 years of service and was married, the spouse may choose to receive one of the following options: a lump sum payment of the employee's account balance; 60 monthly payments equal to what the employee would have received as a normal retirement benefit, calculated based on the employee's final average salary, credited service, and a benefit multiplier; or monthly payments of one-half of the employee's normal retirement benefit for the spouse's lifetime.
	Basic Life Insurance, Accidental Death and Dismemberment Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees

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Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
Ohio	Ohio Public Safety Officers Death Fund Benefit		Eligible survivors, including the spouse and dependent children under age 18 or, if students, 22, divide an amount equal to the employee's monthly base pay, offset by the benefits provided through the retirement system. The benefits are payable until the employee would have qualified for retirement.
	Highway Patrol Retirement System		If the employee was eligible for retirement, the spouse is eligible for the greater of 50 percent of the employee's retirement payment or \$900 per month. If the employee was not eligible for retirement, the spouse receives \$900 per month and dependent children receive \$150 per month until age 18 or, if students in certain qualified programs, 23.
	Basic Life Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
Oklahoma	Oklahoma Law Enforcement Retirement System	The designated beneficiary receives \$5,000.	The spouse or the person having custody of a child under age 18 or, if a full-time student, 22, receives a monthly payment equal to 2.5 percent multiplied by 20 years of service, regardless of the employee's actual years of service, multiplied by the salary the employee would have received after 20 years of service based on statutory salary schedules in effect on the employee's date of death. Additionally, if there is a spouse and one or more children under age 18 or, if full-time students, 22, they receive \$400 per month as long as the spouse is alive and until the children reach age 18 or, if full-time students, 22.
	HealthChoice Life Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees

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Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
Oregon	Oregon Public Employees Retirement System ^b	Same as general government employees	Same as general government employees
	Workers' Compensation	Same as general government employees	Same as general government employees
Pennsylvania	Act 101 Death Benefits	The spouse, child, or parent receives \$50,000, adjusted annually for inflation based on the Consumer Price Index. The benefit amount for fiscal year 2003-2004 is \$62,036.	
	State Employees' Retirement System	Same as general government employees, except the designated beneficiary of an employee with more than 5 years of service may elect to receive the payment as a recurring payment if the present value is greater than \$5,000.	
	Employee Term Life Coverage	The designated beneficiary receives an amount equal to the lesser of the employee's annual salary, rounded to the nearest \$1,000, and \$40,000.	
	Workers' Compensation	Same as general government employees	Same as general government employees
Rhode Island	Relief of Injured and Deceased Fire Fighters and Police Officers	The spouse receives a payment equal to 40 percent of the federal benefits for law enforcement officers and firefighters killed in the line of duty. If there is no spouse, the payment is made to a child or, if there is no child, to a dependent parent.	
	State Police Retirement Program	The employee's dependent relatives receive 75 percent of the employee's annual salary.	

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Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
South Carolina	South Carolina Police Officers Retirement System	The designated beneficiary receives the greater of a return of the employee's contributions to the retirement system, plus accrued interest, and \$1,000. If the employee had 5 or more years of earned service and was age 55, or had 15 years of service, the designated beneficiary can elect a recurring payment in lieu of the lump sum payment, equal to the payment that the employee would have received had the employee retired on the day he or she died and elected a reduced retirement allowance. For the purposes of the benefit calculation, an employee under age 50 with less than 25 years of service is assumed to be 50 years of age.	The spouse receives 50 percent of the employee's monthly earnable compensation. If there is no spouse, the payment is made to the employee's children under age 18 or a surviving parent.
	Active Membership Group Life Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
South Dakota	South Dakota Retirement System Class B Public Safety	Same as general government employees	Same as general government employees, except the retirement factor used to calculate the recurring payment is higher for employees in high-risk occupations.
	Group Term Life Plan Basic Coverage	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
Tennessee	Tennessee Consolidated Retirement System	Same as general government employees	Same as general government employees
	Basic Group Term Life and Special Accident Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees

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Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
Texas	Financial Assistance to Survivors of Certain Law Enforcement Officers, Fire Fighters, and Others ("Chapter 615")	A spouse, child, or parent receives \$250,000. Additionally, if the spouse or child is not qualified for an annuity under the retirement plan, he or she receives \$6,000 for funeral expenses.	Children receive monthly benefits until age 18; one child receives \$200, two children divide \$300, and three or more children divide \$400. Additionally, if the spouse or child is not qualified for an annuity under the retirement plan, he or she receives monthly payments equal to the greater of the amount the employee would have received had he or she retired in the month in which he or she died or the minimum recurring payment the employee would have received had he or she been employed by the state for 10 years and paid the lowest salary for the position and had been eligible to retire under the retirement system.
	Employees Retirement System of Texas	Same as general government employees	Same as general government employees, except if the employee had more than 20 years of service, the retirement factor is 2.8.
	Basic Group Term Life Insurance	Same as general government employees	Same as general government employees
	Workers' Compensation	Same as general government employees	Same as general government employees
Utah	Public Safety Noncontributory Retirement System	If the employee had less than 20 years of service, the spouse receives \$1,000, in addition to the recurring payment. If there is no spouse, the designated beneficiary receives a return of the employee's contributions to the retirement plan.	If the employee had less than 20 years of service, the spouse receives 30 percent of the employee's final average monthly salary, in addition to the lump sum payment. If the employee had more than 20 years of service, the employee is considered to have retired, and the spouse receives 65 percent of the employee's retirement benefit, calculated based on the employee's final average salary, years of service, and a retirement factor.
	Group Term Life and Group Accident Plan	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees

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Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
Vermont	Vermont State Retirement System Group C	Same as general government employees	Same as general government employees, except the spouse receives a minimum benefit of 35 percent of the employee's final average compensation.
	Life Insurance and Accidental Death and Dismemberment Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
Virginia	State Police Officers' Retirement System	Same as general government employees	Same as general government employees
	Basic Group Life Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
Washington	Washington State Patrol Retirement System Plan 2	Same as general government employees, except if the employee had more than 10 years of service, the spouse or guardian of minor children receives either 150 percent of the employee's contributions to the retirement system and accumulated interest or the recurring payment.	Same as general government employees
	Basic Term Life Insurance and Accidental Death and Dismemberment Insurance for Employees	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
West Virginia	West Virginia State Police Retirement System		The spouse receives a monthly benefit equal to the greater of 70 percent of the employee's annual salary and \$6,000. Additionally, each dependent child receives \$100 per month.
	Basic Life Insurance and Basic Accidental Death and Dismemberment Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees

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Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
Wisconsin	Wisconsin Retirement System	Same as general government employees	Same as general government employees
	Wisconsin Public Employers Group Life Insurance Program	Same as general government employees	
	Worker's Compensation	Same as general government employees, except that there is an additional amount equal to 75 percent of the primary death benefit, with a minimum of \$50,000 paid to individuals who were wholly dependent on the employee's earnings. If there are more than four persons wholly dependent on the employee, an additional \$2,000 is paid for each dependent in excess of four.	Same as general government employees
Wyoming	Wyoming State Highway Patrol, Game and Fish Warden and Criminal Investigator Retirement Program		The spouse receives 50 percent of the employee's final actual salary. Each unmarried child under the age of 18 receives 5 percent of the employee's final actual salary. The total benefits to the family are not to exceed 100 percent of the employee's final actual salary.
	Group Life Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	Same as general government employees
District of Columbia	Police and Firefighters Retirement and Disability	Any survivor who received at least 50 percent of support from the employee receives a lump sum payment of \$50,000. If there are multiple survivors, the payment is divided among the survivors. Additionally, burial expenses up to \$300 are paid.	The spouse receives 100 percent of the employee's final salary. If there is no spouse or the spouse dies or remarries, the unmarried children under age 18 or, if full-time students, 22, divide 75 percent of the average of the highest 3 years of compensation.
	DC Employees' Group Life Insurance	Same as general government employees	

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Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
Cities			
Chicago	Law Enforcement Officers, Civil Defense Workers, Civil Air Patrol Members, Paramedics, Firemen, Chaplains, and State Employees Compensation Act	The designated beneficiary receives a payment adjusted annually by the Consumer Price Index. In 2004, the payment is \$262,405. Additionally, the spouse or estate is paid \$10,000 for burial.	
	Firemen's Annuity and Benefit Fund of Chicago, Policemen's Annuity and Benefit Fund of Chicago		The spouse receives a benefit equal to 75 percent of the employee's final annual salary for life. A minor child receives an amount equal to 10 percent of the final annual salary; the total family benefits cannot exceed 100 percent of the salary.
	Basic Life Benefit and Accidental Death and Dismemberment Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	
Dallas	Dallas Police and Fire Pension System		The eligible spouse receives 50 percent of the employee's accrued pension benefit based on actual years of pension service or 20 years of pension service, whichever is greater.
	Standard Insurance Company	Same as general government employees	
	Workers' Compensation	Same as general government employees	
Houston	Houston Firefighters' Relief and Retirement Fund, Houston Police Officers' Pension System	The eligible spouse or other dependents receive \$5,000.	Same as general government employees, plus an additional amount of \$150 per month.
	Basic Life Insurance and Occupational Death Benefit	Same as general government employees	
	Workers' Compensation	Same as general government employees	

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Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
Los Angeles	Los Angeles Fire and Police Pension Plan		The qualified spouse or qualified domestic partner receives a monthly payment equal to 75 percent of the employee's final average salary for life. The final average salary is the monthly average salary received during the last 12 consecutive months of service. If there is one minor or dependent child, an additional 25 percent of the payment will be provided to the qualified survivor; 40 percent, if there are two minor or dependent children; and 50 percent, if there are three or more minor or dependent children.
	Workers' Compensation	Same as general government employees	
New York	Death gratuity	Same as general government employees	
	New York City Police Pension Fund, New York City Fire Department Pension Fund		Same as general government employees
	Workers' Compensation	Same as general government employees	
Philadelphia	City of Philadelphia Public Employees Retirement System		Same as general government employees
	Life insurance	Information was requested but not received.	
	Workers' Compensation	Same as general government employees	
Phoenix	Public Safety Personnel Retirement System		The eligible spouse receives 100 percent of the employee's average monthly benefit compensation, less any amount payable for an eligible child.
	Basic Life Insurance, Basic Accidental Death and Dismemberment Insurance, and Occupational Accidental Death Insurance	The designated beneficiary receives two times the employee's basic annual salary, rounded up to the next higher \$1,000, plus \$100,000.	
	Workers' Compensation	Same as general government employees	

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Type of employee	Source of cash benefit	Lump sum payment	Recurring payment
San Antonio	Retirement		The benefits are determined through negotiated collective bargaining agreements.
	Basic Term Life and Accidental Death and Dismemberment Coverage	Same as general government employees	
	Workers' Compensation	Same as general government employees	
San Diego	San Diego City Employees' Retirement System		Same as general government employees
	Basic Term Life and Accidental Death and Dismemberment Insurance	Same as general government employees	
	Workers' Compensation	Same as general government employees	

Source: GAO's analysis of military and federal, state, and city government data.

^aBenefits from the Public Safety Officers' Benefits Act may apply to federal, state, and local law enforcement officers and firefighters; members of public rescue squads and ambulance crews; Federal Emergency Management Agency personnel; and emergency management and civil defense agency employees.

^bAccording to a state official, the Oregon Public Employees Retirement System covers the largest number of people. Employees hired after August 28, 2003, are covered under the Oregon Public Service Retirement Plan.

GAO Contact and Staff Acknowledgments

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