



Career & Volunteer Fire Departments

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Thanks to the new law, Act 2019-361, HB360, Firefighters throughout the State of Alabama are now entitled to a cancer and disability coverage program provided by their municipality, county, public entity, or fire district, for both Career Paid and Volunteer Firefighters. This program provides multiple options for both Career and Volunteer Firefighters. The Alabama First Responders Benefits Program provides a way to help protect our Firefighters and their families with this program.

Who's Eligible?

All State of Alabama firefighters who've:

- Served as an active Firefighter in a role as a Career Firefighter or Volunteer Firefighter for at least 12 months of consecutive service.

Firefighter Definitions:

- (1) **CAREER FIREFIGHTER:** Any person employed with the state, a county or municipal government, an airport authority, or a fire district who has obtained certification as a firefighter through and as defined by the Alabama Firefighters' Personnel Standards and Education Commission, or a firefighter employed by the Alabama Forestry Commission who has been certified by the State Forester as having met the wild land firefighter training standard of the National Wildfire Coordinating Group, and is offered typical employment benefits, including health insurance coverage.
- (2) **CERTIFIED VOLUNTEER FIREFIGHTER:** Any person who is an active member of a volunteer or combination career and volunteer fire department, as recognized by the Alabama Forestry Commission, and who has obtained certification as a volunteer firefighter through and as defined by the Alabama Firefighters' Personnel Standards and Education Commission, who may or may not receive remuneration for firefighting activities, but is not offered typical employment benefits, including health insurance coverage.
- (3) **NON-CERTIFIED VOLUNTEER FIREFIGHTER:** Any person who is an active member of a volunteer or combination career and volunteer fire department, as recognized by the Alabama Forestry Commission, and who has not obtained certification as a volunteer firefighter through and as defined by the Alabama Firefighters' Personnel Standards and Education Commission, who may or may not receive remuneration for firefighting activities, but is not eligible for typical employment benefits, including health insurance coverage.

Rate Plans Offered:

EMPLOYER / DEPARTMENT PAID: Cancer (Critical Illness) and LTD Pkg Rates

Firefighter Class	Basic Plan Rate (CI & LTD)	Enhanced Plan Rate (CI & LTD)
Paid Career	\$186.48	\$198.24
Certified Volunteer	\$186.48	\$198.24
Non-Certified Volunteer	\$138.48	\$150.24

EMPLOYER / DEPARTMENT PAID: Cancer (Critical Illness) Only Rates

Firefighter Class	Basic Plan Rate (CI Only)	Enhanced Plan Rate (CI Only)
Paid Career	\$87.48	\$99.24
Certified Volunteer	\$87.48	\$99.24
Non-Certified Volunteer	\$87.48	\$99.24

EMPLOYEE / INDIVIDUAL PAID: Cancer (Critical Illness) Only Rates

Firefighter Class	Basic Plan Rate (CI Only)	Enhanced Plan Rate (CI Only)
Certified Volunteer	\$109.32	\$124.08
Non-Certified Volunteer		

SUMMARY OF BENEFITS:

LUMP SUM CANCER PLAN		BENEFIT
Cancer Benefit Amount		\$25,000
Invasive Cancer		100% of Coverage Amount
Non-Invasive Cancer		25% of Coverage Amount
Coverage Maximum (% of Coverage Amount)		Firefighter: 200% (2 x \$25,000)
Recurrence Benefit (% of Coverage Amount)		100%; 90 Days of Separation Period
Benefit Portability		Yes
LTD CANCER PLAN	BENEFIT	ELIMINATION PERIOD
Active Firefighter	\$3,000	180 Days
Volunteer Certified Firefighter	\$3,000	180 Days
Volunteer Non-Certified Firefighter	\$1,500	180 Days
Benefit Duration	3 Years	
Definition of Disability	3 Years Own Occupation	
Pre-Ex	ER Paid: No Pre-Ex Firefighter Paid: 3/12	
Continuation	Included	

ALL FIREFIGHTERS ARE VERIFIED THROUGH OUR ALFRBP DATABASE TO AVOID DUPLICATION OF COVERAGE

****CONTINUATION OF COVERATE IS AVAILABLE UPON COMPLETION OF ONE YEAR IN THE ALFRBP PROGRAM****



CONTACT US: 1 (800) 23 – CANCER or 1 (800) 232 – 2623 or Cancerinsurance@alfrbp.com

