

Sample Rating Sheet

<b>ALABAMA FIRST RESPONDERS BENEFITS PROGRAM</b> <b>FIRE DEPARTMENT LTD &amp; CANCER INSURANCE COVERAGE OPTIONS</b>	
Toll Free: 1 (800) 23 - CANCER      Email: Cancerinsurance@alfrbp.com	
OPTION 1 - BASIC PLAN	OPTION 2 - ENHANCED PLAN
Basic Plan: LTD & Cancer Insurance - Lump Sum *EMPLOYER PAID*	Enhanced Plan: LTD & Cancer Insurance - Lump Sum *EMPLOYER PAID*
# Paid Firefighters _____ x \$186.48 = _____ Total Cost Per Yr	# Paid Firefighters _____ x \$198.24 = _____ Total Cost Per Yr
# Certified Vol. Firefighters _____ x \$186.48 = _____ Total Cost Per Yr	# Certified Vol. Firefighters _____ x \$198.24 = _____ Total Cost Per Yr
# Non Certified Vol. Firefighters _____ x \$138.48 = _____ Total Cost Per Yr	# Non Certified Vol. Firefighters _____ x \$150.24 = _____ Total Cost Per Yr
Total Cost Above for Basic Plan *EMPLOYER PAID* For the Yr = \$ _____	Total Cost Above for Enhanced Plan *EMPLOYER PAID* For the Yr = \$ _____
<b>** 90% of All Departments Will Fall In Above Basic Plan or Enhanced Plan Categories</b>	

<b>** PLEASE NOTE: Rates in Below Section Are *Individually* Paid by the Firefighter</b>	
Basic Plan: LTD & Cancer Insurance - Lump Sum *INDIVIDUAL PAID*	Enhanced Plan: LTD & Cancer Insurance - Lump Sum *INDIVIDUAL PAID*
# Certified Vol. Firefighters _____ x \$316.92 = _____ Total Cost Per Yr	# Certified Vol. Firefighters _____ x \$332.08 = _____ Total Cost Per Yr
# Non Certified Vol. Firefighters _____ x \$214.92 = _____ Total Cost Per Yr	# Non Certified Vol. Firefighters _____ x \$230.08 = _____ Total Cost Per Yr

Option 1 Basic Plan: Includes 21 Cancers Required by New Law  
 Option 2 Enhanced Plan: Includes All Cancers (21 Required by Law + All Other Cancers)  
 \*PLEASE NOTE: Top Categories are Employer Paid Plans  
 \*PLEASE NOTE: Bottom Categories are Individual Firefighter Paid Plans  
 Option 1 & 2 \*Employer Paid Plans\*: Can Include A Mix of Paid, Volunteer, & Certified Firefighters All On Same Policy  
 LTD: Long Term Disability

Rates Are Total Cost Per Firefighter, Per Year, for Both Cancer Coverage & Long Term Disability (LTD) Coverage  
 Same Rates For Paid Firefighters & Certified Volunteer Firefighters Under \*Employer Paid\* Plans  
 Rates For Non Certified Volunteer Firefighters Under \*Employer Paid\* Plans are Less, Due to Disability Benefit Being Reduced from \$3,000 to \$1,500 Per Month, Per the Law  
 Rates for \*Individually Paid\* Volunteer Firefighters Are Higher, Due To The Fact They Are Not Group Rates, and All Firefighters Are Not Being Provided Coverage

*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.*

