



State Mandated Cancer Benefits FAQs

Frequently asked questions regarding the NYS Volunteer Firefighter Enhanced Cancer Disability Benefits Act

Q: When does the law go into effect?

A: January 1st, 2019

Q: Is this benefit available to all volunteer firefighters?

A: No. Eligibility for the benefit will be based on the following criteria:

- 1) The volunteer must be an active member
- 2) The volunteer has served for at least five years as an interior firefighter as evidenced by a mask fit test pursuant to OSHA Standard 29CFR 1910.134
- 3) Successful completion of a physical examination prior to the commencement of duties as an interior firefighter
- 4) The physical examination does not reveal any cancer

Q: Can a paid firefighter who is also a volunteer collect benefits from the NY Cancer Legislation?

A: No, paid volunteers are not covered under the NY Cancer Legislation.

Q: What are the benefits provided under the legislation?

A: There are three separate, which are independent of each other:

- 1) The lump sum benefit provides a payout for a diagnosis of cancer based upon the severity of the diagnosis; ranging from \$6,250 to \$25,000 (Maximum payout for Lump Sum Benefit is \$50,000)
- 2) A monthly benefit of \$1,500 payable up to 36 months if the volunteer becomes totally disabled
- 3) Death benefit in the amount of \$50,000

Q: Can a firefighter have a change in status and still be eligible?

A: Yes, as long as the eligibility criteria has been met.

Q: Is the bill retroactive?

A: No, the bill is not retroactive.

Q: Who is responsible to pay for the product?

A: Any fire district, department or company in NY is required to provide and maintain an enhanced cancer benefit for each eligible volunteer firefighter.

Q: Does McNeil & Co. (ESIP) have a product that is compliant with the law and approved by the state?

A: Yes. Your department, or your ESIP agent, can visit www.esip.com/cancer to receive a quote and bind coverage today.



BY  **McNeil & Co.**

800.822.3747

www.ESIP.com