

COLORADO FIREFIGHTER BENEFITS TRUST

WHAT IS THE BEHAVIORAL HEALTH PROGRAM?

Beginning immediately, we have automatically extended coverage for all Colorado firefighters to receive reimbursement for behavioral and mental health treatment that is not already covered by any other employer-offered programs. **We are reimbursing deductibles, co-pays, and out-of-pocket behavioral health expenses not covered by existing fire operations' benefit programs.**

Coverage has been extended to cover spouses and children of firefighters for family and marriage counseling. This extension of coverage is defined under SB 22-002, which was signed into law in 2022, and is available as long as funding lasts from the state. Our website will be kept with up-to-date information on remaining funds. **As of November 1, 2025 covered individuals have a lifetime aggregate benefit of \$2,000 for behavioral health services.**

WHAT IF I HAVE AN EAP, HEALTH INSURANCE, OR NEITHER?

Whether your department already has an existing EAP or behavioral health plan in place and needs supplemental coverage, or if you have no pre-existing treatment plan, we are accepting claims to support your department and staff. There is no cost to participate as long as the limited funding lasts.

Services must be paid out-of-pocket by the participant, with requests for the reimbursement filed as a claim. To submit a claim, individuals will fill out a specific claims form for behavioral health and submit the form using the same process already in place for cancer and heart claims. Sedgwick remains as our claims administrator.

MENTAL HEALTH SUPPORT WHEN YOU NEED IT.

COMMONLY COVERED SERVICES

- In-Person and Tele-Health Therapies
- Individual Counseling
- Couples, Marriage, and Family Counseling
- Substance Abuse Support
- Crisis Support
- EMDR
- CBT/DBT
- Acceptance and Commitment Therapy (ACT)
- Interpersonal Psychotherapy (IPT)
- Neurofeedback Therapy

FILING A CLAIM

1. Pay provider or clinician out-of-pocket
2. Review the "Program Claims Process" at cfhtrust.com/behavioral to understand how the process works.
3. Visit cfhtrust.com/claims
4. Fill out the Behavioral Health Claims Form and submit form to claims@cfhtrust.com or contact us for support at 1-844-769-6650

FINDING A PROVIDER

If you or staff do not currently have a behavioral health provider, we have compiled a list of providers on our website that specialize in First Responders and trauma support.

For additional information, please contact cfhtrust@mcgriff.com or visit cfhtrust.com/behavioral.



cfhtrust.com/behavioral