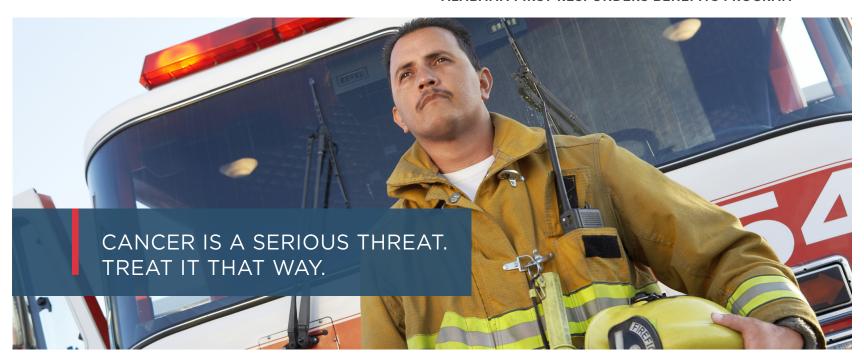
ALABAMA FIRST RESPONDERS BENEFITS PROGRAM



To say that being a firefighter is a risky job is an understatement. You put your life on the line every day for people you don't even know. But there's an even greater risk that you face that goes beyond the immediate ones of putting out fires and saving lives. It's cancer. And you're at a greater risk than other people. But there are some strategies you can help implement today to reduce that risk going forward.



The elevated temperature of the environment actually increases your body's ability to absorb carcinogens as can increased skin temperature, sweat and humidity.

EPA (1992) DERMAL EXPOSURE ASSESSMENT: PRINCIPLES AND APPLICATIONS.

RISK FACTORS FOR FIREFIGHTERS

According to the International Association of Firefighters, cancer is the No. 1 line-of-duty cause of death for men and women who fight structure fires. With much of that risk coming from the burning plastics, chemicals and toxic materials that you're exposed to with every call you answer. Some of the biggest risk factors you face are:

- Exposure to multiple carcinogens including hundreds of hazardous compounds:
 - PAHs like benzo[a]pyrene
- Diesel exhaust

- Benzene

- Aldehydes (formaldehyde)

- Asbestos
- Respiratory irritants (acrolein, acids, sulfur dioxide)
- Respiratory sensitizers (isocyanates, aldehydes)
- Chemical asphyxiants (carbon monoxide, hydrogen cyanide)
- Cardiotoxicants (fine particulate, chemical asphyxiants)
- Halogenated compounds (vinyl chloride, polychlorinated biphenyls, certain dioxins)
- Numerous exposure settings
- · Varied routes of entry including:
 - **Inhalation** during the response if you're not wearing SCBA (i.e., overhaul) or after the response from off-gassing equipment.
- **Ingestion** after the response due to transfer of contaminants from the gear to your skin.
- **Absorption** during the response due to penetration or permeation of contaminants through the gear to your skin.



KEY INSIGHTS

In 2015, the National Institute for Occupational Safety and Health completed a multi-year study of 30,000 firefighters from Chicago, Philadelphia and San Francisco Fire Departments to understand the link between firefighters and cancer. The results are eye-opening:

- Firefighters show an increased number of certain types of cancer diagnoses and cancer related deaths; mostly digestive, oral, respiratory and urinary.
- There were roughly twice as many firefighters with malignant mesothelioma – a rare type of cancer caused by asbestos exposure.
- There are more cases of bladder and prostate cancers among firefighters younger than 65 years of age.
- The chance of lung cancer diagnosis or death increased with the amount of time on the job at fires.
- The chance of leukemia death increased with the number of fire runs.

WHAT YOU CAN DO NOW TO REDUCE RISKS

While your gear can't protect you from everything, using it properly along with a few other key operating procedures can help reduce your risk of exposure and in turn your risk for developing cancer.

DERMAL EXPOSURE PREVENTION

- Clean any visibly soiled gear that could come in contact with your skin
- · Wash your hands or other contaminated skin
- Shower as soon as possible following a response "shower within the hour"
- Put on clean station uniforms after you shower
- · Launder hoods/hood exchange program
- Routine laundering and decon of your turnout gear

INHALATION EXPOSURE PREVENTION

- · Wear your SCBA
- Rehab away from off-gassing gear
- Do not store your gear in personal vehicles
- Remain upwind of fires if you're not directly involved in fire response
- Provide natural ventilation to structures after suppression

If You Receive a Cancer Diagnosis

"You have cancer" are three words no one wants to ever hear. And with the steps you're taking to minimize your exposure to carcinogens, hopefully you won't have to. But if you do, The Hartford is here to help you. We've partnered with the Florida Municipal Insurance Trust to bring you a lump-sum cancer benefit tailored to your specific needs. You can learn more about this coverage at alfcbc.com

For questions on the program, contact us:



1-800-23-CANCER



cancerinsurance@alfrbp.com

Be sure to talk to your fire chief about cancer prevention strategies today. Or if you need to file a claim, please call **1-888-574-5139**.



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THE CRITICAL ILLNESS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED CANCERS ONLY. This limited health benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

Critical Illness Form Series includes GBD-2600. GBD-2700. or state equivalent.