

# GEORGIA FIREFIGHTERS' CANCER PROGRAM OFFERED THROUGH GMA AND ACCG

## PROGRAM FAQ



This document provides information on GMA and ACCG's Georgia Firefighters' Cancer Program (GFCP). For additional information, visit: [gfcpinsurance.com](http://gfcpinsurance.com). If you prefer to speak with a Program representative, contact Lindsey Albright at 404-460-3657 or Meghan Murray at 678-361-0886. Refer to the Contribution FAQ document for help on how entities will be billed for the statutorily required benefits.

### GEORGIA FIREFIGHTERS' CANCER BENEFIT PROGRAM



## GENERAL INFORMATION ABOUT HB 146 (2017)

### Q. What is the purpose of HB 146 (2017)?

A. It provides employed and volunteer firefighters with monetary assistance if they are diagnosed with cancer. The term "firefighter" is defined by O.C.G.A. 25-4-2.

### Q. What are the required benefits?

A. There are two separate, independent requirements relating to a diagnosis of cancer for eligible firefighters: a critical illness requirement and an income replacement requirement. Firefighters employed by and/or volunteering for multiple departments are not entitled to receive multiple benefit payments. However, if an individual is employed as a firefighter with multiple entities, total wages earned from all entities are considered when calculating the monthly disability benefit.

### Q. When does the legislation become effective?

A. The effective date is January 1, 2018.

### Q. How do I know if my entity is required to comply with this legislation?

A. If your entity has a legally organized fire department that employs firefighters or utilizes volunteer firefighters, it is subject to the legislation and is required to provide the benefits.

### Q. Who determines if an entity has complied with the provisions of the Act?

A. The Georgia Firefighter Standards and Training Council promulgates the rules and regulations governing the Act and what constitutes compliance.



**Q. Does HB 146 define what members of the fire department are eligible for the coverage?**

**A.** HB 146 refers to Georgia Code 25-4-2 to define firefighter:

“Firefighter” means a recruit or a trained individual who is a full-time employee, part-time employee or volunteer for a municipal, county, state or private incorporated fire department and as such has duties of responding to mitigate a variety of emergency and nonemergency situations where life, property or the environment is at risk, which may include without limitation fire suppression; fire prevention activities; emergency medical services; hazardous materials response and preparedness; technical rescue operations; search and rescue; disaster management and preparedness; community service activities; response to civil disturbances and terrorism incidents; nonemergency functions including training, preplanning, communications, maintenance, and physical conditioning; and other related emergency and nonemergency duties as may be assigned or required; provided, however, that a firefighter’s assignments may vary based on geographic, climatic and demographic conditions or other factors including training, experience and ability.

This definition includes suppression firefighters, fire chiefs, fire inspectors, equipment maintenance personnel and EMTs cross-trained in suppression duties.

**Q. Does a firefighter need to be certified with or hold a valid identification number from the Georgia Firefighter Standards & Training Council to be eligible for the coverage?**

**A.** No.

**Q. Is a claim for cancer diagnosed prior to January 1, 2018 eligible for coverage?**

**A.** No. Only compensable cancer illnesses diagnosed on or after January 1, 2018 will be eligible.

**Q. Must a firefighter have served continuously for a period of time to be eligible?**

**A.** Yes. A firefighter must have served 12 consecutive months with their fire department to be eligible.

**Q. When does the 12-month waiting period begin?**

**A.** The 12-month waiting period begins on the date the person begins service to the department in the capacity of a “firefighter” as defined by O.C.G.A. 25-4-2.

**Q. If a firefighter works as an employed firefighter in one location and a volunteer firefighter in another location, would that firefighter be eligible for coverage in both locations?**

**A.** No. HB 146 (2017) states that the employer is responsible for coverage in this instance.

## FEATURES OF THE CANCER PROGRAM PROVIDED THROUGH GMA AND ACCG

### Q. Is a group cancer program being established?

A. Yes. A program will be provided through the Georgia Municipal Association for municipalities and through the ACCG Insurance Program for counties. Group purchasing helps all participants obtain lower pricing and makes it easier for them to be in compliance regarding the valuable benefits for firefighters. Private entities may access the same program via Alliant.

### Q. May an entity purchase only the critical illness coverage OR the income replacement coverage from the Georgia Firefighters' Cancer Program depending on its needs for coverage?

A. Yes. An entity may purchase only one of the two required coverages if that is all that is needed.

### Q. How does the critical illness or lump-sum supplemental medical benefit work?

A. The lump-sum benefit provides a payout for a diagnosis of **cancer** based upon severity of the condition. For severe forms of cancer, the payout is \$25,000. For less severe forms of cancer, the payout is \$6,250. There are types of pre-cancerous conditions which would not qualify for a payout. Details will be provided in future materials distributed to the firefighters.

### Q. Does the lump-sum benefit pay for more than one diagnosis of cancer?

A. Yes. The eligible firefighter may receive up to \$50,000 (maximum of \$25,000 for each diagnosis) in lifetime lump-sum benefits.

### Q. How much time must separate multiple diagnoses to allow for more than one payout?

A. The firefighter must be symptom-free for 180 days between diagnoses.

### Q. May the firefighter take the benefit with them when they leave service?

A. Yes. The firefighter may keep the lump-sum benefit provided they have not already exhausted their \$50,000 limit. An eligible firefighter may also convert the income replacement coverage to individual coverage. The firefighter must pay the contribution to continue coverage.

### Q. How does the income replacement benefit work?

A. The benefit starts six months after the date a firefighter is determined to be disabled due to cancer. For employed firefighters, the monthly benefit is 60% of their pre-disability earnings to a maximum of \$5,000. For volunteer firefighters, the monthly benefit is a flat \$1,500.

### Q. How long does the income replacement benefit last?

A. Provided the firefighter is deemed disabled, the maximum benefit duration is 36 months.

### Q. If the firefighter is receiving income from other sources, is the monthly benefit reduced?

A. Yes. The monthly benefit will be reduced based on the other sources of income.

### Q. If a firefighter owns a privately purchased insurance policy paying benefits in addition to those received under the program, would the Program monthly benefit be reduced?

A. No. The benefit will not be reduced provided the firefighter purchased a privately owned policy (i.e., not one offered on a group basis through their employer).

### Q. Are both benefits taxable?

A. Both benefits are taxable under the IRS as the firefighter's employer is paying for the coverage.



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THE CRITICAL ILLNESS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY. This limited 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.

Critical Illness Form Series includes GBD-2600, GBD-2700, or state equivalent.

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