



# North Carolina Firefighter Cancer Benefit Program

## COVERAGE BENEFITS

### Lump Sum Benefit

- \$37,000 per diagnosis of cancer
- \$74,000 Lifetime Maximum Lump Sum benefit

If an eligible firefighter is diagnosed with cancer after the program effective date, we will pay the Lump Sum cancer benefits shown. An eligible firefighter with a diagnosis of cancer prior to the program effective date, is not eligible for a benefit for that previously diagnosed cancer type but remains eligible for benefits upon diagnosis of any other cancer type. A firefighter is not eligible to receive benefits related to cancer under Article 1 of Chapter 97 of the General Statutes, North Carolina Worker's Compensation Act.

### Total Disability Benefit

- **Non-Volunteer Firefighters (Class 1)**  
75% of Monthly Salary or \$5,000 per month, whichever is less
- **Volunteer Firefighters (Class 2)**  
\$1,500 per month
- **Benefit Waiting Period**  
6 months after the date of the Total Disability
- **Maximum Benefit Period**  
36 consecutive months

We will pay the disability benefit shown if the eligible firefighter is totally disabled as a direct result of and from no other cause except the diagnosis of cancer occurring after the effective date in the program. Total disability benefits will begin after diagnosis of a covered condition and the eligible firefighter provides satisfactory proof of total disability. We require continued proof of the firefighter's total disability in order for benefits to continue.

### Limitations on Total Disability Benefit

Any firefighter receiving total disability benefits may be required to have his or her condition reevaluated to determine if that firefighter has regained the ability to perform the duties of a firefighter. If that reevaluation indicates that the firefighter has regained the ability to perform the duties of a firefighter, then the monthly disability benefits shall cease on the last day of the month the reevaluation was conducted.

If there is no reevaluation performed, but the firefighter's treating physician determines that the firefighter is again able to perform the duties of a firefighter, then the total disability benefits shall cease on the last day of the month that the physician made the determination.

If an eligible firefighter returns to work as a firefighter before exhaustion of the 36 months of total disability benefit an eligible firefighter may receive, and if there is a subsequent recurrence of total disability caused by cancer that again precludes the firefighter from performing the duties of a firefighter, then the eligible firefighter shall be entitled to any remaining monthly disability benefits, not to exceed 36 months in total.

The monthly total disability benefit shall be subordinate to any other benefit paid from any source to the firefighter solely for a disability related to the cancer diagnosis, so long as that source is not private insurance purchased solely by the firefighter. Total disability benefits under this section shall be limited to the difference between the benefit amount paid by the other source and the amounts specified under this section.



# DEFINITIONS

## Eligible Firefighter –

Any person who has served in a North Carolina fire department for a minimum of five continuous years and meets all the following requirements:

1. Is a volunteer, employee, contractor, or member of a rated and certified fire department, or employee of a County Fire Marshal's Office whose sole duty is to act as fire marshal, deputy fire marshal, assistant fire marshal, or firefighter of the county.
2. Performs work or training connected with fire protection, fire prevention, fire control, fire education, fire inspection, fire investigation, rescue, Emergency Medical Services, special operations, or performs the statutory duties and responsibilities of the fire chief.
3. Performs work or training at the direction of the fire chief.
4. Is included on the certified roster submitted to the North Carolina State Firefighters' Association
5. A retired volunteer or career firefighter meeting the following criteria:
  - a. serving a minimum of 20 years of service
  - b. certified as having received 36 hours of training on a North Carolina State Firefighters' Association (NCSFA) roster for each of the 20 years.
  - c. is included on the NCSFA roster with an inactive date at the time of diagnosis

**Class 1** - All non-volunteer firefighters

**Class 2** - All volunteer firefighters

Any person who was simultaneously a member of more than one class at the time of diagnosis shall not be entitled to receive benefits from more than one such class but is entitled to the higher of the two classes.

## Cancer –

A malignant tumor characterized by the uncontrolled and abnormal growth and spread of malignant cells and invasion of normal tissue.

This can include mesothelioma, testicular, intestinal, esophageal, multiple myeloma, leukemia, non-Hodgkin's lymphoma, malignant melanoma, brain, lung, prostate, colon, stomach, kidney, bladder, ovarian and breast cancer. Diagnosis of cancer must be performed by a board-certified Physician in the medical specialty appropriate for the type of cancer.

## Total Disability/Totally Disabled –

A disability caused by cancer, that prevents an eligible firefighter from being able to perform the substantial and material duties under the class in which they filed a claim for benefits. The firefighter does not have to be under the regular care and attendance of a physician.

## Individual Termination Date –

Coverage under the program ends the earliest of any of the following:

1. The date the program is terminated
2. The date the individual ceases to be an eligible firefighter
3. The date reached that is 10 years from the listed inactive date for an eligible retired firefighter

Termination of coverage will not affect a claim for a covered loss that occurred while the individual's coverage was in force under the program.

# HOW TO FILE A CLAIM

## Fill out the online claim form

There are two ways to access the online claim form:

- The Office of State Fire Marshal website at: [www.ncosfm.gov/risk-mgmt/north-carolina-firefighter-cancer-benefit-program](http://www.ncosfm.gov/risk-mgmt/north-carolina-firefighter-cancer-benefit-program)
- Visit: <https://www.vfisnc.com/ncffcancerbenefitclaims>



## Have questions? We can help!

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