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OSFM News Advisory

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North Carolina Firefighter Cancer Benefit Program to Continue January 1, 2024

RALEIGH, NC - December 20, 2023 — The Office of State Fire Marshal (OSFM) announces the continuation and enhancement of the "Firefighters' Health Benefits Pilot Program" as the North Carolina Firefighter Cancer Benefit Program, effective January 1, 2024. OSFM will now directly administer the program, eliminating the dependence on private insurance. This update follows amendments in Session Law 2023-134 and Session Law 2023-151.

OSFM has entered into a partnership with Co-Ordinated Benefit Plans LLC, a unit of One80 Intermediaries, Inc, as a licensed third-party administrator to facilitate the implementation of the program. Oversight of the program will be maintained by the OSFM.

Key Highlights:

1. Benefits for Eligible Firefighters:

- Medical Costs Reimbursement: Eligible firefighters will receive reimbursement of up to \$12,000 for out-of-pocket medical expenses related to each cancer diagnosis, covering deductibles, copayments, or coinsurance.
- Lump Sum Benefit: A lump sum benefit of \$25,000 will be payable for each diagnosis of cancer, provided sufficient proof is furnished by a board-certified, licensed physician. The cumulative benefit shall not exceed \$50,000.
- Disability Benefit: Eligible firefighters experiencing total disability due to cancer will receive disability benefits beginning six months after the disability occurs. Benefits vary:
 - For non-volunteer firefighters: A monthly benefit equal to either 75% of the firefighter's monthly salary or \$5,000, whichever is less.
 - For volunteer firefighters: A monthly benefit of \$1,500.

2. Cancer Prevention Training Programs:

- In addition, a comprehensive cancer prevention training program will be initiated. These programs aim to provide training and education to local, regional, and state-wide firefighter organizations, reinforcing a proactive approach to health and safety.

The North Carolina Firefighter Cancer Benefit Program emphasizes the commitment to the well-being of firefighters, ensuring timely support and resources for those facing health challenges. This deliberate shift in program administration seeks to streamline processes and improve the overall efficiency of this initiative.