LODD Financial Benefits Checklist - 2026

Start with the family. Then make the connections.

A working checklist for chaplains, family liaisons and benefits specialists. A checked box records a follow-up, not a decision that a family qualifies.

Benefit amounts, eligibility requirements, and state or local programs can change. Confirm eligibility with the administering agency before advising a family.

Family / officer reference: ____________________ Liaison: ____________________

- [ ] **Agree on a point of contact**

  Ask the family who may coordinate with the agency and benefits specialists. Record urgent needs, a preferred contact method and the next check-in. Keep personal records secure.

  Contact / next step / due date:

- [ ] **Federal PSOB death benefit [1]**

  BJA lists $461,656 for eligible deaths occurring on or after October 1, 2025 (FY2026). BJA determines eligibility; other programs' approvals do not establish PSOB eligibility. Start the application and ask about claim-specific deadlines.

  Contact / next step / due date:

- [ ] **Federal educational assistance [1, 2]**

  BJA lists $1,574 per month for eligible full-time education on or after October 1, 2025. Ask PSOB to confirm spouse/child eligibility, enrollment, duration and the rate for the period attended.

  Contact / next step / due date:

- [ ] **Duty-related trauma and suicide: request PSOB review [3]**

  The 2022 law allows certain trauma-related and suicide claims; coverage is not automatic. Evidence requirements differ by circumstances and timing. Ask PSOB about documentation and filing deadlines rather than ruling a claim in or out.

  Contact / next step / due date:

- [ ] **Occupational cancer: ask about the new PSOB presumption [4]**

  BJA requires a listed duty-related carcinogen exposure, at least five years of service before diagnosis, and departure from service less than 15 years before diagnosis. The listed cancer must cause death or permanent total disability. Additional documentation and effective-date rules apply.

  Contact / next step / due date:

Texas benefits and the agency's own coverage

Texas is an example, not a nationwide schedule. For another state, ask its administering agency for the applicable survivor programs.

Benefit amounts, eligibility requirements, and state or local programs can change. Confirm eligibility with the administering agency before advising a family.

- [ ] **Texas Chapter 615 lump sum [5, 6]**

  Ask ERS for the amount applicable to the date of death and the eligible survivor priority. The amount is adjusted annually and depends on the date of death. Record ERS's confirmed amount below.

  Contact / next step / due date:

- [ ] **Texas minor-child assistance [5, 6]**

  Section 615.023 lists monthly totals of $400 for one eligible child, $600 for two, or $800 for three or more. A child's entitlement ends in the month of their 18th birthday. Ask ERS about guardianship and payment arrangements.

  Contact / next step / due date:

- [ ] **Texas workers' compensation income benefits [7]**

  For a qualifying work-related death, the formula is 75% of average weekly wage, subject to limits and beneficiary rules. File DWC Form-042 within one year of death. Ask the carrier to confirm allocation and duration for spouse, children and other dependents.

  Contact / next step / due date:

- [ ] **Texas burial reimbursement [7]**

  For injuries on or after September 1, 2015, eligible burial expenses may be reimbursed up to $10,000 to the person who paid. Submit bills and a written request to the carrier within 12 months of death. It is not automatically a payment to the funeral home.

  Contact / next step / due date:

- [ ] **Employer, retirement and personal coverage**

  With permission, ask HR or the family liaison to inventory pension survivor options, employer life/accident policies, health coverage and personal policies. Have the administering specialist explain elections, deadlines and documents before anything is signed.

  Contact / next step / due date:

Private assistance: check the actual program

These programs are separate from statutory benefits. Membership, location, family circumstances, policy exclusions and available assistance matter.

Benefit amounts, eligibility requirements, and state or local programs can change. Confirm eligibility with the administering agency before advising a family.

- [ ] **Local or regional 100 Club [8]**

  Locate the club serving the officer's agency and confirm its service area, qualifying circumstances, assistance and application process. Do not promise a universal $10,000 payment or a 72-hour turnaround.

  Contact / next step / due date: ______

- [ ] **Tunnel to Towers [9]**

  Ask about the Fallen First Responder Home Program. Its line-of-duty/training route requires a surviving biological or legally adopted child age 18 or younger; the 9/11-exposure route uses age 21 or younger. Date-of-death and surviving-parent relationship conditions also apply. The foundation decides eligibility.

  Contact / next step / due date: ______

- [ ] **NRA member insurance [10]**

  The NRA lists a $35,000 line-of-duty death benefit for public law enforcement officers who are members. It is not available in all states and is subject to policy terms, exclusions and changes. Confirm coverage with the insurance administrator.

  Contact / next step / due date: ______

- [ ] **WoodmenLife first-responder benefit [11]**

  WoodmenLife currently lists $25,000 for qualifying first-responder members who die in the line of duty. Verify membership in good standing, registered first-responder status and program conditions. This noncontractual member extra can change.

  Contact / next step / due date: ______

- [ ] **National Sheriffs' Association [12]**

  Eligible members may have accidental death and dismemberment coverage. Ask the association for the applicable membership class, current group policy, benefit amount and exclusions. Record the insurer's confirmed coverage and claim contact.

  Contact / next step / due date: ______

Sources and follow-through

Numbered sources correspond to the checklist. Links are clickable in the PDF. The Texas lump-sum amount must be obtained from ERS for the date of death; it is deliberately not quoted as a current fixed amount.

1. BJA: FY2026 PSOB and education amounts
https://bja.ojp.gov/program/psob/psob-data/current-psob-reports

2. PSOB: applications and education prescreen
https://psob.bja.ojp.gov/benefits/

3. BJA: Public Safety Officer Support Act FAQs
https://bja.ojp.gov/doc/psosa-faq.pdf

4. BJA: Honoring Our Fallen Heroes eligibility
https://bja.ojp.gov/program/psob/law-and-regulations

5. Texas Government Code, Chapter 615
https://statutes.capitol.texas.gov/Docs/GV/pdf/GV.615.pdf

6. ERS: 2026 adopted rules, Chapter 75
https://www.sos.texas.gov/texreg/archive/March272026/Adopted%20Rules/34.PUBLIC%20FINANCE.html

7. Texas DWC: death and burial benefits
https://www.tdi.texas.gov/wc/employee/deathben.html

8. The 100 Club: assistance and service area
https://the100club.org/what-we-do/

9. Tunnel to Towers: eligibility requirements
https://t2t.org/fallen-first-responder-home-program/eligibility/

10. NRA: law enforcement officer benefits
https://le.nra.org/law-enforcement-benefits.aspx

11. WoodmenLife: first-responder member extra
https://www.woodmenlife.org/extras/first-responders/

12. National Sheriffs' Association: member benefits
https://www.sheriffs.org/nsa-membership/benefits/

Before the next family meeting

Who will make the next call?

What is still waiting for confirmation?

When will we check back with the family?

Sources reviewed September 17, 2026. Confirm amounts and eligibility for the individual claim.