



ALABAMA FIRST RESPONDERS BENEFITS PROGRAM

APPLICATION

The **Alabama First Responders Benefits Program (FRBP)** (the “Program”) provides Cancer and Disability Coverages to Eligible Firefighters in Alabama, pursuant to Ala. Act 2019-361 (the “Act”). Coverages and benefits are available to Eligible Firefighters (as defined below) through his or her Employer/Department. To enroll in the Program, a Paid Fire Department or Volunteer Fire Department (collectively, an “Eligible Department”) shall complete this Application and email it to cancerinsurance@alfrbp.com.

The Program is administered by Alabama First Responders Benefits Program. The Program is provided and fully insured by First Responders Insurance Company, Inc. (“FRIC”) for Lump Sum Cancer Benefits and Long-Term Disability Benefits (the “Policy”). Once approved by the Program, the Eligible Department will receive a one-page Schedule of Benefits identifying the purchased coverage, and a link to a certificate of insurance for the purchased coverage so it may make these documents available to its Eligible Firefighters.

CAREER PAID FIREFIGHTERS

Coverage is provided to Career Paid Firefighters through his/her Department. Under the Act, Departments are required to pay for coverage for Career Paid Firefighters.

Instructions: Please select Basic (Option 1) or Enhanced (Option 2) Lump Sum Cancer Coverage below.

- Lump Sum Cancer Coverage:
 - Option 1: Basic Plan (Legislated Cancers Only)
 - Option 2: Enhanced Plan (All Cancers)
- Long Term Disability Coverage (\$3,000 monthly benefit) is Included in both of the above Options 1 and 2.

CERTIFIED VOLUNTEER FIREFIGHTER

Coverage is available to Certified Volunteer Firefighters through his/her Department. Under the Act, Departments are not required to pay for coverage for Certified Volunteer Firefighters, but may choose to do so. If a Department chooses not to pay for coverage, any Certified Volunteer Firefighter may elect to purchase coverage at his or her own expense at a higher rate. Payments for individual coverage must be made to the Firefighter’s Department and remitted to us.

Instructions: Please select whether you, as a Department, choose to purchase Lump Sum Cancer and Long-Term Disability Coverages on behalf of your Certified Volunteer Firefighters.

- Employer/Department Paid
- Firefighter Paid

Instructions: Please select Basic (Option 1) or Enhanced (Option 2) Lump Sum Cancer Coverage below.

- Lump Sum Cancer Coverage:
 - Option 1: Basic Plan (Legislated Cancers Only)
 - Option 2: Enhanced Plan (All Cancers)
- Long Term Disability Coverage (\$3,000 monthly benefit) is Included in both of the above Options 1 and 2.

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NON-CERTIFIED VOLUNTEER FIREFIGHTER

Coverage is available to Non-Certified Volunteer Firefighters through his/her Department. Under the Act, Departments are not required to pay for coverage for Non-Certified Volunteer Firefighters, but may choose to do so. If a Department chooses not to pay for coverage, any Non-Certified Volunteer Firefighter may elect to purchase coverage at his or her own expense at a higher rate. Payments for individual coverage must be made to the Firefighter's Department and remitted to us.

Instructions: Please select whether you, as a Department, choose to purchase Lump Sum Cancer and Long-Term Disability Coverages on behalf of your Non-Certified Volunteer Firefighters.

- Employer/Department Paid
- Firefighter Paid

Instructions: Please select Basic (Option 1) or Enhanced (Option 2) Lump Sum Cancer Coverage below.

- Lump Sum Cancer Coverage:
 - Option 1: Basic Plan (Legislated Cancers Only)
 - Option 2: Enhanced Plan (All Cancers)
- Long Term Disability Coverage (\$1,500 monthly benefit) is Included in both of the above Options 1 and 2.

The undersigned Eligible Department agrees that it is applying for and agreeing to purchase the Lump Sum Cancer and Long Term Disability Coverages. Alabama First Responders Benefits Program is the program administrator. First Responders Insurance Company, Inc. provides the insurance coverage and receives, evaluates, and pays eligible claims under the Policy. All claims must be submitted to Alabama First Responders Benefits Program.

Eligible Firefighters are defined as a Career Firefighter who has been employed for at least 12 consecutive months in the industry; or a Certified Volunteer Firefighter or Non-Certified Volunteer Firefighter who has been an Active volunteer for at least 12 consecutive months in the industry, as set forth in the Act.

A **Career Firefighter** is defined as any person employed with the state, county or municipal government, an airport authority, or fire district who has obtained certification as a firefighter through, and as defined by, the Alabama Firefighter's Personnel Standards and Education Commission or a firefighter employed with 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.

A **Certified Volunteer Firefighter** is defined as 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.

A **Non-Certified Volunteer Firefighter** is defined as 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.

An **Active Firefighter** is defined as an Eligible Firefighter whose primary duties are the prevention and extinguishing of fires; the protection of life and property; and the enforcement of municipal, county and state fire prevention codes and laws pertaining to the prevention and control of fires. Active Firefighters must be listed on the roster to be covered under this plan.

Active is defined as continuous service in the firefighting industry without a break in service of 90 days or more, unless otherwise defined in the Policy.

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The undersigned Eligible Department shall identify and submit a roster/census to Alabama First Responders Benefits Program for all Eligible Firefighters. The coverage elected above automatically renews at each anniversary date per the attached Proposal, based on current premiums established annually by the Program. Coverage may be terminated in accordance with the terms of the Policy, or for the Department's failure to comply with the terms of this Application or the coverage. Upon termination, the Eligible Department shall provide its Eligible Firefighters with notice of termination.

By signing below, I acknowledge my authority to submit this Application on behalf of the Department named below, and the Department's agreement to all terms of this Application. I also certify that I am authorized to sign on behalf of the participating Eligible Department, that the roster/census of Eligible Firefighters that has been submitted for the accompanying proposal has been verified against the eligibility outlined within the Act, and that all Eligible Firefighters meet these eligibility requirements.

Name of Department: _____ **FEIN:** _____

Printed Name: _____ **Title:** _____

Signature: _____ **Date:** _____

The Alabama First Responders Benefits Program (FRBP) "the Program" is provided by First Responders Insurance Company, Inc. (FRIC), an Alabama based insurance Company licensed in the State of Alabama through the Department of Insurance. 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. This communication, including attachments, is for the exclusive use of the addressee and may contain proprietary, confidential, and/or privileged information. If you are not the intended recipient, any use, copying, disclosure, dissemination, or distribution is strictly prohibited. If you are not the intended recipient, please notify the sender immediately by return e-mail, delete this communication and destroy all copies.

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