



DELAWARE FIREFIGHTER CANCER COVERAGE

Everything you need to know about
your VFIS Cancer Coverage.

INFORMATIONAL NOTICE

 **VFIS**[®]
MID-ATLANTIC
An Independent Producer and
Regional Director for VFIS

ELIGIBILITY

Class 1 - All Active paid Personnel after three years of Active service

Class 2 - All current Active volunteer Personnel after three years of Active service, retired Active and all Class 1 or Active volunteer Personnel for 60 months after formal cessation of Personnel's status.

Any person who was simultaneously a member of more than one class at the time of diagnosis shall not be entitled to receive

benefits from more than one such class but is entitled to the higher of the two classes.

Active - means either of the following:

- (a) A paid Personnel who has worked at least 1,250 hours within the previous 12 month period;
- (b) A volunteer Personnel with active status as defined by his or her individual fire or emergency service company.

CANCER COVERAGE BENEFITS

Lump Sum Benefit

Class 1 & Class 2

- \$5,000 Early Stage Cancer Benefit
- \$20,000 Advanced Stage Cancer Benefit
- \$40,000 Lifetime Lump Sum Total per insured

If an Insured is diagnosed with Cancer after the Policy Effective Date, we will pay the Lump Sum Cancer Benefits shown in the Schedule of Benefits of the Declarations section for that Cancer, subject to the conditions per the definition of Early Stage Cancer and Advanced Stage Cancer stated in this document.

Total Disability Benefit

Class 1

- Monthly Benefit Amount: Lesser of 60% of monthly salary or \$4,000 minus Other Income Benefits
- Maximum Benefit Period: 36 consecutive months

Class 2

- Monthly Benefit Amount: \$1,500 per month minus Other

Income Benefits, not including private insurance purchased solely by the member

- Maximum Benefit Period: 36 consecutive months

We will pay the Disability Benefit shown in the Schedule of Benefits of the Declarations section if the Insured is Totally Disabled as a direct result of, and from no other cause but Cancer, and the diagnosis of Cancer occurs while covered under this Policy. Total Disability Benefits will begin after diagnosis of a covered condition and the Insured provides satisfactory proof of Total Disability to the Company. We require continued proof of the Insured's Total Disability in order for benefits to continue.

Benefit Payments will end on the first of the following dates:

1. the date the Insured dies; or
2. the date the Insured is no longer Totally Disabled; or
3. the date the Maximum Benefit Period for this benefit ends; or
4. the date the Insured fails to submit satisfactory proof of continuing Total Disability.

DEFINITIONS

Cancer –

A malignant tumor characterized by the uncontrolled and abnormal growth and spread of malignant cells and invasion of normal tissue. This includes bladder, blood, brain, breast, cervical, esophageal, intestinal, kidney, lymphatic, lung, prostate, rectal, respiratory tract, skin, testicular and thyroid cancer; leukemia, multiple myeloma; or non-Hodgkin's lymphoma.

Early Stage Cancer –

A diagnosis by a board-certified Physician in the medical specialty appropriate for the type of cancer involved that either:

- (a) There is carcinoma in situ such that surgery, radiotherapy, or chemotherapy has been determined to be medically necessary;
- (b) There are malignant tumors which are treated by endoscopic procedures alone; or
- (c) There are malignant melanomas.

Advanced Stage Cancer –

A diagnosis by a board certified Physician in the medical specialty appropriate for the type of cancer diagnosed that there are one

or more malignant tumors characterized by the uncontrollable and abnormal growth and spread of malignant cells with invasion of normal tissue and that either: (a) There is metastasis; and: (1) Surgery, radiotherapy, or chemotherapy is medically necessary; or (2) There is a tumor of the prostate, provided that it is treated with radical prostatectomy or external beam therapy; or (b) The Insured has terminal cancer, is expected to die within 24 months or less from the date of diagnosis, and will not benefit from, or has exhausted, curative therapy.

The combined total of all lump sum benefits received during an Insured's lifetime are subject to the Lifetime Lump Sum Total shown in the Schedule of Benefits of the Declarations section. The lifetime maximum applies to all lump sum cancer diagnosis payments made under 18 Delaware Code 6702B(a) from any source, not just payments made under this Policy.

Total Disability/Totally Disabled –

A disability caused by Cancer, that prevents an Insured from being able to perform the substantial and material duties under the class in which they filed a claim for benefits. The Insured does not have to be under the regular care and attendance of a physician.

HOW TO FILE A CLAIM

Has a member of your Delaware fire department been diagnosed with a new Cancer **after January 1, 2022**? If so, here's how you can file a claim with VFIS:

1. Fill out the online claim form

Visit the VFIS Mid-Atlantic website at www.vfismidatlantic.com

2. Select: "Check Eligibility"

Fill out the form on the page and our VFIS Mid-Atlantic office will be notified to verify the eligibility of your member.

3. You'll be notified about additional paperwork

VFIS Mid-Atlantic will verify your eligibility with the Insurance Coverage Office. If your member is eligible, we let you know what additional information is needed. This could include an AIG claim form for you and your physician to complete (with a document verifying eligibility) and medical expenses.

Please mail, fax or email all required documents to:

AIG Claim Services, Inc.
P.O. Box 81969
Cleveland, OH 44181-1969
Fax: 806.731.4897
Email: DMK_Medical@aig.com

4. Eligible claims will be paid

We appreciate you partnering with us to help provide meaningful benefits to your members and we'll be here to help you along every step of the way. If you have any questions, please reach out to our VFIS Mid-Atlantic office for assistance.

FAQs

Q. What is the purpose of the Cancer Benefit Program?

A. It provides employed and volunteer firefighters with monetary assistance in the event that they are diagnosed with cancer.

Q. What are the benefits?

A. There are two separate benefits relating to a diagnosis of cancer for eligible firefighters: a lump sum payment of \$5000 up to \$20,000 (depending on diagnosis) with a lifetime maximum of \$40,000 and a total disability benefit of either \$1500 or 60% of monthly salary (max of \$4,000) depending on classification.

Q. What cancers are covered?

A. Bladder, blood, brain, breast, cervical, esophageal, intestinal, kidney, lymphatic, lung, prostate, rectal, respiratory tract, skin, testicular and thyroid cancer; leukemia, multiple myeloma; or non-Hodgkin's lymphoma.

Q. When does the policy become effective?

A. The effective date is January 1, 2022.

Q. What types of career and volunteer personnel are eligible for coverage?

A. **Active** - means either of the following:

(a) A paid Personnel who has worked at least 1,250 hours within the previous 12 month period; (b) A volunteer Personnel with active status as defined by his or her individual fire or emergency service company.

Emergency Medical Technician/EMT- means a person trained, and currently certified by the State Fire Prevention Commission, in emergency medical care procedures through a course which meets the objectives of the national scope of practice and maintains Delaware certification, who is faithfully and actually performing service in the state of Delaware.

Fire Instructor - means an individual who actively teaches and holds a certificate to teach firefighter training courses, issued by and employed by the Delaware State Fire School.

Fire Marshal - means a person who is an official responsible for enforcing fire regulations or investigating fires in the state of Delaware under Delaware Code § 6612 of title 16.

Fire Police - means a member of a Fire Company who has taken the oath to perform police duties at fires, fire drills and any emergencies or functions covered by the Fire Company.

Paid Firefighter - means a person who has been approved by the Delaware Fire School as a firefighter, as evidenced by an annual Fit Test, and who is faithfully and actually performing service in the protection of life and property from fire or other emergency,

accident or calamity in connection with which the service of the Fire Department or Fire Company is required.

Paramedic - means a person who is employed by a county paramedic service as defined in Delaware Code §9802(7) of title 16, has been approved by the National Registry of Emergency Medical Technician or the Commission on Accreditation of Allied Health Education Programs (CAAHEP), maintains Delaware certification, and is faithfully and actually performing service in the state of Delaware.

Volunteer Firefighter - means a firefighter who is Faithfully and Actually performing service in the protection of life and property from fire or other emergency, accident or calamity in connection with which the service of the Fire Department or Fire Company is required.

Q. Is a claim for cancer diagnosed prior to January 1, 2022 eligible for coverage?

A. No. Only compensable cancer illnesses diagnosed on or after January 1, 2022 will be eligible.

Q. Must a firefighter have served for a period of time to be eligible?

A. Yes, a firefighter must have been on an active roster for three years with one or more fire department to be eligible.

Q. How does a firefighter submit a claim under the Program?

A. See the How to File a Claim section of this document.

Q. Who administers the claims?

A. VFIS will manage information received from the claimant, the fire service entity and medical records of the attending physician. AIG will adjudicate the claim after receipt of all required documentation.

Q. Is the State involved in claim administration?

A. No. VFIS will manage information received from the claimant, the fire service entity and medical records of the attending physician.

Q. How do I get more information?

A. Have other questions about Cancer Coverage with VFIS? We can help! Please reach out to Kristin Scholl, VFIS Mid-Atlantic, at 302.328.6111 or kscholl@vfishmidatlantic.com.

Have questions? We can help!

Kristin Scholl | VFIS Mid-Atlantic | 302.328.6111 | kscholl@vfishmidatlantic.com

OUR PHILOSOPHY

Much like our founder, the VFIS approach to serving the market is very relationship-focused. We've forged strong partnerships with ESO leaders that allow us to continually develop policy and program enhancements, provide top-notch educational, consulting and training opportunities and pay our clients' claims. We're committed to protecting the resources of emergency service organizations and promoting the health and interests of their members with an unmatched level of understanding and dedication.