

FMIT Announces New Program



FLORIDA FIREFIGHTER CANCER BENEFIT PROGRAM

The FMIT, in partnership with the Hartford, has designed a lump-sum cancer benefit program that complies with SB 426. This program helps all local government employers of firefighters obtain lower pricing through group purchasing and makes it easier for them to be in compliance as they administer benefits required in providing this valuable firefighter program. Plus, participants benefit from the power of the Hartford, one of the top two insurers in the United States and a leader in providing best-in-class product delivery and administration.

For more information about the FMIT's Florida Firefighter Cancer Benefit Program, please email FFCP@flcities.com.

The Florida Municipal Insurance Trust Has You Covered

The Florida Firefighter Cancer Benefit Program designed by the FMIT satisfies the lump-sum benefit requirements of state legislation, SB 426, that goes into effect on **July 1, 2019**. The program, developed in partnership with the Hartford, is affordably priced. It's designed to make it easier for FMIT members to be in compliance with the new law and provide eligible Florida firefighters this important coverage.

The Lump-Sum Cancer Benefit

A \$25,000 benefit, paid upon the diagnosis of cancer, can be used to meet the firefighter's financial needs. There are no restrictions on how the firefighter uses the \$25,000.

FLORIDA FIREFIGHTER **CANCER BENEFIT** PROGRAM

Frequently Asked Questions:

Q. What is the effective date of the coverage under the law?

A. Coverage begins on July 1, 2019.

Q. Who pays for firefighter coverage under the law?

A. The law requires that the firefighter's employer provides and maintains the new benefits for each eligible firefighter.

Q. Who is eligible for coverage?

A. A career firefighter would be eligible for coverage under the program if the following criteria are met:

- » The firefighter has served at least five continuous years as a full-time firefighter.
- » The firefighter has not used tobacco products for at least the preceding five years.
- » The firefighter has not been employed in any other position in the preceding five years which is proven to create a higher risk for any cancer.

Q. What is the cancer benefit?

A. The lump-sum benefit provides a payout for a diagnosis of cancer. For forms of compensable cancer, the payout is \$25,000. SB 426 lists 21 different cancers that are covered under the FMIT's program. There are types of pre-cancerous conditions that would not qualify for a payout. Details will be provided in future materials distributed to program participants.

Q. If a firefighter satisfied the eligibility requirement and is covered under the benefit program but decides to leave the fire service, does he or she remain eligible for coverage?

A. Yes. Once a firefighter satisfies the eligibility requirements of the law, he or she is covered under the benefit program until 10 years after separation from the fire service.

Q. Are municipalities required to continue lump-sum coverage for eligible firefighters when they leave the fire service?

A. Yes. Compliance with the law requires municipalities to continue the firefighter's coverage for the lump-sum benefit for 10 years.

Q. May firefighters take the benefit with them when 10-year continuation period ends?

A. Yes, the firefighter may keep the lump-sum benefit provided they have not already exhausted their \$25,000 limit. The FMIT product has a unique "portability" feature, which provides an option for firefighters to continue coverage after 10 years post-employment as long as they continue to pay premiums.

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