GEORGIA FIREFIGHTERS' CANCER BENEFIT PROGRAM

ACCG GEORGIA MUNICIPAL ASSOCIATION

SUMMARY OF BENEFITS

EFFECTIVE DATE: 01/01/2021- 01/01/2022 ANNIVERSARY DATE: January 1

INSURER:	The Hartford Life and Accident Insurance Company
POLICY NUMBER:	Lump Sum Cancer - 681159
	Long Term Disability (Income Replacement) – 681159
MASTER POLICYHOLDER:	Georgia Interlocal Risk Management Agency Fund B
ADMINISTRATOR:	Georgia Municipal Association, Inc.
PARTICIPATING EMPLOYER:	**City of Marietta 0000438**

ELIGIBLE FIREFIGHTERS: An "Eligible Firefighter" is a recruit or a trained individual who is a full-time employee, part-time employee, or volunteer for a legally organized fire department of the Participating Employer 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.

CLASS DESCRIPTIONS: Class 1 - Employee Firefighters; Class 2 – Volunteer Firefighters

COVERAGE: After waiting period of 12 months from Start Date (first day of service as Eligible Firefighter)

Lump Sum Cancer Benefit: Class 1 and Class 2

Maximum Limit each diagnosis:	$6,250 (less severe forms of cancer); $25,000 (severe forms of cancer)
Lifetime Benefit per Firefighter:	$50,000
Continuation Rights:	Yes (Enroll within 31 days of termination of eligibility)

Long-Term Disability (Income Replacement)

Elimination Period:	180 Days
Benefit Duration:	3 Years or until released to work as firefighter
Return to Work Incentive:	Included
Integration Method:	Primary Offset
Pre-Existing Condition Limit:	3/12
Survivor Income Benefit Option:	3 times last monthly Gross Benefit
Continuation Rights:	Yes (Enroll within 31 days of termination of eligibility)
Class 1 Benefit:	60% of pre-disability earnings as firefighter for Participating Employer Minimum Monthly Benefit: $100 Maximum Monthly Benefit: $5,000
Class 2 Benefit:	$1,500 Monthly Benefit

This Summary of Benefits is not a contract or guarantee of coverage. The Employer's list of Eligible Firefighters and the terms of the actual Policy or Policies control. The Policy(ies) can be found at www.gfcpinsurance.com, and you may request a copy from the Employer. The Policy(ies) contain(s) important information, including when coverage begins and ends, how to make a claim, and how to continue coverage after termination of eligibility.

Questions about claims after a diagnosis? Call The Hartford at 888-716-4548. For all other questions, call Willis Towers Watson at 404-224-5044 (Lindsey Albright) or 404-302-3898 (Meghan Murray).