

GEORGIA FIREFIGHTERS'
**CANCER BENEFIT
PROGRAM**



CERTIFICATE SCHEDULE OF BENEFITS

EFFECTIVE DATE: 01/01/2019- 01/01/2020 ANNIVERSARY DATE: January 1

INSURER: The Hartford Life and Accident Insurance Company
POLICY NUMBER: Lump Sum Cancer - 681159
 Long Term Disability (Income Replacement) – 681159
MASTER POLICYHOLDER: Georgia Interlocal Risk Management Agency Fund B
ADMINISTRATOR: Georgia Municipal Association, Inc.
PARTICIPATING EMPLOYER: **City of Marietta 0000438**

ELIGIBLE FIREFIGHTERS: An “Eligible Firefighter” is a recruit or a trained individual who is a full-time employee, part-time employee, or volunteer for a legally organized fire department of the Participating Employer and as such has duties of responding to mitigate a variety of emergency and nonemergency situations where life, property, or the environment is at risk, which may include without limitation fire suppression; fire prevention activities; emergency medical services; hazardous materials response and preparedness; technical rescue operations; search and rescue; disaster management and preparedness; community service activities; response to civil disturbances and terrorism incidents; nonemergency functions including training, preplanning, communications, maintenance, and physical conditioning; and other related emergency and nonemergency duties as may be assigned or required; provided, however, that a firefighter's assignments may vary based on geographic, climatic, and demographic conditions or other factors including training, experience, and ability.

CLASS DESCRIPTIONS: Class 1 - Employee Firefighters; Class 2 – Volunteer Firefighters

COVERAGE: After waiting period of 12 months from Start Date (first day of service as Eligible Firefighter)

Lump Sum Cancer Benefit: Class 1 and Class 2

Maximum Limit each diagnosis: \$6,250 (less severe forms of cancer);
 \$25,000 (severe forms of cancer)
Lifetime Benefit per Firefighter: \$50,000
Continuation Rights: Yes (Enroll within 31 days of termination of eligibility)

Long-Term Disability (Income Replacement)

Elimination Period: 180 Days
Benefit Duration: 3 Years or until released to work as firefighter
Return to Work Incentive: Included
Integration Method: Primary Offset
Pre-Existing Condition Limit: 3/12
Survivor Income Benefit Option: 3 times last monthly Gross Benefit
Continuation Rights: Yes (Enroll within 31 days of termination of eligibility)

Class 1 Benefit: 60% of pre-disability earnings as firefighter for Participating Employer
 Minimum Monthly Benefit: \$100
 Maximum Monthly Benefit: \$5,000

Class 2 Benefit: \$1,500 Monthly Benefit

This Schedule of Benefits is not a contract or guarantee of coverage. The Employer's list of Eligible Firefighters and the terms of the actual Policy or Policies control. The Policy(ies) can be found at <https://www.thehartford.com/resources/gb/georgia-firefighters>, and you may request a copy from the Employer. The Policy(ies) contain(s) important information, including when coverage begins and ends, how to make a claim, and how to continue coverage after termination of eligibility.

Questions about claims after a diagnosis? Call The Hartford at 888-716-4548. For all other questions, call Willis Towers Watson at 404-224-5044 (Lindsey Albright) or 404-302-3898 (Meghan Murray).