



ENDORSED
PROGRAM

ALABAMA FIRST RESPONDERS BENEFITS PROGRAM

CONTINUATION OF COVERAGE

WHO IS ELIGIBLE?

All firefighters insured by **Alabama First Responders Benefits Program (FRBP)** who meet the following qualifications are eligible for Continuation of Coverage:

- Firefighters who have been covered under FRBP for at least one year.
- Firefighter's Employer/Department is an active FRBP policyholder.
- Firefighter must be included on the Employer/Department roster for at least one year prior to the qualifying event.
- Firefighter submits continuation application and premium payment within 91 days after coverage under the policy would otherwise end.

WHAT IS A QUALIFYING EVENT?

Pursuant to Alabama legislation, "Any firefighter, after at least one year of coverage under this act, **who departs from employment, ceases to be an active volunteer, or retires**, shall be entitled to continue his or her coverages under this act through a continuation of or conversion to individual coverage. The premium cost for individual coverage through continuation shall be equivalent to the current cost of active firefighters." Please see policy for full details regarding continuation for the above qualifying events, as well as **military leave of absence and family and medical leave**.

HOW DO I CONTINUE MY BENEFITS?

Continuation of Coverage is available upon request, and is only available for the coverage(s) that you were insured for under your Employer/Department's plan. If an Employer/Department terminates its coverage(s), any Firefighter continuing coverage(s) under that Employer/Department's plan will automatically be terminated.

- Download the continuation application at www.alfrbp.com.
- Complete the application and email to cancerinsurance@alfrbp.com.
- Your continuation application and initial premium due must be received within 91 days after coverage under your policy would otherwise end. **Continuation applications or requests received after 91 days will be denied.**

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.

CONTACT US:

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