



Health Trust Reminders

Section 1: Heart Bill and Workers' Compensation Claims

If you experience any symptoms related to a heart condition while on the job, it's crucial to follow the steps below to ensure that you receive the appropriate care and coverage:

Step 1: Recognize Symptoms

- **Common symptoms include:**
 - Chest pain
 - Difficulty breathing
 - Numbness
 - High blood pressure

Step 2: Seek Immediate Medical Attention

- Respond to your nearest hospital or emergency medical facility.

Step 3: Report the Incident

- **Notify your supervisor** immediately about your symptoms and condition.
- Obtain a Workers' Compensation (WC) claim number from your supervisor.

Who Pays the Bill?

- **Important:** Advise the hospital that this is a Workers' Compensation (WC) claim. Provide them with the Tampa WC phone number: **813-274-5777**.
- Ensure that this claim is charged to the WC carrier and **not to UnitedHealthcare (UHC)**.

Important Reminder:

If the incident is not reported to WC and UHC determines that it is a WC claim, your claim will be denied. You will receive an Explanation of Benefits (EOB) with the denial reason:

"L7 - According to your plan, charges are not covered if you are injured performing a job for which you are being paid or for an illness that is covered by workers' compensation law."

Section 2: Cancer Claims for Firefighters

Under Florida law, firefighters diagnosed with cancer are entitled to specific benefits, provided they meet certain criteria:

Eligibility Requirements:

- The firefighter must have been employed by their employer for **at least 5 continuous years**.
- Must not have used tobacco products for at least the **preceding 5 years**.
- Must not have been employed in any other position in the preceding 5 years that is proven to create a higher risk for any cancer.

Benefits:

1. **Cancer Treatment Coverage:**
 - Cancer treatment will be covered within an employer-sponsored health plan or through a group health insurance trust fund.
 - The employer must **reimburse the firefighter for any out-of-pocket deductible, copayment, or coinsurance costs** incurred due to the treatment of cancer.
2. **One-Time Cash Payout:**
 - Upon the firefighter's initial diagnosis of cancer, they are entitled to a **one-time cash payout of \$25,000**.

Note: Always ensure all incidents and diagnoses are reported promptly to receive the full benefits you are entitled to.