

ALABAMA FIREFIGHTERS HAVE AN OCCUPATIONAL RISK. WE HAVE THEIR BACK.



It's a well-known fact that certain types of cancer are an occupational health risk for firefighters. With that diagnosis comes major costs.

Now there's a way to help protect those who protect us: **The Alabama First Responders Benefits Program**. It provides coverage and support crucial to your firefighters and their families should cancer strike.

And it's from a carrier known for its steadfast commitment to fire prevention and protection for more than 200 years: The Hartford.



The Alabama First Responders Benefits Program

1-800-23-CANCER
cancerinsurance@alfrbp.com
www.alfrbp.com

DESIGNED BY FIREFIGHTERS FOR FIREFIGHTERS

Firefighters are local heroes to the communities they serve. That's why we've created a program that helps take care of firefighters and their families.

Thanks to guidance and feedback from the Alabama League of Municipalities, we're now able to be there for Alabama's firefighters in their time of need, just as they are for us every single day.

The Hartford is committed not only to fire prevention, but also to the well-being of Alabama's firefighters through information and education. At the same time, The Hartford offers another level of support and service for your firefighters.

Our program can help municipalities:

- Promote recruitment and retention
- Improve the health and effectiveness of firefighters through information and education
- Send a message, loud and clear, of support and service for your firefighters

FIRE PREVENTION HAS BEEN THE HARTFORD'S CORNERSTONE SINCE 1810

Heroes in our history.

After a fire destroyed New York City's financial district in 1835, the president of The Hartford, Eliphalet Terry, and his board of directors pledged their personal fortunes to help pay the claims.



HELPING KIDS BECOME EVERYDAY HEROES

To teach schoolkids the basics in fire safety, we founded the Junior Fire Marshal® program in 1947. Kids who complete the program gain knowledge that can save lives.



WHY THE HARTFORD?

A commitment to deliver value through:

Innovation 

Leadership 

Support 

WHY ALABAMA FIREFIGHTERS?

A commitment to deliver value through:

Unity 

Excellence 

Information 

A CUSTOMER EXPERIENCE THAT'S WON A THUMBS UP FROM 94%¹

The Hartford treats every customer's time as a precious commodity, simplifying our processes while giving you more choices and flexibility. At every step, you'll find open doors and open minds instead of obstacles. Here are a few examples:

- Dedicated claims number for Alabama Firefighter claims
- Simplified eligibility confirmation with The Hartford's program

PROTECTION THAT EMPOWERS FIREFIGHTERS TO FIGHT BACK

Who's eligible?

All firefighters must have at least 12 months of consecutive service.

- Paid firefighters
- Certified volunteers
- Non-certified volunteers

What types of cancer are covered under the legislation?

Cancers affecting the 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.

COVERAGE AMOUNTS FOR CANCER

Critical Illness insurance

- As stated in the legislation, \$25,000 per diagnosis for invasive cancer; \$6,250 per diagnosis for non-invasive cancer
- 2x recurrence; 200% max (\$50,000)
 - Base Plan: Covers legislated cancers
 - Enhanced Plan: Covers ALL cancers

- Salaried Firefighters: Mandated, employer paid
- Certified Volunteer Firefighters: Can be employer paid or individual paid
- Non-Certified Volunteer Firefighters: Can be employer paid or individual paid

Long-term Disability insurance

- As stated in the legislation, 180-day elimination period; 36-month duration; 3-year own occupation definition of disability
- Salaried Firefighters: Flat \$3,000 monthly benefit. Mandated, employer paid
- Certified Volunteer Firefighters: Flat \$3,000 monthly benefit. Can be employer paid or individual paid
- Non-Certified Volunteer Firefighters: Flat \$1,500 monthly benefit. Can be employer paid or individual paid

A TOOLKIT THAT CONVINCES, ENGAGES AND EDUCATES

Long recognized in the industry for superior education, The Hartford is proud to offer materials on:

Benefit awareness:

- A self-service email on the benefit and The Hartford
- A flyer on key information

Claims process: A how-to email and poster on filing a claim

Cancer awareness and prevention:

A brochure on cancer risks and prevention

CONTACT US - 1-800-23-CANCER | cancerinsurance@alfrbp.com

GIVE FIREFIGHTERS A CRUCIAL SAFETY NET. GET A QUOTE TODAY.

Go to www.alfrbp.com



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THE CRITICAL ILLNESS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY. This limited health benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

Critical Illness Form Series includes GBD-2600, GBD-2700. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

Policy Number: 681675

¹ Percentage represents unweighted combination of LTD and STD claimant responses of "completely" or "mostly" satisfied. Gfk Claimant Satisfaction Survey, 2018.

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