



Looking Good Officer, Looking Good.

Police officers face a number of potential sources of injury on a daily basis, and accordingly, police officers who are injured on the job in Minnesota have more than one source of available compensation. If you are an injured police officer, make sure you're aware of your options so that you don't miss out on any of the compensation you're entitled to.

Standard Minnesota workers' compensation

First, you may be entitled to compensation under the same laws that provide benefits to other types of Minnesota workers. This is compensation for things like medical expenses and wage loss. It might include temporary total disability, temporary partial disability, and/or permanent partial disability. Benefits might be awarded under the temporary total disability category at first, and then, when these benefits cease, permanent partial disability payments could begin. Permanent partial disability benefits may be paid in either a lump sum or in installments at regular intervals.

Duty disability benefits under Public Employees Retirement Association (PERA)

PERA offers duty disability benefits to police officers (among other types of public employees). Benefits are available under PERA if your injury prevents you from returning to your current position for at least a year AND your disability is the direct result of an injury incurred during, or a disease arising out of, the performance of normal duties or the actual performance of less frequent duties, which involved protecting property and personal safety of others and that are inherently dangerous. The rules for who is eligible for PERA benefits are fairly complex, and PERA applications are frequently denied, so you'll want to consult with a lawyer who has experience with these benefits.

You can generally receive PERA benefits and standard Minnesota workers' compensation benefits at the same time. However, if the total of your PERA benefits and workers' compensation benefits exceeds the salary you were receiving at the time you got injured or the salary currently in place for the position you had, your PERA benefits will be reduced.

Continuation of healthcare coverage

If you are eligible for duty disability benefits, you are also eligible for continued healthcare coverage. The coverage applies to you, and will also apply to your dependents if you were receiving dependent coverage, at the time of the injury, under your group health plan. Coverage will continue for you and, if applicable, for your dependents, until you reach the age of 65. If you die before reaching 65, any available coverage for your dependents will continue until you would have turned 65.

Regular disability benefits under PERA

If you don't meet the criteria for duty disability benefits because your injury did not happen at work or arose from work but was not related to an inherently dangerous task, you may still be eligible for regular disability benefits under PERA. These benefits are available for injuries expected to prevent you from performing your normal duties for over a year.

Questions call

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