



## Alabama First Responders Benefits Program

### Proposal for Coverage

**Effective Date:** «Proposal.EffectiveDate-FullDate»

**Anniversary Date:** January 1

**Member Name:** «This.Member»

**Member Number:** «This.Member.MemberNumber»

**Insurer:** Hartford Life and Accident Insurance Company

There are two coverage components required by ACT 2019-361 effective January 1, 2020:

- 1) Critical Illness (Lump Sum Cancer Benefit)
- 2) Long-Term Disability (Income Replacement)

Legislation requires that the employer provide both Critical Illness (Lump Sum Cancer Benefit) and Long-Term Disability (Income Replacement) to all Paid Career Firefighters. The employer also has the option to provide these same two benefits for Certified Volunteer and Non-Certified Volunteer firefighters.

In addition, you have the option to choose between a Basic Plan and Enhanced Plan for all classes:

*Basic coverage includes legislated cancers. Enhanced coverage will provide benefit for all cancers. Legislated cancers include "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."*

**EMPLOYER PAID:**

		Option 1: Basic Plan		Option 2: Enhanced Plan	
Firefighter Class	Count	Basic Plan Rate	Basic Plan Premium	Enhanced Plan Rate	Enhanced Plan Premium
Paid Career	«=IF:{This.CustomNumber8}<1?'0':{This.Custs»	«This.CustomMoney10»	«This.CustomMoney28»	«This.CustomMoney20»	«This.CustomMoney31»
Certified Volunteer	«=IF:{This.CustomNumber9}<1?'0':{This.Custs»	«This.CustomMoney15»	«This.CustomMoney29»	«This.CustomMoney21»	«This.CustomMoney32»



Non-Certified Volunteer	«=IF:{This.Cust omNumber10 }<1?'0':{This.Cu »	«This.CustomMoney16»	«This.CustomMoney30»	«This.CustomMoney22»	«This.CustomMoney33»
<b>TOTAL</b>			«This.CustomMoney38»		«This.CustomMoney39»

**All three of the above firefighter rates above assume that the employer/department will be paying for 100% of the cost of all Firefighters (Career Paid, Certified Volunteer and Non-Certified Volunteers) in the department.**

Should the employer decline to purchase coverage for Certified Volunteer and Non-Certified Volunteer firefighters, the individuals have the option to purchase the benefit on their own at a higher rate. Please refer to the pricing below of the estimated annual cost that would be passed along to the individual firefighter.

**FIREFIGHTER PAID:**

Firefighter Class	Count	Option 1: Basic Plan		Option 2: Enhanced Plan	
		Basic Plan Rate	Basic Plan Premium	Enhanced Plan Rate	Enhanced Plan Premium
Certified Volunteer	«=IF:{This.Cust omNumber9 }<1?'0':{This.Cu s»	«This.CustomMoney24»	«This.CustomMoney34»	«This.CustomMoney26»	«This.CustomMoney36»
Non-Certified Volunteer	«=IF:{This.Cust omNumber10 }<1?'0':{This.Cu »	«This.CustomMoney25»	«This.CustomMoney35»	«This.CustomMoney27»	«This.CustomMoney37»
<b>TOTAL</b>			«This.CustomMoney40»		«This.CustomMoney41»

**SUMMARY OF BENEFITS:**

Lump Sum Cancer Plan	Benefit
Cancer Benefit Amount	\$25,000



Invasive Cancer	\$25,000 (100% of coverage amount)
Non-Invasive Cancer	\$6,250 (25% of coverage amount)
Lifetime Maximum Benefit Per Firefighter	\$50,000
Recurrence Benefit (% of coverage amount)	100%, 90 days separation period

Long Term Disability Plan	Benefit	Elimination Period
Paid Career Firefighter	\$3,000 Maximum Monthly Benefit	180 Days
Certified Volunteer	\$3,000 Maximum Monthly Benefit	180 Days
Non- Certified Volunteer	\$1,500 Maximum Monthly Benefit	180 Days
Benefit Duration	3 Years	
Definition of Disability	3 Years own occupation	

**If you have questions, please do not hesitate to reach out to us:**

**1-800-23-CANCER**

[cancerinsurance@alfrbp.com](mailto:cancerinsurance@alfrbp.com)

*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. Consequently, the Program will not take effect until the Alabama Department of Insurance approves. 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.*