



*Administration*

Colorado Firefighter Heart and Circulatory Benefits Trust  
P. O. Box 1539  
Portland, OR 97201  
Direct: 503.943.6649  
Fax: 503.943.6622

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**RE: You have an \$80,000+ Liability and We Offer an Extra Measure of Protection for Your Firefighters**

There are approximately 84 million people in the United States who are currently suffering from some form of cardiovascular disease, and each year, more than 610,000 Americans die from heart disease. While most people assume firefighters' biggest line-of-duty threats come from fires and collapsing buildings, a Harvard study has shown that heart disease is the number one killer of on-duty firefighters. The study concluded that this increased risk is definitely linked to their emergency response duties.

When a firefighter suffers a heart attack or other significant cardiac event, it often leads to disabling conditions that make returning to work especially difficult given the physical demands of the job. To address such concerns, the Colorado General Assembly passed a law requiring fire departments to provide supplemental benefits for full time firefighters who suffer a disabling cardiac event.

In response, the Colorado Firefighter Heart and Circulatory Benefits Trust formed from a coalition of 75 fire agencies. These agencies realized that just because a firefighter isn't able to work doesn't mean his or her bills stop coming. The Trust's 3,000-plus firefighters are now eligible to receive compensation if their heart health becomes compromised while on duty.

The General Assembly set up additional funding to allow fire departments to provide this coverage to their full time firefighters without impacting their budgets. The state is currently issuing full reimbursements on coverage for qualifying firefighters directly from DOLA, with any unused funding set to expire at the end of June.

The Trust's mission is to give firefighters a lifeline in a time of tremendous crisis. We are also working to help prevent severe line-of-duty cardiac incidents from occurring. By providing health and wellness programs that will help detect problems early, we are better enabling firefighters to take control of their health and prevent these damaging events before they can happen.

If you employ fulltime firefighters and are not a member of the CFH Trust, then you do have a significant liability that you are not covered for. Even if you have a standard Accident, Health or Disability policy, you are still subject to a minimum of \$80,000 in uncovered liabilities that has not likely been disclosed to you.



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Covering your fulltime firefighters through the CFH Trust costs just \$175 per firefighter, with these expenses 100% reimbursable by DOLA. Covering volunteers (while not a statutory requirement, nor is it reimbursable) is also available for just \$150 each. Why expose yourself to the risk of unfunded and undisclosed liabilities when you can be fully covered at no net cost to your department?

Furthermore, your participation in the Trust will help support bringing low cost heart assessments and lifestyle wellness programs to rural Colorado through the CFH Trust's financial support of the CSU Heart Disease Prevention Program. We feel that simply providing coverage after the fact is not enough, and that efforts and resources should go into assessment and treatment options before line-of-duty heart failure can occur.

There is currently \$150,000 in remaining 2015 funds available to Colorado fire departments. By joining the CFH Trust, you will be helping firefighters throughout the state avoid suffering a debilitating or even fatal cardiac event while on duty.

For more information about CSU's Heart Disease Prevention Program, please visit [www.hes.chhs.colostate.edu/outreach/hdpp/](http://www.hes.chhs.colostate.edu/outreach/hdpp/). For more information about the Trust, the DOLA reimbursement program, or how we are working to help promote the health of firefighters across Colorado, please call us toll-free at 844-769-6650, email members of our staff, or visit our website at [cfhtrust.com](http://cfhtrust.com).

Sincerely,

CFH Trust Administrators

Joe DePaepe - [jdepaepe@mcgriff.com](mailto:jdepaepe@mcgriff.com)  
Jenniffer Alvarado - [jalvarado@mcgriff.com](mailto:jalvarado@mcgriff.com)  
Lei Shi - [Lshi@mcgriff.com](mailto:Lshi@mcgriff.com)