



New York State Volunteer Firefighter Cancer Benefit Program

Cancer Protection Designed by Firefighters for Firefighters

Why the Date of Diagnosis Matters

If you remember, the contract matters. So, for the disability and death benefits, under our Program, if you are diagnosed with cancer prior to the effective date, you may still be eligible for benefits. This is a big deal so pay attention!

It works this way:

- a. For the **disability benefit**, what matters is not your date of diagnosis; instead what matters is your date of disability or the date when you can no longer perform the duties of a volunteer firefighter due to cancer. If your cancer was diagnosed prior to 1/1/19, you may still be eligible for the disability benefit if you are disabled on or after 1/1/19 as a result of that cancer, and provided you were covered under the Program as an active firefighter on 1/1/19, and that your cancer is covered under the contract.
- b. For the **death benefit**, what matters is not your date of diagnosis; instead what matters is that your death is a result of complications from cancer and that your death happens on or after the effective date of your coverage provided you were covered under the Program as an active firefighter on 1/1/19, and that your cancer is covered under the contract.

When reviewing contracts with your insurance agents, ask them these questions – be certain your contract offers the best range of coverage without any surprises at claim time.

Better informed is better armed!

Should you have any questions, please feel free to contact us via email at nysvfb@willistowerswatson.com or our live call center at (833) 678-1585. Check out the Program website - www.thehartford.com/resources/gb/ny-firefighters.

Protecting Those Who Protect Us

