

GEORGIA FIREFIGHTERS'  
**CANCER BENEFIT  
PROGRAM**



**SUMMARY OF BENEFITS**

EFFECTIVE DATE: 01/01/2021-01/01/2022

ANNIVERSARY DATE: January 1

INSURER: The Hartford Life and Accident Insurance Company  
POLICY NUMBER(S): Lump Sum Cancer - 681160  
Long Term Disability (Income Replacement) – 681160  
MASTER POLICYHOLDER: ACCG-Interlocal Risk Management Agency  
ADMINISTRATOR: Association County Commissioners of Georgia  
PARTICIPATING EMPLOYER: **[Member Name]**

**ELIGIBLE FIREFIGHTERS:** An "Eligible Firefighter" is a recruit or a trained individual who is a full-time employee, part-time employee, or volunteer for a legally organized fire department of the Participating Employer and as such has duties of responding to mitigate a variety of emergency and nonemergency situations where life, property, or the environment is at risk, which may include without limitation fire suppression; fire prevention activities; emergency medical services; hazardous materials response and preparedness; technical rescue operations; search and rescue; disaster management and preparedness; community service activities; response to civil disturbances and terrorism incidents; nonemergency functions including training, preplanning, communications, maintenance, and physical conditioning; and other related emergency and nonemergency duties as may be assigned or required; provided, however, that a firefighter's assignments may vary based on geographic, climatic, and demographic conditions or other factors including training, experience, and ability.

**CLASS DESCRIPTIONS:** Class 1 – Employee Firefighters; Class 2 – Volunteer Firefighters

**COVERAGE:** After waiting period of 12 months from Start Date (first day of service as Eligible Firefighter)

**Lump Sum Cancer Benefit: Class 1 and Class 2**

Maximum Limit each diagnosis: \$6,250 (less severe forms of cancer);  
\$25,000 (severe forms of cancer)  
Lifetime Benefit per Firefighter: \$50,000  
Continuation Rights: Yes (Enroll within 31 days of termination of eligibility)

**Long-Term Disability (Income Replacement)**

Elimination Period: 180 Days  
Benefit Duration: 3 Years or until released to work as firefighter  
Return to Work Incentive: Included  
Integration Method: Primary Offset  
Pre-Existing Condition Limit: 3/12  
Survivor Income Benefit Option: 3 times last monthly Gross Benefit  
Continuation Rights: Yes (Enroll within 31 days of termination of eligibility)

Class 1 Benefit: 60% of pre-disability earnings as firefighter for Participating Employer  
Minimum Monthly Benefit: \$100  
Maximum Monthly Benefit: \$5,000

Class 2 Benefit: \$1,500 Monthly Benefit

**This Summary of Benefits is not a contract or guarantee of coverage.** The Employer's list of Eligible Firefighters and the terms of the actual Policy or Policies control. The Policy(ies) can be found at <http://www.gfcpinsurance.com/>, and you may request a copy from the Employer. The Policy(ies) contain(s) important information, including when coverage begins and ends, how to make a claim, and how to continue coverage after termination of eligibility.

**Questions about claims after a diagnosis? Call The Hartford at 888-716-4548. For all other questions, call Willis Towers Watson at 404-224-5044 (Lindsey Albright) or 404-302-3898 (Meghan Murray).**