

**What is the New York State Volunteer Firefighter Cancer Benefit Program?**

The Program provides insurance coverage for benefits required under General Municipal Law § 205-CC for eligible volunteer firefighters who develop certain cancer.

**Who is considered an eligible volunteer firefighter?**

To be eligible, a volunteer firefighter must: (1) have served at least five years as an interior firefighter; (2) have successfully passed a physical upon entry to the firefighter service that showed no evidence of the covered cancers; and (3) be diagnosed within five years of their last active service date

**Does workers compensation insurance or property and casualty insurance cover these benefits?**

No, programs like Comp Alliance and NYMIR are not authorized to provide this sort of coverage. The New York State Volunteer Firefighter Cancer Benefit Program fills this need.

**Do towns purchase insurance to cover these new enhanced benefits for volunteer firefighters?**

No, towns do not purchase insurance for volunteer firefighters. However, the cost of coverage may be incorporated into contracts for fire protection services in towns with fire protection districts. Fire districts will account for coverage costs as part of the fire district budget.

**Why should towns care about the New York State Volunteer Firefighter Cancer Benefit Program?**

The Program was developed by the three state fire associations who partnered with AOT, NYCOM, NYSAC, Comp Alliance and others to create a product that is affordable and complies with the law. Towns that have fire protection districts may end up paying for this insurance incorporated into fire protection contracts, and in towns with fire districts, the cost of coverage will be included as

part of the annual fire district budget and levied against residents. Because some towns may end up paying for the insurance or the cost will be treated as a tax it is important to understand what the obligations are under the law, what expenses are involved, and how the Program works.

**How can towns get involved with the New York State Volunteer Firefighter Cancer Benefit Program?**

Talk to the fire protection providers in your town and let them know about the Program. More information about the Program can be found in the attached brochure and here.

**What are the advantages of the New York State Volunteer Firefighter Cancer Benefit Program over other entities that offer coverage?**

The Hartford, the Program carrier, is established, highly regarded in the industry, dedicated to a high level of customer service and offers competitive pricing. There are a number of other advantages specific to the coverage and benefits offered to volunteer firefighters. For example, the Program offers two different cancer coverage plans, a Basic Plan covering the specific severe and less severe cancers listed in GML 205-CC and an Enhanced Plan covering more types of severe and less severe forms of cancer including lung cancer. Your fire protection provider can compare the plans and rates for the two definitions during the quoting process.

