



# ALABAMA FIRST RESPONDERS BENEFITS PROGRAM

## FREQUENTLY ASKED QUESTIONS



### **How can I obtain more information about FRBP and the Coverages offered?**

Alabama First Responders Benefits Program (FRBP) was organized to oversee and implement the Firefighter Lump Sum Cancer and Long-Term Disability Insurance Program in the State of Alabama. You may visit our website [www.alfrbp.com](http://www.alfrbp.com) for additional information or to request a quote for your Department. If you have any questions or would like personal assistance, please do not hesitate to contact us and our dedicated support staff will be happy to assist you. You can reach a member of our team at 1 (800) 23 – CANCER or [cancerinsurance@alfrbp.com](mailto:cancerinsurance@alfrbp.com).

### **Who is the insurance carrier?**

First Responders Insurance Company, Inc. (“FRIC”) is the insurance carrier for this program and was chosen in conjunction with several decision-makers, with the endorsement of the Alabama League of Municipalities.

### **Where can I find more information regarding the cost of coverage for our Firefighters?**

FRIC will establish rates on an annual basis. You may find pricing information for coverages on our website under “Coverage and Benefits Summary” at [www.alfrbp.com/resources](http://www.alfrbp.com/resources). Alternatively, you may provide us with a list of Eligible Firefighters and their classifications (Career Paid, Certified Volunteer, or Non-Certified Volunteer) via email to [cancerinsurance@alfrbp.com](mailto:cancerinsurance@alfrbp.com) and we will provide you with pricing information.

### **How can I obtain a formal quote for the cost of coverages for our Department?**

Please visit [www.alfrbp.com/resources](http://www.alfrbp.com/resources) and download the “Firefighter Roster/Census” spreadsheet. Complete the spreadsheet by listing all Active Firefighters, and email your completed spreadsheet to [cancerinsurance@alfrbp.com](mailto:cancerinsurance@alfrbp.com). Once received, one of our team members will provide you with a formal quote. Alternatively, you may contact FRBP at 1(800) 23-CANCER or [cancerinsurance@alfrbp.com](mailto:cancerinsurance@alfrbp.com) and one of our dedicated team members will provide you with the “Firefighter Roster/Census” spreadsheet.

### **How can I obtain new information about the program as it becomes available?**

Please send an email to [cancerinsurance@alfrbp.com](mailto:cancerinsurance@alfrbp.com) to request that your email be added to our distribution list. Your email will be added within 24 hours of your request. Please feel free to submit as many different email addresses as needed with Department Personnel names that need to receive this information.

### **If our Department has both Paid Career Firefighters and Volunteer Firefighters, will we be able to get Lump Sum Cancer and Long-Term Disability Coverages for both categories?**

Yes, you can obtain coverage for all Firefighters under one plan for your Department.



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### What does it mean to be “an active Firefighter for 12 consecutive months”?

Pursuant to Alabama law, in order to be eligible for coverage, you must be an Active Firefighter who has at least 12 months of consecutive service in the firefighting industry. Eligible Firefighters are defined as a Career Paid 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. Active means continuous service in the firefighting industry without a break in service of 90 days or more, unless otherwise defined in The Policy.

### Is my Department required to purchase coverages?

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.

### What types of cancer does this insurance cover?

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. Please refer to full policy for coverage details.

### If I am diagnosed with cancer, how much will I receive for my cancer diagnosis according to The Policy?

Lump Sum Cancer Coverage provides \$25,000 per diagnosis for Invasive Cancer and \$6,250 per diagnosis for Non-Invasive Cancer, subject to the \$50,000 Lifetime Maximum per Firefighter. Please refer to full policy for coverage details. Cancer diagnoses such as Invasive Cancer vs. Non-Invasive Cancer are determined by your treating physician, according to the industry medical standards.

### I volunteer at three Departments. Which Department would pay for my coverage?

If only one of those Departments is paying for 100% of your coverage, that is the Department that you should qualify under, and that Department would be paying for your premiums.

### I work as a Career Paid Firefighter at one Department, and a Volunteer Firefighter at another Department. Can I obtain coverage at both Departments?

No, you cannot obtain coverage at two different Departments. In this case, the Department where you receive a paycheck and benefits will be responsible for paying for your coverage as a Career Paid Firefighter.



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### **My Department is not purchasing coverage for our Volunteer Firefighters. Can I still obtain coverage as a Volunteer Firefighter?**

If you are an Active Certified or Non-Certified Volunteer Firefighter with at least 12 months of consecutive service in the firefighting industry, you are eligible to purchase individual coverage. Please call 1(800) 23-CANCER to discuss individual plan rates.

### **How does the Long-Term Disability Benefit work?**

If you are an Eligible Career Paid or Certified Volunteer Firefighter diagnosed with a covered cancer, and you are disabled and unable to work after the 180-day elimination period, you will be paid \$3,000 per month for up to 36 months. If you are a Non-Certified Firefighter, once you have met the 180-day elimination period, you will be eligible for \$1,500 per month for up to 36 months. Please refer to full policy for coverage details.

### **I am drawing disability from other sources after I am diagnosed with a covered cancer. Do I still receive the Long Term Disability payments from FRBP?**

Please consult with one of our claims specialists. FRBP's disability benefit will coordinate with other potential disability income sources, however, without having specifics of the Firefighter's other sources of disability income, it is difficult to answer this question. The disability benefit under FRBP will coordinate and may offset with other disability income sources that you might have.

### **How do I file a claim for coverage under this program?**

If you are an eligible Firefighter with coverage under FRBP, you may find instructions on how to file a claim, as well as the Firefighter Claim Form and Department Claim Form at [www.alfrbp.com/resources](http://www.alfrbp.com/resources). Please do not hesitate to call 1 (800) 23 – CANCER and our support team will be happy to help you navigate the process of filing a claim.

### **Can Retired Firefighters be covered under this plan?**

If you are covered under FRBP as an Active Firefighter for 12 consecutive months and you retire, leave the industry, or terminate your employment from your employer, then you are eligible to continue your coverage. You must fill out a Continuation of Coverage Application within 91 days of when coverage would otherwise end. Please see "Continuation of Coverage Information" for all details and requirements at [www.alfrbp.com/resources](http://www.alfrbp.com/resources).

## **Continuation of Coverages -- Frequently Asked Questions**

### **How does the FRBP determine the amount of coverage to quote for my continuation?**

ALFRBP will contact your employer to obtain the amount of coverage you had in under the Department's plan. The quote is based on this amount as well as applicable plan provisions, and firefighter class/category.



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### **When do I need to request Continuation of Coverages?**

Continuation applications must be received by FRBP within 91 days of when your coverage terminates with your Department. Requests received more than 91 days after coverage terminates will be denied.

### **What is my policy effective date for my Continuation of Coverage?**

The effective date of Continuation Policy is the 1st day that coverage under The Policy would otherwise end, so that there is no interruption in coverage. Continuation of coverage is subject to continued payment of premium as due, including any portion of the premium that was previously paid for by the your Department.

### **How long does Continuation of Coverage last?**

Coverage continued under this provision will end on the date in which you again meet the definition of an Active Firefighter and become eligible for coverage under the Policy as a result of Active Firefighter status pursuant to AL HB360.

### **If I start to work for a new Department (other than a Paid Fire Department) and obtain coverage under that Department's plan, will that new coverage impact any continuation policy I have purchased?**

If you obtain coverage under a new Department's plan, your continuation policy will remain in effect provided you continue to pay the required premiums. However, benefits payable under continuation policies may be affected by the amount of your other coverage.

### **Who do I contact with questions regarding Continuation of Coverages?**

Please contact Alabama First Responders Benefits Program at 1-800-232-2623 or [cancerinsurance@alfrbp.com](mailto:cancerinsurance@alfrbp.com) and one of our team members will be happy to assist you.

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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### **CONTACT US:**

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