



How to Continue the Critical Illness Benefit

The following is a high-level flow of the steps to continue coverage after leaving the fire service.

When to Continue

A firefighter may be able to continue coverage when they:
Are no longer actively at Work;
or
Are no longer employed by or volunteering for the fire department, including retirement.

Who Should Continue

Every firefighter should continue the Critical Illness Benefit.

1. **Affordable rates.** Premiums are same as when active and do not increase.
2. **Does not end** or reduce at a certain age.
3. **Firefighter** exposed to carcinogens during active service **still** has the risk of contracting cancer years into retirement.

STEP 1:

Complete applicable form for **Extended Continuation Form for CI/HI/AI**.
Form can be obtained on the website: www.gfcpinsurance.com/forms.php

The form and insurance premium must be received **within 31 days** after the firefighter's coverage under the Georgia Firefighters' Cancer Benefit Program ends.

STEP 2:

Submit the **Extended Continuation Form for CI/HI/AI and PREMIUM PAYMENT** 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

Keep a copy of the completed form for your records.

PLEASE NOTE:

1. The firefighter will have **15 days** from the date the form is received to submit the required premium.
2. Continued coverage will become effective on the first day of the month following the date coverage under the fire department's policy would otherwise end, so that there is no interruption in coverage.
3. Coverage is subject to continued payment of premium by the firefighter.