



# How to Continue the Disability Benefit

After a firefighter is diagnosed with a covered cancer\*, the firefighter must file a claim to be considered for benefits under the program. Following is a high-level flow of the steps to continue coverage after leaving the fire service.

## Leaving Fire Service, but Employed

## Leaving Fire Service, but not Employed

If the firefighter is **leaving the fire department, but is still employed**, the firefighter may convert the Long-Term Disability (LTD) Benefit. The monthly LTD Conversion Benefit is 60% of wages or \$5,000, whichever is less, subject to offsets from other sources of income. A 6-month Elimination Period applies.

If a firefighter is **retiring and no longer working**, they should not convert the disability coverage as it insures against an income loss. If the firefighter has no income, the coverage will not pay a benefit.

**STEP 1:**

Complete **Notice of Continuation Form for LTD**. This form is located on the website below: [www.gfcinsurance.com/forms.php](http://www.gfcinsurance.com/forms.php)



**STEP 2:**

Submit the **Notice of Continuation Form for LTD** to The Hartford via mail or fax:  
**Mail to:**  
The Hartford, Portability and Conversion Unit  
P.O. Box 248108  
Cleveland, OH 44124-8108  
**Fax to:** 1-440-646-9339

**STEP 3:**

The Hartford will calculate the cost of the coverage and provide a quote to the firefighter.  
The firefighter elects to purchase or decline coverage.

*If declining to purchase*  
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**STEP 4:**

If purchasing, the firefighter completes coverage paperwork and submits payment within 30 days of termination date.

**STEP 5:**

The Hartford will issue a certificate of coverage under the Group LTD Conversion Policy.

**STEP 6:**

Coverage will be effective the day the firefighter ends their fire service.



\*A covered cancer is a cancer that is covered under the terms of the policy/certificate issued to the Participating Employer by The Hartford.