



# New York State Volunteer Firefighter Cancer Program

## *Cancer Protection Designed by Firefighters for Firefighters*

Volunteer firefighters are local heroes to the communities they serve. This is why AFDSNY, FASNY and NYS AFC have come together with five sponsoring municipal associations (NYSAC, NYCOM, AOT, PERMA & Comp Alliance) to create a program with The Hartford that will help take care of 110,000 volunteer firefighters and their families. In The Hartford, the associations have a partner equally committed not only to fire prevention, but also the wellbeing of New York's firefighters through information and education.

### **Experience**

A leading provider of Group Life Insurance and Disability benefits, The Hartford is the #2 insurer<sup>2</sup> in the United States. For over 60 years, The Hartford has had a focus on the Public Sector market, protecting those who protect our futures. With over 1,700 group clients in the Public Sector, The Hartford has specialized capabilities to meet the needs of this important market. The Hartford is also the only endorsed partner recognized by 3 New York Fire Associations and 5 Municipal Associations.

### **Delivering Consistent Claimant Satisfaction**

Claimants have consistently ranked The Hartford **94%**<sup>3</sup> or higher for the past 7 years on **customer satisfaction** (very satisfied/satisfied) **in ease of submitting a claim, treating the claimant fairly and with respect**, and for **accuracy in payment**. The Hartford understands the needs to make the claim process easy for firefighters and fire departments. With the dedicated toll free number specifically for The Hartford's NY Firefighter Cancer Benefit Program, claimants can be confident they are reaching the right person to process their cancer claim.

<sup>1</sup> The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and 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. © 2018 The Hartford.

<sup>2</sup> Up from #5: LIMRA, based on in-force master contracts, certificates, total premiums collected as of Dec. 31, 2016, and annualized premiums.

<sup>3</sup> Percentage represents un weighted combination of L TD and S TD claimant responses of "completely" or "mostly" satisfied. Gfk Claimant Satisfaction Survey, 2009-2017



## Program Differentiators

- The Hartford manages eligibility up front by getting a list of firefighters and entities that participate in The Hartford's Cancer Benefit program. By managing the eligibility at the Fire District and Department level, they make the claim submission easier for all parties.
- The Hartford does not require the firefighter to be alive for the Lump Sum Critical Illness benefit to trigger. This is important because if someone has a fast-acting cancer and does not have time to submit a claim, their survivors can submit on the firefighters behalf.
- The Hartford's disability benefit does not require the cancer to be diagnosed in the coverage period. Only the Date of Disability needs to occur during the coverage period. That could be important to those who already have a cancer diagnosis prior to the program effective date but later become disabled as a result.
- The Hartford's death benefit does not require the cancer to be diagnosed in the coverage period. Only the death of the firefighter needs to occur during the coverage period. Like the disability, that could be important to those who already have a cancer diagnosis prior to the program effective date but later passes away due to cancer.
- The Hartford has clearly articulated time-tested definitions for metastasis and in-situ carcinoma, which are words that are written into the law but can have different meanings to medical professionals. The Hartford's definitions spell out what is payable at each level and will help avoid claim disputes where a firefighter or their physician believes that the claimant has one of these conditions but the insurer does not.
- The Hartford offers the standard Enhanced Firefighter Plan that meets the specific requirements of the law but will also offer an All-Cancer Plan that will offer benefits for lung cancer, mesothelioma, sarcoma and any other cancers not expressly listed in the law.

## Customer Loyalty Program

The Hartford's Customer Loyalty program proactively responds to claimant needs. If a claims submission is incomplete, a Claims representative will call the firefighter to collect missing information and address questions or concerns, resolving potential problems before they happen.

## Commitment to Fire Service and Fire Safety

Through The Hartford's Junior Fire Marshall program, 110 million+ children have learned about fire prevention and safety and been deputized as Junior Fire Marshals, since 1947. Their commitment does not stop there - \$2 million will be donated by The Hartford to local public school districts and fire departments in the top 100 cities across the US with the highest home fire risk, from 2017 to the end of 2019.

## Commitment to Firefighters and Education

Through The Hartford, firefighters will have access to educational videos on the importance of Lump Sum Cancer Coverage and Long Term Disability insurance. They also ensure that the firefighter knows how to obtain key information about the program with easy to understand program fliers and a *How to File a Claim* flyer. Lastly, they know that while this is an important benefit, cancer prevention is also key. That is why The Hartford has created materials to help educate firefighters on cancer awareness and prevention.



## WHY THE HARTFORD?

In its partnership with the fire service, counties, cities, towns and villages of New York State, The Hartford has demonstrated its commitment to deliver value through innovation, leadership and support.<sup>1</sup>

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<sup>1</sup>**The Critical Illness 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.

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

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