

# VOLUNTEER 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 protect those who protect us: **The New York State Volunteer Firefighter Cancer Benefit Program.** It provides coverage and support crucial to your volunteers 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.



## IT'S THE LAW.

With the signing of GML 205 - CC, volunteer firefighters throughout NY are now entitled to an enhanced cancer disability benefit insurance program provided by their fire district, department or company.

## DESIGNED BY FIREFIGHTERS FOR FIREFIGHTERS

Volunteer firefighters are local heroes to the communities they serve. This is why three major fire associations (AFDSNY, FASNY and NYSAFC) have come together with five sponsoring municipal associations (NYSAC, NYCOM, AOT, PERMA, Comp Alliance), to create a program that helps take care of the 110,000 volunteer firefighters and their families.

Thanks to guidance and feedback from fire services across the state, we're now able to be there for our volunteer firefighters in their time of need, just as they are for us every single day.

In The Hartford, the associations have a partner equally committed not only to fire prevention, but also the wellbeing of New York's volunteer firefighters through information and education. At the same time, The Hartford offers another level of support and service for your volunteers.

### 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 volunteers

## 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.



continued



WHY THE HARTFORD?

A commitment to deliver value through:



Innovation



Leadership



Support

WHY NEW YORK STATE FIREFIGHTERS?

A commitment to deliver value through:



Unity



Excellence



Information

**A CUSTOMER EXPERIENCE THAT'S 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
- Call Center enrollment support

**THREE FORMS OF PROTECTION THAT EMPOWER FIREFIGHTERS TO FIGHT BACK**

**Who's eligible?**

All New York State volunteer firefighters who have:

- Served at least five years as interior firefighter
- Passed 5 annual mask fit tests
- Passed a physical exam with no evidence of cancer upon entrance as a volunteer

**What types of cancer are covered?**

Cancers affecting the prostate or breast; lymphatic, hematological, digestive, urinary, neurological or reproductive systems; and melanoma are covered by this policy.

As required by New York law, lung cancer, mesothelioma, sarcomas or certain cancers of the endocrine system are not covered by this policy.

**Coverage amounts for Cancer (Lump-Sum Cancer):**

- \$6,250 per diagnosis for less severe forms of cancer
- \$25,000 per diagnosis for more severe forms of cancer

**Coverage amounts for Long-Term Disability:**

- \$1,500 per month
- 36-month maximum

**Death Benefit:** \$50,000

**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
- Our award-winning educational videos on Lump-Sum Cancer and Long-term Disability
- A flyer on key information

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

**Cancer awareness and prevention:** A brochure on cancer risks and prevention

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

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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. In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. As required by New York law, benefits are not available for lung cancer, mesothelioma, sarcomas or certain cancers of the endocrine system. Form BSR-1500 (NY) (681360) (Blanket) 12311A. Form BSR-1500 (NY) (681360) (Blanket) 12311B.

<sup>1</sup> Percentage represents unweighted combination of LTD and STD claimant responses of "completely" or "mostly" satisfied. GfK Claimant Satisfaction Survey, 2015.