



Alabama First Responders Benefits Program

BENEFITS SUMMARY SHEET

Firefighters are local heroes to the communities they serve. The Alabama First Responders Benefits Program was created for cities and counties within the State of Alabama, and will help take care of our 20,000 Firefighters and their families. Coverage provided by Hartford Insurance Company will meet the legislative mandates as follows:

Lump Sum Benefit

Firefighter Eligibility Based on Legislation:

- Paid Firefighters – 12 months of consecutive service
- Certified Volunteers – 12 months of consecutive service
- Non-Certified Volunteers – 12 months of consecutive service

Covered Cancers Based on Legislation:

"Includes bladder, blood, brain, breast, cervical, esophageal, intestinal, kidney, lymphatic, lung, prostate, rectum, respiratory tract, skin, testicular, and thyroid cancer, leukemia, multiple myeloma, Hodgkin's lymphoma, and non-Hodgkin's lymphoma."

LUMP SUM CANCER PLAN	BENEFIT
Cancer Benefit Amount	\$25,000
Invasive Cancer	100% of Coverage Amount
Non-Invasive Cancer	25% of Coverage Amount
Coverage Maximum (% of Coverage Amount)	Firefighter: 200% (2 x \$25,000)
Recurrence Benefit (% of Coverage Amount)	100%; 90 Days Separation Period
Benefit Portability	Yes

Long Term Disability (LTD)

Eligibility Based on Legislation:

Paid Firefighters – 12 months of consecutive service

Certified Volunteers – 12 months of consecutive service

Non-certified Volunteers – 12 months of consecutive service

Covered Cancers Based on Legislation:

"Includes bladder, blood, brain, breast, cervical, esophageal, intestinal, kidney, lymphatic, lung, prostate, rectum, respiratory tract, skin, testicular, and thyroid cancer, leukemia, multiple myeloma, Hodgkin's lymphoma, and non-Hodgkin's lymphoma."

LTD CANCER PLAN	BENEFIT	ELIMINATION PERIOD
Active Firefighter	\$3,000	180 Days
Volunteer Certified Firefighter	\$3,000	180 Days
Volunteer Non-Certified Firefighter	\$1,500	180 Days
Benefit Duration	3 Years	
Definition of Disability	3 Years Own Occupation	
Pre-Ex	ER Paid: No Pre-Ex Firefighter Paid: 3/12	
Continuation	Included	

CONTACT US

Program Email: Cancerinsurance@alfrbp.com

Program Toll-Free Call Center: 1 (800) 23 – CANCER

***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. Program rates are subject to review and approval by the Alabama Department of Insurance. 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 of the policy terms, conditions, limitations, and exclusions, which provide the full detail of coverages and take precedence over this proposal.