

# **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 Lea

If the firefighter is <u>leaving the fire department, but is</u> <u>still employed</u>, 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.

# **Leaving Fire Service, but not Employed**

If a firefighter <u>is retiring and no longer working</u>, 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.gfcpinsurance.com/forms.php



#### **STEP 2:.**

Submit the **Notice of Continuation Form for LTD** to The Harford via mail or fax:

#### Mail to:

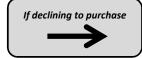
The Hartford, Portability and Conversion Unit P.O. Box 248108 Cleveland, OH 44124-8108

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.





#### 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.