



# Accidental Disability or Accidental Death Benefit Coverage for Off-Duty or Outside Employment

## Information for:

Public Employees' Retirement System (PERS)  
Police and Firemen's Retirement System (PFRS)

The purpose of this fact sheet is to clarify when a member of the Police and Firemen's Retirement System (PFRS) or the Public Employees' Retirement System (PERS), who is engaged in off-duty or outside employment, may possibly be eligible for Accidental Disability or Accidental Death benefit coverage under the retirement systems.

Awards of Accidental Disability and Accidental Death benefits are made on a case-by-case basis, after review by the Board of Trustees of the PFRS or the PERS. Therefore, the information in this fact sheet must be considered a guideline and not an absolute answer regarding Accidental Disability or Accidental Death coverage for off-duty or outside employment.

### Accidental Disability

The statutory authority for Accidental Disability retirements is N.J.S.A. 43:16A-7 for members of the PFRS. It provides that the member must be "permanently and totally disabled as a direct result of a traumatic event occurring during and as a result of the performance of his regular or assigned duties." The authority for Accidental Disability retirements for members of the PERS is N.J.S.A. 43:15A-43, which is substantially similar to the PFRS statute. The PERS statute adds that, "A traumatic event occurring during voluntary performance of regular or assigned duties at a place of employment before or after required hours of employment which is not in violation of any valid work rule of the employer or otherwise prohibited by the employer shall be deemed as occurring during the performance of regular or assigned duties."

### Accidental Death

The statutory authority for Accidental Death benefits is N.J.S.A. 43:16A-10 for PFRS members and N.J.S.A. 43:15A-49 for PERS members. These statutes are also very similar and provide that "upon the death of a member in active service as a result of any accident met in the actual performance of duty at some definite time and place and such death was not the result of the member's willful negligence, an accidental death benefit shall be payable..." (N.J.S.A. 43:16A-10).

In order to clarify when an employee is fully covered by the retirement system for Accidental Disability and Accidental Death provisions, the New Jersey Division of Pensions & Benefits (NJDPB) has used the following criteria:

1. The officer/firefighter (employee) must be working for the member's employing department and must be subject to its supervision and control.
2. The officer/firefighter (employee) must be working outside of the territorial limits of his/her employing municipality in New Jersey and must have been requested by his/her employing municipality to perform law enforcement/firefighting duties inside the boundaries of this outside jurisdiction.
3. The officer/firefighter (employee) must be paid by the employer through which the member contributes to the PFRS or PERS; the rate of pay need not be the regular compensation or over-

time rate for the outside employment, but it must be paid by the department. The department may be reimbursed by the outside employer.

### Search and Rescue Task Forces

N.J.S.A. 40A:14-199 provides an exception for law enforcement officers, firefighters, volunteer firefighters, emergency medical technicians, or paramedics who participate on search and rescue task forces or teams, and who are injured or die in the performance of the search and rescue work inside or outside of the territorial jurisdiction in which they are employed; an Accidental Disability benefit or Accidental Death benefit may be payable.

### Off-Duty Police Officers

A county or municipal police officer who is off duty, but who is disabled or killed trying to prevent a crime or apprehend a person committing a crime in New Jersey, may qualify for an Accidental Disability or Death benefit pursuant to N.J.S.A. 40A:14-107.1 and 40A:14-152.2. These statutes provide that whenever any municipal or county police officer who has been conferred with Statewide police powers acts under lawful authority beyond the territorial limits of their employing municipality or county, that officer shall have all of the pension, relief, disability, Workers' Compensation, insurance, and other benefits enjoyed while performing such duties within said employing municipality or county.

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## **Volunteer Firefighters**

N.J.S.A. 43:16A-10(1) provides that an Accidental Death benefit shall 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 willful negligence.” Survivors (dependents) of a volunteer firefighter, first aid worker, rescue squad worker, or emergency medical technician who was killed while performing volunteer duties during an emergency may be eligible for a Volunteer Emergency Worker’s Survivor’s Pension. See the *Volunteer Emergency Worker’s Survivor’s Pension* Fact Sheet for more information.

## **OTHER BENEFITS**

Ordinary Disability Retirement benefits, life insurance benefits, and “not in-the-line-of-duty” death benefits for PFRS members are not based on whether an injury or death is job related. Therefore, outside employment would not affect a member’s eligibility for these benefits.

If you have specific questions regarding off-duty employment, you may write to the New Jersey Division of Pensions & Benefits, Secretary to the Board of Trustees, P.O. Box 295, Trenton, NJ 08625-0295, or email your question to: [\*\*pensions.nj@treas.nj.gov\*\*](mailto:pensions.nj@treas.nj.gov)

Information on Accidental Disability Retirement and Accidental Death benefits can be found in your pension fund’s *Member Guidebook*, available on the NJDPB website at: [\*\*www.nj.gov/treasury/pensions\*\*](http://www.nj.gov/treasury/pensions)

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*This fact sheet has been produced and distributed by:*

**New Jersey Division of Pensions & Benefits  
P.O. Box 295, Trenton, NJ 08625-0295**

*(609) 292-7524*

*For the hearing impaired: TRS 711 (609) 292-6683*

**[www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)**