



How will The Hartford¹ Administer eligibility under the NYFF Cancer program?

The Hartford will administer eligibility at time of issuance by receiving a list of Firefighters from Fire Districts/Departments/Companies that participate in The Hartford's NYFF Cancer Benefit Insurance program. By administering the eligibility at the Fire Department level, they make the claim submission process easier for all parties.

When an Authority Having Jurisdiction decides to join the Hartford program, they must provide a list of eligible firefighters as determined by the Fire Department. This list will include:

- Firefighters name
- Date of birth
- Years of service as an interior firefighter
- Department the firefighter works for
- City associated with the fire department the firefighter is in
- Confirmation of "yes" on this list that the firefighters meets the requirements of the legislation

It is the responsibility of the Authority Having Jurisdiction to determine if a Firefighter is eligible for the program, including any required testing and exams. The Authority Having Jurisdiction must provide updates to the Hartford when new Firefighters become eligible for coverage and pay premiums when due for any new Firefighters.

¹The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing company Hartford Life and Accident Insurance Company. Home office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

Form BSR-1500 (NY) (681360) (Blanket) 12311A. Form BSR-1500 (NY) (681360) (Blanket) 12311B.

The policy provides limited benefits for specified cancers only. This limited health benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. As required by New York law, benefits are not available for lung cancer, mesothelioma, sarcomas or certain cancers of the endocrine system.

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What is needed when a Firefighter submits a claim to The Hartford?

The Hartford will use the eligibility list provided by the Authorities Having Jurisdiction to verify eligibility in the program. The Authority Having Jurisdiction is also required to provide a certification of Eligibility with any claim submission. (9 NYCRR 210.4(c)) If the Firefighter is not on the eligibility list, The Hartford will reach out to the Authority Having Jurisdiction to confirm that eligibility has been met and that premium has been paid for the firefighter in question.

What additional information will need to be submitted at the time of claim?

The Firefighter or beneficiary will need to complete a Hartford claim form specific to the benefit they are applying for and provide proper documentation to prove their claim. The claimant is responsible for any fees charged for proof requirements. At time of claim, The Hartford may request additional medical documentation from the claimant, beneficiary or claimant's physician. Supporting documentation could include:

- Physician notes
- Radiology/pathology reports
- Date of Disability for long term disability due to cancer
- Date of Death for loss of life due to cancer

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