



Alabama First Responders Benefits Program

Frequently Asked Questions

Q: When does the new law take effect? When will the insurance program be effective?

The new law signed by the governor will take effect on January 1, 2020. All insurance coverages with Alabama First Responders Benefits Program (FRBP) will take effect on January 1, 2020 as well.

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 more information about this program?

*Alabama First Responders Benefits Program (FRBP) was organized to oversee and implement the new Firefighter Cancer and Disability Insurance Program in the State of Alabama. Alabama First Responders Benefits Program 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**. You can also reach a member of our team at our dedicated email address: cancerinsurance@alfrbp.com. Effective October 1, 2019, First Responders Benefits Program will send out weekly emails with more information on the program, services, etc.*

Q: How can I obtain the pricing for this program for our Firefighters and Departments?

On Friday, September 20th, an email blast was sent to over 4,000 contacts in the Firefighting Industry in the State of Alabama. This email included the tentative rates for Career Firefighters and Volunteer Firefighters. The rates were tentative, subject to final approval from the Department of Insurance. We do not foresee any significant changes in the rates, but until the Department of Insurance approves the rates, they must be declared tentative. The rates will be posted on our website once approved by the Department of Insurance.

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 Terry@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 with Department Personnel that need to receive this information.

Q: How can I obtain printed materials on this program to review and share with our Firefighters and decision-makers?

We will be sending a USPS package in a bright red envelope to all Fire Chiefs in all paid fire Departments throughout the State of Alabama within the next 10 - 14 days. Due to lack of address information for Volunteer Departments, the number of correct mailing addresses we have for Volunteer Departments is limited. If you are a Volunteer Department, and would like to have a packet of information mailed to you, please send us an email to Terry@alfrbp.com with your mailing address, and request to be added to our mailing list.

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

*Please contact FRBP at **1 (800) 23 - CANCER** or 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. This template spreadsheet will be available via email using Microsoft Excel, or via the FRBP 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 Volunteer Firefighters, 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 retired Firefighters be covered under this plan?

This plan will take effect on January 1, 2020. If you are an active Firefighter on January 1, 2020 and meet all other qualifications, and you retire after January 1, 2020, you have the ability to keep your coverage as a retired Firefighter. You have the option to keep your coverage and pay the rates as an individual. If you were retired as a Firefighter before this plan takes effect on January 1, 2020, as a previously retired Firefighter, you will not be eligible for this coverage.

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 January 1, 2020. If you are a Career Paid Firefighter, the definition of active service is pretty simple. You must be actively working, receiving a paycheck, and participating in your Fire Department for 12 consecutive months, prior to January 1, 2020.



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 Standard Operating Procedure 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 is the cost per Firefighter for our Department?

Please refer to the press release from September 20th in reference to the rates for Career Firefighters and Volunteer Firefighters. The rates for Career Firefighters and Certified Volunteer Firefighters are the same rates when your Department is paying for 100% of the premiums. If you are a Career Paid Firefighter, the law mandates that your Department must pay for 100% of your premium. Under the law, if you are a Volunteer Department, it is optional as to whether or not the Volunteer Department will pay for all, or only part of the premium for Volunteer Firefighters.

Q: What if my Department is not going to pay my premiums and I'm 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, 2020, 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: If I am diagnosed with cancer, how much will this policy pay me for my cancer diagnosis?

Under FRBP, 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 full policy for coverage details.*

Q: What types of cancer does this insurance cover?

It is mandated that FRBP cover a specified list of cancers written in the law. This list contains a total of 21 cancers that are referred to as "Basic Legislated Cancers." Under FRBP, 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 for details regarding all cancers covered under the Enhanced Plan.*

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

Under FRBP, 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 full policy for coverage details.*

Q: I am a Firefighter currently covered under the FRBP plan with my Department. If I retire or leave the Firefighting Industry, do I have the ability to keep my coverage?

If you were covered under FRBP as an Active Firefighter, 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: 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, 2020, the Department that you are working for on January 1, 2020, is the Department that is responsible for paying your premiums for the year. If you work for another Department on January 1, 2021, that new Department will be responsible for paying your premiums on this coverage for the next year, and so on.

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 Volunteer 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. This 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 FRBP will coordinate and may offset with other income sources that you might have.

Q: Assuming this insurance program goes in effect January 1, 2020, what if I was diagnosed on December 15, 2019 with an invasive cancer, and I begin receiving treatment in January 2020 after this program took effect. Will this program pay me my lump sum cancer benefit of \$25,000?

This program will not pay you the \$25,000 in the above scenario. Your diagnosis of cancer must be after January 1, 2020, and you must meet all other eligibility requirements. If you are a covered Firefighter on January 1, 2020, and your diagnosis occurs on January 2, 2020, you would be covered under this plan.

Q: I'm a Firefighter, and I'm on military leave during the year. Upon return 12 months later, I go back to my original job. Do I lose my coverage due to military leave?

*Generally speaking, you will not lose your coverage. There are some specific time frames and maximums on the length of time you can be away from the Firefighter employment. If that situation arises, please call **1 (800) 23 - CANCER** and discuss your specific details with one of our claims specialists, and they will help you through that process.*

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: 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: 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 dedicated claims phone number **1 (800) 574 - 5139** and our support team will help you navigate the process of filing a claim.*

Thank you,

Terry Young

President

First Responders Benefits Program

Terry@alfrbp.com

CONTACT US

Program Email: Cancerinsurance@alfrbp.com

Toll Free Customer Service: 1 (800) 23 – CANCER

Toll Free Claims Center: 1 (800) 574 – 5139

***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. 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.