§ 25-3-23. (For effective date, see note.) General requirements; equipment and clothing; insurance

(b) (1) (For effective date, see note.) A legally organized fire department shall provide and maintain sufficient insurance coverage on each member of the fire department to pay claims for injuries sustained en route to, during, and returning from fire calls or other emergencies and disasters and scheduled training sessions.

(2) (A) As used in this paragraph, the term:

(i) "Cancer" means bladder, blood, brain, breast, cervical, esophageal, intestinal, kidney, lymphatic, lung, prostate, rectum, respiratory tract, skin, testicular, and thyroid cancer; leukemia; multiple myeloma; or non-Hodgkin's lymphoma.

(ii) "Firefighter" means a firefighter as defined in Code Section 25-4-2.

(iii) "Volunteer" means a volunteer as defined in Code Section 25-4-2.

(B) On and after January 1, 2018, a legally organized fire department shall provide and maintain sufficient insurance coverage on each member of the fire department who is a firefighter to pay claims for cancer diagnosed after having served 12 consecutive months as a firefighter with such fire department. Such insurance benefits shall include at minimum the following:

(i) (I) A lump sum benefit of $25,000.00 subject to limitations specified in the insurance contract and based on severity of cancer and payable to such firefighter upon submission to the insurance carrier or other payor of acceptable proof of diagnosis by a physician board certified in the medical specialty appropriate for the type of cancer involved that there are one or more malignant tumors characterized by the uncontrollable and abnormal growth and spread of malignant cells with invasion of normal tissue and that:

(a) Surgery, radiotherapy, or chemotherapy is medically necessary;

(b) There is metastasis; or

(c) The firefighter has terminal cancer, is expected to die within 24 months or
less from the date of diagnosis, and will not benefit from, or has exhausted, curative therapy; or

(II) A lump sum benefit of $6,250.00 subject to limitations specified in the insurance contract and based on severity of cancer and payable to such firefighter upon submission to the insurance carrier or other payor of acceptable proof of diagnosis by a physician board certified in the medical specialty appropriate for the type of cancer involved that:

(a) There is carcinoma in situ such that surgery, radiotherapy, or chemotherapy has been determined to be medically necessary:
(b) There are malignant tumors which are treated by endoscopic procedures alone;
(c) There are malignant melanomas; or
(d) There is a tumor of the prostate, provided that it is treated with radical prostatectomy or external beam therapy; and

(ii) Payable as a result of a specific injury or illness to begin six months after disability and submission to the insurance carrier or other payor of acceptable proof of disability precluding service as a firefighter and continuing for up to 36 consecutive monthly payments:

(I) A monthly benefit equal to 60 percent of the member's monthly salary as an employed firefighter with the fire department or a monthly benefit of $5,000.00, whichever is less; or

(II) If the member is a volunteer, a monthly benefit of $1,500.00.

The benefit under subdivision (I) or (II) of this division, as applicable, shall be subordinate to any other benefit actually paid to the firefighter for such disability from any other source, not including insurance purchased solely by the firefighter, and shall be limited to the difference between the amount of such other paid benefit and the amount specified under subdivision (I) or (II) of this division, as applicable.

(C) The combined total of all benefits received by any firefighter under subdivisions (B)(i)(I) and (B)(i)(II) of this paragraph during his or her lifetime shall not exceed $50,000.00.

(D) With the exception of the benefit under subdivision (B)(ii)(I) of this paragraph, any person who was simultaneously a member of more than one fire department at the time of diagnosis shall not be entitled to receive benefits under this paragraph from or on behalf of more than one of such fire departments. In the event a volunteer of one fire department is simultaneously employed by another fire department, the fire department for which such person is a volunteer shall not be required to maintain the coverage on such volunteer otherwise required under this subsection during the period of such employment. Any member who receives benefits under division (ii) of subparagraph (B) of this paragraph may be required to have his or her condition reevaluated; in the event any such reevaluation reveals that such person has regained the ability to perform duties as a firefighter, then his or her benefits under division (ii) of subparagraph (B) of this paragraph shall cease. Benefits under said division shall also cease upon the death of such person. A member who, after at least one year as a firefighter, departs from employment, ceases to be an active volunteer, or retires shall be entitled to continue his or her coverages under this paragraph through a continuation or conversion to individual coverage. The departing member shall be responsible for payment of all premiums.
(E) In addition to any other purpose authorized under Chapter 8 of Title 33, county governing authorities and municipal governing authorities may use proceeds from county and municipal taxes imposed under said chapter for purposes of providing insurance pursuant to this paragraph.

(F) Funds received as premiums for the coverages specified in this paragraph shall not be subject to premium taxes under Chapter 8 of Title 33.

(G) The computation of premium amounts by an insurer for the coverages under this paragraph shall be subject to generally accepted adjustments from insurance underwriting.

(c) (For effective date, see note.) The Georgia Firefighter Standards and Training Council shall be authorized to adopt such rules and regulations as are reasonable and necessary to implement the provisions of this Code section and to establish and modify minimum requirements for all fire departments operating in this state, provided that such requirements are equal to or exceed the requirements provided in subsections (a) and (b) of this Code section.