By Senator Flores

16-00168B-18 2018900

A bill to be entitled

An act relating to firefighters; creating s. 112.1816, F.S.; providing definitions; granting certain benefits to a firefighter upon receiving a diagnosis of cancer if certain conditions are met; requiring an employer to make certain disability payments to a firefighter in the event of a total and permanent disability; providing for death benefits to a firefighter's beneficiary if a firefighter died as a result of cancer or cancer treatments; specifying that any costs associated with benefits granted by the act are to be borne by the employer; requiring the Division of the State Fire Marshal to adopt certain rules; providing an effective date.

Be It Enacted by the Legislature of the State of Florida:

Section 1. Section 112.1816, Florida Statutes, is created to read:

112.1816 Firefighters; cancer diagnosis.-

- (1) As used in this section, the term:
- (a) "Employer" has the same meaning as in s. 112.191.
- (b) "Firefighter" means an individual employed as a full-time firefighter within the fire department or public safety department of an employer whose primary responsibility is the prevention and extinguishing of fires; the protection of life and property; and the enforcement of municipal, county, and state fire prevention codes and laws pertaining to the

16-00168B-18 2018900

prevention and control of fires.

(2) Upon a diagnosis of cancer, a firefighter is entitled to the following benefits, at no cost to the firefighter, if the firefighter has been employed by his or her employer for at least 5 continuous years, has not used tobacco products for at least the preceding 5 years, and has not been employed in any other position in the preceding 5 years which is proven to create a higher risk for any cancer:

- (a) A group health insurance or self-insurance policy that provides cancer treatment using the same health care network as the group health insurance or self-insurance policy provided to all other employees of the employer. The policy, or a rider added to the group health insurance or self-insurance policy, may not require the firefighter to contribute toward any premium, deductible, copayment, or coinsurance amount. The policy must remain available, at no cost to the firefighter, for at least 10 years after the firefighter leaves employment.
 - (b) A cash payout of \$25,000.

For purposes of determining employer policies and the provision of benefits, a firefighter's cancer diagnosis must be considered an injury or illness incurred in the line of duty by the employer.

(3) (a) If the firefighter participates in an employer-

sponsored retirement plan, the retirement plan must consider the firefighter totally and permanently disabled if he or she is prevented from rendering useful and effective service as a firefighter and is likely to remain disabled continuously and

permanently due to the diagnosis of cancer or circumstances

16-00168B-18 2018900

arising out of the treatment of cancer.

- (b) If the firefighter does not participate in an employer-sponsored retirement plan, the employer must provide a disability retirement plan that provides the firefighter with at least 42 percent of his or her annual salary, at no cost to the firefighter, until the firefighter's death as coverage for disabilities attributable to the diagnosis of cancer or disabilities arising out of the treatment of cancer.
- (4) (a) If the firefighter participated in an employersponsored retirement plan, the retirement plan must consider the
 firefighter to have died in the line of duty if he or she dies
 as a result of cancer or circumstances arising out of the
 treatment of cancer.
- (b) If the firefighter did not participate in an employer-sponsored retirement plan, the employer must provide a death benefit to the firefighter's beneficiary, at no cost to the firefighter or his or her beneficiary, totaling at least 42 percent of the firefighter's most recent annual salary for at least 10 years following the firefighter's death.
- (c) Firefighters who die as a result of cancer or circumstances arising out of the treatment of cancer are considered to have died in the manner as described in s.

 112.191(2)(a) and all of the benefits arising out of such death are available to the deceased firefighter's beneficiary.
- (5) The costs of purchasing an insurance policy that provides the benefits contained in this section, or the costs of providing such benefits through a self-funded system, must be borne solely by the employer that employs firefighters and may not be funded by individual firefighters, by any group health

96

97

16-00168B-18 2018900 88 insurance trust fund funded partially or wholly by firefighters, 89 or by any self-insured trust fund that provides health insurance 90 coverage which is funded partially or wholly by firefighters. 91 (6) The Division of the State Fire Marshal within the 92 Department of Financial Services shall adopt rules to establish 93 employer best practices regarding how to prevent or reduce the 94 incidence of cancer among firefighters. 95

Section 2. The Legislature determines and declares that this act fulfills an important state interest.

Section 3. This act shall take effect July 1, 2018.