

COLORADO FIREFIGHTER BENEFITS TRUST

PROGRAM QUICK FACTS

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.**



Scan the QR code to learn more and download resources for your staff.

ELIGIBILITY

- All Colorado public entity, active firefighters are automatically included in this program, regardless if you are a member of the Trust or not.
- Only expenses incurred on or after February 10, 2023 will be eligible.
- Expenses are eligible for reimbursement only for services by a firefighter. No individual family member expenses, but couples, marriage, and family counseling is acceptable where the firefighter also participates.
- Firefighter must be part of an organization that is a Colorado state or public entity / political subdivision.

FUNDING

- Funding is limited and claims will be paid out on a first-come, first-serve basis.
- Where funding runs out, employers may participate on a voluntary basis for a contribution.
- Remaining fund balance will be periodically updated and posted on the website.
- As of November 1, 2025 covered individuals have a lifetime aggregate benefit of \$2,000 for behavioral health services.

COVERAGE AND REIMBURSEMENT

- Must utilize employee assistance program or employer health insurance as primary insurance. Employer must maintain current EAP and BH Programs into the future.
- If you do not have an EAP or health insurance, or preexisting clinician, you will select your own clinician and pay out-of-pocket. A list of options is available on our website.
- Where EAP are not used, the value will be deducted from participant reimbursement.
- Program covers common, outpatient behavioral and mental health treatment options such as, but not limited to:
 - Cognitive Behavioral Therapy (CBT)
 - Dialectical Behavioral Therapy (DBT)
 - Addiction Counseling & Crisis Support
 - EMDR and Brainspotting
 - Peer Support Meetings and Group Therapy
 - Critical Incident Processing and Response
 - Acceptance and Commitment Therapy (ACT)
 - Neurofeedback / EEG

CLAIMS PROCESS AND PRIVACY

- Visit cfhtrust.com/claims to fill out claims form and to submit for reimbursement.
- Rosters of eligible employers will be requested for ease of administration
- Payments may be issued within 10 days of receipt of completed claim form. Any follow-up may extend this timeline.
- We will not share your data or information with employers. Anonymity and privacy has been contemplated throughout the program.



cfhtrust.com/behavioral