

Georgia Firefighters' Cancer Benefit Program

Offered through GMA and ACCG Insurance Programs



For firefighters diagnosed with cancer, nothing is more important to their recovery than the peace of mind knowing they are supported by their family, friends and the community they serve. A diagnosis of cancer places a financial strain on individuals and families since not all related expenses are covered by insurance. Medical costs – deductibles, co-pays, out of network treatments - often grow beyond family budgets. And, firefighters who cannot return to employment will likely suffer a loss of income while struggling to recover their health.

In 2017, the Georgia General Assembly, recognizing the need to support its 35,000 firefighters and their families, passed HB 146 creating a cancer program for eligible Georgia firefighters. This unique initiative, designed to bridge financial gaps following a cancer diagnosis, allows a firefighter to focus on healing.

The cancer program, covering both eligible employed and volunteer firefighters, has two primary components:

Lump-sum Cancer Benefit – This benefit, paid upon the diagnosis of cancer, can be used in any fashion – everyday living expenses such as utilities, groceries, or rent - to meet the financial needs of a firefighter at a difficult time.

Long-Term Disability Coverage – Long-Term Disability Insurance provides monthly benefit payments when a firefighter is unable to provide firefighter services for an extended period due to a cancer diagnosis.

The Georgia Firefighters' Cancer Program offered through ACCG and GMA satisfies the obligations of HB 146, required as of January 1, 2018. The Program is affordably priced and provides eligible Georgia firefighters the coverage they need every day as they protect the citizens and property in the cities and counties of the State of Georgia.

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Frequently Asked Questions

Q. Has a group cancer program been established?

A. Yes, a program is being provided through the Georgia Municipal Association Insurance Program 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.

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 the other coverage has already been purchased. However, both coverages are needed to be compliant with HB 146.

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.

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. 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 Long-Term Disability coverage to individual coverage as part of the group disability plan. The firefighter must pay the premium to continue coverage.

Q. How does the Long-Term Disability benefit work?

A. The benefit starts 6 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 firefighter earnings to a maximum of \$5,000. For volunteer firefighters, the monthly benefit is a flat \$1,500.

Q. How long does the Long-Term Disability benefit last?

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



For more information, contact an ACCG or GMA representative, or email: gfcg@willistowerswatson.com.