



# ALABAMA FIRST RESPONDERS BENEFITS PROGRAM

## COVERAGE AND BENEFITS SUMMARY



ENDORSED  
PROGRAM

### FIREFIGHTER ELIGIBILITY:

Firefighters in the state of Alabama who have actively served as a Career Firefighter, Certified Volunteer Firefighter, or Non-Certified Volunteer Firefighter for at least 12 consecutive months are eligible for coverage under Alabama First Responders Benefits Program.

- **CAREER PAID FIREFIGHTER:** Any firefighter 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.
- **CERTIFIED VOLUNTEER FIREFIGHTER:** Any firefighter 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.
- **NON-CERTIFIED VOLUNTEER FIREFIGHTER:** Any firefighter 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.

### COVERAGE OPTIONS:

Legislation *requires* that Departments provide both Lump Sum Cancer and Long-Term Disability Coverages to all *Career Paid Firefighters*. Departments have the *option* to provide Lump Sum Cancer and Long-Term Disability Coverages for *Certified Volunteer and Non-Certified Volunteer Firefighters*.

There are two options for Lump Sum Cancer Coverage – the **Basic Plan** and the **Enhanced Plan**. The Basic Plan provides benefits for 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.” The Enhanced Plan provides benefits for all cancers.

## EMPLOYER PAID CANCER AND LONG-TERM DISABILITY COVERAGE:

Firefighter Class	Basic Plan (Cancer & LTD)	Enhanced Plan (Cancer & LTD)
Career Paid	\$176.58	\$188.34
Certified Volunteer	\$176.58	\$188.34
Non-Certified Volunteer	\$133.38	\$145.14

## EMPLOYER PAID CANCER COVERAGE:

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

## EMPLOYER PAID LONG-TERM DISABILITY COVERAGE:

Firefighter Class	LTD Plan
Career Paid	\$89.10
Certified Volunteer	\$89.10
Non-Certified Volunteer	\$45.90

All of the 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 a Department decline to purchase coverage for Certified Volunteer and Non-Certified Volunteer Firefighters, the individual firefighters have the option to purchase coverage on their own at a higher rate. Please refer to the pricing below for the estimated annual cost that would be passed along to the individual firefighter. Payments for individual coverage must be made to the firefighter's Department and remitted to us.

## FIREFIGHTER PAID CANCER COVERAGE:

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

## FIREFIGHTER PAID LONG-TERM DISABILITY COVERAGE:

Firefighter Class	LTD Plan
Certified Volunteer	\$186.84
Non-Certified Volunteer	\$95.04

## SUMMARY OF BENEFITS:

Lump Sum Cancer Coverage	Benefit
Cancer Benefit Amount	\$25,000
Invasive Cancer	\$25,000 (100% of Coverage Amount)
Non-Invasive Cancer	\$6,250 (25% of Coverage Amount)
Lifetime Coverage Maximum Per Firefighter	\$50,000
Recurrence Benefit (% of Coverage Amount)	100%, 90 Days of Separation Period
Enhanced Plan Only	\$250 Non-Invasive Skin Cancer (Once per Lifetime)
	Benign Brain Tumor (100% of Coverage Amount)

Long Term Disability Coverage	Benefit	Elimination Period
Career Paid	\$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	n/a
Definition of Disability	3 Years Own Occupation	n/a
Pre-Existing Conditions	Employer Paid: No Pre-Ex Firefighter Paid: Some Restrictions Apply	n/a
Continuation*	Included	n/a

\*Continuation of Coverage is available after 12 consecutive months of coverage with the Program.

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. © Alabama First Responders Benefits Program 2023. All Rights Reserved.

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