

Georgia Firefighters' Cancer Program
Offered through GMA and ACCG Insurance Programs
Program FAQ

1 This document provides information on GMA and ACCG's Georgia Firefighters' Cancer
2 Program (GFCP). For additional questions, contact GFCP@lockton.com, and provide your
3 contact information to schedule a follow-up call. If you prefer to speak with a Program
4 representative, call Lindsey Albright at 404.460.3657 or Meghan Murray at 678.361. 0886.

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6 **General Information about the statutorily required benefits in O.C.G.A. § 25-3-23 (2017):**
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9
10 **Q. What was the purpose of HB 146 (2017)?**

11 A. To provide employed and volunteer firefighters with monetary assistance in the event that they
12 are diagnosed with cancer. The term "firefighter" is defined by O.C.G.A. 25-4-2.
13

14 **Q. What are the required benefits in O.C.G.A. § 25-3-23 (2017)?**

15 A. There are two separate, independent requirements relating to a diagnosis of cancer for eligible
16 firefighters: a critical illness requirement and an income replacement requirement. Firefighters
17 employed by and/or volunteering for multiple departments are not entitled to receive multiple
18 benefit payments. However, if an individual is employed as a firefighter with multiple entities,
19 total wages earned from all entities are considered when calculating the monthly disability
20 benefit.
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22 **Q. When did the legislation become effective?**

23 A. The effective date was January 1, 2018.
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25 **Q. How do I know if my entity is required to comply with this law?**

26 A. If your entity has a legally organized fire department that employs firefighters or utilizes
27 volunteer firefighters, it is subject to the law and is required to provide the benefits.
28

29 **Q. Who determines if an entity has complied with the provisions of the law?**

30 A. The Georgia Firefighter Standards and Training Council promulgates the rules and regulations
31 governing the law and what constitutes compliance.
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33 **Q. Does the law define what members of the fire department are eligible for the coverage?**

34 A. The law refers to Georgia Code 25-4-2 to define firefighter:
35

36 *"Firefighter" means a recruit or a trained individual who is a full-time employee, part-*
37 *time employee, or volunteer for a municipal, county, state, or private incorporated fire*
38 *department and as such has duties of responding to mitigate a variety of emergency and*
39 *nonemergency situations where life, property, or the environment is at risk, which may*
40 *include without limitation fire suppression; fire prevention activities; emergency medical*
41 *services; hazardous materials response and preparedness; technical rescue operations;*
42 *search and rescue; disaster management and preparedness; community service*
43 *activities; response to civil disturbances and terrorism incidents; nonemergency functions*
44 *including training, preplanning, communications, maintenance, and physical*
45 *conditioning; and other related emergency and nonemergency duties as may be*
46 *assigned or required; provided, however, that a firefighter's assignments may vary based*

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47 *on geographic, climatic, and demographic conditions or other factors including training,*
48 *experience, and ability.*

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50 This definition includes, in addition to suppression firefighters, fire chiefs, fire inspectors,
51 equipment maintenance personnel and EMTs cross-trained in suppression duties.

52
53 **Q. Does a firefighter need to be certified with or hold a valid identification number from the**
54 **Georgia Firefighter Standards & Training Council to be eligible for the coverage?**

55 A. No.

56
57 **Q. Is a claim for cancer diagnosed prior to January 1, 2018 eligible for coverage?**

58 A. No. Only compensable cancer illnesses diagnosed on or after January 1, 2018 are eligible.

59
60 **Q. Must a firefighter have served continuously for a period of time to be eligible?**

61 A. Yes, a firefighter must have served 12 consecutive months with their fire department to be
62 eligible.

63
64 **Q. When does the 12 month waiting period begin?**

65 A. The 12 month waiting period begins on the date the person begins service to the department in
66 the capacity of a "firefighter" as defined by O.C.G.A. 25-4-2.

67
68 **Q. If a firefighter works as an employed firefighter in one location and a volunteer firefighter in**
69 **another location, is that firefighter be eligible for coverage in both locations?**

70 A. No. Georgia law states that the employer is responsible for coverage in this instance.

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72 **Features of the Cancer Program Provided Through GMA and ACCG**

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74 **Q. Is a group cancer program established?**

75 A. Yes, a program is provided through the Georgia Municipal Association for municipalities
76 and through the ACCG Insurance Program for counties. Group purchasing helps all participants
77 obtain lower pricing and makes it easier for them to be in compliance regarding the valuable
78 benefits for firefighters. Private entities may access the same program via Lockton.

79

80 **Q. May an entity purchase only the critical illness coverage OR the income replacement coverage**
81 **from the Georgia Firefighters' Cancer Program depending on its needs for coverage?**

82 A. Yes, an entity may purchase only one of the two required coverages if that is all that is needed.

83

84 **Q. How does the critical illness or lump-sum supplemental medical benefit work?**

85 A. The lump-sum benefit provides a payout for a diagnosis of **cancer** based upon severity of the
86 condition. For severe forms of cancer, the payout is \$25,000. For less severe forms of cancer,
87 the payout is \$6,250. There are types of pre-cancerous conditions which would not qualify
88 for a payout.

89

90 **Q. Does the lump-sum benefit pay for more than one diagnosis of cancer?**

91 A. Yes, the eligible firefighter may receive up to \$50,000 (maximum of \$25,000 for each diagnosis)
92 in lifetime lump-sum benefits.

93

94 **Q. How much time must separate multiple diagnoses to allow for more than one payout?**

95 A. The firefighter must be symptom-free for 180 days between diagnoses.

96

97 **Q. May the firefighter take the benefit with them when they leave service?**

98 A. Yes, the firefighter may keep the lump-sum benefit provided they have not already exhausted
99 their \$50,000 limit. An eligible firefighter may also convert the income replacement coverage to
100 individual coverage. The firefighter must pay the premium to continue coverage.

101

102 **Q. How does the income replacement benefit work?**

103 A. The benefit starts 6 months after the date a firefighter is determined to be disabled due to
104 cancer. For employed firefighters, the monthly benefit is 60% of their pre-disability earnings to a
105 maximum of \$5,000. For volunteer firefighters, the monthly benefit is a flat \$1,500.

106

107 **Q. How long does the income replacement benefit last?**

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

109

110 **Q. If the firefighter is receiving income from other sources, is the monthly benefit reduced?**

111 A. Yes. The monthly benefit will be reduced based on the other sources of income.

112

113 **Q. If a firefighter owns a privately purchased insurance policy paying benefits in addition to those**
114 **received under the program, would the Program monthly benefit be reduced?**

115 A. No, the benefit will not be reduced provided the firefighter purchased a privately owned policy
116 (i.e., not one offered on a group basis through their employer).

117

118 **Q. Are both benefits taxable?**

119 A. Both benefits are taxable under the IRS as the firefighter's employer is paying for the coverage.