



Talking Points S1071 & H5139 “FIREFIGHTER CANCER HEALTH CARE BENEFIT PLAN”

- The “Firefighter Cancer Health Care Benefit Plan” is a supplemental insurance policy and will; upon a diagnosis of cancer, a firefighter is entitled to the following benefits, if a firefighter has been in a South Carolina Fire Department for at least 5(five) continuous years and within 10(ten) years of last date of active service.
- Reimburse up to \$12,000 annually to the firefighter for any out of pocket expenses to include but not limited to; deductibles, copayments, or coinsurances costs incurred
- A benefit of \$20,000 upon the firefighter’s diagnosis as defined, not to exceed 1 benefit payment per calendar year. Additional benefit available upon 12-month remission and separate diagnosis.
- A \$75,000 death benefit for a firefighter who dies as a result of cancer or circumstances
- A firefighter that dies as a result of cancer or circumstances the arise of treatment are considered to have died in the line of duty.

Who is Covered?

- “Fire Department” means any organization providing rescue, fire suppression, and related activities including any public or government sponsored organizations engaged in rescue, fire suppression, and related activities 40-80-10(b)(4)
- “Firefighter” 40-80-10(5) means any person, male or female, paid or unpaid, who engages in rescue, fire suppression, or related activities under the supervision of a fire chief or fire department.

What Cancers are Covered?

“**Cancer**” includes malignant neoplasms of the following body areas and organ systems:

- | | |
|---------------------------------------|-------------------------------------|
| • Central / Peripheral Nervous System | • Solid Organ / Endocrine |
| • Oropharyngeal | • Genitourinary / Male Reproductive |
| • Respiratory Tract | • GYN |
| • Gastrointestinal Tract | • Skin / Soft Tissue / Breast |
| • Hepatobiliary | • Bone / Blood |