



DESCRIPTION OF COVERAGE PROVIDED THROUGH GMA

All legally organized fire departments in Georgia are required by House Bill 146 (2016-2017) to provide certain cancer benefits to their firefighters effective January 1, 2018. GMA has developed a solution for Georgia cities that need this coverage, providing financial protection to firefighters and their families in the event they contract cancer.

INSURER: The Hartford Life and Accident Insurance Company
COVERAGES PROVIDED: Lump Sum Cancer & Long Term Disability (Income Replacement)
MASTER POLICYHOLDER: GMA – Georgia Interlocal Risk Management Agency
ADMINISTRATOR: Georgia Municipal Association

Who is eligible? 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 as defined by O.C.G.A. § 25-4-2 after having served 12 consecutive months for such fire department.

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

Lump Sum Cancer Benefit: **Full-time/Part-time Employees and Volunteers**
Maximum Limit each diagnosis: \$6,250 (less severe forms of cancer as noted in HB 146);
\$25,000 (severe forms of cancer as noted in HB 146)
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: Direct with Family Social Security Offset
Pre-Existing Condition Limit: 3 months lookback
Survivor Income Benefit: 3 times last monthly Benefit
Continuation Rights: Yes (Enroll within 31 days of termination of eligibility)

Benefits:

Volunteer: \$1,500 Monthly Benefit
Full-time/Part-time Employee: 60% of pre-disability earnings as firefighter for Participating Employer
Minimum Monthly Benefit: \$100
Maximum Monthly Benefit: \$5,000

The disability benefits will be reduced by any other income benefits other than those purchased solely by the firefighter as noted by House Bill 146 (2016-2017).

This overview is not a part of the policy(ies) and does not provide or explain all provisions of the policy(ies).

Questions about this program? Call Willis Towers Watson representatives Lindsey Albright (404.224.5044) or Meghan Murray (404.302.3898) or Stan Deese at GMA (678.686.6221).