

# Hometown Heroes Assistance Program

YOUR **FREE BENEFITS** INSIDE

2024 EDITION





If you are in crisis, need to file a claim, or just want to find out more information about what's available to you, call **888-784-6634** or visit **[mnfireinitiative.com](http://mnfireinitiative.com)**.

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## THE LIFE OF A FIREFIGHTER ISN'T EASY.

Most of us have probably felt the strain of our job or the difficulty of balancing the fire service with other areas of our lives. It's easy to try to muscle through it knowing we have an important job helping people and keeping them safe. However, there comes a point when we need to let others help us — and it doesn't need to be a crisis to reach that point.

This booklet has more information about the free resources provided by the Hometown Heroes Assistance Program, which includes an assistance program with expanded emotional trauma resources, an up-to-\$20,000 critical illness policy, and ongoing health and wellness training.

All active Minnesota firefighters statewide — volunteer, paid-on-call, part-time and full-time — can access the MnFIRE Assistance Program, are automatically enrolled in the Critical Illness insurance policy and can receive training. ***All at no cost to us or our communities.***



When you're dealing with the pressures of everyday life — and the high stress that comes with being a firefighter — it's easy to put yourself second. You put on a good face, hiding the true emotions you're feeling.

In those moments, the MnFIRE Assistance Program (MAP) is available to you. It's a personal and confidential support service with experienced specialists who are trained in the rigors of the fire service and will give you support and resources to navigate your unique situation. The specialist you speak with will listen to your needs and connect you to the appropriate resources. All MnFIRE specialists understand the fire service.

***You and your family have confidential support. For any emotion. For any concern.***

- Your MnFIRE Assistance Program is here to help you and your family navigate life's challenges. Any member of your household, including children living away from home, can access the interactive MnFIRE Assistance Program website or contact a trained specialist.
- Each firefighter and/or their family members will receive up to five counseling visits a year, per issue, with additional support as needed.
- No call or inquiry is too small. If something major happened on the job or in your life, or if you feel stressed, the MAP is here to help.
- When you speak with a specialist, you'll receive immediate help or be directed to one of our network providers for a no-cost, face-to-face consultation. All conversations are confidential, and we never share your personal records with your employer or anyone else without your permission.

***We've been there, and we're here for you.***

“

*I did not feel alone, I felt like someone had my back through this entire journey.”*

— MnFIRE PEER SUPPORT RECIPIENT

Confidential help is available over the phone or online, anytime, for dealing with:

- Traumatic calls
- Relationship problems
- Parenting and family issues
- Stress, anxiety and depression
- Eldercare support
- Substance use and addiction
- Financial guidance
- And more





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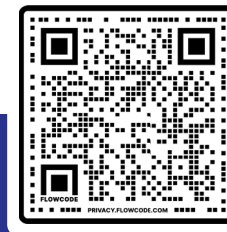
*Through MnFIRE's Peer Support, I've learned how to better manage my stress and help me get through it so it's not so impactful on me or my family."*

— WILLIAM EWALD  
ST. BONIFACIUS FIRE DEPARTMENT



The MnFIRE Peer Support Program through the MAP pairs firefighters with trained peer supporters who know firsthand the difficulties firefighters face. Peer supporters are fellow fire service members in Minnesota who are there to lend a listening ear and offer support. It's an unlimited resource and it's all completely anonymous. They are well-equipped to walk alongside us as we encounter life at the fire station, on calls and beyond.

Firefighters are exposed to traumatic stress at particularly high rates, and getting help from someone who has experienced the same struggles can make all the difference. MnFIRE peer supporters are here to provide confidential support to those experiencing personal, emotional or work-related problems, while acting as a bridge to outside professional services. By providing emotional support outside of the traditional medical system, peer support directly reduces the culture of silence in the fire service that has all too often resulted in worsening mental health and suicide.



To get started, scan the QR code or visit **liveandworkwell.com**. Access code: MnFIRE

Or call the MnFIRE Assistance Program hotline for immediate support 24/7 at **888-784-6634**.



As part of the Hometown Heroes Assistance Program, all active volunteer, paid-on-call, part-time and full-time Minnesota firefighters are also automatically enrolled in the MnFIRE Critical Illness Insurance Program — at no cost to you.

***You don't plan on it, but you can plan for it.***

There's no way you can anticipate a serious illness, much less the extra expenses that come with it. But as a Minnesota firefighter, you're now prepared with MnFIRE Critical Illness Insurance, which pays you a lump-sum cash payment up to \$20,000 after diagnosis of a covered critical illness, such as heart attack or cancer, or many other illnesses, from minor skin cancer to PTSD to some COVID diagnoses. Whether your illness is related to the fire service or not, we have your back.

With today's high health care costs, critical illness costs can derail just about any budget. If you're diagnosed with a covered critical illness, you will receive a cash payment to help manage expenses your health insurance plan might not cover. So, you have the flexibility to spend the money however you want — like on deductibles, co-pays, travel to appointments, childcare or a dog sitter.

“

*It's so helpful having that financial cushion so you can concentrate on treatments and getting better. It would have been a completely different animal without it, and I'll be forever indebted to getting this financial support.”*

— RICHARD TAATJES  
WALKER FIREFIGHTER,  
CRITICAL ILLNESS BENEFIT RECIPIENT  
DIAGNOSED WITH COLORECTAL CANCER

“

*It's a great program, especially because the majority of firefighters in the state of Minnesota fall under the volunteer status and don't necessarily have access to career benefits.”*

— ELLEN KLING  
CEYLON FIREFIGHTER,  
CRITICAL ILLNESS BENEFIT RECIPIENT  
DIAGNOSED WITH LUNG CANCER



Here’s how the Critical Illness Insurance Program works:

**CLAIM EXAMPLE**

After your coverage is effective, you have a heart attack either on the job or mowing the backyard. The payment example below highlights the cash payout you would receive because of a heart attack.<sup>1</sup>

🏆 <b>\$20,000</b>	<b>BENEFIT</b>
HEART ATTACK	\$20,000
<b>CRITICAL ILLNESS INSURANCE PAYMENT</b>	<b>\$20,000</b>

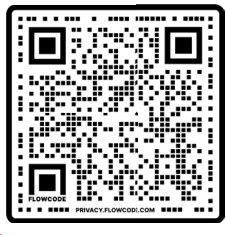
1. Actual experience and benefit payouts may vary from this example.

**Active Firefighter Coverage** Up to \$20,000

**Covered critical illnesses**

The following conditions are covered at 100%, unless noted, and must meet all policy requirements:

- Full benefit cancer
- Heart attack
- Major organ failure
- Benign brain tumor
- Partial benefit cancer (25%)
- Kidney failure
- Coronary artery disease needing surgery (25%)
- ALS (25%)
- Alzheimer’s disease (25%)
- Coma (25%)
- Multiple sclerosis (25%)
- Parkinson’s disease (25%)
- Minor skin cancer (\$250)
- Severe burns
- Blindness
- Paralysis
- Stroke
- COVID-19 disease of specified severity (5-day hospital stay) (25%)
- Loss of hearing
- Loss of speech
- PTSD (25%)
- Sudden cardiac arrest



For Critical Illness Insurance questions or to file a claim, scan above or visit **[mnfireinitiative.com](https://mnfireinitiative.com)**.

Or call the MnFIRE Assistance Program hotline for immediate support 24/7 at **888-784-6634**.

**Critical Illness FAQs**

**Who is eligible for coverage?**

All active volunteer, paid-on-call, part-time and full-time Minnesota firefighters are automatically enrolled in the Minnesota Firefighter Initiative’s paid group critical illness insurance.

**Do the benefit payouts have to be used a certain way?**

Critical illness insurance provides a lump-sum payment directly to you – regardless of income, expenses incurred or other insurance coverage. You can use the money any way you want.

**What is a covered critical illness?**

A covered critical illness is a specific health condition defined in the certificate of insurance for which a benefit may be paid, upon diagnosis for covered conditions on or after Aug. 1, 2021, and submission of an approved claim.

**What is the recurrence benefit?**

It provides more than one benefit payment for the same covered condition, after a benefit separation period of 12 months. Eligible conditions include full benefit cancer, heart attack, stroke, benign brain tumor, major organ failure, severe burns and sudden cardiac arrest. Recurrence benefits pay 100% of the coverage amount. Additional eligible conditions include partial benefit cancer, coma and coronary artery disease needing surgery. These recurrence benefits pay 25% of the coverage amount.

**Is this benefit taxable?**

Receipt of this payment may have tax implications. Please check with your tax advisor.

**What is the difference between full and partial benefit cancer?**

The differences are usually based on the stage and type of cancer. Partial benefit cancer is typically for earlier stages of cancer and full benefit cancer is typically for later stages of cancer. An explanation for both full and partial benefit cancer is provided in the certificate of insurance.

**Can I receive multiple payouts from this plan?**

This plan provides more than one benefit payment for separate covered conditions.

**How do I file a claim?**

Call 1-888-784-6634 to get started.

## Exclusions and limitations

### Are there any other exclusions that apply?

Yes. In no event will we pay benefits where the insured's covered condition is caused directly or indirectly by, results in whole or in part from, or for which there is contribution from any of the following:

1. self-inflicted injury, self-destruction or autoeroticism, whether sane or insane;
2. suicide or attempted suicide, whether sane or insane;
3. an insured's participation in, or attempt to commit, a crime, assault, felony or any illegal activity, regardless of any legal proceedings thereto;
4. the use of alcohol;
5. the use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected;
6. motor vehicle collision or accident where the insured is the operator of the motor vehicle and the insured's blood alcohol level meets or exceeds the level at which intoxication is defined in the state where the collision or accident occurred, regardless of any legal proceedings thereto; or
7. war or any act of war, whether declared or undeclared.

### Are there any additional limitations that apply?

Yes. Benefits are not payable for any care, treatment or diagnostic measures which were received outside of the United States or a United States territory. The critical illness product being offered is not Major Medical Insurance and is not a substitute for Major Medical Insurance. Additionally, this product does not qualify as minimum essential health coverage under the Federal Affordable Care Act, nor does it satisfy the Federal requirement, effective January 1, 2014, that you have health insurance coverage.

This policy provides limited benefits. This policy has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact Securian Financial Group. This is a summary of plan provisions related to the insurance policy issued by Securian Life. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. Products are offered under policy form series 18-32550.

Critical illness insurance is issued by Securian Life Insurance Company, a New York authorized insurer headquartered in St. Paul, MN. Product availability and features may vary by state.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.

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Ongoing annual MnFIRE Awareness training is available for every Minnesota firefighter. Thousands have already received this critical training to become “MnFIRE Aware” of their occupational health risks. The Hometown Heroes Assistance Program is allowing MnFIRE to provide additional awareness and in-depth trainings to keep the momentum going. Departments can learn more or sign up for this free training at [MnFIRETraining.org](https://MnFIRETraining.org).

### MnFIRE Awareness Training

It's critical that all Minnesota firefighters receive training to become “MnFIRE Aware” of their occupational health risks as soon as possible. This training is ideal for departments that have not had previous MnFIRE trainings and is taught by firefighters and other health experts. This training is available both virtually and in-person at no cost to Minnesota fire departments.

### Medical Professional Training

The Hometown Heroes Assistance Program also funds MnFIRE Awareness trainings for medical doctors and mental health professionals statewide. This ensures all Minnesota firefighters have access to informed and trained professionals to help with prevention, mitigation, diagnosis and treatment of cancer, emotional trauma and cardiac issues.

### Deep-Dive Sessions

These two-hour sessions are catered toward those who have already completed our MnFIRE Awareness training and want further education on the health risks facing firefighters. Current trainings include:

- Cardiac
- Emotional Wellness
- Cancer
- Sleep
- Firefighter Partner & Family Awareness (for loved ones of firefighters)
- Fitness & Nutrition



*Thank you, as a firefighter, for all that the group at MnFIRE does to educate and assist the fire service in preparing, protecting and preserving our bodies and minds both for now and for the future.”*

— BRET ANDERSON, LAKE ELMO FIREFIGHTER

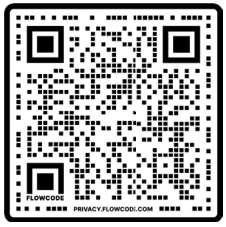




## Firefighter Health Forum

Join us for the next Firefighter Health Forum! MnFIRE's annual Firefighter Health Forum brings together the fire service community for meaningful discussions, powerful speakers and actionable information on firefighter health and wellness. With specific education tracks for fire service leaders, peer supporters and firefighter spouses/partners, the event continues to grow in popularity.

For more information and to register for this year's Forum, visit [mnfireinitiative.com/firefighter-health-forum/](http://mnfireinitiative.com/firefighter-health-forum/).



To learn more or to register for a training, scan above or visit **MnFIRETraining.org**.

Or call the MnFIRE Assistance Program hotline for immediate support 24/7 at **888-784-6634**.

This card is for you to keep in your wallet so you always know where to go if you need immediate or long-term physical or emotional health care.

## ABOUT MnFIRE

Since its inception in 2016, the Minnesota Firefighter Initiative (MnFIRE) has been dedicated to providing Minnesota's firefighters with the resources they need to prioritize and protect their health. Led by a trio of experienced fire service leaders, MnFIRE quickly grew into a vital statewide advocacy organization focused on the three health problems most commonly experienced by those in the fire service, including cardiac disease, emotional trauma and cancer. With the state legislature dedicating \$4 million per year through the Hometown Heroes Assistance Program, Minnesota is now the leader of firefighter health and wellness initiatives in the United States. For more information, visit [mnfireinitiative.com](http://mnfireinitiative.com).

The Minnesota Firefighter Initiative is a 501 (c)(3) non-profit recognized by the IRS. Tax/EIN number: 38-4049248.



If you're in crisis, need help or  
need to file a claim, please call our  
24-hour hotline: **888-784-6634**

This confidential, free service is available for  
all active volunteer, paid-on-call, part-time and  
full-time Minnesota firefighters.

**MnFIRE** 

**MNFIREINITIATIVE.COM**



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