



STEP-BY-STEP GUIDE TO BENEFITS



MnFIRE HELPLINE
888-784-6634

1

for 24/7 live counselor

3

to file a critical illness claim

2

for Peer Support

4

for any other inquiries



CRITICAL ILLNESS PROGRAM

All active Minnesota firefighters are eligible for MnFIRE's Critical Illness Program which provides a lump-sum cash payment up to \$20,000 after diagnoses of critical illnesses such as cancer, post-traumatic stress disorder or a heart attack.

TO MAKE A CONFIDENTIAL CRITICAL ILLNESS CLAIM:

1. Call 888-784-6634 and select Option 3 to speak to an agent at Securian and file a claim. Let Securian know you want to make a critical illness claim. Have the following information ready for the call:
 - Full name
 - Date of birth
 - Address
 - Social Security number
 - Employer – *tell the agent that your employer is "Minnesota Firefighter Initiative"*
 - Date of diagnosis
2. Once the claim is submitted, an examiner will send you a packet within a few days. Complete the necessary forms and submit to Securian as soon as possible.
3. Securian examiners decide whether the claim qualifies for a benefit. Once a claim is successfully submitted with all required documentation, the turnaround time is about 7-10 days.

You can be retired when you file a claim as long as the diagnosis was while you were active.



PEER SUPPORT

The MnFIRE Peer Support Program offers firefighters and their families a confidential, safe space to share what they're going through with fellow fire service community members. Peer supporters lend a listening ear for whatever you're facing at the fire station, on calls, at home and beyond.

TO GET CONNECTED WITH A MnFIRE PEER SUPPORTER:

1. Call 888-784-6634 and select Option 2.
2. You will be matched with a trained MnFIRE peer supporter who has a similar background based on your preferences – such as rank, size and type of department, gender and more.



NO-COST COUNSELING VISITS

Confidential help is available 24/7 over the phone for active firefighters and their families. MnFIRE's mental health providers offer trauma-informed care and understand the emotional health and stress unique to the fire service. Any member of a firefighter's household, including children living away from home, can access this resource, including up to five no-cost counseling visits per issue, per year (resetting on July 1).

TO ACTIVATE FIVE FREE VISITS WITH A MENTAL HEALTH THERAPIST:

1. Call 888-784-6634 and select Option 1.
2. The person answering will make a brief assessment to recommend a therapist in the network that meets your needs. You will then be given an authorization code to provide to the therapist for billing purposes. The therapist must be in the MnFIRE network.
3. Family members can also access five free visits. They would follow the same procedure.

OTHER BENEFITS

ACCESS THE CALM APP FOR BETTER SLEEP AND STRESS RELIEF

Minnesota firefighters have access to the top-rated wellness app Calm at no cost through Optum.

To use Calm Premium, please contact us at info@mnfireinitiative.com for the access code and log-in instructions.



ACCESS FINANCIAL WELL-BEING RESOURCES & SUPPORT FOR LEGAL QUESTIONS

Firefighters can access additional resources through Optum, including legal forms, access to mediators and attorneys, a legal library and ID theft assistance. There are also free financial well-being resources available through BrightPlan, including advice regarding financial concerns like credit cards, planning for your child's college, budgeting, investments, credit scores, credit counseling and more. To access these resources, take the following steps:

1. Go to supportfinder.optum.com/mnfire/benefits?c=financial-and-legal.
2. Click on register (under the "Sign In" button).
3. Create an anonymous username. You can make something up and use each time.
4. Agree to the terms of service by clicking on the box and click "Register."
5. Click on the box that meets your needs.

Firefighters are entitled to a consultation with an attorney in their area at no cost on each new legal matter that you encounter. After the consultation, you are entitled to a 25% discount. If you want to explore this option, call 866-248-4094.