



# New York State Volunteer Firefighter Cancer Benefit Program

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## *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.

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 email 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!***

For the quoting process, we require two items: contact information and the roster of eligible volunteer firefighters. **To begin, please click on the “Go to My Values Survey” button in the bottom left corner of your screen.**

### **Contact Information**

Accurate contact information is vital to be certain we are communicating with you properly. All communication for quoting will be done via email, so it is imperative that we have an email address (es) for your entity. Take a moment to review the contact information currently displayed in our system. If the contact information listed is not accurate, please update to reflect the correct party with whom we should correspond regarding the Program. Also, if there is a secondary contact you would like included on correspondence, please add that information in the contact section on the following page.

### **Entering the Roster of Eligible Firefighters**

Once you have confirmed your roster, you can enter the information into Origami in one of two ways – upload an import spreadsheet file from Origami, complete the spreadsheet, then reimport into Origami **OR** type the information directly into the system. You can choose the method that is easier for you. You only need three pieces of firefighter roster information: name, date of birth and date of hire. That's it!

Once you have completed all the necessary steps in Origami, please mark your submission as “Complete” and we will be notified that you are ready for us to issue a quote. You can get back in

Origami using the same link provided to make updates until you mark your submission as “Complete” or until a quote has been issued.

To be certain you have coverage January 1, 2019, please complete all the necessary steps to create a quote before **November 15, 2018**.

### **Roster Changes in 2019**

As the Program is annually billed, any roster changes (additions, terminations) throughout 2019 will be captured for the next annual renewal on January 1, 2020. The premium will NOT be modified during the 2019 year.

### **Contact Us!**

We know you will have questions so we set up a live call center and email address. Contact us via email at [nysvfb@willistowerswatson.com](mailto:nysvfb@willistowerswatson.com) or our call center at (833) 678-1585.

Check out the Program website at [www.thehartford.com/resources/gb/ny-firefighters](http://www.thehartford.com/resources/gb/ny-firefighters) . The website has helpful information about the quoting process, claims filing, cancer prevention tips and helpful videos describing the coverage and how it works.

**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!

