



**ACCG – IRMA Georgia First Responder PTSD Program  
Proposal for Coverage**

**Effective Date: January 1, 2025**

**Anniversary Date: January 1**

**Member: Lowndes County**

**Member Number: 3900**

**Insurer: Metropolitan Life Insurance Company (MetLife)**

There are two coverage components required by House Bill 451 (2024) effective January 1, 2025:

- 1) Lifetime Critical Illness Lump Sum PTSD Diagnosis Benefit
- 2) Lifetime Long-Term PTSD Disability Benefit (Income Replacement)

The ACCG-IRMA Critical Illness Lump Sum PTSD Diagnosis Benefit and Long-Term Disability (Income Replacement) coverage components are designed to comply with House Bill 451 when purchased together. However, a county is permitted to purchase only one component if you have existing coverage that complies with the new law.

Estimated annual premiums are based on the Eligible First Responder census data provided by the county. While the premiums below are estimated annual amounts, the county will be billed on a semiannual basis in an amount that reflects the county’s updates to the census.

<b>Component 1: Lump Sum PTSD Diagnosis Benefit –</b>	
<b>All First Responders</b>	
Lifetime Benefit per first responder:	\$3,000 (Mandated Limit)
<b>Lump Sum PTSD Diagnosis Benefit - Estimated Annual Premium for All First Responders:</b>	<b>\$14,556.00</b>

<b>Component 2: PTSD Disability Limit</b>	
<b>Employed First Responders</b>	
Monthly benefit:	60% of pre-disability first responder earnings
Maximum monthly benefit per first responder:	\$5,000
<b>Estimated Annual Premium for Employed First Responders:</b>	<b>\$32,252.00</b>
<b>Volunteer First Responders</b>	
Monthly Benefit per first responder:	\$1,500
<b>Estimated Annual Premium for Volunteer First Responders:</b>	<b>\$0.00</b>
<b>PTSD Disability Limit – Estimated Annual Premium for All First Responders:</b>	<b>\$32,252.00</b>

<b>Estimated Annual Premium for Components 1 &amp; 2:</b>	<b>\$46,808.00</b>
<b>Lump Sum PTSD Diagnosis Benefit and PTSD Disability Benefit</b>	

This proposal is valid for 30 days after proposal is issued or until the effective date, whichever is later. This overview is not a part of the policy(ies) and does not provide or explain all provisions of the policy(ies).