



# SUPPORTING THE FIGHT AGAINST CANCER.

Alabama firefighters have an occupational risk.  
We have their back.





ALABAMA FIREFIGHTERS ARE PROUD TO SERVE.  
IT'S THEIR PASSION, BUT IN SOME CASES,  
THE COST CAN BE HIGH.



“Civilians see firefighters working, fighting fires and think, ‘that job must be scary!’ Truthfully the most frightening part is the unseen in the form of occupational exposures to carcinogens. Now, thanks to the Alabama First Responders Benefits Program, firefighters have some assistance when they need it most.”

GENE NECKLAUS

Past President  
Alabama Association of Fire Chiefs  
Chief - Scottsboro Fire Dept.

It's a well-known fact that certain types of cancer are an occupational health risk for firefighters. With that diagnosis comes major costs: treatment, travel expenses, along with lost wages for months, even years.

Fortunately, now there's a way to protect them:  
**Alabama First Responders Benefits Program.**

This program is designed by firefighters for firefighters and it's from a carrier known for its steadfast commitment to fire prevention and protection for more than 200 years:

**The Hartford.**



## HELPING THOSE WHO PROTECT US.



### **Designed by Firefighters for Firefighters**

The Alabama First Responders Benefits Program allows your municipality to offer financial support for firefighters and their families.

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Alabama 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 fire services across the state, we're now able to be there for our 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.

## GENEROUS COVERAGE THAT EMPOWERS FIREFIGHTERS TO FIGHT BACK

Recovery should be the focus when a cancer diagnosis occurs. The Cancer Benefit program helps make that possible. Offering two forms of protection, our plans are designed to provide financial support for eligible firefighters diagnosed with cancer, and their families.

### Who's eligible?

All active Alabama 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 Base Plan?

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.

### What types of cancer are covered under the Enhanced Plan?

All cancers are covered under the Enhanced Plan, as defined in the policy.

### Coverage amounts for Cancer (Lump-sum Cancer):

- ⌘ \$6,250 per diagnosis for non-invasive forms of cancer
- ⌘ \$25,000 per diagnosis for invasive forms of cancer
- ⌘ \$250 once per lifetime for non-melanoma skin cancer (Enhanced Plan only)
- ⌘ Benign brain tumor: 100% of coverage amount (Enhanced Plan only)
- ⌘ Coverage maximum (% of coverage amount): 200%

### Coverage amounts for Long-term Disability:

- ⌘ \$3,000 per month for salaried and certified volunteer firefighters
- ⌘ \$1,500 per month for non-certified volunteer firefighters



### A CUSTOMER EXPERIENCE THAT HAS WON A THUMBS UP FROM 94%<sup>1</sup>

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:

- One account management team for all products
- Dedicated claims team and phone number
- Comprehensive suite of educational tools



## CONVINCE, ENGAGE AND ASSIST FIREFIGHTERS.



“Cancer is a real risk in the fire fighting profession. Our firefighters don’t hesitate to take action when they are needed. The ALFRBP program provides some security to firefighters and their families.”

**TERRY YOUNG**

Chair of the Board  
Kowaliga Volunteer Fire Dept.  
Lake Martin, Alabama

Long recognized in the industry for superior communication and education, The Hartford is proud to make it part of our promise to your firefighters.

Program success really depends on their buy-in. We’ve made that a lot easier with unique resources that educate your firefighters on their cancer risks and why these benefits matter. Our materials also include simple instructions on filing claims.



At every step, you’ll find open doors and open minds instead of obstacles.



## BENEFIT AWARENESS MATERIALS



### **Provide posters with a purpose.**

These posters convey the needed basics of the program, including coverage types and amounts and how to file a claim.



### **Send a flyer with the facts.**

The flyer provides a succinct program overview with key messages, such as why the program was created.

## CLAIMS PROCESS MATERIALS



### **Use a how-to flyer to help firefighters help themselves.**

We'll give you a flyer with a detailed outline on how to file a claim.

## CANCER AWARENESS AND PREVENTION MATERIALS



### **Educate firefighters on reducing their cancer risk.**

Our flyer explains why firefighters face a higher cancer risk and what they can do to lower it every day.

## FIRE PREVENTION HAS ALWAYS BEEN OUR CORNERSTONE

From its early days as a fire insurance company, The Hartford has been a major player in fire prevention. Since 1810, in fact. Two examples:

### 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 receive knowledge that can save lives.



## DOUBLY COMMITTED

Having The Hartford and ALFRBP working on behalf of your firefighters is a smart decision any way you look at it. Here are a few of the reasons.

### WHY THE HARTFORD?

**A commitment to deliver value through:**



#### INNOVATION

100 patents and 229 patent applications



#### LEADERSHIP

Voted one of the World's Most Ethical Companies by Ethisphere Institute 11 times<sup>2</sup>



#### SUPPORT

Ability philosophy that sees people based on what they can do, not what they can't

### WHY THE ALABAMA FIRST RESPONDERS BENEFITS PROGRAM?

**A commitment to deliver value through:**



#### COMMITMENT

Proven commitment to firefighters and cancer benefit programs



#### EXCELLENCE

Goal is to bring the best possible coverage to firefighters



#### INFORMATION

Seeking to protect firefighters through education

## CONTACT US



**1-800-23-CANCER**



**cancerinsurance@alfrbp.com**

## GIVE FIREFIGHTERS A CRUCIAL SAFETY NET.

Get a quote today. Go to [www.alfrbp.com](http://www.alfrbp.com)



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**The Critical Illness policy provides limited benefits for specified cancers 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.

<sup>1</sup> Percentage represents unweighted combination of LTD and STD claimant responses of “completely” or “mostly” satisfied. Gfk Claimant Satisfaction Survey, 2018.

<sup>2</sup> Ethisphere Institute 2008-2012, 2014-2019.

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

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