

**WEST PALM BEACH POLICE BENEVOLENT ASSOCIATION  
AND  
THE CITY OF WEST PALM BEACH POLICE  
V.E.B.A.  
RESTATED PLAN OF BENEFITS**

**B. DEFINITIONS**

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Covered Person means an Employee who meets the Benefit Eligibility criteria contained in this Plan of Benefits. An Employee participating in the Deferred Retirement Option Plan ("DROP") is not a Covered Person under this Plan. **For purposes of payment of survivor benefits, a Covered Person also includes an Active Employee who dies before retirement and has more than 15 years of service at the date of their death.**

**E. SCHEDULE OF BENEFITS**

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**SURVIVOR BENEFIT.** At the time of the death of a Covered Person, a survivor benefit will be paid to the Covered Person's surviving spouse for the remainder of his or her lifetime, provided the Covered Person had been married to the surviving spouse at the time of his or her death and they had been married for at least one year at the time of his or her death. **If the Covered Person dies before retirement but after reaching 15 years of service and leaves a surviving spouse, the Survivor Benefit will be paid when the Covered Person would have reached Normal Retirement.**

The Survivor Benefit shall be equal to 50% of the monthly Benefit the Covered Person was entitled to receive at the time of the Covered Person's death plus any accumulated unused benefits, however a surviving spouse shall receive 100% of the Covered Person's monthly benefit for two months following the death of the Covered Person. **The full two month benefit is not payable to the surviving spouse of a Covered Person who dies before reaching retirement.** The 50% benefit to the surviving spouse shall be reduced by one percent (1 %) for each year that the surviving spouse is more than ten years younger than the Covered Person based on attained ages on the date of death. Notice of the death of a Covered Person must be provided to the Plan Administrator by the surviving spouse within 90 days after the death or the Survivor Benefit shall be forfeited. The surviving spouse benefit is also subject to a 2.0% annual increase each July 1.