



# Announcing a new insurance benefit from **State Firefighters' & Fire Marshals' Association of Texas**

## **CANCER & CRITICAL ILLNESS INSURANCE**

Available to Employer & Individual Members

*SFFMA has partnered with WinStar Insurance Group / VFIS of Texas to offer SFFMA members a Group Cancer / Critical Illness policy that provides 24 hour, on duty and off duty coverage.*

### Highlights include

1. **Coverage is Guaranteed Issue – No Health Questions**
2. No Pre-Existing Exclusions
3. **\$10,000 Lump Sum Pay-Out**
4. 24-hour coverage
5. Covered Conditions
  - a. Cancer
  - b. Heart Attack
  - c. Stroke
  - d. Coma
  - e. Paralysis
  - f. Loss of Hearing, Sight, or Speech
  - g. Occupational Hepatitis
  - h. Occupational HIV
  - i. Bone Marrow Transplant
  - j. New Born Babies of Covered Member - 21 childhood diseases:
6. Who is eligible - Issue age 18-79 for member; birth to age 26 for children.
7. **Monthly Rate - Employee/Member is \$14.20**  
(dependent children are included in this rate)

**COVERAGE EFFECTIVE DATE IS AUGUST 1, 2019**

**OPEN ENROLLMENT FOR EMPLOYERS AND INDIVIDUALS TO ENROLL IS**

**June 1ST TO JULY 15TH**

**TO ENROLL EMAIL TOM NEWBY AT [TNEWBY@WINSTARINS.COM](mailto:TNEWBY@WINSTARINS.COM)**

