

PUBLIC SAFETY BENEFITS

Prepared by Retirement Systems Division
April 2026

BENEFIT CATEGORY	GENERAL EMPLOYEES (State)	SWORN LAW ENFORCEMENT (State)	NC FOREST SERVICE FIREFIGHTERS (State)	NON-SWORN CORRECTIONAL AND JUV. JUSTICE OFFICERS (State)	PROBATION & PAROLE OFFICERS (State)
RETIREMENT SYSTEM AND UNREDUCED BENEFIT ELIGIBILITY	Teachers' and State Employees' Retirement System (TSERS) 30 Years of creditable service at any age Age 65 with five years of service Age 60 with 25 years of service G.S. 135-5(a)(1)	TSERS- 30 Years of creditable service at any age Age 55 with 5 years of creditable service as an officer G.S. 135-5(a)(1)	TSERS; same as General Employees FRSWPF if voluntary contributions are made; same as volunteer firefighters column	TSERS; same as General Employees	TSERS; same as Sworn LEOs except that service before July 1, 2017 does not count as "service as an officer"
CONTRIBUTIONS	Mandatory 6% of compensation	Same as General Employees	TSERS; same as General Employees FRSWPF; same as volunteer firefighters column	Same as General Employees	Same as General Employees
SERVICE RETIREMENT BENEFIT	1.82% x four-year average final compensation (AFC) x years of creditable service; reduced if necessary for early retirement G.S. 135-5(b21)	Same as General Employees	TSERS; same as General Employees FRSWPF; same as volunteer firefighters column	Same as General Employees	Same as General Employees
EARLY RETIREMENT CONDITIONS	Age 60 with five years of service G.S. 135-5(a)(1) Age 50 with 20 years of service G.S. 135-5(a1)	Age 50 with 15 years of creditable service as an officer 25 years of service at any age (15 years as an officer) G.S. 135-5(a)(4)	Same as General Employees	Same as General Employees	Age 50 with 15 years of creditable service as an officer 25 years of service at any age (15 years as an officer) Service as LEO only started accruing after July 1, 2017 G.S. 135-5(a)(4)
NC 401(K) ELIGIBILITY	Yes	Yes	Yes	Yes	Yes
EMPLOYER CONTRIBUTIONS TO NC 401(K)	None	Required contribution of 5% of compensation G.S. 143-166.30	None	None	None
NC 457 ELIGIBILITY	Yes	Yes	Yes	Yes	Yes
DISABILITY RETIREMENT	None	None	FRSWPF; same as volunteer firefighters column	None	None
LINE-OF-DUTY DISABILITY	None	None	FRSWPF; same as volunteer firefighters column	None	None

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STATE SALARY CONTINUATION (G.S. 143, ARTICLE 12B)	Certain categories of employees are eligible for benefit described in Sworn LEOs column	Up to two years of salary continuation while employment in position continues, if unable to perform work due to violence, resistance, or special hazards while on duty	None	Same as Sworn LEOs	Same as Sworn LEOs
DISABILITY INCOME PLAN OF NC (G.S. 135, ARTICLE 6)	Short-term - G.S. 135-105 - Conditions include one year of service in last 36 months preceeding a continuous disability incurred while an employee. Benefit is for 1 year =50% of compensation (offsets thereafter). Extended short-term - G.S. 135-105(g) - Extends short-term for up to 365 additional days if disability is temporary. Long-term - G.S. 135-106 - Must meet eligibility conditions including 5 years of membership service in 96 months preceding a permanent disability incurred while an employee. Benefit is 65% of compensation (max \$3,900) offset for workers' comp, SS, and other governmental benefits; payment limited to 36 months unless approved and receiving SS disability.	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees
TRANSFER BENEFIT FACTORS	Transfer from NC 401(k) for lifetime annuity benefit. G.S. 135-5(m2)	For those with five years of service by 6/30/2010, subsidized annuity with special actuarial factors for a transfer from NC 401(k). Otherwise, same as General Employees. G.S. 135-5(m1)	Same as General Employees	Same as General Employees	Same as General Employees
ACTIVE MEMBER DEATH	\$25k - \$50k based on highest 12 months of service within 24-month period prior to last day of actual service if member dies while in active service or within 180 days of actual service. G.S. 135-5(l)	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees

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PUBLIC SAFETY EMPLOYEES' DEATH BENEFITS ACT (G.S. 143, ARTICLE 12A)	None	<p>Industrial Commission determines eligibility if covered member is killed in the line of duty.</p> <p>Benefit = \$100,000</p> <p>If member is determined to be murdered in the line of duty an additional \$100,000 benefit is awarded</p> <p>G.S. 143, Article 12A</p> <p>Note, these situations may also result in eligibility for the federally-paid Public Safety Officers' Benefits (PSOB) death benefit, more than \$460,000 as of 2026.</p>	Same as Sworn LEOs	Same as Sworn LEOs	Same as Sworn LEOs
DEATHS COVERED BY PUBLIC SAFETY EMPLOYEES' DEATH BENEFITS ACT	None	<p>Result of bodily injuries sustained or extreme exercise or extreme activity experienced in the course and scope of his or her official duties while in the discharge of his or her official duties.</p> <p>Direct and proximate result of a myocardial infarction suffered while on duty or within 24 hours after participating in a training exercise or responding to an emergency situation.</p>	<p>Result of bodily injuries sustained or extreme exercise or extreme activity experienced in the course and scope of his or her official duties while in the discharge of his or her official duties.</p> <p>Direct and proximate result of a myocardial infarction suffered while on duty or within 24 hours after participating in a training exercise or responding to an emergency situation.</p> <p>Direct and proximate result of mesothelioma, testicular cancer, cancer of the small intestine, esophageal cancer, oral cavity cancer, or pharynx cancer.</p>	<p>Result of bodily injuries sustained or extreme exercise or extreme activity experienced in the course and scope of his or her official duties while in the discharge of his or her official duties.</p> <p>Direct and proximate result of a myocardial infarction suffered while on duty or within 24 hours after participating in a training exercise or responding to an emergency situation.</p>	<p>Result of bodily injuries sustained or extreme exercise or extreme activity experienced in the course and scope of his or her official duties while in the discharge of his or her official duties.</p> <p>Direct and proximate result of a myocardial infarction suffered while on duty or within 24 hours after participating in a training exercise or responding to an emergency situation.</p>
LINE-OF-DUTY DEATH UNDER FRSWPF	None	None	If FRSWPF member was already receiving the retirement benefit and was killed in line of duty, spouse can continue receiving the \$175 monthly benefit	None	None
SEPARATE INSURANCE BENEFIT PLAN (G.S. 143-166.60)	None	\$5,000 upon death of LEO, or \$4,000 upon death of former LEO, with 20 years of service; additional \$2,100 if death was in line of duty	None	None	Same as Sworn LEOs
SPECIAL SEPARATION ALLOWANCE (G.S. 143, ARTICLE 12D)	None	<p>Eligibility: 30 or more years or Age 55 with 5 or more years, not age 62, retire as a LEO.</p> <p>Calculation: Total Creditable Service X Annual Base Rate of Compensation X 0.85% or 30 Years of service X Annual Base Rate of Compensation X 0.85%.</p> <p>Payable generally until age 62, or reemployment or death. Can also receive "frozen" benefit in amount/duration to which they were entitled when reaching 30 years of service.</p>	None	None	Same as Sworn LEOs

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STATE HEALTH PLAN (G.S. 135, ARTICLE 3B) - ACTIVE EMPLOYEES	State Health Plan	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees
STATE HEALTH PLAN (G.S. 135, ARTICLE 3B) - RETIREES	State Health Plan if earned TSERS service before 1/1/2021 and did not withdraw that service	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees
WORKERS' COMPENSATION ACT DISABILITY BENEFIT (G.S. 97)	Up to 2/3 of weekly wages subject to adjustment for temporary, partial, etc. for compensable accident or injury	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees
WORKERS' COMPENSATION ACT DEATH BENEFIT (G.S. 97)	2/3 of weekly wages payable for minimum of 500 weeks, plus burial expenses up to \$10,000	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees
EMPLOYEE ASSISTANCE PROGRAM	Eligible for State employee program	Eligible for State employee program	Eligible for State employee program	Eligible for State employee program	Eligible for State employee program
RESPONDER ASSISTANCE INITIATIVE	Some employees eligible (e.g. DPS)	Eligible	Eligible	Eligible	Eligible
MENTAL HEALTH SUPPORT / COVERAGE / COUNSELING	Behavioral health benefits through State Health Plan for SHP-covered employees	Same as General Employees	Same as General Employees	Same as General Employees; DAC SHIELD	Same as General Employees; DAC SHIELD
FIREFIGHTERS' RELIEF FUND (G.S. 58-85)			Funded by 20% of Gross Premium Tax and taxes on certain automotive policies. Subject to available funds/approval: Sickness/injury assistance, line of duty death, payment of premiums to Fraternal Insurance Fund for disabled firefighters, financial destitution, payment of contributions to FRSWPF, workers' compensation premiums, other insurance premiums, educational benefits, providing annual physicals, or establishing a supplemental retirement program within the department's Local Relief Fund.		

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RESCUE RELIEF FUND (G.S. 58-88)					
WORKERS COMPENSATION FUND (G.S. 58-87-10)			Funded by 10% of GPT and member premiums.		
NATIONAL GUARD DISABILITY AND DEATH BENEFIT (G.S. 127A-108)					
FIREFIGHTERS' CANCER INSURANCE PROGRAM (G.S. 58-86A)			\$37,000 for each diagnosis of cancer, up to \$74,000; plus disability benefits if eligible, equal to lesser of 75% of salary or \$5,000 per month for up to 36 months. Not eligible if receiving cancer-related worker's compensation.		
FRATERNAL INSURANCE FUND			Provides life insurance and other voluntary benefits to eligible members of NCSFA; not publicly funded except that premiums for certain members may be paid by Firefighters' Relief Fund		
NCFLEX (DENTAL, VISION, SUPPLEMENTAL, AD&D, ETC.)	Eligible, but many benefits require premiums. Highlights include FSAs, Dental, Vision, Accident, Critical Illness, AD&D, Group Term Life, Tricare Supplement, and Disability.	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees
STATE-PAID TUITION ASSISTANCE FOR NATIONAL GUARD (G.S. 127A, ARTICLE 15)	None	None	None	None	None
HOLIDAY LEAVE	State employees receive 12 holidays per year; separate schedules may be established for 24-hour operations	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees
SICK LEAVE	12 days (96 hours) accrue each year. Can be accumulated and applied as time toward service retirement.	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees
ANNUAL LEAVE	14-26 days per year (112-208 hours) accrue on a monthly basis, based on length of service. Maximum of 240 hours can be carried over to the following calendar year.	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees
OTHER LEAVE	Community service leave, paid parental leave	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees

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BENEFIT CATEGORY	GENERAL EMPLOYEES (Local)	SWORN LAW ENFORCEMENT (Local Police or Sheriff's Department)	FIREFIIGHTERS (Municipal/County)	RESCUE AND EMS (Municipal/County)	NON-SWORN DETENTION OFFICER (Local)	911 TELECOMMUNICATORS (Local)
RETIREMENT SYSTEM AND UNREDUCED BENEFIT ELIGIBILITY	Local Governmental Employees' Retirement System (LGERS) 30 Years of creditable service at any age Age 65 with five years of service Age 60 with 25 years of service G.S. 128-27(a)(1)	LGERS- 30 Years of creditable service (5 years as an officer) at any age Age 55 with 5 years of creditable service as an officer G.S. 128-27(a)(1)	LGERS; same as General Employees FRSWPF if voluntary contributions are made; same as volunteer firefighters column	LGERS; same as General Employees FRSWPF if voluntary contributions are made; same as volunteer firefighters column	LGERS; Same as General Employees	LGERS; Same as General Employees
CONTRIBUTIONS	Mandatory 6% of compensation	Same as General Employees	LGERS; same as General Employees FRSWPF; same as volunteer firefighters column	LGERS; same as General Employees FRSWPF; same as volunteer firefighters column	Same as General Employees	Same as General Employees
SERVICE RETIREMENT BENEFIT	1.85% x four-year average final compensation (AFC) x years of creditable service; reduced if necessary for early retirement G.S. 128-27(b22)	Same as General Employees	LGERS; same as General Employees FRSWPF; same as volunteer firefighters column	LGERS; same as General Employees FRSWPF; same as volunteer firefighters column	Same as General Employees	Same as General Employees
EARLY RETIREMENT CONDITIONS	Age 60 with five years of service G.S. 128-27(a)(1) Age 50 with 20 years of service G.S. 128-27(a1)	Age 50 with 15 years of creditable service as an officer 25 years of service at any age (15 years as an officer) G.S. 128-27(a)(5)	Same as General Employees, but also can retire after age 55 with 5 years of service G.S. 128-27(a)(1)	Same as General Employees, but also can retire after age 55 with 5 years of service G.S. 128-27(a)(1)	Same as General Employees	Same as General Employees
NC 401(K) ELIGIBILITY	Yes, provided employer participates in plan	Yes	Yes, provided employer participates in plan	Yes, provided employer participates in plan	Yes, provided employer participates in plan	Yes, provided employer participates in plan
EMPLOYER CONTRIBUTIONS TO NC 401(K)	None required by State law, but employer may provide contributions	Required contribution of 5% of compensation G.S. 143-166.50	None required by State law, but employer may provide contributions	None required by State law, but employer may provide contributions	None required by State law, but employer may provide contributions	None required by State law, but employer may provide contributions
NC 457 ELIGIBILITY	Yes, provided employer participates in plan	Yes, provided employer participates in plan	Yes, provided employer participates in plan	Yes, provided employer participates in plan	Yes, provided employer participates in plan	Yes, provided employer participates in plan
DISABILITY RETIREMENT	Must have at least five years of creditable service. Receives a monthly retirement benefit based on first unreduced service retirement benefit using projected service G.S. 128-27(c)	Same as General Employees	LGERS; same as General Employees FRSWPF; same as volunteer firefighters column	LGERS; same as General Employees FRSWPF; same as volunteer firefighters column	Same as General Employees	Same as General Employees
LINE-OF-DUTY DISABILITY	None	Line-of-Duty Eligibility - If disability was a result of a line-of-duty injury, the member is eligible for disability retirement after one year of creditable service without regard to the requirement of having five years of creditable service. G.S. 128-27(c)	LGERS; same as Sworn LEOs FRSWPF; same as volunteer firefighters column	LGERS; same as Sworn LEOs FRSWPF; same as volunteer firefighters column	None	None

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BENEFIT CATEGORY	GENERAL EMPLOYEES (Local)	SWORN LAW ENFORCEMENT (Local Police or Sheriff's Department)	FIREFIGHTERS (Municipal/County)	RESCUE AND EMS (Municipal/County)	NON-SWORN DETENTION OFFICER (Local)	911 TELECOMMUNICATORS (Local)
STATE SALARY CONTINUATION (G.S. 143, ARTICLE 12B)	None	None	None	None	None	None
DISABILITY INCOME PLAN OF NC (G.S. 135, ARTICLE 6)	None	None	None	None	None	None
TRANSFER BENEFIT FACTORS	Transfer from NC 401(k) for lifetime annuity benefit. G.S. 128-27(m2)	For those with five years of service by 6/30/2010, subsidized annuity with special actuarial factors for a transfer from NC 401(k). Otherwise, same as General Employees. G.S. 128-27(m1)	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees
ACTIVE MEMBER DEATH	\$25k - \$50k based on highest 12 months of service within 24-month period prior to last day of actual service if member dies while in active service or within 180 days of actual service. G.S. 128-27(l)	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees

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BENEFIT CATEGORY	GENERAL EMPLOYEES (Local)	SWORN LAW ENFORCEMENT (Local Police or Sheriff's Department)	FIREFIGHTERS (Municipal/County)	RESCUE AND EMS (Municipal/County)	NON-SWORN DETENTION OFFICER (Local)	911 TELECOMMUNICATORS (Local)
PUBLIC SAFETY EMPLOYEES' DEATH BENEFITS ACT (G.S. 143, ARTICLE 12A)	None	Industrial Commission determines eligibility if covered member is killed in the line of duty. Benefit = \$100,000 If member is determined to be murdered in the line of duty an additional \$100,000 benefit is awarded G.S. 143, Article 12A Note, these situations may also result in eligibility for the federally-paid Public Safety Officers' Benefits (PSOB) death benefit, more than \$460,000 as of 2026.	Same as Sworn LEOs	Same as Sworn LEOs	None	None
DEATHS COVERED BY PUBLIC SAFETY EMPLOYEES' DEATH BENEFITS ACT	None	Result of bodily injuries sustained or extreme exercise or extreme activity experienced in the course and scope of his or her official duties while in the discharge of his or her official duties. Direct and proximate result of a myocardial infarction suffered while on duty or within 24 hours after participating in a training exercise or responding to an emergency situation.	Result of bodily injuries sustained or extreme exercise or extreme activity experienced in the course and scope of his or her official duties while in the discharge of his or her official duties. Direct and proximate result of a myocardial infarction suffered while on duty or within 24 hours after participating in a training exercise or responding to an emergency situation. Direct and proximate result of mesothelioma, testicular cancer, cancer of the small intestine, esophageal cancer, oral cavity cancer, or pharynx cancer.	Result of bodily injuries sustained or extreme exercise or extreme activity experienced in the course and scope of his or her official duties while in the discharge of his or her official duties. Direct and proximate result of a myocardial infarction suffered while on duty or within 24 hours after participating in a training exercise or responding to an emergency situation.	None	None
LINE-OF-DUTY DEATH UNDER FRSWPF	None	None	If FRSWPF member was already receiving the retirement benefit and was killed in line of duty, spouse can continue receiving the \$175 monthly benefit	If FRSWPF member was already receiving the retirement benefit and was killed in line of duty, spouse can continue receiving the \$175 monthly benefit	None	None
SEPARATE INSURANCE BENEFIT PLAN (G.S. 143-166.60)	None	\$5,000 upon death of LEO, or \$4,000 upon death of former LEO, with 20 years of service; additional \$2,100 if death was in line of duty	None	None	None	None
SPECIAL SEPARATION ALLOWANCE (G.S. 143, ARTICLE 12D)	None	Eligibility: 30 or more years or Age 55 with 5 or more years, not age 62, retire as a LEO. Calculation: Total Creditable Service X Annual Base Rate of Compensation X 0.85% or 30 Years of service X Annual Base Rate of Compensation X 0.85%. Payable generally until age 62, or reemployment or death. Can also receive "frozen" benefit in amount/duration to which they were entitled when reaching 30 years of service.	May be offered by employer	May be offered by employer	None	None

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BENEFIT CATEGORY	GENERAL EMPLOYEES (Local)	SWORN LAW ENFORCEMENT (Local Police or Sheriff's Department)	FIREFIGHTERS (Municipal/County)	RESCUE AND EMS (Municipal/County)	NON-SWORN DETENTION OFFICER (Local)	911 TELECOMMUNICATORS (Local)
STATE HEALTH PLAN (G.S. 135, ARTICLE 3B) - ACTIVE EMPLOYEES	State Health Plan for ~ 125 local governments; other employers may offer their own plans	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees
STATE HEALTH PLAN (G.S. 135, ARTICLE 3B) - RETIREES	State Health Plan for ~ 11 local governments if earned LGERS service before 1/1/2021 and did not withdraw that service; other employers may offer their own plans	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees
WORKERS' COMPENSATION ACT DISABILITY BENEFIT (G.S. 97)	Up to 2/3 of weekly wages subject to adjustment for temporary, partial, etc. for compensable accident or injury	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees
WORKERS' COMPENSATION ACT DEATH BENEFIT (G.S. 97)	2/3 of weekly wages payable for minimum of 500 weeks, plus burial expenses up to \$10,000	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees	Same as General Employees
EMPLOYEE ASSISTANCE PROGRAM	Similar benefits may be offered by employer	Similar benefits may be offered by employer	Similar benefits may be offered by employer	Similar benefits may be offered by employer	Similar benefits may be offered by employer	Similar benefits may be offered by employer
RESPONDER ASSISTANCE INITIATIVE	None	Eligible	Eligible	Eligible	None	Eligible
MENTAL HEALTH SUPPORT / COVERAGE / COUNSELING	Similar benefits may be offered by employer	Similar benefits may be offered by employer	Similar benefits may be offered by employer	Similar benefits may be offered by employer	Similar benefits may be offered by employer	Similar benefits may be offered by employer
FIREFIGHTERS' RELIEF FUND (G.S. 58-85)			Funded by 20% of Gross Premium Tax and taxes on certain automotive policies. Subject to available funds/approval: Sickness/injury assistance, line of duty death, payment of premiums to Fraternal Insurance Fund for disabled firefighters, financial destitution, payment of contributions to FRSWPF, workers' compensation premiums, other insurance premiums, educational benefits, providing annual physicals, or establishing a supplemental retirement program within the department's Local Relief Fund.			

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BENEFIT CATEGORY	FIREFIGHTERS (Volunteer / 501(c)(3) Departments)	RESCUE AND EMS (Volunteer / 501(c)(3) Departments)	MEMBER OF NORTH CAROLINA NATIONAL GUARD
RETIREMENT SYSTEM AND UNREDUCED BENEFIT ELIGIBILITY	Firefighters' and Rescue Squad Workers' Pension Fund (FRSWPF) if voluntary contributions are made; age 55 with 20 years of service G.S. 58-86-55	Firefighters' and Rescue Squad Workers' Pension Fund (FRSWPF) if voluntary contributions are made; age 55 with 20 years of service G.S. 58-86-55	North Carolina National Guard Pension Fund (NCGPF); age 60 with 20 years of total military service, and 15 of the 20 years must be with NCNG G.S. 127A-40
CONTRIBUTIONS	Voluntary \$15 per month, \$180 per year, for 20 years	Voluntary \$15 per month, \$180 per year, for 20 years	No Contribution
SERVICE RETIREMENT BENEFIT	\$175 per month	\$175 per month	\$105 per month after 20 years of military service; each additional year = \$10.50 up to 30 years; maximum \$210 per month
EARLY RETIREMENT CONDITIONS	None	None	None
NC 401(K) ELIGIBILITY	None	None	None
EMPLOYER CONTRIBUTIONS TO NC 401(K)	None	None	None
NC 457 ELIGIBILITY	None	None	None
DISABILITY RETIREMENT	After 10 Years of Credited Service, if permanently disabled, they are eligible for retirement at 55 if they continue making contributions up to 20 years of contribution credit.	After 10 Years of Credited Service, if permanently disabled, they are eligible for retirement at 55 if they continue making contributions up to 20 years of contribution credit.	None
LINE-OF-DUTY DISABILITY	Once age 55, retirement benefit can begin and they no longer have to make contributions.	Once age 55, retirement benefit can begin and they no longer have to make contributions.	None

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BENEFIT CATEGORY	FIREFIGHTERS (Volunteer / 501(c)(3) Departments)	RESCUE AND EMS (Volunteer / 501(c)(3) Departments)	MEMBER OF NORTH CAROLINA NATIONAL GUARD
STATE SALARY CONTINUATION (G.S. 143, ARTICLE 12B)	None	None	None
DISABILITY INCOME PLAN OF NC (G.S. 135, ARTICLE 6)	None	None	None
TRANSFER BENEFIT FACTORS	None	None	None
ACTIVE MEMBER DEATH	Similar benefits may be offered by employer	Similar benefits may be offered by employer	None

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PUBLIC SAFETY EMPLOYEES' DEATH BENEFITS ACT (G.S. 143, ARTICLE 12A)	Same as Sworn LEOs	Same as Sworn LEOs	None
DEATHS COVERED BY PUBLIC SAFETY EMPLOYEES' DEATH BENEFITS ACT	<p>Result of bodily injuries sustained or extreme exercise or extreme activity experienced in the course and scope of his or her official duties while in the discharge of his or her official duties.</p> <p>Direct and proximate result of a myocardial infarction suffered while on duty or within 24 hours after participating in a training exercise or responding to an emergency situation.</p>	<p>Result of bodily injuries sustained or extreme exercise or extreme activity experienced in the course and scope of his or her official duties while in the discharge of his or her official duties.</p> <p>Direct and proximate result of a myocardial infarction suffered while on duty or within 24 hours after participating in a training exercise or responding to an emergency situation.</p>	None
LINE-OF-DUTY DEATH UNDER FRSWPF	If FRSWPF member was already receiving the retirement benefit and was killed in line of duty, spouse can continue receiving the \$175 monthly benefit	If FRSWPF member was already receiving the retirement benefit and was killed in line of duty, spouse can continue receiving the \$175 monthly benefit	None
SEPARATE INSURANCE BENEFIT PLAN (G.S. 143-166.60)	None	None	None
SPECIAL SEPARATION ALLOWANCE (G.S. 143, ARTICLE 12D)	None	None	None

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STATE HEALTH PLAN (G.S. 135, ARTICLE 3B) - ACTIVE EMPLOYEES	Similar benefits may be offered by employer	Similar benefits may be offered by employer	None
STATE HEALTH PLAN (G.S. 135, ARTICLE 3B) - RETIREES	Similar benefits may be offered by employer	Similar benefits may be offered by employer	None
WORKERS' COMPENSATION ACT DISABILITY BENEFIT (G.S. 97)	Same as General Employees with special provisions for determining compensation	Same as General Employees with special provisions for determining compensation	Same as General Employees while on active duty
WORKERS' COMPENSATION ACT DEATH BENEFIT (G.S. 97)	Same as General Employees with special provisions for determining compensation	Same as General Employees with special provisions for determining compensation	Same as General Employees while on active duty
EMPLOYEE ASSISTANCE PROGRAM	Similar benefits may be offered by employer	Similar benefits may be offered by employer	None
RESPONDER ASSISTANCE INITIATIVE	Eligible	Eligible	Not eligible, but has its own Integrated Behavioral Health System
MENTAL HEALTH SUPPORT / COVERAGE / COUNSELING	Similar benefits may be offered by employer	Similar benefits may be offered by employer	None
FIREFIGHTERS' RELIEF FUND (G.S. 58-85)	Funded by 20% of Gross Premium Tax and taxes on certain automotive policies. Subject to available funds/approval: Sickness/injury assistance, line of duty death, payment of premiums to Fraternal Insurance Fund for disabled firefighters, financial destitution, payment of contributions to FRSWPF, workers' compensation premiums, other insurance premiums, educational benefits, providing annual physicals, or establishing a supplemental retirement program within the department's Local Relief Fund.		

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April 2026

BENEFIT CATEGORY	FIREFIGHTERS (Volunteer / 501(c)(3) Departments)	RESCUE AND EMS (Volunteer / 501(c)(3) Departments)	MEMBER OF NORTH CAROLINA NATIONAL GUARD
RESCUE RELIEF FUND (G.S. 58-88)		Funded by \$0.12 of each vehicle inspection sticker cost. Line of duty death (\$100,000 in addition to PSW LODD), monetary support for families (10% of salary for 6 months), disability income (10% of salary), scholarships for children of rescue squad workers or those who died in line of duty.	
WORKERS COMPENSATION FUND (G.S. 58-87-10)	Funded by 10% of GPT and member premiums.	Funded by 10% of GPT and member premiums.	
NATIONAL GUARD DISABILITY AND DEATH BENEFIT (G.S. 127A-108)			State will pay the same income, pension, or other benefits provided in like circumstances to active members of the U.S. Armed Forces, after deducting Worker's Compensation or federal benefits
FIREFIGHTERS' CANCER INSURANCE PROGRAM (G.S. 58-86A)	\$37,000 for each diagnosis of cancer, up to \$74,000; plus disability benefits if eligible, equal to lesser of 75% of salary or \$5,000 per month for up to 36 months. Not eligible if receiving cancer-related worker's compensation.		
FRATERNAL INSURANCE FUND	Provides life insurance and other voluntary benefits to eligible members of NCSFA; not publicly funded except that premiums for certain members may be paid by Firefighters' Relief Fund		
NCFLEX (DENTAL, VISION, SUPPLEMENTAL, AD&D, ETC.)	Similar benefits may be offered by employer	Similar benefits may be offered by employer	None
STATE-PAID TUITION ASSISTANCE FOR NATIONAL GUARD (G.S. 127A, ARTICLE 15)	None	None	Generally covers tuition and fees for NC community colleges and NC Promise UNC institutions; tuition for other schools in NC up to limit; must serve two years beyond educational period
HOLIDAY LEAVE	According to employer policy	According to employer policy	None
SICK LEAVE	According to employer policy	According to employer policy	None
ANNUAL LEAVE	According to employer policy	According to employer policy	None
OTHER LEAVE	According to employer policy	According to employer policy	None