

## FLORIDA PROFESSIONAL FIREFIGHTERS

June 15, 2009

## Dear FPF Member:

Your State Association has been working during the past year to develop a benefits program that we all can be proud of and highly recommend.

As a result of these efforts, the FPF has formed a partnership with U.S. Legal and Allstate to provide some initial benefit offers.

Most importantly, these programs are designed to help First Responders, i.e., Firefighters, Paramedics, and Law Enforcement personnel.

For example, U.S. Legal has put together a customized blend of legal protections specifically designed for our members to support them in their personal life, as well as business in or out of the Fire/Rescue Services (see attached).

U.S. Legal has been a long-time supporter of Firefighters and Paramedics, and wants to help you in your time of need.

Likewise, Allstate, through its Workplace Division, has developed products such as Critical Illness Protections, Wellness/Fitness Initiatives, Accidental and Disability coverages, etc., specifically designed for First Responders.

As Firefighters/Paramedics, we are subjected to a *much higher risk of heart attacks, strokes, and cancers* than most other occupations. The Allstate *critical illness policy* is designed to compensate us if such an event occurs, but also, with its *important wellness initiative*, to detect early signs of these diseases so we can be given the best chance of avoiding such a catastrophic event. Your state association is concerned for your personal health and well-being, and is willing to develop initiatives to protect you.

Due to our 24,000 members, our "partners" are able, thru <u>Group Offerings</u>, to offer volume discounts/prices as compared to smaller groups or individual purchases.

The FPF's long-term goal is to work with U.S. Legal, Allstate, and others to be part of the FPF-Benefits Trust Fund, a statewide Voluntary Employee Benefits Association (VEBA).

Let's support those that are willing to help us.

Sincerely.

Bob Carver President/CEO