



Help for Firefighters and Their Families When They Need It Most The First Responder Assistance Program From Provident

Your Trusted Leader in Income Protection for Emergency Service Organizations

Provident Agency began serving volunteer fire departments in 1928 with our first blanket Accident and Health insurance policy to protect the financial livelihood of volunteer firefighters. In 1962, we introduced heart & illness related coverage.

With more than 85 years of experience, and our rich history in delivering volunteer firefighter insurance benefits, Provident continues to be a pioneer in developing insurance benefits for firefighters, EMS providers, police officers, arson investigators and other emergency services providers. We offer benefits for you and your family when you need them most.

Provident

P.O. Box 11588
Pittsburgh, PA 15238

Toll Free: 800.447.0360

www.providentbenefits.com

According to a recent report in the *Wall Street Journal*¹, firefighting is the third most stressful job in the US, with only positions related to active military service ranking higher. Due to the high levels of risk and the unpredictability of the job, anxiety and post-traumatic stress disorders (PTSD) are prevalent among firefighters.²

While many companies offer employee assistance programs (EAPs) to deal with work-life issues, such services are usually not available for volunteer firefighters, who must regularly deal with traumatic events and life-or-death decisions unique to their role, as well as the everyday stresses that most people face. Over time, these pressures can take a serious toll on a firefighter's physical and emotional health.

Confidential Assistance Available 24/7 to Help Firefighters Better Cope

Provident recognizes this service gap, and as a leading provider of benefits for emergency service organizations, offers a solution tailored to the distinct needs of firefighters. The First Responder Assistance Program is included with the Accident & Health insurance coverage available through Provident.

This first-of-its-kind program provides firefighters and their household family members with confidential counseling, resources, and referrals to assistance for a range of issues, including:

- Stress Management
- Depression
- Family Conflict
- Anxiety
- Relationships
- Financial or Legal Concerns
- Addictions
- Grief and Loss
- Problem Gambling
- Child and Elder Care

These services are available any time, online, by phone and even by text and e-mail. As needed, counselors can provide referrals related to insurance benefits and community resources.



Peace of Mind for our Local Heroes

The First Responder Assistance Program from Provident is designed to help firefighters and their families better manage the stressors and struggles they shoulder in their efforts to protect their communities. For all that they sacrifice, let Provident help bring them the peace of mind they deserve any time they need it.

Find out how you can offer Accident & Health coverage with the First Responder Assistance Program from your Provident representative.

The First Responder Assistance Program is administered by Bensinger, DuPont & Associates (BDA), one of the leading Employee Assistance Program providers in the nation. BDA, a clinically focused innovator of EAP and wellness services, developed this customized program with Provident to meet the unique health and wellness needs of firefighters and other emergency service personnel.

Managing Stress for Better Physical and Emotional Health

Stress-related issues often lead to sleep deprivation, depression, and substance abuse, and can often impact personal interactions and overall quality of life.² These factors can contribute to a decline in physical and emotional health, which may be life-threatening in an emergency situation.

The First Responder Assistance Program offers a stress management program that includes up to five telephone coaching sessions provided by Masters-degreed counselors who identify stress triggers, teach coping techniques and develop an ongoing stress management plan. The program can also provide quarterly stress management webinars for additional guidance.

Useful Resources to Lighten the Load of Everyday Life

In addition to the intense stress they may face in the line of duty, first responders still have to deal with many of the same issues and problems that most people do. The First Responder Assistance Program includes consultation, resources and referrals for the everyday concerns that can cause distractions and loss of focus when it's most important. Assistance is available to firefighters and their families for:

- **Family issues** – Child care, elder care and adoption research and referrals
- **Legal needs** – Access to attorneys for 30-minute phone or in-person legal consultation
- **Financial concerns** – Referrals to financial consultants to assist with debt management, credit problems, retirement planning or college funding

Supplementing these consultations and referrals are online, self-service tools accessible through a password-protected interactive website that first responders and their families can use for additional guidance and support. These online resources include:

- Online wills and legal forms
- Interactive behavioral health assessment and tools
- Child and elder care locators
- Calculators and tools to help with financial decisions
- Identity theft prevention and recovery information

¹ "The Most and Least Stressful Jobs of 2014," *Wall Street Journal*, January 7, 2014

² "Sleep Problems, Depression, Substance Use, Social Bonding, and Quality of Life in Professional Firefighters," *Journal of Occupational and Environmental Medicine*, August 2011

The First Responder Assistance Program is not insurance and is provided through Provident Agency, Inc. by Bensinger, DuPont & Associates. This program is included with Accident & Health insurance coverage underwritten by AXIS Insurance Company and provided through Provident. Coverage is subject to exclusions and limitations, and may not be available in all US states and jurisdictions.