



GMA - GIRMA Firefighters' Cancer Benefit Program Proposal for Coverage

Effective Date: January 1, 2018

Anniversary Date: January 1

City Name: City of Smyrna

City FCC ID Number: 0000209

Insurer: Hartford Life and Accident Insurance Company

There are two coverage components required by House Bill 146 (2017) effective January 1, 2018:

- 1) Lump Sum Cancer Benefit
- 2) Long-Term Disability (Income Replacement)

The GMA-GIRMA Lump Sum Cancer Benefit and Long-Term Disability (Income Replacement) coverage components are designed to comply with House Bill 146 when purchased together. However, a city is permitted to purchase only one component if desired.

Estimated annual premiums are based on the Eligible Firefighter census data provided by the city. Premiums for Long-Term Disability (Income Replacement) differ based on whether a firefighter is employed or is a volunteer. While the premiums below are estimated annual amounts, the city will be billed on a quarterly basis in an amount that reflects the city's updates to the census.

Component 1: Lump Sum Cancer Benefit – All Firefighters		
Maximum Benefit each diagnosis:	\$6,250 (less severe forms of cancer)	
	\$25,000 (severe forms of cancer)	
Lifetime Benefit per firefighter:	\$50,000	
Lump Sum Cancer Benefit Only - Estimated Annual Premium for All Firefighters:		\$9,535
Component 2: Long-Term Disability (Income Replacement)		
Employed Firefighters		
Monthly benefit:	60% of pre-disability firefighter earnings	
Maximum monthly benefit per firefighter:	\$5,000	
Estimated Annual Premium for Employed Firefighters:		\$5,620
Volunteer Firefighters		
Monthly Benefit per firefighter:	\$1,500	
Estimated Annual Premium for Volunteer Firefighters:		\$0
Long-Term Disability Only (Income Replacement) – Estimated Annual Premium for All Firefighters:		\$5,620
Estimated Annual Premium for Components 1 & 2: Lump Sum Cancer Benefit + Long Term Disability (Income Replacement):		\$15,155

This proposal is valid for 30 days after proposal is issued or until the effective date, whichever is later.
This overview is not a part of the policy(ies) and does not provide or explain all provisions of the policy(ies).

10/19/2017