

This document provides information on North Carolina Firefighters' Cancer Benefit Program. For additional questions, contact (Jackie Ireland), and provide your contact information to schedule a follow-up call. If you prefer to speak with a Program representative, contact Lindsey Albright at 404 224 5044 or Meghan Murray at 404 302 3898.

General Information about the NC Firefighters' Cancer Benefit Program

Q. What is the purpose of the Cancer Benefit Program?

A. It provides employed and volunteer firefighters with monetary assistance in the event that they are diagnosed with cancer. The term "firefighter" is defined by NCGS 58-84-5.

Q. What are the required benefits?

A. There are three separate, independent requirements relating to a diagnosis of cancer for eligible firefighters: a lump sum payment of \$25,000 per cancer diagnosis up to two diagnosis (\$50,000), a medical expense reimbursement up to \$12,000 for out-of-pocket medical expenses and an income replacement requirement of up to \$5,000 for employed Firefighters and a total of \$1,500 for Volunteer Firefighters.

Q. When does the legislation become effective?

A. The effective date is January 1, 2022.

Q. Does HB 146 define what members of the fire department are eligible for the coverage?

A. HB 146 refers to NCGS 58-84-5 to define firefighter:

"Firefighter" means a recruit or a trained individual who is a full-time employee, part-time employee, or volunteer for a municipal, county, state, or private incorporated fire department and as such has duties of responding to mitigate a variety of emergency and nonemergency situations where life, property, or the environment is at risk, which may include without limitation fire suppression; fire prevention activities; emergency medical services; hazardous materials response and preparedness; technical rescue operations; search and rescue; disaster management and preparedness; community service activities; response to civil disturbances and terrorism incidents; nonemergency functions including training, preplanning, communications, maintenance, and physical conditioning; and other related emergency and nonemergency duties as may be assigned or required; provided, however, that a firefighter's assignments may vary based Georgia Firefighters' Cancer Program Offered through GMA and ACCG Insurance Programs on geographic, climatic, and demographic conditions or other factors including training, experience, and ability. This definition includes, in addition to suppression firefighters, fire chiefs, fire inspectors, equipment maintenance personnel and EMTs cross-trained in suppression duties.

Q. Does a firefighter need to be certified with or hold a valid identification number from the Georgia Firefighter Standards & Training Council to be eligible for the coverage?

A. No.

Q. Is a claim for cancer diagnosed prior to January 1, 2022 eligible for coverage?

A. No. Only compensable cancer illnesses diagnosed on or after January 1, 2022 will be eligible.

Q. Must a firefighter have served continuously for a period of time to be eligible?

A. Yes, a firefighter must have been on an active roster for five years with one or more fire department to be eligible.

Claims Administration and Management

Q. How does a firefighter submit a claim under the Program?

A. A firefighter must submit their claim directly to VFIS. First, the firefighter will contact VFIS for claim filing instructions and complete their part of the form. Second, they will supply the contact information of their fire district, department or company and attending physician. The benefits provider will contact the fire service entity to confirm eligibility of the firefighter and follow up with the attending physician for any necessary medical records.

Q. Is the Program involved in claim administration?

A. No. VFIS will manage information received from the claimant, the fire service entity and medical records of the attending physician.

Questions regarding the Program

Q. If I have questions regarding plan benefits or claims how do I contact the Program?

A. The Program will establish the following methods of communication with the Program:

1. The Program website at www.thehartford.com/resources/gb/ny-firefighters;
2. A call center is established to answer any questions via telephone toll free - 833 678-1985;
3. An email address is available to forward any written questions – NYSVFB@willistowerswatson.com