



SUPPORTING THE FIGHT AGAINST CANCER.



Volunteer firefighters have an occupational risk.
We have their back.



VOLUNTEER FIREFIGHTERS VOLUNTEER TO SERVE. IT'S THEIR PASSION, BUT IN SOME CASES, THE COST CAN BE HIGH.



“Firefighters are exposed to an enormous variety of toxins and carcinogens in the line of duty and consequently are more likely to develop cancer than the general population.”

DR. JAQUELINE MOLINE

Chair of FASNY Health & Wellness Committee

It's a well-known fact that certain types of cancer are an occupational health risk for firefighters. With that diagnosis comes major costs: treatment, travel expenses, along with lost wages for months, even years.

Fortunately, now there's a way to protect them:

The New York State Volunteer Firefighter Cancer Benefit Program.

This program is designed by firefighters for firefighters and it's from a carrier known for its steadfast commitment to fire prevention and protection for more than 200 years: **The Hartford.**



HELPING THOSE WHO PROTECT US.

Designed by Firefighters for Firefighters

The Cancer Benefit Program allows your municipality to offer financial support for volunteer firefighters and their families.

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 municipality associations (NYSAC, NYCOM, AOT, PERMA, Comp Alliance), creating 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.





“The brave men and women who put their lives on the line every day ... should not be burdened with unexpected medical bills from an illness they received while on the front lines of fire emergencies.”

SENATOR
JOSEPH A. GRIFFO
Rome, NY



IT'S THE LAW

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

GENEROUS COVERAGE THAT EMPOWERS FIREFIGHTERS TO FIGHT BACK

Recovery should be the focus when a cancer diagnosis occurs. The Cancer Benefit program helps make that possible. Offering three forms of protection, our two distinct coverage plans are designed to provide financial support for eligible volunteer firefighters diagnosed with cancer, and their families.

Who's eligible?

All New York State volunteer firefighters who have:

- Served at least 5 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 under the Enhanced Plan?

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, non-melanoma skin cancers or certain cancers of the endocrine system are not covered by this policy.

What types of cancer are covered under the Premium Plan?

All cancers are covered under the Premium Plan, as defined in the 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
- \$250 once per lifetime for non-melanoma skin cancer (under the Premium Plan only)

Coverage amounts for Long-Term Disability:

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

Death benefit: \$50,000

A CUSTOMER EXPERIENCE THAT HAS WON A THUMBS UP FROM 94%¹

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
- Post-enrollment data analysis
- Call center enrollment support
- Comprehensive suite of educational tools



CONVINCE, ENGAGE AND ASSIST FIREFIGHTERS



“Every firefighter risks his or her life in service to the community, and we owe them our support in their darkest hours.”

ASSEMBLY MEMBER
AILEEN GUNTHER
Forestburgh, NY

Long recognized in the industry for superior communication and education, The Hartford is proud to make it part of our promise to your volunteers.

Program success really depends on their buy-in. We’ve made that a lot easier with unique resources that educate your volunteers on their cancer risks and why these benefits matter. Our materials also include simple instructions on filing claims.



At every step, you’ll find open doors and open minds instead of obstacles.



“Volunteers who sacrifice their time, safety and health to protect their communities now have essential assistance available in their time of need.”

THOMAS RINALDI

President, Association
of Fire Districts of the State
of New York

BENEFIT AWARENESS MATERIALS



Announce the new benefit with an email.

Sent to you during implementation, the email announces the new cancer-specific benefit in simple terms, introducing firefighters to The Hartford. Send it out as needed.



Use our videos to engage them.

Our award-winning² educational videos explain why firefighters need Lump-Sum Cancer and Long-term Disability.



Send a flier with the facts.

The flier provides a succinct program overview with key messages, such as why the program was created.

CLAIMS PROCESS MATERIALS



Use a how-to email to help firefighters help themselves.

We'll give you an email with a detailed outline on how to file a claim. Send it to firefighters as needed.

CANCER AWARENESS AND PREVENTION MATERIALS



Educate firefighters on reducing their cancer risk.

Our brochure explains why firefighters face a higher cancer risk and what they can do to lower it every day.

FIRE PREVENTION HAS ALWAYS BEEN OUR CORNERSTONE

From its early days as a fire insurance company, The Hartford has been a major player in fire prevention. Since 1810, in fact. Two examples:

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 receive knowledge that can save lives.



DOUBLY COMMITTED

Having The Hartford and NYSFF working on behalf of your volunteer firefighters is a smart decision any way you look at it. Here are a few of the reasons.

WHY THE HARTFORD?

A commitment to deliver value through:



INNOVATION

100 patents and 229 patent applications



LEADERSHIP

Voted one of the World's Most Ethical Companies by Ethisphere Institute 10 times³



SUPPORT

Ability philosophy that sees people based on what they can do, not what they can't

WHY NEW YORK STATE FIREFIGHTERS?

A commitment to deliver value through:

UNITY



Three major associations led by firefighters

EXCELLENCE



Goal is to bring the best possible coverage to firefighters

INFORMATION



Seeking to protect firefighters through education

CONTACT US



(833) 678-1585



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GIVE FIREFIGHTERS A CRUCIAL SAFETY NET.

Get a quote today. Go to TheHartford.com/nysvfb

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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 under the Enhanced Plan for lung cancer, mesothelioma, sarcomas, non-melanoma skin cancers or certain cancers of the endocrine system.

Form BSR-1500 (NY) (681360) (Blanket) 12311A. Form BSR-1500 (NY) (681360) (Blanket) 12311B.

¹ Percentage represents unweighted combination of LTD and STD claimant responses of “completely” or “mostly” satisfied. Gfk Claimant Satisfaction Survey, 2009-2017.

² 2016 IMCA Showcase Award Winner: Best of Show. Insurance Marketing & Communications Association.
http://imcanet.com/_wp/wp-content/uploads/2016/06/IMCA_2016_Showcase_Gala_program_winners.pdf.

³ Ethisphere Institute 2008, 2009, 2010, 2011, 2012, 2014, 2015, 2016, 2017, 2018.

