



Firefighter Cancer Health Care Benefit Plan

Frequently Asked Questions

Will the new law cover a cancer diagnosis that occurred before the law was passed?

- No. The law does not go into effect until July 1, 2021. Even at that point, it is contingent on the plan being funded by the General Assembly. At this point, it has not received funding. The law provides for a supplemental insurance policy which will have to be procured, once funding is received. The insurance policy will not cover a cancer diagnosis prior to July 1, 2021 or before the supplemental insurance policy is procured.

What types of cancer will the supplemental insurance policy cover?

- The law provides that the policy will cover malignant neoplasms of the following body areas and organ systems:
 - Central and peripheral nervous system
 - Oropharyngeal
 - Respiratory tract
 - Gastrointestinal tract
 - Hepatobiliary
 - Solid organ and endocrine
 - Genitourinary and male reproductive
 - GYN
 - Skin, soft tissue, and breast
 - Bone and blood

Who is eligible for coverage by the Firefighter Cancer Health Care Benefit Plan?

- Firefighters of Fire Departments located and based in South Carolina, excluding federal agencies. The Fire Department must provide rescue, fire suppression and related activities.
 - A Firefighter means any person, paid or unpaid (volunteer), who is a **resident** of South Carolina and engages in rescue, fire suppression, or related activities, under the supervision of a fire chief or fire department in South Carolina or who is employed by the State Commission of Forestry or a forestry district for the purpose of fire protection.

- To be eligible, the Firefighter (as described above) must have served in a South Carolina Fire Department for at least five (5) continuous years and been in active service within ten (10) years of the diagnosis.
 - This means that a Firefighter who meets the above definition is covered for a cancer diagnosis for ten (10) years after they retire or cease to be a firefighter with a South Carolina Fire Department, as long as they have served for five (5) consecutive years as a Firefighter with a South Carolina Fire Department.

What are the benefits of the plan?

- A reimbursement of up to twelve thousand dollars (\$12,000) annually to the eligible firefighter for any out-of-pocket medical expenses including deductibles, copayments, or coinsurance costs incurred
- A one-time benefit of twenty-thousand dollars (\$20,000) upon the eligible firefighter's initial diagnosis
- A seventy-five thousand dollar (\$75,000) death benefit for an eligible firefighter who dies as a result of cancer or circumstances that arise out of the treatment of cancer. All of the benefits arising out of such death are available to the deceased firefighter's beneficiary.