



**FREE HEALTH &
WELLNESS BENEFITS FOR
MINNESOTA FIREFIGHTERS**



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Your Hometown Heroes Assistance Program Benefits

The Hometown Heroes Assistance Program (HHAP) ensures every Minnesota firefighter has access to the resources needed to better their health and wellness, and handle a cardiac, emotional trauma or cancer diagnosis.

This program is available to all active volunteer, paid-on-call, part-time and full-time firefighters in Minnesota, and offers the following free resources:



MnFIRE Assistance Program with expanded emotional trauma resources and peer support



An up-to-\$20,000 Critical Illness insurance policy



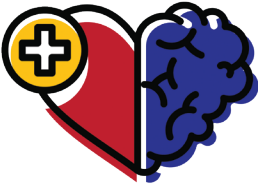
Ongoing health and wellness training

This program is administered by the Minnesota Firefighter Initiative (MnFIRE) and funded through a grant from the state of Minnesota. Read on for more information about these benefits and how to access them to care for your physical and emotional health.



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

Scan the QR code or visit mnfireinitiative.com/hhap for more information.



MnFIRE Assistance Program

Feeling overwhelmed? We're here to listen.

Prioritize your mental health. The MnFIRE Assistance Program (MAP) can help support you and your family 24/7 with the following:

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

Receive up to **five free counseling visits per issue per year** (with additional support as needed) with specialized mental health professionals who have been trained to address the unique experiences of the fire service.

When you call, you'll speak to a trained Navigation Specialist and receive immediate help or be directed to one of our network providers for a no-cost, face-to-face consultation. The Navigation Specialist you speak with will listen to your needs and connect you to the appropriate resources to navigate your unique situation.

All conversations are confidential, and we never share your personal records with your employer or anyone else without your permission. Any member of your household, including children living away from home, can access the interactive MnFIRE Assistance Program website or contact a trained Navigation Specialist.



I had no place to go and no one to turn to when I hit rock bottom. I had built a wall around me and my peer slowly and compassionately took it down piece by piece. We may give up on ourselves sometimes, but the peers of MnFIRE will never give up on you.”

— MINNESOTA FIREFIGHTER

Peer Support

MnFIRE Peer Support is a safe space to share what you're going through with someone who gets it. It's an unlimited resource and it's all completely confidential.

Peer supporters are fellow fire service members in Minnesota who are here to lend a listening ear and offer support as you encounter life at the fire station, on calls and beyond. We match firefighters and family members with trained peer supporters who have a similar background – from rank to size and type of department and more – and know firsthand the stressors firefighters face, both on and off the job.



Scan the QR code to learn more about how to access the MnFIRE Assistance Program.

For immediate and confidential mental health support, visit mnfireinitiative.com/hhap/#MAP or call **888-784-6634** (press 1 for MAP; 2 for Peer Support).



Critical Illness Program

With today’s high healthcare costs, a serious illness can derail just about any budget. But all active Minnesota firefighters are automatically enrolled in this statewide Critical Illness insurance policy, at no cost to you.

Critical illness insurance pays you a lump-sum cash payment up to \$20,000 after diagnosis of a covered critical illness such as a heart attack, cancer, minor skin cancer and post-traumatic stress disorder.

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. And you have the flexibility to spend the money however you want – like on deductibles and co-pays, travel to appointments, childcare or a dog sitter.

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



CLAIM EXAMPLE

You're an active Minnesota firefighter and you have a heart attack on the job or mowing the backyard. The payment example below shows the cash payout you would receive because of a heart attack.¹

✔ **\$20,000**

BENEFIT

HEART ATTACK	\$20,000
PAID DIRECTLY TO YOU	\$20,000

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



Scan the QR code to learn more about how to submit a Critical Illness claim.

To file a claim, visit mnfireinitiative.com/hhap/#CI or call **888-784-6634** and press 3. Representatives are available to walk you through the claims process.

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.



MnFIRE Training

Explore the following firefighter health and wellness trainings at no cost to your department. This training is designed to protect your physical and emotional health. Schedule these trainings whenever it's convenient for your department, in person or online.

MnFIRE AWARENESS

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 who have not had previous MnFIRE trainings, and provides an overview of cardiovascular health, emotional trauma and cancer risk.

DEEP-DIVE TRAININGS

These two-hour sessions are catered toward those who have already completed our MnFIRE Awareness training and want further firefighter health and wellness education.

Deep-dive topics include:

- Cancer
- Cardiac
- Emotional Wellness
- Sleep
- Fitness & Nutrition

MnFIRE trainings and Peer Support also comply with Minnesota's Public Safety Duty Disability law around annual wellness training and peer support programs.



Scan the QR code to register your department for a training at mnfiretraining.org, or call **763-221-9329** or email us at info@mnfireinitiative.com.

Make the most of your benefits

Keep this card in your wallet so you always know how to access your free Hometown Heroes Assistance Program benefits to support your physical and mental health.

ABOUT MnFIRE

The Minnesota Firefighter Initiative (MnFIRE) provides Minnesota's firefighters with the tools they need to prioritize and protect their health. Since 2016, the nonprofit has focused on the three health problems most commonly experienced by those in the fire service – cardiovascular disease, emotional trauma and cancer. MnFIRE has made great strides in advocating for Minnesota's 20,000 firefighters, and manages the state's Hometown Heroes Assistance Program (HHAP), the leading firefighter health and wellness initiative in the United States. For more information, visit 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 critical illness claim, 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.



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