



To: Members of the GMA-GIRMA First Responder PTSD Benefits Program

From: Stan Deese

Subject: Instructions for Summary of Benefits, Privacy Notice, and First Responder Acknowledgments Form

Your city has purchased certain First Responder PTSD benefits from the Georgia First Responder PTSD Benefits Program, effective January 1, 2025. As a Participating Public Entity in this program, you received: a Summary of Benefits, summarizing the coverage(s) purchased, which include a Lump Sum PTSD Diagnosis Benefit or a Lump Sum PTSD Diagnosis Benefit and a PTSD Disability Benefit (Income Replacement); a Privacy Notice; and a First Responder Acknowledgments form. Below are instructions for distribution and use of these documents.

Note: GFRPTSDinsurance.com, which is referenced in both documents, contains the Certificate (a full description of coverages and requirements), Frequently Asked Questions, claim forms, and notices about the program.

- When the Administrator (GMA or Lockton) first provides the Summary of Benefits, Privacy Notice, and First Responder Acknowledgments form, please do the following:
 - Post the Summary of Benefits and the Privacy Notice in a conspicuous public location with other employment notices, where it is likely to be viewed by all First Responders.
 - Provide the Summary of Benefits and the First Responder Acknowledgments form to all employed and volunteer First Responders (as defined in the Summary of Benefits).
 - Collect the signed First Responder Acknowledgments form from all First Responders, and give them a copy for their records, and keep a copy in the Human Resources file.
 - *NOTE: it is important to ensure that volunteer First Responders understand that coverage through the City does not exist when they are simultaneously employed as a First Responder with another Public Entity (which must provide them similar coverage), and the First Responder must notify you of new employment as First Responder with another Public Entity or termination of all employment as a First Responder with any Public Entity so premiums can be paid correctly. To avoid any confusion, GMA recommends asking all First Responders to sign the First Responder Acknowledgments form and keep a copy.*
 - *NOTE: The First Responder Acknowledgments form is for internal use at the city level, so you do not need to return copies to GMA, Lockton, or MetLife. Copies should be kept within the City's Human Resources Department.*

- Upon hiring of an employed First Responder, please do the following:
 - Provide the Summary of Benefits, the Privacy Notice, and the First Responder Acknowledgments form.
 - Collect the signed First Responder Acknowledgments form, give the First Responder a copy, and keep a copy in the Human Resources file.

- Upon start of volunteer first responder services by a new volunteer First Responder -
 - Provide the Summary of Benefits, the Privacy Notice, and the First Responder Acknowledgments form.
 - Collect the signed First Responder Acknowledgments form, give the volunteer First Responder a copy, and keep a copy in the Human Resources file.

- Upon termination of first responder services, we recommend providing the Summary of Benefits and First Responder Acknowledgments form as a reminder that PTSD diagnosed within 2 years of a traumatic event that occurred while covered may result in benefits even if the First Responder is no longer performing first responder services for your City.

- Annually, you will receive a new version of the Summary of Benefits with the current year. When you receive it, please post the updated version of the Summary of Benefits in a conspicuous location for all First Responders to see and refer to as needed. If the benefit level changes, follow instructions that will be provided to you about distributing the updated version to First Responders.

If you need another copy of the Summary of Benefits, please email GFRPTSD@lockton.com.