

Firefighter Cancer Health Care Benefit Plan

FAQs

Will the new law cover a cancer diagnosis that occurred before the law was passed?

Although the legislation was signed by Gov. Henry McMaster Sept. 28, 2020, the law does not go into effect until July 1, 2021. As such, the insurance policy will not cover a cancer diagnosis prior to July 1, 2021, or before the supplemental insurance policy is procured.

Specifically, coverage is contingent upon the plan being funded by the South Carolina General Assembly. The law provides for a supplemental insurance policy which will have to be procured, once funding is received.

What types of cancer will the supplemental insurance policy cover?

The policy will cover malignant neoplasms of the following body areas and organ systems:

- Central and peripheral nervous system
- Oropharyngeal
- Respiratory tract
- Gastrointestinal tract
- Hepatobiliary
- Solid organ and endocrine
- Genitourinary and male reproductive
- Gynecological
- Skin, soft tissue, and breast
- Bone and blood

Who is eligible for coverage by the Firefighter Cancer Health Care Benefit Plan?

Firefighters of fire departments located and based in South Carolina, excluding federal agencies, are covered. The fire department must provide rescue, fire suppression, and related activities.

- A firefighter is any person, paid or volunteer, who is a South Carolina **resident** and engages in rescue, fire suppression, or related activities, under the supervision of a fire chief employed by a South Carolina fire department. It also includes one who is employed by the State Commission of Forestry or a forestry district for the purpose of fire protection.
- To be eligible, the firefighter must have served in a South Carolina fire department for at least five continuous years and been in active service within 10 years of the diagnosis.

What about retirees or former employees, how long are they covered?

A firefighter who meets the above definition is covered for a cancer diagnosis for 10 years after they retire or cease to be a South Carolina firefighter, as long as they have served for five consecutive years.

What are the benefits of the plan?

There are several benefits. They include:

- Annual reimbursement of up to \$12,000 for any out-of-pocket medical expenses including deductibles, copayments, or coinsurance costs incurred.
- One-time benefit of \$20,000 upon initial diagnosis.
- Death benefit of \$75,000 for one who dies as a result of cancer or circumstances that arise out of the treatment of cancer.
- All of the benefits arising out of such death are available to the deceased firefighter's beneficiary.

How will I know when the benefit is available?

The State Fire's Marshal will update information on this site as it becomes available.

I would like to read the legislation. How do I find it?

To read 2020 Act 168, visit: https://www.scstatehouse.gov/sess123_2019-2020/bills/1071.htm

Who do I contact if I have more questions?

Please call State Fire at 1-803-896-9800.