### 43:6A-10

### LEGISLATIVE HISTORY CHECKLIST

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**LAWS OF: 2009 CHAPTER: 23** 

NJSA: 43:16A-10 (Extends payment of accidental death benefit in PFRS, SPRS, PERS and TPAF to

survivors of certain members of reserve component of Armed Forces and National Guard)

BILL NO: A770 (Substituted for S1392)

SPONSOR(S): Conners and others

**DATE INTRODUCED:** January 8, 2008

COMMITTEE: ASSEMBLY: Budget

Military and Veterans' Affairs

**SENATE:** Budget and Appropriations

AMENDED DURING PASSAGE: Yes

**DATE OF PASSAGE:** ASSEMBLY: February 5, 2009

SENATE: December 15, 2008

DATE OF APPROVAL: March 18, 2009

**FOLLOWING ARE ATTACHED IF AVAILABLE:** 

FINAL TEXT OF BILL (First reprint enacted)

A770

SPONSOR'S STATEMENT: (Begins on page 3 of original bill)

Yes

**COMMITTEE STATEMENT:** ASSEMBLY: Yes Military 2-28-08

Budget 6-19-08

SENATE: Yes

(Audio archived recordings of the committee meetings, corresponding to the date of the committee statement, *may possibly* be found at www.njleg.state.nj.us)

FLOOR AMENDMENT STATEMENT: No

LEGISLATIVE FISCAL ESTIMATE: Yes 3-5-08

2-10-09

S1392

SPONSOR'S STATEMENT: (Begins on page 3 of original bill)

Yes

COMMITTEE STATEMENT: ASSEMBLY: No

SENATE: Yes State Gov. 5-8-08

Budget 10-6-08

FLOOR AMENDMENT STATEMENT: No

(continued)

LEGISLATIVE FISCAL ESTIMATE:	Yes	6-9-08
VETO MESSAGE:	No	
GOVERNOR'S PRESS RELEASE ON SIGNING:	Yes	

### **FOLLOWING WERE PRINTED:**

To check for circulating copies, contact New Jersey State Government Publications at the State Library (609) 278-2640 ext. 103 or mailto:refdesk@njstatelib.org

**REPORTS:** No

**HEARINGS:** No

**NEWSPAPER ARTICLES:** Yes

LAW

<sup>&</sup>quot;Law honors local soldier," Burlington County Times, 3-19-09, p.1 "Benefits extended to soldiers' survivors," The Press of Atlantic City, 3-19-09, p. C7 "Death benefits law honors S.J. soldier," Courier-Post, 3-19-09, p.18 "Survivor' benefits extended," Asbury Park Press, 3-19-09, p.A4

# [First Reprint] **ASSEMBLY, No. 770**

# STATE OF NEW JERSEY

## 213th LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2008 SESSION

### Sponsored by:

Assemblyman JACK CONNERS
District 7 (Burlington and Camden)
Assemblyman FREDERICK SCALERA
District 36 (Bergen, Essex and Passaic)
Assemblywoman CLEOPATRA G. TUCKER
District 28 (Essex)
Assemblywoman NILSA CRUZ-PEREZ
District 5 (Camden and Gloucester)
Assemblyman GORDON M. JOHNSON
District 37 (Bergen)

### Co-Sponsored by:

Assemblymen Diegnan, Giblin, Rible, Schaer, Chivukula, Assemblywoman Vainieri Huttle, Assemblyman Biondi, Assemblywoman Wagner, Assemblymen Prieto, Vas, Green, Moriarty, Rooney, Van Pelt, Cohen, Assemblywoman Lampitt, Assemblymen P. Barnes, III, Albano, Assemblywoman Oliver, Assemblymen Munoz, Merkt, Assemblywoman Assemblyman Coutinho, Assemblywoman Conaway, Wisniewski, Bramnick, Assemblymen Assemblywoman Greenstein, Assemblyman Chiusano, Assemblywoman McHose, Senators Rice, Bucco, Van Drew, Cardinale, Ciesla, T.Kean, Singer, O'Toole, Pennacchio, B.Smith, S.Kean, Oroho, Weinberg, Sarlo, Adler, Haines, Redd, Ruiz, Turner and Assemblywoman Karrow

### **SYNOPSIS**

Extends payment of accidental death benefit in PFRS, SPRS, PERS and TPAF to survivors of certain members of reserve component of Armed Forces and National Guard.

### **CURRENT VERSION OF TEXT**

As reported by the Senate Budget and Appropriations Committee on October 6, 2008, with amendments.

(Sponsorship Updated As Of: 2/6/2009)

AN ACT concerning accidental death benefits under the Police and Firemen's Retirement System 1, the State Police Retirement 2 System, the Public Employees' Retirement System and the 3 Teachers' Pension and Annuity Fund, and amending P.L.1944, 4 c.255<sup>1</sup>, P.L.1965, c.89, P.L.1955, c.251, and Title 18A of the 5 New Jersey Statutes<sup>1</sup>.

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BE IT ENACTED by the Senate and General Assembly of the State of New Jersey:

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- 1. Section 10 of P.L.1944, c.255 (C.43:16A-10) is amended to read as follows:
- 10. (1) Upon the death of a member in active service as a result
  - (a) an accident met in the actual performance of duty at some definite time and place, or
  - (b) service in the reserve component of the Armed Forces of the United States or the National Guard in a federal active duty status, and such death was not the result of the member's willful negligence, an accidental death benefit shall be payable if a report of the accident is filed in the office of the retirement system within 60 days next following the accident, but the board of trustees may waive such time limit, for a reasonable period, if in the judgment of the board the circumstances warrant such action. No such application shall be valid or acted upon unless it is filed in the office of the retirement system within five years of the date of such death.

The provisions of this subsection shall also apply to a member who is a fireman and who dies as a result of an accident met in the actual performance of duty as a volunteer fireman in any municipality in the State, provided the member's death was not the result of the member's willful negligence.

(2) Upon the receipt of proper proofs of the death of a member on account of which an accidental death benefit is payable, there shall be paid to his widow or widower a pension of 70% of the compensation, upon which contributions by the member to the annuity savings fund were based in the last year of creditable service, for the use of herself or himself and the children of the deceased member; if there is no surviving widow or widower or in case the widow or widower dies, 20% of such compensation will be payable to one surviving child, 35% of such compensation to two surviving children in equal shares and if there be three or more children, 50% of such compensation will be payable to such children in equal shares.

EXPLANATION - Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted in the law.

If there is no surviving widow, widower or child, 25% of the compensation upon which contributions by the member to the annuity savings fund were based in the last year of creditable service, will be payable to one surviving dependent parent or 40% of such compensation will be payable to two surviving parents in equal shares.

In the event of accidental death occurring in the first year of creditable service, the benefits, payable pursuant to this subsection, shall be computed at the annual rate of compensation.

- (3) If there is no surviving widow, widower, child or dependent parent, there shall be paid to any other beneficiary of the deceased member, his aggregate contributions at the time of death.
- (4) In no case shall the death benefit provided in subsection (2) be less than that provided under subsection (3).
- (5) In addition to the foregoing benefits payable under subsection (2) or (3), there shall also be paid in one sum to such beneficiary, if living, as the member shall have nominated by written designation duly executed and filed with the retirement system, otherwise to the executor or administrator of the member's estate, an amount equal to 3 1/2 times the compensation upon which contributions by the member to the annuity savings fund were based in the last year of creditable service.
- (6) In addition to the foregoing benefits, the State shall pay to the member's employer-sponsored health insurance program all health insurance premiums for the coverage of the member's surviving widow or widower and dependent children.

(cf: P.L.2003, c.181, s.2)

- <sup>1</sup>2. Section 14 of P.L.1965, c.89 (C.53:5A-14) is amended to read as follows:
- 31 14. a. Upon the death of a member in active service as a result 32 of:
  - (1) an accident met in the actual performance of duty at some definite time and place, or
  - (2) service in the reserve component of the Armed Forces of the United States or the National Guard in a federal active duty status, and such death was not the result of the member's willful negligence, an accidental death benefit shall be payable if a report of the accident is filed in the office of the Division of State Police within 60 days next following the accident, but the board of trustees may waive such time limit, for a reasonable period, if in the judgment of the board the circumstances warrant such action. No such application shall be valid or acted upon unless it is filed in the office of the retirement system within five years of the date of such death.
  - b. (1) Upon the receipt of proper proofs of the death of a member on account of which an accidental death benefit is payable,

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there shall be paid to the surviving spouse a pension of 70% of final compensation or of adjusted final compensation, as appropriate, for the use of that spouse and children of the deceased, to continue for as long as the person qualifies as a "surviving spouse" for the purposes of this act. If there is no surviving spouse or in case the spouse dies, 20% of final compensation or of adjusted final compensation, as the case may be, will be payable to one surviving child, 35% of final compensation or of adjusted final compensation, as the case may be, to two surviving children in equal shares and if there be three or more children, 50% of final compensation or of adjusted final compensation, as the case may be, will be payable to such children in equal shares.

If there is no surviving spouse or child, 25% of final compensation will be payable to one surviving parent or 40% of final compensation will be payable to two surviving parents in equal shares.

As used in this paragraph, "adjusted final compensation" means the amount of final compensation or final compensation as adjusted, as the case may be, increased by the same percentage increase which is applied in any adjustments of the compensation schedule of active members after the member's death and before the date on which the deceased member of the retirement system would have accrued 25 years of service under an assumption of continuous service, at which time the amount resulting from such increases shall become fixed and shall be the basis for adjustments pursuant to the Pension Adjustment Act, P.L.1958, c.143 (C.43:3B-1 et seq.). Any adjustments to final compensation or adjusted final compensation shall take effect at the same time as any adjustments in the compensation schedule of active members. The provisions of the Pension Adjustment Act shall not apply to any pension based upon adjusted final compensation other than the fixed pension in effect at the conclusion of the 25-year period.

- (2) In the event of accidental death occurring in the first year of creditable service, the benefits, payable pursuant to this subsection, shall be computed at the annual rate of compensation.
- c. If there is no surviving spouse, child or parent, there shall be paid to any other beneficiary of the deceased member, his aggregate contributions at the time of death.
- d. In no case shall the death benefits provided in subsection b. be less than that provided under subsection c.
- e. In addition to the foregoing benefits payable under subsection a. or b., there shall also be paid in one sum to the member's beneficiary, an amount equal to 3 1/2 times final compensation.
  - f. (Deleted by amendment.)
- g. (Deleted by amendment.)

h. In addition to the foregoing benefits, the State shall pay to the member's employer-sponsored health insurance program all health insurance premiums for the coverage of the member's surviving spouse and surviving children.

5 (cf: P.L.2003, c.181, s.4)

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- <sup>1</sup>3. Section 15 of P.L.1955, c.251 (C.43:15A-49) is amended to read as follows:
- 9 15. a. Upon the death of a member in active service as a result  $10 ext{ of} \frac{1}{2}$ 
  - (1) an accident met in the actual performance of duty at some definite time and place, or
  - (2) service in the reserve component of the Armed Forces of the United States or the National Guard in a federal active duty status, and not as the result of his willful negligence, an accidental death benefit shall be payable, if a report of the accident is filed in the office of the retirement system within 60 days next following the accident, but the board of trustees may waive such time limit, for a reasonable period, if in the judgment of the board the circumstances warrant such action.

No such application shall be valid or acted upon unless it is filed in the office of the retirement system within five years of the date of such death.

- b. Upon the receipt of proper proofs of the death of a member on account of which an accidental death benefit is payable, there shall be paid to his widow or widower a pension of 50% of the compensation, upon which contributions by the member to the annuity savings fund were based in the last year of creditable service, for the use of herself or himself and the children of the deceased member, to continue during her or his widowhood; if there is no surviving widow or widower or in case the widow or widower dies or remarries, 20% of such compensation will be payable to one surviving child, 35% of such compensation to two surviving children in equal shares and if there be three or more children, 50% of such compensation will be payable to such children in equal shares. If there is no surviving widow, widower or child, 25% of the compensation upon which contributions by the member to the annuity savings fund were based in the last year of creditable service, will be payable to one surviving parent or 40% of such compensation will be payable to two surviving parents in equal shares. In the event of accidental death occurring in the first year of creditable service, the benefits payable pursuant to this subsection shall be computed at the annual rate of compensation.
- c. If there is no surviving widow, widower, child or parent, there shall be paid to any other beneficiary of the deceased member his accumulated deductions at the time of death.

- d. In no case shall the death benefit provided in subsection b. be less than that provided under subsection c.
  - e. In addition to the foregoing benefits payable under subsection b. or c., there shall also be paid in one sum to such member's beneficiary an amount equal to one and one-half times the compensation upon which contributions by the member to the annuity savings fund were based in the last year of creditable service.

9 (cf: P.L.1987, c.1, s.2)

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- <sup>1</sup>4. N.J.S.18A:66-46 is amended to read as follows:
- 18A:66-46. a. Upon the death of a member in active service as a result of:
- (1) an accident met in the actual performance of duty at some definite time and place, or
- (2) service in the reserve component of the Armed Forces of the United States or the National Guard in a federal active duty status, and not as the result of his willful negligence, an accidental death benefit shall be payable, if a report of the accident is filed in the office of the retirement system within 60 days next following the accident, but the board of trustees may waive such time limit, for a reasonable period, if in the judgment of the board the circumstances warrant such action.

No such application shall be valid or acted upon unless it is filed in the office of the retirement system within five years of the date of such death.

b. Upon the receipt of proper proofs of the death of a member on account of which an accidental death benefit is payable, there shall be paid to his widow or widower a pension of 50% of the compensation, upon which contributions by the member to the annuity savings fund were based in the last year of creditable service, for the use of herself or himself and the children of the deceased member, to continue during her or his widowhood; if there is no surviving widow or widower or in the case the widow or widower dies or remarries, 20% of such compensation will be payable to one surviving child, 35% of such compensation to two surviving children in equal shares and if there be three or more children, 50% of such compensation will be payable to such children in equal shares. If there is no surviving widow, widower or child, 25% of the compensation upon which contributions by the member to the annuity savings fund were based in the last year of creditable service, will be payable to one surviving parent or 40% of such compensation will be payable to two surviving parents in equal shares. In the event of accidental death occurring in the first year of creditable service, the benefits, payable pursuant to this subsection, shall be computed at the annual rate of compensation.

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- c. If there is no surviving widow, widower, child or parent, there 2 shall be paid to any other beneficiary of the deceased member his 3 accumulated deductions at the time of death.
  - d. In no case shall the death benefit provided in subsection b. be less than that provided under subsection c.
  - e. In addition to the foregoing benefits payable under subsection b. or c., there shall also be paid in one sum to such member's beneficiary an amount equal to 1 1/2 times the compensation upon which contributions by the member to the annuity savings fund were based in the last year of creditable service.<sup>1</sup>

11 (cf: P.L.1984, c.132, s. 2)

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<sup>1</sup>[2.] <u>5.</u> This act shall take effect immediately <sup>1</sup>and be retroactive to June 1, 20081.

1 equal shares.

In the event of accidental death occurring in the first year of creditable service, the benefits, payable pursuant to this subsection, shall be computed at the annual rate of compensation.

- (3) If there is no surviving widow, widower, child or dependent parent, there shall be paid to any other beneficiary of the deceased member, his aggregate contributions at the time of death.
- (4) In no case shall the death benefit provided in subsection (2) be less than that provided under subsection (3).
- (5) In addition to the foregoing benefits payable under subsection (2) or (3), there shall also be paid in one sum to such beneficiary, if living, as the member shall have nominated by written designation duly executed and filed with the retirement system, otherwise to the executor or administrator of the member's estate, an amount equal to 3 1/2 times the compensation upon which contributions by the member to the annuity savings fund were based in the last year of creditable service.
- (6) In addition to the foregoing benefits, the State shall pay to the member's employer-sponsored health insurance program all health insurance premiums for the coverage of the member's surviving widow or widower and dependent children.

(cf: P.L.2003, c.181, s.2)

2. This act shall take effect immediately.

## SPONSOR'S STATEMENT

This bill amends current law concerning the pension provided to the survivors of a police officer or firefighter who dies as a result of an accident sustained in the actual performance of duty to provide the same pension to the survivors of an individual who dies as a result of service in the reserve component of the Armed Forces of the United States or the National Guard in a federal active duty status.

The surviving spouse receives a pension of 70% of final compensation. If there is no surviving spouse, a pension of 20% of such compensation will be payable to one surviving child, 35% of such compensation to two surviving children in equal shares and if there are three or more children, 50% of such compensation will be payable to such children in equal shares.

If there is no surviving spouse or child, a pension of 25% of the final compensation will be payable to one surviving dependent parent or 40% of such compensation will be payable to two surviving parents in equal shares.

In addition to the foregoing benefits, there is also paid to the deceased beneficiary an amount equal to 3 1/2 times the final compensation, and the State pays to the member's employer-

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- 1 sponsored health insurance program all premiums for the coverage
- 2 of the member's surviving spouse and dependent children.

# ASSEMBLY MILITARY AND VETERANS' AFFAIRS COMMITTEE

### STATEMENT TO

### ASSEMBLY, No. 770

# STATE OF NEW JERSEY

DATED: FEBRUARY 28, 2008

The Assembly Military and Veterans' Affairs Committee reports favorably Assembly, No. 770.

This bill amends current law concerning the benefits provided to the survivors of a police officer or firefighter who dies as a result of an accident sustained in the actual performance of duty to provide the same benefits to the survivors of a police officer or firefighter who dies as a result of service in either the reserve component of the Armed Forces of the United States or the National Guard while on federal active duty.

Under the bill, the surviving spouse of the police officer or firefighter will receive a lifetime pension equal to 70% of the police officer or firefighter's final compensation. If there is no surviving spouse, a pension of 20% of final compensation will be payable to one surviving child, 35% of such compensation to two surviving children in equal shares, and, if there are three or more children, 50% of final compensation will be payable to those children in equal shares.

If there is no surviving spouse or child, a pension of 25% of final compensation will be payable to one surviving dependent parent or 40% of such compensation will be payable to two surviving parents in equal shares.

In addition to the benefits mentioned above, there also will be paid to the police officer or firefighter's designated beneficiary a lump sum amount equal to 3 1/2 times the police officer or firefighter's final compensation, and the State will pay to the police officer or firefighter's employer-sponsored health insurance program all premiums for the continued coverage of the police officer or firefighter's surviving spouse and dependent children.

This bill is identical to Senate, No. 1392 of 2008.

This bill was pre-filed for introduction in the 2008-2009 session pending technical review. As reported, the bill includes the changes required by technical review, which has been performed.

### ASSEMBLY BUDGET COMMITTEE

### STATEMENT TO

### ASSEMBLY, No. 770

## STATE OF NEW JERSEY

DATED: JUNE 19, 2008

The Assembly Budget Committee reports favorably Assembly Bill No. 770.

The bill provides the same benefits to the survivors of an active duty police officer or firefighter who dies as a result of service in either the reserve component of the Armed Forces of the United States or the National Guard while on federal active duty as are currently provided to a police officer or firefighter who dies as a result of an accident sustained in the actual performance of duty as a police officer or firefighter.

Under the bill, the surviving spouse of the police officer or firefighter will receive a lifetime pension equal to 70% of the police officer or firefighter's final compensation. If there is no surviving spouse, a pension of 20% of final compensation will be payable to one surviving child, 35% of such compensation to two surviving children in equal shares, and, if there are three or more children, 50% of final compensation will be payable to those children in equal shares.

If there is no surviving spouse or child, a pension of 25% of final compensation will be payable to one surviving dependent parent or 40% of such compensation will be payable to two surviving parents in equal shares.

In addition to the pension benefit mentioned above, there also will be paid to the police officer or firefighter's designated beneficiary a lump sum amount equal to 3 1/2 times the police officer's or firefighter's final compensation, and the State will pay to the police officer's or firefighter's employer-sponsored health insurance program all premiums for the continued coverage of the police officer's or firefighter's surviving spouse and dependent children.

### FISCAL IMPACT:

Current law provides death benefits to survivors of PFRS members who die while active members of police forces or fire services, and increased benefits the survivors of those members who die as a result of an accident met in the actual performance of duty.

Survivors of deceased members are entitled to receive a payment equal to 3.5 times the member's final compensation and an annual pension up to 50 percent of the deceased member's final compensation

(50 percent for the surviving spouse who has not remarried, lesser percentages if the survivors are children or parents).

The survivors of members who die as a result of an accident met in the actual performance of duty receive a the same payment equal to 3.5 times the member's final compensation and an annual pension up to 70 percent of the deceased member's final compensation (70 percent for the surviving spouse for the spouse's lifetime, lesser percentages if the survivors are children or parents), and State-paid health care benefits for the surviving spouse and dependent children.

Therefore, the fiscal impact of this bill is the cost of the additional 20 percent of the member's final compensation paid as pension for a potentially longer term, plus the cost of State-paid health care benefits. The estimated present value of the increase in the pension benefit due to this bill would be approximately \$167,000 per member, assuming a current interest rate of 8.25 percent, and the estimated annual cost to the State of health care benefits would be approximately \$15,000 based on the 2008 average annual family premium cost in the State Health Benefits Program.

However, the Office of Legislative Services cannot provide a fiscal estimate of the total increased cost to the State and local governments as a result of this bill because the number of members of the PFRS who will die in federal active duty status during service as a member of the reserve components of the Armed Forces or the National Guard is not known.

### SENATE BUDGET AND APPROPRIATIONS COMMITTEE

### STATEMENT TO

### ASSEMBLY, No. 770

with committee amendments

# STATE OF NEW JERSEY

DATED: OCTOBER 6, 2008

The Senate Budget and Appropriations Committee favorably reports Assembly Bill No. 770 with committee amendments.

As amended, the bill provides the same benefits to the survivors of an active member of the Police and Firemen's Retirement System (PFRS), the State Police Retirement System (SPRS), the Public Employees' Retirement System (PERS), or the Teachers' Pension and Annuity Fund (TPAF), who dies as a result of service in either the reserve component of the Armed Forces of the United States or the National Guard while on federal active duty as are currently provided to an active member of the respective retirement system, who dies as a result of an accident sustained in the actual performance of duty.

As amended and reported, this bill is identical to Senate Bill No. 1392, as also amended and reported by the committee.

### **COMMITTEE AMENDMENTS:**

The committee amendments extend the accidental death benefits to survivors of members of the State Police Retirement System (SPRS), the Public Employees' Retirement System (PERS), and the Teachers' Pension and Annuity Fund (TPAF), and make the bill retroactive to June 1, 2008.

### FISCAL IMPACT:

Current law provides death benefits and other increased benefits to survivors of PFRS, SPRS, PERS, and TPAF members who die while active members as a result of an accident met in the actual performance of duty:

### PFRS and SPRS:

Under PFRS and SPRS, in the event of the death of a member while in active service, survivors of the deceased are entitled to receive a payment up to 3.5 times the member's final compensation and an annual pension up to 50 percent of the deceased member's final compensation (50 percent for the surviving spouse who has not remarried, lesser percentages if the survivors are children or parents).

However, the survivors of PFRS and SPRS members who die as a result of an accident met in the actual performance of duty receive a payment of up to 3.5 times the member's final compensation, an annual pension up to 70 percent of the deceased member's final compensation (70 percent for the surviving spouse for the spouse's lifetime, lesser percentages if the survivors are children or parents), and State-paid, life-time, health care benefits for the surviving spouse and dependent children.

Therefore, the fiscal impact of providing the accidental death benefits to PFRS and SPRS who are also members of the military and die in active military duty, is the cost of the additional 20 percent of the member's final compensation paid as pension for a potentially longer term, plus the cost of State-paid health care benefits. The estimated present value of the increase in the pension benefit due to this bill would be approximately \$167,000 per PFRS or SPRS member, assuming a current interest rate of 8.25 percent, and the estimated annual cost to the State of health care benefits would be approximately \$15,000 based on the 2008 average annual family premium cost in the State Health Benefits Program.

### PERS and TPAF:

Under PERS and TPAF, in the event of the death of a member while in active service, survivors of the deceased are entitled to receive a payment up to 3 times the member's final compensation and lump-sum payment of the member's accumulated contributions to the retirement system. However, under this bill, the survivors of PERS and TPAF members who die in the actual performance of military service would receive a payment up to 3 times the member's final compensation and an annual pension of up to 50 percent of the deceased member's final compensation (50 percent for the surviving spouse who has not remarried, lesser percentages if the survivors are children or parents).

The fiscal impact of providing the accidental death benefits to the survivors of PERS and TPAF members who die while on leave in active military duty, is the cost of the additional 50 percent of the member's final compensation paid as pension for a potentially longer term. At this time, the estimated present value of the increase in the pension benefit due to this bill for PERS or TPAF members is not available, but it is mostly likely higher than \$167,000 per PERS and TPAF member.

The Office of Legislative Services cannot provide a fiscal estimate of the total increased cost to the State and local governments as a result of this bill because the number of members of the PFRS, SPRS, PERS, and TPAF who might die in federal active duty status during service as a member of the reserve components of the Armed Forces or the National Guard is unknown.

# ASSEMBLY, No. 770 STATE OF NEW JERSEY 213th LEGISLATURE

DATED: MARCH 5, 2008

### **SUMMARY**

Synopsis: Extends payment of accidental death benefit in PFRS to survivors of

certain members of reserve component of Armed Forces and National

Guard.

Type of Impact: Increased annual State General Fund expenditure; increased annual

local government expenditure.

Agencies Affected: Department of the Treasury, Division of Pensions and Benefits

### Office of Legislative Services Estimate

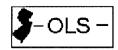
Fiscal Impac	t <u>Year 1</u> <u>Year 2</u> <u>Year 3</u>
State Cost	See Comments Below
Local Cost	See Comments Below

- Extends the payment of accidental death benefits to survivors of members of the Police and Firemen's Retirement System (PFRS) who die while in service in the reserve components of the United States Armed Forces or the National Guard in federal active duty status.
- Accidental death benefits include life insurance and a retirement allowance provided through the PFRS, and State-paid health care benefits.
- The fiscal impact of this bill cannot be estimated because the number of PFRS members who will die in federal active duty status while serving in the reserve components of the Armed Forces or the National Guard is not known.

### **BILL DESCRIPTION**

Assembly Bill No. 770 of 2008 extends the payment of accidental death benefits in the PFRS to survivors of PFRS members who serve in the reserve component of the Armed Services of the United States or the National Guard in federal active duty status.

Current law provides ordinary death benefits to survivors of PFRS members who die in active police or fire service. Survivors are entitled to receive a life insurance benefit equal to 3.5 times the member's final compensation and an annual pension up to 50 percent of the deceased



member's final compensation (50 percent for the surviving spouse who has not remarried or lesser percentages for surviving children or parents). In addition, current law provides for accidental death benefits to survivors of PFRS members who die as a result of an accident met in the actual performance of duty. Under the accidental death provision, survivors are entitled to receive a life insurance benefit equal to 3.5 times the member's final compensation, an annual pension up to 70 percent of the deceased member's final compensation (70 percent for the surviving spouse during his or her lifetime or lesser percentages for surviving children or parents), and State-paid health care benefits.

### FISCAL ANALYSIS

### EXECUTIVE BRANCH

None received.

### OFFICE OF LEGISLATIVE SERVICES

The Office of Legislative Services cannot provide a fiscal estimate of the increased cost to the State and local governments as a result of this bill because the number of members of the PFRS who will die in federal active duty status during service as a member of the reserve components of the Armed Forces or the National Guard is not known. The bill applies to any military service performed while on federal active duty.

According to the Department of Military and Veterans' Affairs, four of the 7,000 members of the New Jersey National Guard deployed in the Global War on Terror have died; it is not known if any of these were members of the PFRS. The department does not know how many members of the reserve components of the United States Armed Forces have died while serving in the Global War on Terror. Executive Orders of the Governor and State and federal law provide certain protections of the pension rights of those public employees who are called to federal active military service. As a result, the survivors of PFRS members who die during military service on federal active duty may receive PFRS ordinary death benefits. This bill provides accidental death benefits to survivors of such PFRS members.

Therefore, the fiscal impact of this bill is the cost difference between the accidental death pension and the ordinary death pension, or 20 percent of the member's final compensation, and the cost of State-paid health care benefits. It should be noted that the pension to the surviving spouse for an accidental death is provided for the lifetime of the spouse, whereas the pension to the surviving spouse for an ordinary death is provided until the spouse remarries. Assuming that a typical PFRS member earns a salary of \$80,000 per year, the estimated present value of the increase in the pension benefit due to this bill would be approximately \$167,000 per member, assuming a current interest rate of 8.25 percent, and the estimated annual cost to the State of health care benefits would be approximately \$15,000 based on the 2008 average annual family premium cost in the State Health Benefits Program. It should be noted that, under current law, the State is required to pay for an accidental death all health insurance premiums for the coverage of the member's surviving spouse and dependent children under the member's employer-sponsored health insurance program.

Section:

State Government

Analyst:

Kimberly McCord Associate Fiscal Analyst

Approved:

David J. Rosen Legislative Budget and Finance Officer

This fiscal estimate has been prepared pursuant to P.L. 1980, c.67 (C. 52:13B-1 et seq.).

### LEGISLATIVE FISCAL ESTIMATE

[First Reprint]

# ASSEMBLY, No. 770 STATE OF NEW JERSEY 213th LEGISLATURE

DATED: FEBRUARY 10, 2009

### **SUMMARY**

Synopsis: Extends payment of accidental death benefit in PFRS, SPRS, PERS,

and TPAF to survivors of certain members of reserve component of

Armed forces and National Guard.

Type of Impact: Increased annual State General Fund expenditure; increased annual

local government expenditure.

**Agencies Affected:** Department of the Treasury, Division of Pensions and Benefits.

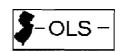
### Office of Legislative Services Estimate

Fiscal Impact	Year 1 Year 2 Year 3				
State Cost					
Local Cost	See comments below				

- Extends the payment of accidental death benefits to survivors of PFRS, SPRS, PERS, and TPAF members who serve in the reserve components of the United States Armed Forces or the National Guard, retroactive to June 1, 2008.
- Accidental death benefits include life insurance, pension, and health care benefits for PFRS
  and SPRS members. For PERS and TPAF members, accidental death benefits include life
  insurance and pension.
- Given the circumstances under which an individual would qualify under this bill, the Office
  of Legislative Services (OLS) is not able to provide a fiscal estimate of the total increased
  cost to the State and local governments. However, it is possible to estimate an average cost
  on a per case basis.

### **BILL DESCRIPTION**

Assembly Bill No. 770 (1R) of 2008 extends the payment of accidental death benefits in the Police and Firemen's Retirement System (PFRS), State Police Retirement System (SPRS),



Public Employees' Retirement System (PERS), and Teachers' Pension and Annuity Fund (TPAF) to the survivors of each system's members who serve in the reserve component of the Armed Services of the United States or the National Guard. Current law provides accidental death benefits to survivors of PFRS and SPRS members who die as a result of an accident met in the actual performance of duty. Under these circumstances, survivors are entitled to receive a life insurance benefit equal to 3.5 times the member's final compensation, an annual pension of 70 percent of the deceased member's final compensation, and State-paid health benefits.

Current law also provides for accidental death benefits to the survivors of PERS and TPAF members who die as a result of an accident met in the actual performance of duty. Under the PERS and TPAF accidental death provisions, survivors are entitled to receive a life insurance benefit equal to 1.5 times the member's final compensation and an annual pension of 50 percent of the deceased member's final compensation.

### **FISCAL ANALYSIS**

### **EXECUTIVE BRANCH**

None received.

### OFFICE OF LEGISLATIVE SERVICES

The OLS cannot provide a fiscal estimate of the total increased cost to the State and local governments for providing additional annual pension benefits as a result of this bill because the number of members of the PFRS, SPRS, PERS, and TPAF who have or may die in federal active duty status during service as a member of the reserve components of the Armed Forces or the National Guard is unknown. According to the Department of Military and Veterans' Affairs, of the 7,000 National Guard soldiers already deployed to serve in the Global War on Terror, there have been four National Guard active duty deaths while serving; at this time, it is not known how many of these were members of one of the retirement systems. While it is not possible to determine how many PFRS, SPRS, PERS, and TPAF members will die in federal active duty while serving in the reserve component of the Armed Forces or the National Guard, it is possible to estimate an average cost on a per case basis. The components of the cost of this bill to provide accidental health benefits to a survivor of a PFRS, SPRS, PERS, and TPAF include the present value of the pension benefit, and the cost to the State of paying for the survivors' health care benefits. Health care benefits are provided to PFRS and SPRS survivors, but not to PERS and TPAF survivors.

### PFRS and SPRS

Under PFRS and SPRS, in the event of death, under ordinary circumstances, of a member while in active service, survivors of the deceased are entitled to receive a life insurance payment equal to 3.5 times the member's final compensation and an annual pension of 50 percent of the deceased member's final compensation (50 percent for the surviving spouse who has not remarried, lesser percentages if the survivors are children or parents). Survivors of PFRS and SPRS members who die as a result of an accident met in the actual performance of duty are entitled to receive a life insurance payment equal to 3.5 times the member's final compensation, an annual pension of 70 percent of the deceased member's final compensation (70 percent for the

surviving spouse for the spouse's lifetime, lesser percentages if the survivors are children or parents), and State-paid, life-time health care benefits for the surviving spouse and dependent children.

Therefore, the fiscal impact of providing the accidental death benefits to the survivors of PFRS and SPRS members under the bill is the cost of the additional 20 percent of the member's final compensation paid as a pension, plus the cost of State-paid health care benefits. The estimated present value of the increase in the pension benefit due to this bill would be approximately \$175,957 per PFRS or SPRS member, assuming an average annual salary of \$80,000 per year and a current interest rate of 8.25 percent. The estimated annual cost to the State for health care benefits is \$7,600 based on the 2007 (latest) average annual parent and child premium cost in the State Health Benefits Program (SHBP) annual report.

### PERS and TPAF

Under PERS and TPAF, in the event of death of a member while in active service, survivors of the deceased are entitled to receive a life insurance payment equal to 1.5 times the member's final compensation and a lump-sum payment of the member's accumulated contributions to the retirement system. Survivors of PERS and TPAF members who die as a result of an accident met in the actual performance of duty receive a life insurance payment equal to 1.5 times the member's final compensation and an annual pension of 50 percent of the deceased member's final compensation (50 percent for the surviving spouse who has not remarried, lesser percentages if the survivors are children or parents).

The fiscal impact of providing enhanced accidental death benefits to the survivors of PERS and TPAF members under this bill is the cost of the 50 percent of the member's final compensation paid as a pension. At this time, the estimated present value of the pension benefit due to this bill for PERS or TPAF members is mostly likely higher than the \$175,957 per PFRS and SPRS member because the difference in the incremental benefit is higher (50 percent for PERS and TPAF members versus 20 percent for PFRS and SPRS members), even though the average final compensation for PFRS and SPRS members may be higher. The OLS notes that the present value of the pension benefit may vary for each group depending upon the final compensation, the number of years for the payout of benefits, and the assumed interest rate.

Retirement System	Assumed Final Compensation	Incremental Pension Benefit	Assumed Number of Years for Benefit	Interest Rate	Present Value of Pension Benefit
PFRS	\$80,000	\$16,000	30	8.25%	\$175,957
SPRS	\$80,000	\$16,000	30	8.25%	\$175,957
PERS-State	\$49,840	\$24,920	30	8.25%	\$274,054
PERS-Local	\$33,000	\$16,970	30	8.25%	\$186,625
TPAF	\$68,945	\$34,472	30	8.25%	\$379,101

### A770 [1R]

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Section:

State Government

Analyst:

Kimberly Anne McCord Associate Fiscal Analyst

Approved:

David J. Rosen

Legislative Budget and Finance Officer

This legislative fiscal estimate has been produced by the Office of Legislative Services due to the failure of the Executive Branch to respond to our request for a fiscal note.

This fiscal estimate has been prepared pursuant to P.L. 1980, c.67 (C. 52:13B-1 et seq.).

equal shares.

In the event of accidental death occurring in the first year of creditable service, the benefits, payable pursuant to this subsection, shall be computed at the annual rate of compensation.

- (3) If there is no surviving widow, widower, child or dependent parent, there shall be paid to any other beneficiary of the deceased member, his aggregate contributions at the time of death.
- (4) In no case shall the death benefit provided in subsection (2) be less than that provided under subsection (3).
- (5) In addition to the foregoing benefits payable under subsection (2) or (3), there shall also be paid in one sum to such beneficiary, if living, as the member shall have nominated by written designation duly executed and filed with the retirement system, otherwise to the executor or administrator of the member's estate, an amount equal to 3 1/2 times the compensation upon which contributions by the member to the annuity savings fund were based in the last year of creditable service.
- (6) In addition to the foregoing benefits, the State shall pay to the member's employer-sponsored health insurance program all health insurance premiums for the coverage of the member's surviving widow or widower and dependent children.

(cf: P.L.2003, c.181, s.2)

2. This act shall take effect immediately.

### SPONSORS STATEMENT

This bill amends current law concerning the pension provided to the survivors of a police officer or firefighter who dies as a result of an accident sustained in the actual performance of duty to provide the same pension to the survivors of an individual who dies as a result of service in the reserve component of the Armed Forces of the United States or the National Guard in a federal active duty status.

The surviving spouse receives a pension of 70% of final compensation. If there is no surviving spouse, a pension of 20% of such compensation will be payable to one surviving child, 35% of such compensation to two surviving children in equal shares and if there are three or more children, 50% of such compensation will be payable to such children in equal shares.

If there is no surviving spouse or child, a pension of 25% of the final compensation will be payable to one surviving dependent parent or 40% of such compensation will be payable to two surviving parents in equal shares.

In addition to the foregoing benefits, there is also paid to the deceased beneficiary an amount equal to 3 1/2 times the final compensation, and the State pays to the member's employer-

# S1392 RICE, BUCCO

- sponsored health insurance program all premiums for the coverage 1
- 2 of the member's surviving spouse and dependent children.

### SENATE STATE GOVERNMENT COMMITTEE

### STATEMENT TO

### SENATE, No. 1392

# STATE OF NEW JERSEY

**DATED: MAY 8, 2008** 

The Senate State Government Committee reports favorably Senate, No. 1392.

This bill amends current law concerning the pension benefit under the Police and Firemen's Retirement System (PFRS) provided to the survivors of a police officer or firefighter who dies as a result of an accident sustained in the actual performance of duty to provide the same pension to the survivors of a police officer or firefighter who dies as a result of service in the reserve component of the Armed Forces of the United States or the National Guard in a federal active duty status.

Under current law, the survivors of a police officer or firefighter who is killed while on duty as a police officer or firefighter receives 70% of final compensation, plus an amount equal to three and a half times the final compensation, and the State pays to the member's employer-sponsored health insurance program all premiums for the coverage of the member's surviving spouse and dependent children.

If, however, the police office or firefighter dies as a result of service in the reserve or the National Guard while covered by PFRS, current law provides that the survivors receive 50% of final compensation and an amount equal to three and a half times final compensation.

This bill is identical to Assembly, No. 770 of 2008.

### SENATE BUDGET AND APPROPRIATIONS COMMITTEE

### STATEMENT TO

### **SENATE, No. 1392**

with committee amendments

# STATE OF NEW JERSEY

DATED: OCTOBER 6, 2008

The Senate Budget and Appropriations Committee favorably reports Senate Bill No. 1392 with committee amendments.

As amended, the bill provides the same benefits to the survivors of an active member of the Police and Firemen's Retirement System (PFRS), the State Police Retirement System (SPRS), the Public Employees' Retirement System (PERS), or the Teachers' Pension and Annuity Fund (TPAF), who dies as a result of service in either the reserve component of the Armed Forces of the United States or the National Guard while on federal active duty as are currently provided to an active member of the respective retirement system, who dies as a result of an accident sustained in the actual performance of duty.

As amended and reported, this bill is identical to Assembly Bill No. 770, as also amended and reported by the committee.

### **COMMITTEE AMENDMENTS:**

The committee amendments extend the accidental death benefits to survivors of members of the State Police Retirement System (SPRS), the Public Employees' Retirement System (PERS), and the Teachers' Pension and Annuity Fund (TPAF), and make the bill retroactive to June 1, 2008.

### FISCAL IMPACT:

Current law provides death benefits and other increased benefits to survivors of PFRS, SPRS, PERS, and TPAF members who die while active members as a result of an accident met in the actual performance of duty:

### PFRS and SPRS:

Under PFRS and SPRS, in the event of the death of a member while in active service, survivors of the deceased are entitled to receive a payment up to 3.5 times the member's final compensation and an annual pension up to 50 percent of the deceased member's final compensation (50 percent for the surviving spouse who has not remarried, lesser percentages if the survivors are children or parents).

However, the survivors of PFRS and SPRS members who die as a result of an accident met in the actual performance of duty receive a payment of up to 3.5 times the member's final compensation, an annual pension up to 70 percent of the deceased member's final compensation (70 percent for the surviving spouse for the spouse's lifetime, lesser percentages if the survivors are children or parents), and State-paid, life-time, health care benefits for the surviving spouse and dependent children.

Therefore, the fiscal impact of providing the accidental death benefits to PFRS and SPRS who are also members of the military and die in active military duty, is the cost of the additional 20 percent of the member's final compensation paid as pension for a potentially longer term, plus the cost of State-paid health care benefits. The estimated present value of the increase in the pension benefit due to this bill would be approximately \$167,000 per PFRS or SPRS member, assuming a current interest rate of 8.25 percent, and the estimated annual cost to the State of health care benefits would be approximately \$15,000 based on the 2008 average annual family premium cost in the State Health Benefits Program.

### PERS and TPAF:

Under PERS and TPAF, in the event of the death of a member while in active service, survivors of the deceased are entitled to receive a payment up to 3 times the member's final compensation and lump-sum payment of the member's accumulated contributions to the retirement system. However, under this bill, the survivors of PERS and TPAF members who die in the actual performance of military service would receive a payment up to 3 times the member's final compensation and an annual pension of up to 50 percent of the deceased member's final compensation (50 percent for the surviving spouse who has not remarried, lesser percentages if the survivors are children or parents).

The fiscal impact of providing the accidental death benefits to the survivors of PERS and TPAF members who die while on leave in active military duty, is the cost of the additional 50 percent of the member's final compensation paid as pension for a potentially longer term. At this time, the estimated present value of the increase in the pension benefit due to this bill for PERS or TPAF members is not available, but it is mostly likely higher than \$167,000 per PERS and TPAF member.

The Office of Legislative Services cannot provide a fiscal estimate of the total increased cost to the State and local governments as a result of this bill because the number of members of the PFRS, SPRS, PERS, and TPAF who might die in federal active duty status during service as a member of the reserve components of the Armed Forces or the National Guard is unknown.

# LEGISLATIVE FISCAL ESTIMATE SENATE, No. 1392 STATE OF NEW JERSEY 213th LEGISLATURE

**DATED: JUNE 9, 2008** 

### **SUMMARY**

Synopsis: Extends payment of accidental death benefit in PFRS to survivors of

certain members of reserve component of Armed Forces and National

Guard.

Type of Impact: Increased annual State General Fund expenditure; increased annual

local government expenditure.

**Agencies Affected:** Department of the Treasury, Division of Pensions and Benefits

### Office of Legislative Services Estimate

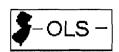
Fiscal Impact	Year 1 Year 2 Year 3
State Cost	See Comments Below
Local Cost	See Comments Below

- Extends the payment of accidental death benefits to survivors of members of the Police and Firemen's Retirement System (PFRS) who die while in service in the reserve components of the United States Armed Forces or the National Guard in federal active duty status.
- Accidental death benefits include life insurance and a retirement allowance provided through the PFRS, and State-paid health care benefits.
- The fiscal impact of this bill cannot be estimated because the number of PFRS members who will die in federal active duty status while serving in the reserve components of the Armed Forces or the National Guard is not known.

### **BILL DESCRIPTION**

Senate Bill No. 1392 of 2008 extends the payment of accidental death benefits in the PFRS to survivors of PFRS members who serve in the reserve component of the Armed Services of the United States or the National Guard in federal active duty status.

Current law provides ordinary death benefits to survivors of PFRS members who die in active police or fire service. Survivors are entitled to receive a life insurance benefit equal to 3.5 times the member's final compensation and an annual pension up to 50 percent of the deceased



member's final compensation (50 percent for the surviving spouse who has not remarried or lesser percentages for surviving children or parents). In addition, current law provides for accidental death benefits to survivors of PFRS members who die as a result of an accident met in the actual performance of duty. Under the accidental death provision, survivors are entitled to receive a life insurance benefit equal to 3.5 times the member's final compensation, an annual pension up to 70 percent of the deceased member's final compensation (70 percent for the surviving spouse during his or her lifetime or lesser percentages for surviving children or parents), and State-paid health care benefits.

### FISCAL ANALYSIS

### **EXECUTIVE BRANCH**

None received.

### OFFICE OF LEGISLATIVE SERVICES

The Office of Legislative Services cannot provide a fiscal estimate of the increased cost to the State and local governments as a result of this bill because the number of members of the PFRS who will die in federal active duty status during service as a member of the reserve components of the Armed Forces or the National Guard is not known. The bill applies to any military service performed while on federal active duty.

According to the Department of Military and Veterans' Affairs, four of the 7,000 members of the New Jersey National Guard deployed in the Global War on Terror have died; it is not known if any of these were members of the PFRS. The department does not know how many members of the reserve components of the United States Armed Forces have died while serving in the Global War on Terror. Executive Orders of the Governor and State and federal law provide certain protections of the pension rights of those public employees who are called to federal active military service. As a result, the survivors of PFRS members who die during military service on federal active duty may receive PFRS ordinary death benefits. This bill provides accidental death benefits to survivors of such PFRS members.

Therefore, the fiscal impact of this bill is the cost difference between the accidental death pension and the ordinary death pension, or 20 percent of the member's final compensation, and the cost of State-paid health care benefits. It should be noted that the pension to the surviving spouse for an accidental death is provided for the lifetime of the spouse, whereas the pension to the surviving spouse for an ordinary death is provided until the spouse remarries. Assuming that a typical PFRS member earns a salary of \$80,000 per year, the estimated present value of the increase in the pension benefit due to this bill would be approximately \$167,000 per member, assuming a current interest rate of 8.25 percent, and the estimated annual cost to the State of health care benefits would be approximately \$15,000 based on the 2008 average annual family premium cost in the State Health Benefits Program. It should be noted that, under current law, the State is required to pay for an accidental death all health insurance premiums for the coverage of the member's surviving spouse and dependent children under the member's employer-sponsored health insurance program.

Section:

State Government

Analyst:

Kimberly McCord Associate Fiscal Analyst

Approved:

David J. Rosen

Legislative Budget and Finance Officer

This fiscal estimate has been prepared pursuant to P.L. 1980, c.67 (C. 52:13B-1 et seq.).

Office of the Governor

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JON S. CORZINE

For Immediate Release: Date: March 18, 2009

For More Information: Robert Corrales

Phone: 609-777-2600

#### Governor Corzine Signs Kelley's Law

TRENTON - Governor Jon S. Corzine today signed Kelley's Law, a measure that extends payment of accidental death benefits to survivors of members of the Armed Forces Reserve and National Guard who fall under the Police and Firemen's Retirement System (PFRS), the State Police Retirement System (SPRS), the Public Employees' Retirement System (PERS) and the Teachers' Pension and Annuity Fund (TPAF).

The bill, A-770/S-1392, is named for U.S. Army Reserve Major Dwayne M. Kelley, who was also a Detective Sergeant First Class in the New Jersey State Police. Major Kelley was killed by a bomb blast in Baghdad, Iraq on June 24, 2008.

"It is a dual tragedy when we lose both a public servant and a soldier in the line of duty." said Governor Corzine. "Major Dwayne Kelley made the ultimate sacrifice while protecting the safety and freedom of our state and this nation. Today, we honor his patriotism and dedicated service by signing this legislation.

"New Jersey's courageous men and women can now have peace of mind in knowing that the welfare of their families and loved ones is more secure because of these extended survivor benefits.

More than 3,000 New Jersey citizen soldiers have been activated in the global war on terror. An estimated 400 of those individuals serve the state as law

"The accidental death benefits that we extend to our police and firefighters ensure that their families are taken care of in the event of their death while serving our state, but we also must protect those whose deaths take place in the line of duty protecting our nation" said Assemblyman Jack Conners (D-Camden, Burlington). "This new law will ensure that the families of those brave men and women who have their loss recognized properly and are compensated appropriately and treated with care."

"Police and fire professionals who serve in the armed forces should be considered on duty whether they are keeping our neighborhoods safe or fighting half a world away," said Assemblywoman Cleopatra G. Tucker (D-Essex).

"While our local police and fire services are daily working to keep our communities safe, it can be easy to forget that many of these dedicated officers also give their time and energy to Armed Forces Reserves or National Guard Duty and must be prepared to depart for war at a moments notice," said Assemblyman Fred Scalera (D-Essex). "Just as they fight to protect us on the home front, they fight to protect us in war zones across the world and - God forbid- something should happen to them, their families deserve to be entitled to every possible benefit."

Under the new law, survivors of a New Jersey law enforcement officer, firefighter or other public servant who dies in service to their country as a member of the National Guard or Armed Forces Reserve, will be entitled to the same benefits as if the individual were killed on the job here at home. The law is retroactive to June 1, 2008.

"So many men and women of this State 'step up' and serve their country, and we should also 'step up' and make sure that in cases of tragedy, their families are able to financially survive," said Senator Ronald L. Rice, D-Essex. "This bill provides members of PFRS with an additional benefit enhancement for their loved ones if they are to pensh in combat as a member of the reserve component of the Armed Forces or the National Guard."

"Those who are called on to serve in defense of the Republic deserve every benefit that we can grant," Senator Anthony R. Bucco stated. "Citizen Soldiers must believe, when they leave home, that New Jersey will ensure that their families are protected while they are protecting us."

Primary sponsors of the legislation include Assemblymen Jack Conners (D-Burlington, Camden), Frederick Scalera (D-Bergen, Essex, Passaic), Gordon M. Johnson (D- Bergen), Assemblywomen Cleopatra G. Tucker (D-Essex), Nilsa Cruz-Perez (D-Camden, Gloucester) and Senators Ronald L. Rice (D-Essex) and Anthony R. Bucco (R -Morris).

Photos from Governor Corzine's public events are available in the Governor's Newsroom section on the State of New Jersey web page, http://www.nj.gov/governor/news/