



2026 BENEFITS GUIDE

No-cost health & wellness
resources for Minnesota firefighters





Your Hometown Heroes Assistance Program Benefits

The Hometown Heroes Assistance Program ensures every Minnesota firefighter has access to the resources needed to better their health and wellness, and protect themselves against increased risks for cancer, cardiac disease and emotional trauma. This comprehensive well-being program is available to all active volunteer, paid-on-call, part-time and full-time firefighters in Minnesota. It includes the following resources at no cost to you or your department:

Table of Contents

- Hometown Heroes Assistance Program Overview 3
- MnFIRE Assistance Program 4
- Peer Support 5
- Critical Illness Program 6
- MnFIRE Training 10
- About MnFIRE 11

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Counseling & peer support through the MnFIRE Assistance Program
- 
An up-to-\$20,000 Critical Illness insurance policy
- 
Ongoing health & wellness training

This program is administered by MnFIRE and funded through a grant by the state of Minnesota. Visit mnfirehealth.org to learn more.


MnFIRE HELPLINE: 888-784-6634
 Confidential support, 24/7

1 for 24/7 live counselor

3 to file a critical illness claim

2 for peer support

4 for any other inquiries

MnFIRE Assistance Program

Immediate, confidential help is available for active firefighters and their families. Receive up to **five no-cost counseling visits per issue per year** (resetting on July 1) with trauma-informed mental health providers trained to address the unique experiences of the fire service. Any member of your household, including children living away from home, can access this program.

All conversations are confidential, and we never share your personal records with your employer, department or anyone else without your permission.

SUPPORT AT THE STATION & AT HOME FOR:

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

TO ACTIVATE FIVE VISITS WITH A MENTAL HEALTH THERAPIST:

1. Call 888-784-6634 and select **Option 1**.
2. A specialist will make a brief assessment to recommend a therapist in the network that meets your needs and connect you to the appropriate resources.
3. You will then be given an authorization code to provide to the therapist for billing purposes. The therapist must be in the MnFIRE network.



Scan the QR code for a video about how to access the MnFIRE Assistance Program.

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 completely confidential. Peer supporters are fellow fire service community members in Minnesota who are here to lend a listening ear and offer support to anyone struggling at the fire station, on calls, at home and beyond.

Getting help from someone with similar experiences can make all the difference. We match firefighters and family members with trained peer supporters who have a similar background based on your preferences, and know firsthand the stressors firefighters face, both on and off the job.

TO GET CONNECTED WITH A 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.

CALM APP

Calm Premium is available at no cost to Minnesota firefighters and their families. The wellness app can help you tackle stress, get a good night's sleep and feel more present in your life. Here's how to get started (if you already have a Calm account, start at step 3):



1. Download Calm on Apple App Store or Google Play Store.
2. Open the app and create an account.
3. To access the Calm Premium library, go to: Profile > Settings > Link Organization Subscription.
4. Enter organization code: Optum EWS
5. In the group code field, enter company access code: MnFIRE



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.

Critical illness insurance pays a **lump-sum cash payment up to \$20,000** after diagnosis of a covered critical illness such as a heart attack, cancer or post-traumatic stress disorder (PTSD).

If you're diagnosed with a covered critical illness while you're an active Minnesota firefighter, you can 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.

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

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

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 – List “Minnesota Firefighter Initiative” or “MnFIRE” as your employer
 - 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.



Scan the QR code for a video about how to submit a critical illness claim.

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 six 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. Please refer to your certificate of insurance for separation period details.

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.

Limitations and exclusions apply. This policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company. 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. All elections or increases are subject to the actively at work requirement of the policy. Products are offered under policy form series 18-32550 or a state variation thereof. Product availability and features may vary by state. Benefits for covered conditions will be payable upon a diagnosis of a covered condition that satisfies the requirements of the policy and when all other policy requirements are met.

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

MnFIRE training can help you learn about the occupational health risks firefighters face and strategies for staying healthy and safe. Departments can schedule this no-cost training whenever it's convenient for your team. Explore the following firefighter health and wellness trainings:

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 that 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:

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

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



Scan the QR code or visit mnfiretraining.org to schedule a training for your department.

We're Always Here for You



Scan the QR code to add MnFIRE's hotline directly to your phone contacts

That way, your Hometown Heroes Assistance Program benefits will always be accessible to you at the touch of a button.

888-784-6634

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, the leading firefighter health and wellness initiative in the United States. For more information, visit mnfirehealth.org.

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 service is available to all active Minnesota firefighters, at no cost.



MNFIREHEALTH.ORG