Quick Reference Guide:

Accessing Line of Duty Death Benefits for Massachusetts Fallen Firefighters

Prepared By:

Office of General Counsel
Massachusetts Department of Fire Services
P.O. Box 1025 - State Road
Stow, Massachusetts 01775-1025
(978) 567-3183

Updated: **October 2026**

Table of Contents

I. INTRODUCTION 3
II. FEDERAL BENEFITS 3
A. Public Safety Officers' Benefits Program (PSOB Benefits) **3**
Death 3
Education 4
B. Required Documents for PSOB Benefits **4**
Death Claim 4
Education Claim 5
III. MASSACHUSETTS BENEFITS 5
A. Death **6**
B. Pension / Survivor Benefits **6**
Pension Benefits for Call/Volunteer firefighters for Line of Duty Death (M.G.L. c. 32, s. 89E) 6
Pension / Survivor Benefits for Career firefighters for Line of Duty Death (M.G.L. c. 32, s. 100) 7
C. Funeral Benefit (Career / Call/Volunteer Firefighter) (M.G.L. c. 41, s. 100G and 100G¼) **7**
D. Education Benefits (M.G.L. c. 15A, s. 16) **7**
Children 7
Spouse 8
E. Real Estate Benefit (Career and Call/Volunteer) (M.G.L. c. 59, s. 5, cl. 2 and 3) **8**

I. INTRODUCTION

This document will outline the various types of benefits available to families of both Career and Call/Volunteer firefighters **killed in the line of duty**[1]. These benefits consist of both federal and state components and will differ in some respects depending on the status of the fallen firefighter; Call/Volunteer or Career.

This document will also provide guidance for the Department of Fire Services on the process for assisting non-union and non-career departments with the process of obtaining the benefits owed the families of the fallen.

II. FEDERAL BENEFITS

These federal survivor benefits are provided to both Career and Call/Volunteer firefighters who have lost their lives in a line of duty death.

A. Public Safety Officers' Benefits Program (PSOB Benefits)

Death

PSOB provides a one-time benefit to eligible survivors of public safety officers who deaths were the direct and proximate result of an injury and/or certain medical events sustained in the line of duty on or after September 29, 1976. Please see the benefit table below or visit the website at https://www.psob.gov/ for the most current benefit information, which increases each Federal Fiscal Year.

[1] Certain public safety personnel, such as permanent paid fire department members can be presumed to have suffered certain conditions in the line of duty. Added to the retirement law in 1990, G.L. c. 32, s. 94B establishes a rebuttable presumption that, in the case of certain eligible public employees (generally these employees are firefighters) any condition or impairment of health caused by any condition of cancer affecting the skin, central nervous, lymphatic, digestive, hematological, urinary, skeletal, oral, prostate and respiratory tract resulting in total disability or death is service connected unless the contrary is shown by a preponderance of the evidence. The so-called "Cancer Presumption Law" attributes the development of a cancerous condition to the individual's employment. It should be noted that death from illness received in the line of duty has typically been distinguished from death resulting from an incident, accident, or violence received in the line of duty. M.G.L. c. 32, s. 100A(e) specifically states "the presumptions created by sections **94, 94A and 94B shall not apply to the eligibility** for the $300,000 killed in the light of duty death benefit." For more information, please contact the Public Employee Retirement Administration Commission ("PERAC").

2027 Benefits

The amount of the PSOB benefit is $477,336.00 for eligible deaths and disabilities occurring on or after October 1, 2026. The amount of the PSOB educational assistance benefit for one month of full-time assistance on or after October 1, 2026 is $1,621.00.

Date of Death or Injury	Amount
10/01/26 to 9/30/27 (Fiscal Year 2027)	$477,336.00
10/01/25 to 9/30/26 (Fiscal Year 2026)	$461,656.00
10/01/24 to 9/30/25 (Fiscal Year 2025)	$448,575.00
10/01/23 to 9/30/24 (Fiscal Year 2024)	$437,503.00
10/01/22 to 9/30/23 (Fiscal Year 2023)	$422,035.00
10/01/21 to 9/30/22 (Fiscal Year 2022)	$389,825.00
10/01/20 to 9/30/21 (Fiscal Year 2021)	$370,376.00
10/01/19 to 9/30/20 (Fiscal Year 2020)	$365,670.00

Education

PSOB provides support for higher education to eligible spouses and children of public safety officers who died in the line of duty. The current PSOB educational assistance benefit for 45 months of full-time education or training or for a proportional period of time for a part-time program on or after October 1, 2026 is **$1,621.00**. These benefits are subject to change and current details can be obtained by visiting https://www.psob.gov/.

B. Required Documents for PSOB Benefits

Death Claim

- PSOB report of firefighter death form is to be completed by the head of the fire department and/or their designee;

- Detailed statement of circumstance from initiation of incident to the pronouncement of firefighter death;
- Investigation, incident, and accident reports, if any;
- Death certificate;
- Autopsy, toxicology report, or statement signed by head of fire department or designee that none were conducted;
- PSOB claim for death benefits form completed and signed by the survivor/claimant;
- Firefighter's current marriage certificate (if applicable);
- Divorce decrees from firefighter and current spouse's previous marriages, including reference to physical custody of children, if applicable;
- Death certificates for the firefighter and current spouse's previous spouses, if any of the marriages ended in death (if applicable);
- Birth certificates for all of the firefighter's surviving children and stepchildren, regardless of age or dependency; must identify the children's parents (if applicable). See https://www.psob.gov/.

Education Claim

- Visit the following website for the PSOB Educational Assistance Program: https://psob.bja.ojp.gov/benefits/

For additional help with any PSOB claim, please call: (888) 744-6513.

III. MASSACHUSETTS BENEFITS

Benefits provided by the Commonwealth are in addition to the federal benefits, for firefighters who have lost their lives in a line of duty death.

A. Death

- One time death benefit (M.G.L. c. 32, section 100A).
- A non-taxable benefit of $300,000 is payable to the family (survivor) of a firefighter who is killed or dies as the result of an incident, accident, or violence received in the line of duty.
- This survivor's benefit is available to **ALL** firefighters including Career, Call, Volunteer, Auxiliary, Intermittent, or Reserve members of a fire department.
- Benefits are accessed by contacting the:

Massachusetts State Board of Retirement
One Ashburton Place, 12th Floor
Boston, Massachusetts 02108
(800) 392-6014 or (617) 367-7700
Email: SRB@tre.state.ma.us
Website: https://www.mass.gov/orgs/massachusetts-state-retirement-board

B. Pension / Survivor Benefits

Pension Benefits for Call/Volunteer firefighters for Line of Duty Death (M.G.L. c. 32, s. 89E)

This survivor's benefit is available only to Call/Volunteer firefighters killed in the line of duty. Cities and towns are required to provide **one of three** forms of compensation:

(1) One-time $500,000 life insurance policy; or

(2) Lifetime annuity payment of no less than 2/3 and no more than 100% of a full time, first year firefighter salary for that city/town.

If there are no full-time firefighters in that city/town, no less than 2/3 and no more than 100% of the average first year salary for a full-time firefighter as determined by a survey of 3 surrounding cities, towns or districts (as determined by PERAC); or

3) Lifetime insurance policy which pays an annuity of no less than 2/3 and no more than 100% of the annual rate of a first-year firefighter salary, to be paid to surviving spouse.

If there are no full-time firefighters in that city/town, no less than 2/3 and no more than 100% of the average first year salary for a full-time firefighter as determined by a survey of 3 surrounding cities, towns or districts (as determined by PERAC).

Note: If there is no surviving spouse, or if said spouse dies later, then payment is made to minor children until age of majority.

Pension / Survivor Benefits for Career firefighters for Line of Duty Death (M.G.L. c. 32, s. 100)

An amount payable shall be equal to the maximum salary set for the position whether the deceased firefighter had reached the maximum (or not) at the time of his/her death. This benefit is payable to the surviving spouse, regardless of re-marriage, until death.

https://www.mass.gov/info-details/death-of-firefighters-police-officers-and-corrections-officers-in-the-line-of-duty-0

C. Funeral Benefit (Career / Call/Volunteer Firefighter) (M.G.L. c. 41, s. 100G and 100G¼)

Sections 100G and 100G¼ allow a city (including those operating under a Plan D or Plan E charter), town, or, in the case of Section 100G¼, a fire or water district, to adopt a local option benefit that pays funeral and burial expenses for a firefighter who dies from injuries sustained under certain circumstances in the line of duty. Section 100G authorizes up to $2,000, while Section 100G¼ increases the benefit to $15,000.

D. Education Benefits (M.G.L. c. 15A, s. 16)

Children

The Massachusetts Public Service Grant was established for students who have experienced the loss of a parent and/or spouse who is killed or missing in the line of public service duty in the Commonwealth of Massachusetts. The Public Service Grant Program is the only scholarship program not based on demonstrated financial need, but rather entitlement.

a) For a student attending a Massachusetts public college or university, the award shall be equal to the cost of the institution's full time annual tuition charges.

b) For a student attending a Massachusetts Independent College or University, the award shall be equal to the full-time annual tuition charge at the University of Massachusetts, Amherst.

Spouse

The benefits are the same as those for children. Benefits are accessed by contacting the:

Office of Student Financial Assistance
Massachusetts Board of Higher Education
454 Broadway, Suite 200
Revere, Massachusetts 02151
(617) 391-6070
Website: www.mass.edu/osfa/home/home.asp

E. Real Estate Benefit (Career and Call/Volunteer) (M.G.L. c. 59, s. 5, cl. 43)

Spouse and "surviving **minor** children, including adopted children" are exempt from real estate taxes, "provided that such real estate is owned and occupied by such children as their domicile, and provided, further, that no real estate shall be so exempt which the assessors shall adjudge has been conveyed to such children to evade taxation."[2]

Notice must be given to the Tax Assessor before the next tax bill is due and provide the Assessor with all relevant information, including a letter from the Fire Chief stating the date and cause of the line of duty death and in some cases, provide a copy of the death certificate.

[2] Clause 43 of M.G.L. c. 59, s. 5.