



New York State Volunteer Firefighter Cancer Benefit Program

Cancer Protection Designed by Firefighters for Firefighters

Before you bind coverage for 2019, ask your insurance representative if the recommended contract will pay a \$25,000 compensable lump-sum benefit to a firefighter who is no longer alive to receive it.

Why the Payment of the Lump-Sum Benefit Matters

The lump-sum benefit is important because it is designed to offset costs of deductibles, co-pays and co-insurance associated with a diagnosis of cancer. What if, in the focus on healing and recovery, a claimant forgets to file a claim? What if a claimant passes away without filing a claim? The reality is that some forms of more lethal cancer are fast moving and take everyone by surprise well before anyone thinks of filing an insurance claim. Under our Program, if a claimant, diagnosed on or after their effective date, dies before filing a \$25,000 lump-sum claim, we will still honor the claim provided it is a compensable cancer covered under the contract.

That's it. That's the right thing to do.

Imagine the surprise and disappointment of a family who learns that, because they did not file a claim while their loved one was alive, is prevented from filing a claim after their loved one passes away. Imagine having to explain to that family that they might only receive a \$50,000 death benefit but no additional \$25,000 lump-sum benefit. The fire service representatives drafting the law never intended a firefighter to be left behind due to a contract limitation. They wanted families focused on recovery and remission, not claim filing. But this is different - especially when it impacts bereaved firefighter spouses and children.

Don't leave your firefighters and their families behind, ever.

Protecting Those Who Protect Us

