



Alabama First Responders Benefits Program Proposal for Coverage

Effective Date: January 01, 2024

Anniversary Date: January 01

Insured Name:

Insurer: First Responders Insurance Company, Inc.

There are two coverage components required by ACT 2019-361 effective January 1, 2020:

- 1) Critical Illness (Lump Sum Cancer Benefit)
- 2) Long-Term Disability (Income Replacement)

Legislation requires that the employer provide both Critical Illness (Lump Sum Cancer Benefit) and Long-Term Disability (Income Replacement) to all Paid Career Firefighters. The employer also has the option to provide these same two benefits for Certified Volunteer and Non-Certified Volunteer firefighters.

In addition, you have the option to choose between a Basic Plan and Enhanced Plan for all classes:

Basic coverage includes legislated cancers. Legislated cancers include "bladder, blood, brain, breast, cervical, esophageal, intestinal, kidney, lymphatic, lung, prostate, rectum, respiratory tract, skin, testicular, and thyroid cancer, leukemia, multiple myeloma, Hodgkin's lymphoma, and non-Hodgkin's lymphoma." Enhanced coverage will provide benefits for all cancers.

EMPLOYER PAID CANCER COVERAGE:

Firefighter Class	Count	Option 1:Basic Plan		Count	Option 2:Enhanced Plan	
		Basic Plan Rate	Basic Plan Premium		Enhanced Plan Rate	Enhanced Plan Premium
Paid Career	0	\$87.48	\$0.00	10	\$99.24	\$992.40
Certified Volunteer	0	\$87.48	\$0.00	7	\$99.24	\$694.68
Non-Certified Volunteer	0	\$87.48	\$0.00	1	\$99.24	\$99.24
TOTAL			\$0.00			\$1,786.32

EMPLOYER PAID LONG-TERM DISABILITY COVERAGE:

Firefighter Class	Count	LTD Plan Rate	LTD Plan Premium
Paid Career/Volunteer Certified	17	\$89.10	\$1,514.70
Non-Certified Volunteer	1	\$45.90	\$45.90
TOTAL			\$1,560.60

All of the firefighter rates above assume that the employer/department will be paying for 100% of the cost of all Firefighters (Career Paid, Certified Volunteer and Non-Certified Volunteers) in the department.

Should the employer decline to purchase coverage for Certified Volunteer and Non-Certified Volunteer firefighters, the individuals have the option to purchase the benefit on their own at a higher rate. Please refer to the pricing below of the estimated annual cost that would be passed along to the individual firefighter.

FIREFIGHTER PAID CANCER COVERAGE:

Firefighter Class	Count	Option 1:Basic Plan		Count	Option 2:Enhanced Plan	
		Basic Plan Rate	Basic Plan Premium		Enhanced Plan Rate	Enhanced Plan Premium
Certified Volunteer	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Non-Certified Volunteer	0	\$0.00	\$0.00	0	\$0.00	\$0.00
TOTAL			\$0.00			\$0.00

FIREFIGHTER PAID LONG-TERM DISABILITY COVERAGE:

Firefighter Class	Count	LTD Plan Rate	LTD Plan Premium
Certified Volunteer	0	\$0.00	\$0.00
Non-Certified Volunteer	0	\$0.00	\$0.00
TOTAL			\$0.00

SUMMARY OF BENEFITS:

Lump Sum Cancer Plan	Benefit
Cancer Benefit Amount	\$25,000
Invasive Cancer	\$25,000 (100% of coverage amount)
Non-Invasive Cancer	\$6,250 (25% of coverage amount)
Lifetime Maximum Benefit Per Firefighter	\$50,000
Recurrence Benefit (% of coverage amount)	100%, 90 days of separation period
Enhanced Coverage Only	\$250 Non-Invasive Skin Cancer (once per lifetime)
	\$25,000 Benign Brain Tumor (100% of coverage amount)

Long Term Disability Plan	Benefit	Elimination Period
Paid Career Firefighter	\$3,000 Maximum Monthly Benefit	180 Days
Certified Volunteer	\$3,000 Maximum Monthly Benefit	180 Days
Non-Certified Volunteer	\$1,500 Maximum Monthly Benefit	180 Days
Benefit Duration	3 Years	
Definition of Disability	3 Years own occupation	

If you have questions, please do not hesitate to reach out to us:

1-800-23-CANCER

cancerinsurance@alfrbp.com

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.

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