

RESOLUTION NO. 2022-302

A RESOLUTION BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA, AUTHORIZING THE COUNTY ADMINISTRATOR, OR DESIGNEE, TO ACCEPT THE QUOTE AND ENTER INTO A LEGALLY SUFFICIENT AGREEMENT FOR FIREFIGHTER CANCER INSURANCE WITH UNITED BADGES INSURANCE SERVICES COMPANY WITH COVERAGE THROUGH AXIS INSURANCE ADMINISTERED BY PROVIDENT.

RECITALS:

WHEREAS, effective July 1, 2019 Florida Statute Ch. 112.1816: Upon a diagnosis of cancer (21 specific types), a firefighter is entitled to the benefits, as an alternative to pursuing workers' compensation benefits under chapter 440, if the firefighter has been employed for at least 5 continuous years, has not used tobacco products for at least the preceding 5 years, and has not been employed in any other position in the preceding 5 years which is proven to create a higher risk for any cancer.

WHEREAS, benefits outlined in the Statute include: 1) eligible firefighters covered by the County's employer-sponsored health plan must be timely reimbursed for any out-of-pocket deductible, copayment, or coinsurance costs incurred due to the treatment of cancer. 2) A one-time cash payout of \$25,000, upon the eligible firefighter's initial diagnosis of a covered type of cancer. 3) Firefighters who die as a result of cancer or circumstances that arise out of the treatment of cancer are considered to have died in the manner as described in s. 112.191.

WHEREAS, The Bailey Group (MFB), Inc, the County's medical insurance broker, conducted a market analysis for Firefighter Cancer Benefits; and

WHEREAS, the results of the analysis were presented to staff with United Badges Insurance Services with coverage through Axis insurance administered by Provident, as the number one ranked firm; and

WHEREAS, the County will review the terms, provisions, conditions and requirements of the proposed agreement and finds that entering into agreements to complete the work services meets the statutory requirements and serves a public purpose; and

WHEREAS, the agreement will be finalized after negotiations but will be in substantial conformance with the County's requirements and regulations.

NOW, THEREFORE, BE IT RESOLVED by the Board of County Commissioners of St. Johns County, Florida, as follows:

Section 1. The above recitals are incorporated into the body of this Resolution and such Recitals are adopted as findings of fact.

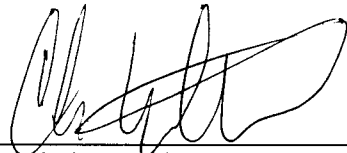
Section 2. The County Administrator, or designee, is hereby authorized to award service agreements with United Badges Insurance Services Company to provide the services set forth therein effective October 1, 2022.

Section 3. Upon Board approval, the County Administrator, or designee is authorized to execute agreements on behalf of the County for Firefighter Cancer Benefits insurance. The County Administrator, or designee, is also authorized to execute any amendments, applications, or documents to the agreements that are administrative in nature, and do not materially impact the terms of the agreements.

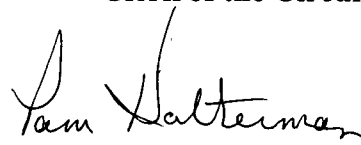
Section 4. To the extent that there are typographical and/or administrative errors that do not change the tone, tenor, or concept of this Resolution, then this Resolution may be revised without subsequent approval of the Board of County Commissioners.

PASSED AND ADOPTED by the Board of County Commissioners of St. Johns County, State of Florida, this 11th Day of August 2022.

**BOARD OF COUNTY COMMISSIONERS
OF ST. JOHNS COUNTY, FLORIDA**

By: 
Christian Whitehurst, Vice Chair

ATTEST: Brandon J. Patty
Clerk of the Circuit Court and Comptroller

By: 
Deputy Clerk



Rendition Date: 8/18/22

St. Johns County
 Firefighters Cancer Act - 112.1816 F.S.
 Premium Analysis

	<u>FMIT Hartford</u>	<u>AIG</u>	<u>United Badges</u>	<u>Chubb</u>
First Diagnosis Cancer Benefit	\$25,000	\$25,000	\$25,000	\$25,000
21 Cancers Covered under 112.1816 F.S.	Yes	Yes	Yes	Yes
Death Benefit due to Covered Cancer	\$75,000	\$75,000	\$75,000	\$75,000
Medical Plan Out of Pocket Expenses	No	No	\$12,000 Max	No
Rate Guarantee		1 Year	1 Year	
# of Covered Firefighters	265	265	265	265
Annual Premium	Discontinued*	\$ 48,746.00	\$ 50,792.76	Declined to Quote

*FMIT notified Hartford will no longer provide coverage effective 9/30/2022

Eligible

- Firefighters who have served at least 5 continuous years of service with St. Johns County
- Firefighters who have not used tobacco products for at least the preceding 5 years.
- Firefighters who have not been employed in any other position in the preceding 5 years that is proven to create a higher risk for cancer.

If firefighter terminates employment with SJC and elects to continue coverage in the health plan, the First diagnosis of cancer benefit will continue for 10 years from date of termination.



7/13/2022

Covered Cancer means a medical diagnosis by a Doctor of an of the following types of cancer. A Doctor certified as an Oncologist must confirm the diagnosis in writing:

- | | | |
|--------------------------|----------------------------|----------------------------------|
| 1. Bladder Cancer | 8. Kidney Cancer | 15. Oral Cavity & Pharynx Cancer |
| 2. Brain Cancer | 9. Large Intestinal Cancer | 16. Ovarian Cancer |
| 3. Breast Cancer | 10. Lung Cancer | 17. Prostate Cancer |
| 4. Cervical Cancer | 11. Malignant Melanoma | 18. Rectal Cancer |
| 5. Colon Cancer | 12. Mesothelioma | 19. Stomach Cancer |
| 6. Esophageal Cancer | 13. Multiple Myeloma | 20. Testicular Cancer |
| 7. Invasive Sking Cancer | 14. Non-Hodgkin's Lymphoma | 21. Thyroid Cancer |

Firefighter mean an individual employed as a full-time firefighter with the fire department or public safety department of an Employer whose primary responsibilities are the prevention and extinguishing of fires; the protection of life and property; and the enforcement of municipal, county and state fire prevention codes and laws pertaining to the prevention and control of fires.

Upon a diagnosis of cancer, a firefighter is entitled to the following benefits, as an alternative to pursuing workers' compensation benefits under chapter 440, if the firefighter has been employed by his or her employer for at least 5 continuous years, has not used tobacco products for at least the preceding 5 years, and has not been employed in any other position in the preceding 5 years which is proven to create a higher risk for any cancer:

- (a) Cancer treatment covered within an employer-sponsored health plan or through a group health insurance trust fund. The employer must timely reimburse the firefighter for any out-of-pocket deductible, copayment, or coinsurance costs incurred due to the treatment of cancer.
- (b) A one-time cash payout of \$25,000, upon the firefighter's initial diagnosis of cancer.

FLORIDA FIREFIGHTER CANCER TREATMENT INSURANCE



Custom insurance product designed to assist Florida Fire Service organizations with meeting various requirements of SB 426 (now codified as s.112.1816 Florida Statutes). Not intended to meet all requirements.

COMPETITIVE PRICING / INDUSTRY LEADING COVERAGE BENEFITS

1.
LINE OF DUTY
CANCER INITIAL
DIAGNOSIS LUMP SUM
BENEFIT (\$25,000)*

2.
OPTIONAL
CANCER RECURRENCE
DIAGNOSIS BENEFIT
(UP TO \$25,000)*

3.
OPTIONAL
ADDITIONAL CANCER
DIAGNOSIS BENEFIT
(UP TO \$25,000)*

4.
OPTIONAL LINE OF
DUTY CANCER EXPENSE
REIMBURSEMENT
BENEFIT
(up to \$12,000 of eligible
out-of-pocket medical expenses
per covered individual per year)

5.
OPTIONAL LINE
OF DUTY CANCER
DEATH BENEFIT
(\$75,000)



ADDITIONAL OPTIONS/BENEFITS AVAILABLE:

- Ability to add civilian personnel
- Ability to expand types of Line of Duty cancers covered (beyond the statutory 21 cancers set forth in s.112.1816 Florida Statutes)

PRODUCT FEATURES:

- Allows employment with multiple Florida fire service organizations to meet five year, full-time firefighter continuous service requirement
- Simple Enrollment - No Roster Required
- Direct Claims Administration
- "A" Rated Insurance Carrier

PRESENTED BY:

UNITED BADGES

INSURANCE SERVICES ★ 🛡️ 🔦 ⚡



FOR INQUIRIES PLEASE CONTACT: ALLEN DURHAM, UNITED BADGES INSURANCE SERVICES | 850-841-9992 | adurham@unitedbadges.com