



# Alabama First Responders Benefits Program

## Frequently Asked Questions

### **Q: How can I obtain more information about this program?**

*Alabama First Responders Benefits Program (ALFRBP) was organized to oversee and implement the Firefighter Cancer and Disability Insurance Program in the State of Alabama. ALFRBP has a dedicated team that is here to serve you and answer any questions you have about this program. You can reach a member of our team at our dedicated phone number: 1 (800) 23 – CANCER or 1 (800) 232 – 2623. You can also reach a member of our team at our dedicated email address: [cancerinsurance@alfrbp.com](mailto:cancerinsurance@alfrbp.com).*

### **Q: Who is the insurance carrier for this program?**

*Hartford Insurance Company has implemented similar programs in multiple other states. Hartford Insurance Company was chosen in conjunction with several decision-makers, with the endorsement of the Alabama League of Municipalities. Hartford Insurance Company will be the Insurance carrier for this program in Alabama.*

### **Q: How can I obtain the cost of this program for our Firefighters and Departments?**

*Hartford Insurance Company will establish yearly rates each November. Our dedicated team members can provide you with pricing, by providing us with a list of eligible Firefighters and their classifications (Career, Certified Volunteer or Non-Certified Volunteer). If you are interested in obtaining a quote, please email [cancerinsurance@alfrbp.com](mailto:cancerinsurance@alfrbp.com).*

### **Q: How can our Public Entity or Department ensure we continue to obtain new information about the program as it becomes available?**

*Please send an email to [cancerinsurance@alfrbp.com](mailto:cancerinsurance@alfrbp.com) to request that your email be added to our distribution list. Your email will be added within 24 hours of your request. Please feel free to submit as many different email addresses as needed with Department Personnel names that need to receive this information.*

**Q: How can I get a quote for the cancer and disability coverage for our Firefighters in our Department?**

*Please contact ALFRBP at 1(800) 23-CANCER or [cancerinsurance@alfrbp.com](mailto:cancerinsurance@alfrbp.com) and one of our dedicated team members will provide you with a template spreadsheet for you to list your Active Firefighters/Roster so we can provide you with an actual quote. The template spreadsheet will be available via email using Microsoft Excel, or via the ALFRBP website as a downloadable document.*

**Q: If our Department has both Paid and Volunteer Firefighters, will we be able to get coverage for both?**

*If your Department has paid Firefighters, Certified Volunteers, or Non-Certified Volunteer Firefighters, you will be able to get a quote covering all Firefighters in all three different categories under one plan for your Department.*

**Q: Can you clarify what it means by law to be an active Firefighter for 12 consecutive months?**

*Under the law, to be eligible for this coverage you must be an Active Firefighter who has completed 12 months of active service by the policy effective date. If you are a Career Paid Firefighter, the definition of active service is simple. You must be actively working, receiving a paycheck, and participating in your Fire Department for 12 consecutive months.*

*If you are a Volunteer Firefighter, your Fire Department should have some form of Standard Operating Procedure (SOP). The SOP will state your specific requirements such as participate in a certain amount of training, respond to a certain number of calls, etc. Please consult your Fire Department SOP for the definition of an Active Firefighter in your Volunteer Department. If you do not have a SOP as a Volunteer Department, please call 1 (800) 23 – CANCER and one of our account representatives will be happy to help you with the eligibility requirements.*

**Q: What types of cancer does this insurance cover?**

*It is mandated that ALFRBP cover a specified list of cancers within the law. This list contains a total of 21 cancers that are referred to as “Basic Legislated Cancers.” Under ALFRBP, you have the option to purchase the Basic Plan, which meets the minimum standards of the law. Alternatively, you have the option to purchase the Enhanced Plan, which essentially covers all cancers. The Enhanced Coverage costs approximately only \$12 more per Firefighter, per year, than the Basic Plan.*

*\*\*Please refer to full policy details regarding all cancers covered under the Enhanced Plan.*

**Q: If I am diagnosed with cancer, how much will this policy pay me for my cancer diagnosis?**

*Under ALFRBP, there is a Lump Sum Cancer Benefit that pays \$25,000 upon diagnosis for invasive cancers. The \$25,000 benefit is payable upon diagnosis by the doctor. Under this plan, you are eligible for a maximum of \$50,000 in coverage on a lifetime basis. In other words, this policy can pay for two cancer diagnoses, totaling up to \$50,000 per lifetime.*

*\*\*Please refer to fully policy for coverage details.*

**Q: How is Non-Invasive Cancer Diagnosis Paid?**

*Under ALFRBP, if you have a non-invasive cancer diagnosis, you will receive a \$6,250 payment (versus the \$25,000 payment for invasive cancers). These different diagnoses, invasive versus non-invasive, are determined by your physician according to the industry medical standards.*

*\*\*Please refer to fully policy for coverage details.*

**Q: I am a paid Firefighter and I work for one Department for the first 6 months of the year, and another Department for the last 6 months of the year. Which Department is responsible for paying for my coverage?**

*If you are an eligible Firefighter that qualified for coverage on January 1, the Department that you are working for on January 1 is the Department that is responsible for paying your premiums for the year.*

**Q: I Volunteer at three different Departments during the year, which Department would pay for my coverage?**

*If only one of those Departments is paying for 100% of your coverage, that is the Department that you should qualify under, and that Department would be paying for your premiums. You would need to consult with the Fire Chief of that Department to ensure that you are eligible and considered as an Active Firefighter under their standard operating procedures throughout the year.*

**Q: I work as a paid Firefighter at one Department, and a Volunteer Firefighter at another Department. Can I get coverage at both Departments and can I collect on a claim at both Departments?**

*No, you cannot get coverage at two different Departments, nor can you file a claim at both Departments. If you are a paid Firefighter receiving a paycheck and benefits at one Department, and you are a Volunteer Firefighter at another Department, your primary employer will be the paid Department. The paid Department will be responsible for paying for your coverage.*

**Q: What if my Department is not going to pay my premiums and I am a Volunteer Firefighter?**

*If you are a Certified Volunteer Firefighter or a Non-Certified Volunteer Firefighter and you meet the eligibility requirements of 12 months of consecutive service by January 1, you will be eligible to purchase coverage on an individual basis. If your Department is not paying for your entire Firefighting Team as a group, please call 1(800) 23- CANCER to discuss the rates if you would like to pay for the coverage individually.*

**Q: Can Retired Firefighters be covered under this plan?**

*If you were covered under the ALFRBP as an Active Firefighter for one full year, and you either retire, leave the industry, or terminate your employment from your employer, you are eligible to keep coverage with you under what is referred to as Benefit Portability. You will be required to pay the annual premiums individually.*

**Q: How does the Long-Term Disability Benefit with this program work?**

*If you are a Career Active Firefighter diagnosed with a covered cancer, and you are disabled and unable to work after the 180-day elimination period. You will be paid \$3,000 per month, for up to 36 months. If you are a Certified Volunteer Firefighter, the above disability benefits apply to you in the same way. If you are a Non-Certified Firefighter, once you have met the 180-day elimination period, you will be eligible for \$1,500 per month for up to 36 months.*

*\*\*Please refer to full policy for coverage details.*

**Q: I am drawing disability from other sources after I am diagnosed with a covered cancer. Do I still get the \$3,000 per month or \$1,500 per month?**

*You will need to consult one of the claims specialists at that time. The program dictates that the disability program will coordinate with other potential disability income sources. Without having specifics of an individual Firefighters other sources of disability income, it is difficult to answer this question. The bottom line is this disability benefit under ALFRBP will coordinate and may offset with other income sources that you might have.*

**Q: How do I file a claim for coverage under this program?**

*Once you are determined eligible, and you are covered under a Fire Department, you will receive information by calling our phone number **1 (800) 23 – CANCER** and our support team will help you navigate the process of filing a claim.*

**CONTACT US**

**Program Email:** [Cancerinsurance@alfrbp.com](mailto:Cancerinsurance@alfrbp.com)

**Toll Free Customer Service:** 1 (800) 23 – CANCER or 1 (800) 232 – 2623

***\*\*Please see full policy and/or Firefighter Cancer/Disability Booklet for all coverage benefits and details.***

*The Alabama First Responders Benefits Program “the Program” is provided by the Alabama First Responders Benefits Association. Actual Program benefits, rates, terms, and conditions are subject to change based on regulatory requirements and changes in employer operations or information. This proposal does not include all the policy terms, conditions, limitations, and exclusions, which provide the full detail of coverages and take precedence over this proposal.*