Welcome to the NVFC’s Train Strong Webinar Series.

Today’s webinar is “Keep Yourself Protected – A Discussion on Insurance Coverage Options for Firefighters.”
The National Volunteer Fire Council (NVFC) is the leading nonprofit membership association representing the interests of the volunteer fire, EMS, and rescue services. The NVFC serves as the voice of the volunteer in the national arena and provides invaluable resources, programs, education, and advocacy for first responders across the nation.

NOT A MEMBER? Visit nvfc.org/join-nvfc today and you will be eligible for a wide range of benefits including insurance, training, special member promotions, and more!
Moderator

Chief Kevin D. Quinn
First Vice Chair of NVFC
Panelists

- Daren D’Ippolito of Provident Insurance
- Robert Barber of McNeil and Company
- R. Keith Brandstedter II of VFIS
Background

• Out of pocket expenses
  – Cancer: $1,266 monthly
  – Heart disease: $21,955 annually

• Firefighters and cancer
  – 9% higher risk of diagnosis
  – 14% higher risk of death

• Since 2017, the NVFC has offered special rates on cancer and critical illness coverage options for members
What is Critical Illness Insurance?

Critical illness insurance provides a lump-sum cash benefit to help cover expenses associated with serious illnesses.
Provident Insurance

• Coverage is available for all members of an emergency services organization
• Customizable insurance solutions issued on a group basis
• Cancer & Critical Illness policies offered
• Typical coverage includes:
  – $10,000-$30,000 lump sum benefits for invasive cancers, heart attacks, kidney failures, etc.
  – Disability & Death Benefit options available depending on the state
• Involved in ongoing discussions at state, regional, national levels regarding cancer in emergency services
McNeil&Co’s ESIP Insurance

- Coverage is available to qualifying firefighters as defined by each state
- The benefits differ by state but may come in the form of weekly disability or lump sum upon diagnosis
VFIS Insurance

• Designed to cover all active members of an emergency service organization
• Offers cancer insurance and critical illness policies
• Wide variety of benefits based on individual needs
• Typical coverage includes
  – Lump sum benefits from $10,000 - $30,000
  – Monthly disability benefits from $1,500 - $5,000
  – Death benefits up to $50,000
Quotes & Purchasing

• Provident – Organizations can submit a questionnaire to request a critical illness proposal
• ESIP – Quotes can be requested online
• VFIS – One-page application and initial indication on number of covered persons to request a quote
Panel Discussion
Post webinar thoughts or questions?
Thank You!

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