



New York State Volunteer Firefighter Cancer Benefit Program

Cancer Protection Designed by Firefighters for Firefighters

Welcome to the New York State Volunteer Firefighter Cancer Benefit Program. FASNY, NYSAFC and AFCSNY together with NYSAC, NYCOM, AOT, Comp Alliance and PERMA have partnered with The Hartford to create a program that offers eligible volunteer firefighters cancer protection as required by GML 205-CC.

The Program has three benefit features: a lump-sum benefit, income protection and a death benefit. We attached the **Program Brochure** and **Program Strengths** document to highlight the unique aspects of the Program.

The Program also offers two different cancer definitions. One definition covers the specific severe and less severe cancers listed in GML 205-CC. The second option covers more types of severe and less severe forms of cancer **including lung cancer**. You can compare the plans and rates for the two definitions during the quoting process. Coverage begins on January 1, 2019.

The NYS Department of Financial Services has approved both plans and rates as compliant with GML 205-CC.

Remember that eligibility under GML 205-CC requires the firefighter have records of the following:

1) *five or more years of faithful and actual service in the protection of life and property from;*

2) successfully passed a physical examination prior to the commencement of duties as an interior firefighter, which failed to reveal evidence of any Cancer; and

3) has submitted or is able to submit proof of five years of interior firefighting service by providing verification that he/she has passed at least five yearly certified mask fitting tests as set forth in 29 CFR 1910.134 or the current National Fire Protection Association Standards for Mask Fit Testing.

This definition does not include any firefighter who is provided paid firefighter benefits under the New York State Volunteer Firefighter Enhanced Cancer Disability Benefits Act.

The Program uses a unique technology called Origami which automates the quoting and coverage binding process. Once you load your roster of eligible firefighters into Origami, we will submit to you a formal quote for coverage shortly thereafter. Origami will retain the schedule of your eligible firefighters should you need to view the list during the year or when it is time to provide updates at the next annual renewal. In the event of a claim, holding the rosters in our system will also assist Hartford in timely, accurate, and efficient claims processing.

Let's get started! Please click on the following link to begin the quoting process: {UrlLink}.

Should you have any questions, please feel free to contact us via email at nysvfb@willistowerswatson.com or our live call center at (833) 678-1585.

Check out the Program website at www.thehartford.com/resources/gb/ny-firefighters

Please note: If you are not the best contact person for the Volunteer Firefighter Cancer Program, please forward this email to the appropriate contact. Towns may not quote or directly purchase coverage for volunteer firefighters; however, coverage costs may be included as part of fire protection contracts in towns with fire protection districts. Towns may want to consult with their fire service providers about the Program as an option to provide the necessary coverage in a cost efficient way.

Thank you!

Protecting Those Who Protect Us



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