

Q. When does the program become effective?

A. The effective date is January 1, 2022.

Q. Does the Pilot Program define what members of the fire department are eligible for the coverage?

A. The Pilot Program refers to NCGS 58-84-5 to define a firefighter—which is any person who meets all of the following requirements:

- 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.
- 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 as set forth in G.S. 160A-292.
- Performs work or training at the direction of the fire chief.
- Is included on the certified roster submitted to the North Carolina State Firefighters' Association pursuant to G.S. 58-86-25.

• Is a claim for cancer diagnosed prior to January 1, 2022 eligible for coverage?

A. No. Only compensable cancer illnesses diagnosed on or after January 1, 2022 will be eligible.

Q. Must a firefighter have served continuously for a period of time to be eligible?

A. Yes, a firefighter must have been on an active roster for five years with one or more fire department to be eligible. *If a firefighter, during those five years, experiences a lapse in service of no more than six months, the firefighter shall not be ineligible to receive benefits under the program.*

Q. Who administers the claims?

A. VFIS of North Carolina will manage information received from the claimant, the fire service entity and medical records of the attending physician. VFIS of North Carolina will process the claim after receipt of all required documentation on behalf of The Office of the State Fire Marshall.

Q. How do I get more information?

A. There's additional information available on these websites: www.vfisnc.com www.ncosfm.gov/risk-mgmt/north-carolina-firefighter-cancer-benefit-program.



NORTH CAROLINA FIREFIGHTER

CANCER COVERAGE

Everything you need to know about your Firefighter Cancer Coverage.

Have questions? We can help!

Jackie Ireland | VFIS of North Carolina | 800.726.1228 | jireland@vfisnc.com

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, even if the other cancer type diagnosed on or after January 1, 2022, metastasized from a cancer diagnosed before January 1, 2022. 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 Program.

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 program. 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

If 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.

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 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.

IMPORTANT:

Excess Coverage - Please see Limitations of Total Disability Benefit

ELIGIBILITY

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.*

*If a firefighter, during those five years, experiences a lapse in service of no more than six months, the firefighter shall not be ineligible to receive benefits under the program.

DEFINITIONS

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.

HOW TO FILE A CLAIM

Has a member of your North Carolina fire department been diagnosed with a new Cancer after January 1, 2022? If so, here's how you can file a claim with VFIS:

1. Fill out the online claim form

There are two ways to access the online claim form:

- The VFIS of North Carolina website at www.vfisnc.com/nccfcancerbenefitclaims
- The Office of State Fire Marshall website at www.ncosfm.gov/risk-mgmt/north-carolina-firefighter-cancer-benefit-program

2. Information will automatically be submitted to VFIS

VFIS of North Carolina will be notified to verify the eligibility.

3. You'll be notified about additional paperwork

VFIS of North Carolina will verify your eligibility with the NCSFA. If your member is eligible, we let you know what additional information is needed. This could include a claim form for you and your physician to complete (with a document verifying eligibility) and medical expenses. **Please mail, fax or email all required documents to:** VFIS of North Carolina
4140 Parklake Ave., Suite 520
Raleigh, NC 27612
Fax: 919-755-1125
Email: admin@vfisnc.com

4. Eligible claims will be paid

We appreciate you partnering with us to help provide meaningful benefits to your members and we'll be here to help you along every step of the way. If you have any questions, please reach out to our VFIS of North Carolina office for assistance.

FAQs

Q. What is the purpose of the Cancer Benefit Program?

A. It provides employed and volunteer firefighters with monetary assistance in the event that they are diagnosed with cancer. The term "firefighter" is defined by NCGS 58-84-5.

Q. What are the benefits?

A. There are three separate benefits relating to a diagnosis of cancer for eligible firefighters: a lump sum payment of \$25,000

per cancer diagnosis up to two diagnosis (\$50,000), a medical expense reimbursement up to \$12,000 for out-of-pocket medical expenses and an income replacement requirement of 75% up to \$5,000 for employed Firefighters and a total of \$1,500 for Volunteer Firefighters.

Q. What cancers are covered?

A. Mesothelioma, testicular, intestinal, esophageal, multiple myeloma, leukemia, non-Hodgkin's lymphoma, malignant melanoma, brain, lung, prostate, colon, stomach, kidney, bladder, ovarian and breast Cancer.