

NORTH CAROLINA FIREFIGHTER CANCER COVERAGE

Everything you need to know about your VFIS Cancer Coverage.

IMPORTANT:

Excess Coverage - Please see Limitations of Total Disability Benefit
Important Cancellation Information - Please Read the Individual Termination
Date Provision found on the back of this form and on page 6 of the Policy

CANCER COVERAGE BENEFITS

Lump Sum Benefit

- \$25,000 per diagnosis of Cancer
- \$50,000 Lifetime Maximum Lump Sum benefit

If an Insured is diagnosed with Cancer after the policy effective date, we will pay the Lump Sum Cancer Benefits shown. An Insured with a diagnosis of Cancer prior to the policy effective date, is not eligible for a benefit for that previously diagnosed Cancer type but remains eligible for benefits upon diagnosis of any other Cancer type. An Insured is not eligible to receive benefits related to Cancer under Article 1 of Chapter 97 of the General Statutes, North Carolina Worker's Compensation Act.

Medical Cost Reimbursement Benefit

- \$12,000 per diagnosis of Cancer

We will pay up to the Medical Cost Reimbursement Benefit maximum amount shown for out-of-pocket medical expense, including deductibles, copayments or coinsurance costs charged as a direct result of and from no other cause except the diagnosis of Cancer that occurs under the Policy.

Total Disability Benefit

- **Non-Volunteer Firefighters (Class 1)**
75% of Monthly Salary or \$5,000 per month, whichever is less
- **Volunteer Firefighters (Class 2)**
\$1,500 per month
- **Benefit Waiting Period**
6 months after the date of the Total Disability
- **Maximum Benefit Period**
36 consecutive months

We will pay the Disability Benefit shown if the Insured is Totally Disabled as a direct result of and from no other cause except the diagnosis of Cancer occurring after the Effective Date in the policy. Total Disability Benefits will begin after diagnosis of a covered condition and the Insured provides satisfactory proof of Total Disability. We require continued proof of the Insured's Total Disability in order for benefits to continue.

Limitations on Total Disability Benefit

Any firefighter receiving Total Disability benefits may be required, at the Company's expense, to have his or her condition reevaluated to determine if that firefighter has regained the ability to perform the duties of a firefighter. If that reevaluation indicates that the firefighter has regained the ability to perform the duties of a firefighter, then the monthly disability benefits shall cease on the last day of the month the reevaluation was conducted.

If there is no reevaluation performed, but the firefighter's treating Physician determines that the firefighter is again able to perform the duties of a firefighter, then the Total Disability benefits shall cease on the last day of the month that the Physician made the determination.

If a Eligible Firefighter returns to work as a firefighter before exhaustion of the 36 months of Total Disability benefit an Eligible Firefighter may receive, and if there is a subsequent recurrence of Total Disability caused by Cancer that again precludes the firefighter from performing the duties of a firefighter, then the Eligible Firefighter shall be entitled to any remaining monthly disability benefits, not to exceed 36 months in total.

The monthly Total Disability benefit shall be subordinate to any other benefit paid from any source to the firefighter solely for a disability related to the Cancer diagnosis, so long as that source is not private insurance purchased solely by the firefighter. Total Disability benefits under this section shall be limited to the difference between the benefit amount paid by the other source and the amounts specified under this section.



DEFINITIONS

Eligible Firefighter –

Any person who has served in a North Carolina Fire Department for a minimum of five continuous years and meets all the following requirements:

1. Is a volunteer, employee, contractor, or member of a rated and certified Fire Department, or employee of a County Fire Marshal's Office whose sole duty is to act as fire marshal, deputy fire marshal, assistant fire marshal, or firefighter of the county.
2. Performs work or training connected with fire protection, fire prevention, fire control, fire education, fire inspection, fire investigation, rescue, Emergency Medical Services, special operations, or performs the statutory duties and responsibilities of the fire chief.
3. Performs work or training at the direction of the fire chief.
4. Is included on the certified roster submitted to the North Carolina State Firefighters' Association.*

Class 1 - All non-volunteer firefighters

Class 2 - All volunteer firefighters

Any person who was simultaneously a member of more than one class at the time of diagnosis shall not be entitled to receive benefits from more than one such class but is entitled to the higher of the two classes.

Cancer –

A malignant tumor characterized by the uncontrolled and abnormal growth and spread of malignant cells and invasion of normal tissue. This includes mesothelioma, testicular, intestinal, esophageal, multiple myeloma, leukemia, non-Hodgkin's lymphoma, malignant melanoma, brain, lung, prostate, colon, stomach, kidney, bladder, ovarian and breast Cancer. Diagnosis of Cancer must be performed by a board-certified Physician in the medical specialty appropriate for the type of Cancer.

Total Disability/Totally Disabled –

A disability caused by Cancer, that prevents an Insured from being able to perform the substantial and material duties under the class in which they filed a claim for benefits. The Insured does not have to be under the regular care and attendance of a physician.

Individual Termination Date –

An Insured's coverage under the policy ends the earliest of any of the following:

1. The date the policy is terminated
2. The date the Insured ceases to be an Eligible Firefighter
3. The end of the period for which premium is paid

Termination of coverage will not affect a claim for a covered loss that occurred while the Insured's coverage was in force under the policy.

OUR PHILOSOPHY

Much like our founder, the VFIS approach to serving the market is very relationship-focused. We've forged strong partnerships with ESO leaders that allow us to continually develop policy and program enhancements, provide top-notch educational, consulting and training opportunities and pay our clients' claims. We're committed to protecting the resources of emergency service organizations and promoting the health and interests of their members with an unmatched level of understanding and dedication.

Have questions? Give us a call 800.233.1957 or email benefits@glatfelters.com