



**NEW YORK STATE  
ASSOCIATION  
OF FIRE CHIEFS**



*Association of Fire Districts  
of the State of New York, Inc.*



**NYSAC**  
NEW YORK STATE  
ASSOCIATION OF COUNTIES

Dear fellow volunteer firefighters:

We have all seen the challenges our colleagues face when diagnosed with the scourge of occupational cancer. For several years, the state's three largest fire service associations have battled to get access to financial resources for firefighter families while they fight this dreaded disease. We also sought additional benefits for those volunteers who regrettably succumbed to occupational cancers.

Through the leadership of the Firemen's Association of the State of New York (FASNY), the Association of Fire Districts of the State of New York (AFDSNY) and the New York State Association of Fire Chiefs (NYSAFC), and with the hard work of the NYS volunteer fire service, we were successful in having a law enacted that provides benefits to volunteer firefighters battling cancer.

That law goes into effect on January 1<sup>st</sup>, 2019. It requires that all interior qualified volunteer firefighters be provided with certain benefits that fall into three main categories – a lump sum payment upon a diagnosis of covered cancers, supplemental wage payments for up to three years and a death benefit to the survivors of volunteers lost to occupational cancers. There are several parameters and requirements contained in the law, which we will continue to share with volunteer fire departments across the state.

The New York law was based on a similar presumptive cancer law enacted in Georgia. The Georgia law required an insurance policy solution to provide these cancer benefits to their dedicated volunteers. The three New York fire associations partnered with the New York State Association of Counties (NYSAC) to assist local fire departments in identifying an insurance solution that: 1) met all the requirements of the law and 2) provided the full set of benefits at the most economical price. By harnessing the bargaining power of the three fire associations and our partners at NYSAC, we have been able to identify a vendor that meets both criteria. It is important to note that authorities having jurisdiction (AHJ) over volunteer fire departments (fire districts, fire departments, villages, etc.) may still choose to use an insurance provider of their choice.

The process of identifying an insurance provider that met the criteria, at the lowest cost, included a rigorous Request for Proposals (RFP) process in which 16 insurance providers participated. The RFP submissions were reviewed by representatives of all four associations and presentations were made by a group of finalists. Based on the review of all the RFP data and presentations, the associations have identified Hartford Life as the insurance provider that meets all the required criteria at the lowest per member cost.

Hartford Life has agreed to provide all the coverages required under the Cancer Law at a cost of approximately \$225 per firefighter / per year, pending approval by the NYS Department of Financial Services. In the coming weeks, the associations will share additional information about the Hartford Life plan. Again, local fire departments and AHJs are free to choose any insurance provider that can meet the requirements of the law.

Yours in service,

David A. Quinn  
FASNY Chief Administrative Officer