

SECTION 3

Benefits Given After Cancer Death

If the firefighter participated in an employer-sponsored retirement plan, the plan *must* consider the firefighter to have died in the line of duty if the firefighter dies *as a result of cancer* or circumstances that arise out of the result of cancer, (s. 112.1816, F.S.)

If the firefighter did NOT participate in an employer-sponsored retirement plan, the employer *must* provide the death benefit to the firefighter's beneficiary, at *no cost* to the firefighter or his or her beneficiary, totaling at least 42% of the firefighter's most recent annual salary for at least 10 years following the firefighter's death *as a result of cancer* or circumstances that arise out of the treatment of cancer.

FURTHER ASSISTANCE

DOCUMENTS TO HAVE ON HAND

To expedite the process from insurer:

- Access to medical records
- Tobacco use affidavit
- Employment confirmation
- Submission of claim form - HR or Risk Management should have form

Issue with a claim:

- Keep record verifying 5-year employment requirement
- Any employment that would be a higher risk?
- If agency is self-insured:
 - Be sure to get medical records
 - Verify tobacco affidavit
 - Employment records

For more information, please use the QR code
or call the Florida State Fire College
(352) 369-2800



BENEFITS

offered upon a

CANCER

DIAGNOSIS

to Florida's Fire Service



This document is provided for guidance only and is independent from determining Memorial Inclusion.

ELIGIBILITY

Have they:

...been diagnosed with one of the 21 cancers detailed in the statute?

...been included within definition of Employer and Firefighter? [112.1816(1)(b) and (c)]

...been employed for 5 years of continuous employment with Employer?

...not used tobacco products for a least the proceeding five years?

...not been employed in another position which is proven to create a higher risk of cancer for the proceeding 5 years?

If the above answers are fulfilled, they are eligible for the following benefits:

For **Benefits Upon Diagnosis**,
see Section 1

For **Retirement/Disability Benefits**,
see Section 2

For **Cancer Death Benefits**,
see Section 3

SECTION 1

Benefits Upon Diagnosis

- **Diagnosis** - \$25,000 upon initial diagnosis
- **Benefits** - reimbursed for out-of-pocket deductibles, copayments or coinsurance costs incurred for treatment of cancer
- **Leave Time** - employer must consider a firefighter's cancer diagnosis as an injury or illness incurred in the line of duty
- **Disability** - if the firefighter elects to continue coverage in an employee sponsored group health insurance plan after employment is terminated, some benefits must be available for ten years following the date of termination if not subsequently employed by a different department following that date.
- **Death** - must be an active employee to receive the \$75,000 death benefit

SECTION 2

Benefits Upon Retirement or Disability

- **If the firefighter participates in an employer-sponsored retirement plan**, the retirement plan must consider the firefighter totally and permanently disabled in the line of duty if he or she meets the retirement plan's definition of totally and permanently disabled due to the diagnosis of cancer or circumstances that arise out of the treatment of cancer.
- **If the firefighter did NOT participate in a retirement plan or system**, the employer must provide a disability retirement plan that provides the firefighter with at least 42% of the annual salary, at no cost to the firefighter, until the firefighter's death, as coverage for total and permanent disabilities attributable to the diagnosis of cancer which arise out of the treatment of cancer.