## NYSVFB Coverage for Interior and Exterior Firefighters

## Interior Firefighter Definition

### The definition of Eligible Volunteer Firefighter has been amended to:

1. a volunteer interior firefighter who:

- a. has five or more years of faithful and actual service in the protection of life and property from fire subsequent to having successfully passed a physical examination which failed to reveal any evidence of Cancer; and
- b. has submitted or is able to submit proof of five years of interior firefighting service by providing verification that he/she has passed at least five yearly certified mask fitting tests as set forth in 29 CFR 1910.134 or the applicable National Fire Protection Association Standards for Mask Fit testing or, for firefighters who entered fire service prior to January first, two thousand twenty documentation identified by the office of fire prevention and control in rules and regulations promulgated pursuant to subdivision seven of this section which shall include, but not be limited to, training or certification records, health care provider records, internal fire department records, or any combination of official documents capable of evidencing that the firefighter meets the afore mentioned requirements

### Exterior Firefighter Definition

2. a volunteer exterior firefighter who has five or more years of faithful and actual service in the protection of life and property from fire subsequent to having successfully passed a physical examination which failed to reveal any evidence of Cancer.

This definition does not include any firefighter who is provided paid firefighter benefits under the New York State Volunteer Firefighter Enhanced Cancer Disability Benefits Act

Basic Plan	
Cancer Benefits:	Benefit Amount:
Invasive Cancer	\$25,000
Non-Invasive Cancer	\$6,250
Cancer Lifetime Benefit Maximum	\$50,000
Disability Benefits:	Benefit Amount/Coverage Information:
Maximum Monthly Benefit	\$1,500
Maximum Duration of Benefits	36 months (during Your lifetime)
Elimination Period	6 months
Additional Benefits:	Benefit Amount:
Death (as a result of Cancer)	\$50,000

# FFs within 60 month continuation benefit

Basic Plan		
Cancer Benefits:	Benefit Amount:	
Invasive Cancer	\$25,000	
Non-Invasive Cancer	\$6,250	
Cancer Lifetime Benefit Maximum	\$50,000	
Additional Benefits:	Benefit Amount:	
Death (as a result of Cancer)	\$50,000	

### Cancer Definition for Basic Plan

Cancer means a disease caused by an uncontrolled division of abnormal cells in a part of the body or a malignant growth or tumor resulting from the division of abnormal cells affecting the prostate or breast; lymphatic, hematological, digestive, urinary, neurological, or reproductive systems; or melanome

melanoma.

Enhanced Plan		
Cancer Benefits:	Benefit Amount:	
Invasive Cancer	\$25,000	
Non-Invasive Cancer	\$6,250	
Skin Cancer	\$250 (once per lifetime)	
Cancer Lifetime Benefit Maximum	\$50,000	
Disability Benefits:	Benefit Amount/Coverage Information:	
Maximum Monthly Benefit	\$1,500	
Maximum Duration of Benefits	36 months (during Your lifetime)	
Elimination Period	6 months	
Additional Benefits:	Benefit Amount:	
Death (as a result of Cancer)	\$50,000	

### FFs within 60 month continuation benefit

Enhanced Plan		
Cancer Benefits:	Benefit Amount:	
Invasive Cancer	\$25,000	
Non-Invasive Cancer	\$6,250	
Skin Cancer	\$250 (once per lifetime)	
Cancer Lifetime Benefit Maximum	\$50,000	
Additional Benefits:	Benefit Amount:	
Death (as a result of Cancer)	\$50,000	

#### Cancer Definition for Enhanced Plan

Cancer means a disease caused by an uncontrolled division of abnormal cells in a part of the body or a malignant growth or tumor resulting from the division of abnormal cells affecting the prostate or breast, lymphatic, hematological, digestive, urinary, neurological, or reproductive systems, or melanoma. This definition also includes sarcoma or any other cancer