



ENDORSED  
PROGRAM



# ALABAMA FIRST RESPONDERS BENEFITS PROGRAM

PRESS RELEASE | JANUARY 1, 2024

## ***Alabama First Responders Benefits Program Continues to Support Firefighters, Providing Cancer and Disability Coverages to Over 8,200 Firefighters Statewide Since 2019***

BIRMINGHAM, ALABAMA – Endorsed by the Alabama League of Municipalities, **First Responders Benefits Program (“FRBP”)** provides Firefighter Cancer and Disability Coverages to Eligible Firefighters throughout the state of Alabama. Recovery should be the focus when diagnosed with cancer, and FRBP helps make that possible. FRBP is designed to help provide financial support for Eligible Firefighters and their families.

FRBP provides the Lump Sum Cancer and Long-Term Disability Coverages that meet the requirements of the house bill signed by the Governor in 2019. This bill became law, ACT 2019-361, and was effective on January 1, 2020. FRBP has two primary plans, **Basic** or **Enhanced**. The **Basic Plan** meets the minimum requirements of the law and covers the 21 named 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** meets the minimum requirements of the law and provides additional benefits for all cancers, for just a few dollars more per year.

### COVERAGE RATES

#### **CAREER PAID FIREFIGHTERS**

For **Career Paid Firefighters**, the cost of the **Enhanced Plan** for Lump Sum Cancer and Long-Term Disability Coverages (which covers all cancers) is \$188.34 per Firefighter, per year. The cost of the **Basic Plan** for Lump Sum Cancer and Long-Term Disability Coverages (which covers only the 21 cancers named in the law) is **\$176.58 per Firefighter, per year.** (\*Note: Premiums must be paid by Employer for all Career Paid Firefighters based on the law.)

#### **CERTIFIED VOLUNTEER FIREFIGHTERS**

For **Certified Volunteer Firefighters**, the cost of the **Enhanced Plan** for Lump Sum Cancer and Long-Term Disability Coverages (which covers all cancers) is **\$188.34 per Firefighter, per year.** The cost of the **Basic Plan** for Lump Sum Cancer and Long-Term Disability Coverages (which covers only the 21 cancers named in the law) is **\$176.58 per Firefighter, per year.** (\*Note: Premiums must be paid by Employer/Department for all Firefighters in this category to get these rates.)

## NON-CERTIFIED VOLUNTEER FIREFIGHTERS

For **Non-Certified Volunteer Firefighters**, the cost of the **Enhanced Plan** for Lump Sum Cancer and Long-Term Disability Coverages (which covers all cancers) is **\$145.14 per Firefighter, per year**. The cost of the **Basic Plan** for Lump Sum Cancer and Long-Term Disability Coverages (which covers only the 21 cancers named in the law) is **\$133.38 per Firefighter, per year**. *Please note that premiums are lower for this category because the monthly disability benefit for Non-Certified Volunteer Firefighters is lower. (\*Note: Premiums must be paid by Employer/Department for all Firefighters in this category to get these rates.)*

*Each of the above rates assume that the Employer/Department will pay for 100% of the cost of all Firefighters in the Department (Career Paid, Certified Volunteer, and Non-Certified Volunteers). Should a Volunteer Department decline to purchase coverage for Certified Volunteer and Non-Certified Volunteer Firefighters, those Firefighters have the option to purchase coverage on their own at a higher rate. If your Volunteer Department is not purchasing coverage for its Firefighters, please call 1 (800) 23 – CANCER for individual paid firefighter rates.*

Please visit our website [www.alfrbp.com](http://www.alfrbp.com) for additional information, or to request a quote for your Department. Our team is here to help support you during your enrollment. If you have any questions, please do not hesitate to contact us and our dedicated support staff will be happy to assist you.

### Dedicated Phone Number:

1 (800) 23 - CANCER

### Dedicated Email:

[cancerinsurance@alfrbp.com](mailto:cancerinsurance@alfrbp.com)

**First Responders Benefits Program** is committed to supporting and serving you throughout this entire process. It is an honor to serve the first responders in our communities throughout the state of Alabama. We thank you for your interest and support of our program, and we look forward to working with you to provide valuable coverage and benefits to your firefighters.

Thank you,



Terry E. Young, *President*

**First Responders Benefits 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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## CONTACT US:

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