



ALABAMA FIRST RESPONDERS BENEFITS PROGRAM



PRESS RELEASE

09/26/2019

"Alabama Introduces First Firefighter Cancer & Disability Insurance Program Under New Law"

BIRMINGHAM, ALABAMA – The *Alabama League of Municipalities* has officially endorsed the *"First Responders Benefits Program (FRBP)."* This program will be the state wide entity delivering the new "Firefighter Cancer and Disability Insurance Program" to all Firefighters in Alabama. FRBP is excited to bring this product to Firefighters/First Responders and their families throughout the State of Alabama, to help protect and support them with this invaluable benefit and service.

This program will provide the Cancer and Disability Insurance to meet the guidelines and requirements of the house bill that was signed by the Governor in 2019. This bill became law, ACT 2019-361, and will be effective on January 1, 2020. This program will have two primary options. The first option will be to provide benefits that meet the "minimum requirements" of the new law. The second option will be an "enhanced product to meet all of the minimum guidelines and provide some additional benefits" to our Firefighters and First Responders, for just a few dollars more than the basic plan.

FRBP has received numerous calls from cities, counties, fire districts, etc., requesting information, and asking for an "indication of the projected cost" so they could build this into their finance budgets. FRBP has partnered with **Hartford Insurance Company**, who has delivered the same Firefighter Cancer/Disability Product throughout the U.S. to several other statewide programs. Hartford has developed the following "tentative rates" for the state of Alabama, subject to final approval of the Alabama Department of Insurance.

TENTATIVE RATES:

CAREER PAID FIREFIGHTER

If you are a "Career Paid Firefighter," the cost for the **enhanced benefit option** of cancer and long-term disability will be \$198.24 per year, per Firefighter. The cost of the **basic plan** for this same category of "Career Paid Firefighter" which meets the "minimum standards of the law" will be \$186.48 per year, per Firefighter. The primary difference in the enhanced benefit option and the basic plan is the cancer coverage. The basic plan covers the 21 named cancers, per the law. The enhanced benefit option covers all cancers. (***)Note: Premiums must be paid by employer for all Firefighters in this category based on the law.)

CERTIFIED VOLUNTEER FIREFIGHTER

If you are a "Certified Volunteer Firefighter," the cost for the **enhanced benefit option** of cancer and long-term disability will be the same as the career paid firefighter at \$198.24 per year, per Firefighter. The cost of the **basic plan** for this same category of "Certified Volunteer Firefighter" will also be the same as the career paid firefighter at \$186.48 per year, per Firefighter. The primary difference in the enhanced benefit option and the basic plan is the cancer coverage. The basic plan covers the 21 named cancers, per the law. The enhanced benefit option covers all cancers. (***)Note: Premiums must be paid by employer/volunteer department for all Firefighters in this category to get these rates.)

OVER

NON-CERTIFIED VOLUNTEER FIREFIGHTER

If you are a “Non-Certified Volunteer Firefighter,” the cost for the **enhanced benefit option** of cancer and long-term disability will be \$150.24 per year, per Firefighter. The cost of the **basic plan** for the “Non-Certified Volunteer Firefighter” will be \$138.48 per year, per Firefighter. The primary difference in the enhanced benefit option and the basic plan is the cancer coverage. The basic plan covers the 21 named cancers, per the law. The enhanced benefit option covers all cancers. Also note that the premiums are less for this category because the monthly disability benefit for “Non-Certified Volunteer Firefighters” is LESS. (**Note: Premiums must be paid by employer/volunteer department for all Firefighters in this category to get these rates.)

The above three categories assume that the employer/department will pay for 100% of the cost of all Firefighters (Career Paid, Certified Volunteer, and Non-Certified Volunteers) in the department.

**** If there are “Volunteer Departments” in the state that will not be paying for this coverage for their Firefighting Team, please call 1 (800) 23 – CANCER for the rates for the individual paid Firefighter plans. *****

Within the next 10-14 days, we will launch the Alabama First Responders Benefits Program website that you may utilize for additional information, as well as request an online quote for your department. We have also set up the dedicated phone number and email address shown below for all questions and support during the enrollment process for your Municipality and Volunteer Departments.

Dedicated Phone #:

1 (800) 23 - CANCER

Dedicated Email:

cancerinsurance@alfrbp.com

In addition, we will be mailing a packet to the Fire Chiefs with product and informational literature in the next 10 to 14 days. Please be on the lookout for this information. You will receive this packet in a bright red Tyvek envelope, addressed to the Fire Chief in your department. If by some chance you do not receive this packet within the next 10 to 14 days, please give us a call so that we can make sure that we get you this informational packet to you.

Please feel free to forward this email to anyone that you feel needs to receive this information. If you have someone that needs to be added to this email list, please reply to this email and we will add them to future emails. It will be our goal going forward to communicate to you weekly on key bullets and information about this program.

In closing, it is our honor and privilege to serve the First Responders in our communities throughout the State of Alabama. You have my personal commitment that the **First Responders Benefits Program** is dedicated to support and serve you throughout this process. We have also assembled a dedicated team of people, who will be answering all calls and emails from each of you at the above dedicated 800 phone number and email address. Thank you again, and we look forward to working with you in the coming weeks.

Thank you,

Terry E. Young

President

First Responders Benefits Program

Terry@alfrbp.com

Affiliate of Millennium Risk Managers, LLC

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.