



Colorado Firefighter Heart and Cancer Benefits Trust Cancer Award Program

Voluntary Cancer Award Program Overview

Under the current 2007 Firefighters Presumption of Cancer workers' compensation system, cancer claims require a large amount of time and effort to conduct investigations, involving invasive and time consuming inquires. These claims can easily take 90 days and sometimes end up with years of litigations, which caused the workers' compensation rates to soar, putting a heavy financial burden on fire departments.

The Senate Bill 17-214 signed in May 2017 allows for the Trust to begin providing Cancer Award Coverage which awards cash benefits for the five types of statutorily covered cancers to more firefighters with much faster pay-outs than under the workers' compensation system. While this coverage isn't mandatory, it does provide numerous desirable benefits to both Firefighters and Department Management. See the FAQ developed for this program at cfhtrust.com. Primarily, it releases fire department operations from the costly and often aggravating model that exists under workers' compensation today, paying out to twice the number of Firefighters as were paid looking back nine years.

The Cancer Award Coverage is structured into tiered award levels, ranging from \$200 up to \$250,000 depending on the covered firefighter's type and stage of cancer. Awards under \$4,000 are paid out in a lump sum while amounts over this will pay \$4,000 every two weeks up to the designated award level. The awards are intended to reimburse firefighters up front for out-of-pocket expenses as well as the potential loss of benefits under the workers' compensation system.

Under this program, the liabilities from cancer claims are capped to 10 years at \$250,000 for each cancer diagnosis in contrast to the current unlimited liabilities imposed by the workers' compensation system under which a firefighter could file a cancer claim 30 years after retirement. Participation in this program would remove future cancer claims from the workers' compensation system, reducing future rates and allowing financial relief for fire departments. It improves relationships between management and firefighters by removing the delay previously experienced for investigations into genetics, employment history, health and lifestyle.

For firefighters, the claim process will be streamlined and payments will start within 10 days of confirmation to the Trust of a diagnosed cancer. Benefits will be based on the type and the stage of cancer. Firefighters are given more flexibility in treatment, use of Care providers and encouraged financially to return to work.

The current annual contribution is \$265 for a full time firefighter, and \$86 for a part time or volunteer firefighter. Fire entities that belong to the workers' compensation program under the Colorado Special Districts Property & Liability Pool will receive a credit that offsets the Cancer Award Coverage contributions. Presently, other WC Programs and Traditional WC Carriers are considering their reimbursement participation.

To be eligible for the Cancer Award Coverage, full time firefighters must be active employees with at least 5 years of continuous service. Eligible part time or volunteer firefighters must have at least



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10 years of active service by maintaining at least 36 hours of training each year. A physical examination at the time of hire or any time prior to diagnosis is required. Any sworn firefighters, whether responding to fire or providing behind-the-scene support, would qualify, should they have met the other requirements. Eligible support roles include fire prevention and community outreach as well as mechanics and dispatch positions so long as they became eligible as sworn firefighters before moving to administrative positions.

Enrolling your department in the Cancer Award Program is easy. The physical Enrollment Packet is downloadable online. If you prefer to complete this process through our online portal, contact us at cfhtrust@mcgriff.com, otherwise you can complete and send us these forms included in the Enrollment Packet:

1. **Update Form** – tell us the number of firefighters eligible for coverage
2. **Firefighter Census Form**– all eligible firefighters must be scheduled on the Form
3. **Representative and Alternate Designation Form** – appoint a representative and an alternate representative to the Trust

If you are new to the Trust, the Trust Agreement and Resolution must be executed by your governing body.

Where you are already a member of the Trust, through the Heart Award Program, your governing body only needs to execute the new Resolution. A copy of the blank Trust Agreement and Resolution can be found on our website www.cfhtrust.com/documents/. We can also email it to you if you cannot find it. Once we receive and verify your information, an invoice will be sent to you for payment. Upon the executed Governing Body Resolution, signed Trust Agreement and receipt of your payment, a Memorandum of Coverage will be provided to you as a paid receipt and a coverage declaration page.

Note if you already have workers' compensation coverage through the Colorado Special Districts Property & Liability Pool, you are eligible for a credit that will offset your Cancer Program contributions.

All questions regarding the enrollment process and eligibility requirements should be sent to cfhtrust@mcgriff.com or call us at toll-free at 1-844-769-6650.