



# ALABAMA FIRST RESPONDERS BENEFITS PROGRAM

## FIREFIGHTER CANCER AND DISABILITY COVERAGES



### CREATED FOR FIREFIGHTERS, BY FIREFIGHTERS

Firefighters are the heroes who serve and protect our communities every day. It is a well known fact that firefighters are exposed to an occupational risk of exposure to carcinogens. These risks have the potential to lead to a cancer diagnosis, which comes with major costs.

Thanks to guidance and feedback from fire departments throughout the state of Alabama, as well as the Alabama League of Municipalities, we are able to provide valuable support to our firefighters in their time of need.

We created **Alabama First Responders Benefits Program (FRBP)** to protect our firefighters and their families. FRBP provides valuable coverage that is crucial for firefighters, should they receive a cancer diagnosis. Recovery should be the focus when diagnosed with cancer, and FRBP helps make that possible. Our program is designed to help provide financial support for Eligible Firefighters and their families.

### COMMITTED TO SERVING ALABAMA'S PUBLIC ENTITIES

Alabama First Responders Benefits Program enables public entities in the state of Alabama to offer financial support for firefighters and their families in their time of need.

FRBP is committed to serving Alabama's public entities by:

- Dedicated support staff to answer coverage questions for firefighters and family
- Providing educational materials on cancer awareness and prevention
- Providing valuable coverage and financial support for your firefighters

### SUPPORTING OUR LOCAL HEROES

Firefighters rush in when everyone else rushes out. They fight for our safety even in the face of great danger. Here at FRBP, our mission is to help support and protect our local heroes who risk their lives every day to protect us.

Since 2019, FRBP has had the honor of supporting more than 9,700 firefighters and their families across our communities, and has paid nearly \$1,000,000 in claims.

***FIREFIGHTERS ARE THERE FOR US WHEN WE NEED IT MOST. IT'S OUR TURN TO BE THERE FOR THEM.***

### CONTACT US:

1 (800) 23-CANCER | [cancerinsurance@alfrbp.com](mailto:cancerinsurance@alfrbp.com) | [www.alfrbp.com](http://www.alfrbp.com)



## EMPOWERING FIREFIGHTERS TO FIGHT BACK

All active Career Paid Firefighters, Certified Volunteer Firefighters, and Non-Certified Volunteer Firefighters with at least 12 months of consecutive service in the firefighting industry are eligible for coverage.

**FRBP** is proud to provide Lump Sum Cancer and Long-Term Disability Coverages to firefighters across the state of Alabama. Please refer to the coverage booklets on our website for full coverage details.

### COVERAGE SUMMARY

**FRBP** provides two options for Lump Sum Cancer Coverage. The **Basic Cancer Plan** provides benefits for legislated cancers, which 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 Cancer Plan** provides benefits for all cancers.

Pursuant to Alabama law, **FRBP**'s 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.

Pursuant to Alabama law, **FRBP**'s Long Term Disability (LTD) Coverage has a 180 day elimination period and is up to 36-months in duration. Disability is defined as three years own occupation.

- **Career Paid Firefighters:**
  - Cancer and LTD Coverages mandated by law; Must be paid by Department
  - \$3,000 Maximum Monthly Benefit for LTD
- **Certified Volunteer Firefighters:**
  - Cancer and LTD Coverages can be Department Paid or Individual Paid\*
  - \$3,000 Maximum Monthly Benefit for LTD
- **Non-Certified Volunteer Firefighters:**
  - Cancer and LTD Coverages can be Department Paid or Individual Paid\*
  - \$1,500 Maximum Monthly Benefit for LTD

*\*Individual Coverage may be purchased at a higher rate. Premiums for Individual Coverage must be paid to the Firefighter's Department and then remitted to us. Contact us or see our Coverage and Benefits Summary flyer for Individual Coverage pricing information.*

## FIREFIGHTERS TAKE ON RISK, WE HAVE YOUR BACK

Recognized in the industry for superior service, **Alabama First Responders Benefits Program** is committed to delivering valuable coverage and service to help protect our firefighters.

Thank you to the men and women who serve our communities and sacrifice more daily than most do in an entire lifetime. As you take risks as a firefighter each day, know that **FRBP** has your back.

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.

**GIVE FIREFIGHTERS A SENSE OF SECURITY IN THE LINE OF DUTY. CONTACT US FOR A QUOTE TODAY.**

1 (800) 23-CANCER | cancerinsurance@alfrbp.com | www.alfrbp.com

