

# FIREFIGHTER CANCER

# PALM BEACH COUNTY

# FIRE RESCUE



CANCER NAVIGATION GUIDE

# ***Editors and Contributors***

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# Table of Contents



## ***Introduction***

***Message from the Fire Rescue Administrator*** p. 5

***Message from the Local 2928 President*** p. 6

## ***Benefits and Finances***

***History of Benefits*** p. 8

***Benefits*** pp. 9 - 10

***Approved Benefits Guide Algorithm*** p. 11

***Denied Benefits Guide Algorithm*** p. 12

***Financial Resources*** p. 13

***Insurance Resources*** p. 14

***Support Resources (Benefit Fund Members)*** p. 15

***Support Resources (Non-Bargaining Employees)*** p. 16

## ***Care and Treatment***

***Navigating the Healthcare System*** pp. 18 - 21

## ***Support***

***Living with Cancer*** pp. 23 - 24

***Balancing Cancer with Work*** p. 25

***Family Support and Care*** pp. 26 - 29

## ***Appendix***

***Resources and Contacts*** pp. 31 - 33

***Long-term Care and Palliative Options*** p. 34



# ***Introduction***

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***Message from the Fire Rescue  
Administrator (p. 5)***

***Message from the Local 2928  
President (p. 6)***



# Message from the Fire Rescue Administrator



Palm Beach County  
Fire Rescue

Chief Patrick J. Kennedy  
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## Executive Staff

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Fire Marshal  
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**DATE:** July 11, 2024  
**TO:** All Personnel  
**FROM:** Patrick J. Kennedy, Fire Chief  
**RE:** PBC Fire Rescue Cancer Navigation Guide

I am pleased to announce the completion of our Fire Rescue Cancer Navigation Guide. This comprehensive resource was designed by a team of dedicated fire rescue personnel, along with the input and support of Local 2928. The team's goal was to create a document to navigate the serious and unfortunate reality our profession faces. Through feedback from our firefighters diagnosed with cancer, the state benefits and internal process can be overwhelming to navigate at the worst of times.

This document will evolve as we learn more about the relationship between firefighters and cancer. Our team will continue to research best practices and ensure our people are assisted in their most significant time of need.

As your Fire Chief, your health and well-being are important to me and our department, your families, and our community. I hope this guide is a valuable tool in our ongoing mission to protect each other, both on and off the job. Please take the time to review this guide carefully and familiarize yourself with the resources available to you. In collaboration with Local 2928, we are committed to providing you with any needed support. If you have any questions or need anything, please do not hesitate to contact our department's Wellness & Engagement Division.

Thank you for your dedication, professionalism, and continued commitment to providing excellence today as we continue to improve tomorrow.

Sincerely,

A handwritten signature in blue ink, appearing to read "P. J. Kennedy".

Patrick J. Kennedy  
Fire Rescue Administrator

EXCELLENCE TODAY



IMPROVING TOMORROW

# Message from the Local 2928 President



## PROFESSIONAL FIREFIGHTERS/PARAMEDICS OF PALM BEACH COUNTY, LOCAL 2928, I.A.F.F., INC.

2328 S. Congress Ave Ste 2c West Palm Beach, FL 33406 • 561.969.0729 • [www.IAFF2928.com](http://www.IAFF2928.com)



July 3, 2024

Dear Members of IAFF Local 2928,

I am writing to inform you about a significant development regarding cancer coverage for our firefighters. As many of you are aware, in 2018, presumption language covering eleven cancers was added to Article 45 of our Collective Bargaining Agreement, reflecting our commitment to protecting the health and well-being of our members.

Building upon this foundation, the state has passed legislation incorporating presumptive language covering a total of twenty-one cancers. This legislative update follows the proactive approach set by Palm Beach County and represents a crucial step forward in securing comprehensive benefits for our firefighters.

Because of the potential challenges of a cancer diagnosis, Palm Beach County Fire Rescue has developed a comprehensive manual. This resource is designed to provide you with essential information should you, unfortunately, be diagnosed with one of the covered cancers. The manual outlines the formal processes and procedures in place, ensuring that you have the necessary guidance during such challenging times.

Please rest assured that IAFF Local 2928 and Palm Beach County Fire Rescue are committed to supporting you throughout every step of this journey. Your well-being is our top priority, and we are dedicated to ensuring that you receive the care, assistance, and benefits you have earned.

Thank you for your continued dedication and service to our community. Together, we will navigate these situations and continue to uphold the highest standards of safety and support for our members.

Fraternally,

A blue ink signature of the name Jeffrey L. Newsome.

Jeffrey L. Newsome

"One Union One Family"

Jeffrey Newsome  
President

Angelo D'Ariano  
Secretary/Treasurer

Craig Gerlach  
1<sup>st</sup> Executive Vice President

David Toohey  
2<sup>nd</sup> Executive Vice President

Michael O'Brien  
1<sup>st</sup> Legislative Vice President

DJ Manger  
2<sup>nd</sup> Legislative Vice President



# ***Benefits and Finances***

***History of Benefits (p. 8)***

***Benefits (pp. 9 - 10)***

***Approved Benefits Guide Algorithm (p. 11)***

***Denied Benefits Guide Algorithm (p. 12)***

***Financial Resources (p. 13)***

***Insurance Resources (p. 14)***

***PBCFR Care Navigator Services (p. 15)***

***Support Resources***

***(Benefit Fund Members) (p. 16)***

***Support Resources***

***(Non-Bargaining Employees) (p. 17)***

# History of Benefits



## INFORMATION

- In 2019, the State of Florida recognized that firefighters are at an increased risk of developing cancer.
  - Through this recognition, the State legislature identified twenty-one cancers that are presumed to have been developed in the line of duty.
- Florida Statute §112.1816 was adopted unanimously in both chambers of the legislature and took effect on July 1, 2019.
  - Through this law, several benefits were made available to full-time firefighters and fire investigators as an alternative to pursuit of a workers' compensation claim.
  - This law is not applied retroactively meaning that diagnoses prior to July 1, 2019 are not eligible for benefits.
  - Currently, there is little case law applicable to these benefits and therefore guidance can be limited.
  - Palm Beach County Fire Rescue (PBCFR) is dedicated to keeping up to date with any changing guidance that develops surrounding this law and the application to our members.

## TWENTY-ONE PRESUMED CANCERS

1. Bladder Cancer	8. Kidney Cancer	15. Oral Cavity and Pharynx Cancer
2. Brain Cancer	9. Large Intestinal Cancer	16. Ovarian Cancer
3. Breast Cancer	10. Lung Cancer	17. Prostate Cancer
4. Cervical Cancer	11. Malignant Melanoma	18. Rectal Cancer
5. Colon Cancer	12. Mesothelioma	19. Stomach Cancer
6. Esophageal Cancer	13. Multiple Myeloma	20. Testicular Cancer
7. Invasive Skin Cancer	14. Non-Hodgkin's Lymphoma	21. Thyroid Cancer

## CRITERIA FOR APPROVAL

- Eligibility for current employees:
  - Must be a full-time firefighter or state certified fire investigator working for PBCFR with a minimum of five (5) years of continuous employment.
    - Must maintain coverage under the employer sponsored health plan to receive out-of-pocket reimbursement.
    - Cannot be employed in any outside position that presents a higher risk for cancer within the preceding five (5) years.
- Eligibility after termination of employment:
  - Retirees:
    - Retirees are eligible for benefits for ten (10) years following their official date of separation provided they meet the five (5) year continuous employment criteria.
    - Must maintain coverage under the employer sponsored health plan.
  - Employees who voluntarily separate employment:
    - Eligible for benefits for (ten) 10 years following official date of separation as long as they do not obtain employment as a firefighter or fire investigator in any other capacity.
    - Must maintain coverage under the employer sponsored health plan to have benefits.
      - Coverage under the employer sponsored health plan will depend on options available to the employee as dictated in the plan documents.
- Must sign an affidavit attesting to being a non-user of any and all forms of tobacco for at least the preceding five (5) years.
  - Affidavit is provided by the third-party administrator.

# Benefits



## INFORMATION

- Once criteria for approval is verified, a claim is considered by a third-party administrator (TPA).
- The decision-making, and appeal process if needed, is managed by a TPA utilizing their procedures.
- Risk Management has the final decision-making authority.

## BENEFITS AVAILABLE ONCE CLAIM IS APPROVED

- An approved claim permits the employee to access a one-time \$25,000 tax exempt lump-sum payment.
  - This benefit is only available one time at the initial diagnosis of cancer, and is not available for subsequent diagnoses should they arise.
  - This benefit is paid upon approval as referenced below by the Finance Section.
- Reimbursement for out-of-pocket expenses:
  - Any deductible, copayment, or coinsurance costs incurred by the employee related to the treatment or care for cancer are eligible for consideration for reimbursement provided the employee participates in the employer sponsored health plan.
  - The employee is responsible for submitting reimbursement requests according to the third-party administrator's system.
    - The third-party administrator is responsible for approving any reimbursement request. PBCFR does not participate in the approval or denial process.
    - The employee is expected to submit a detailed accounting of expenses with supporting documentation.
      - The third-party administrator determines the necessary documentation.
      - Commonly accepted forms of documentation include:
        - Explanation of Benefits (EOB)
        - Detailed or Itemized Bill (i.e. UB-04 or HCFA 1500)
        - Itemized statement from the physician's office
        - Detailed receipts for prescriptions

- Leave time:
  - Employees are entitled to leave time provided in the same manner as any other work-related injury as outlined in PPM FR-H-302, Work Related Injuries Returning to Work.
  - All requests for leave time will follow the procedure outlined in the Employee Responsibilities section below.
  - Leave requests will not be unreasonably denied but will require approval by the Division Chief of Wellness and Engagement or designee.
  - Documentation of leave time will be audited by the Staffing Office.
  - Any personal leave time utilized while awaiting approval of the cancer claim will be reimbursed to the employee after final approval of the claim.
- Disability Benefits:
  - Firefighters who are determined to be totally and completely disabled by their physician are eligible for disability benefits outlined by the Florida Retirement System, and the Collective Bargaining Agreement (CBA).
  - Employees may qualify for supplemental long term disability (SLTD) in accordance with the CBA.



## BENEFITS AVAILABLE ONCE CLAIM IS APPROVED CONTINUED

### 5. Death Benefits

- Any death that results from a cancer, or circumstances that arise out of the treatment of cancer covered under F.S. §112.1816, are entitled to death benefits outlined in F.S. §112.191 (2)(a) and §112.1912.
- \$75,000 death benefit
  - Must complete Beneficiary Designation Form (Attachment F) prior to death of the employee. Otherwise the benefits will be payable as outlined in §112.191 (2)(d).
  - Exception is death by suicide and/or self-inflicted injury
  - PBCFR must receive a certified copy of the Death Certificate issued by the Department of Health which includes the cause of death determined by the signing physician.

## ACCESS TO THE THIRD PARTY ADMINISTRATOR

### • TRISTAR

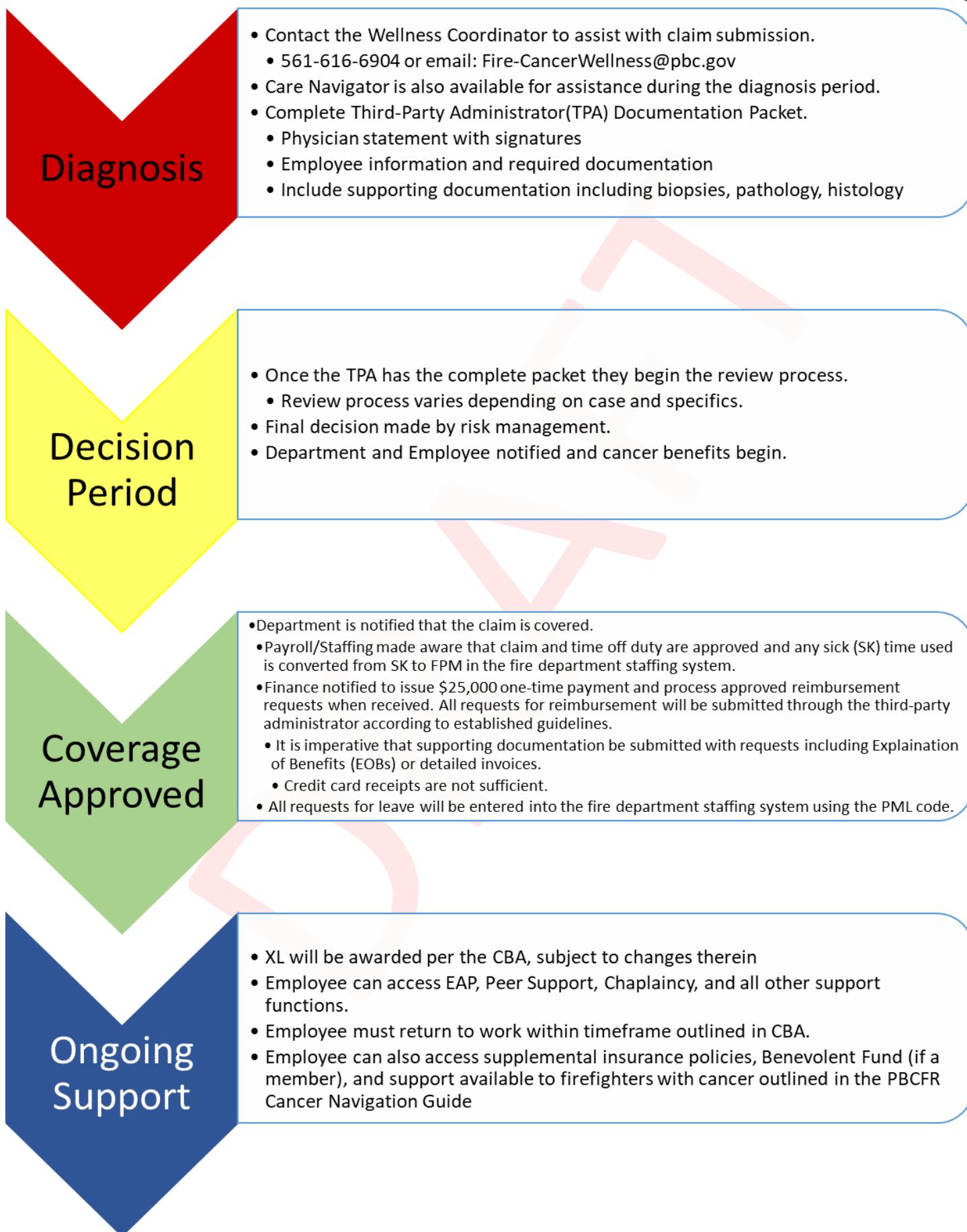
#### • 866-778-0088

- Select option 5 for Firefighter Cancer Claims
- Your call will be handled by a representative from TRISTAR during which you will be asked for your Social Security Number and/or your Employee ID Number
  - This allows TRISTAR to access your employee file from Palm Beach County to expedite the completion of the intake documentation.
- Your case will be assigned to a case manager
  - Your case manager will be in direct contact with you for follow-up information and to request any necessary documentation.
  - Your case manager will follow your case throughout the process.
  - Your case manager is independent from PBC Risk Management or PBCFR Administration

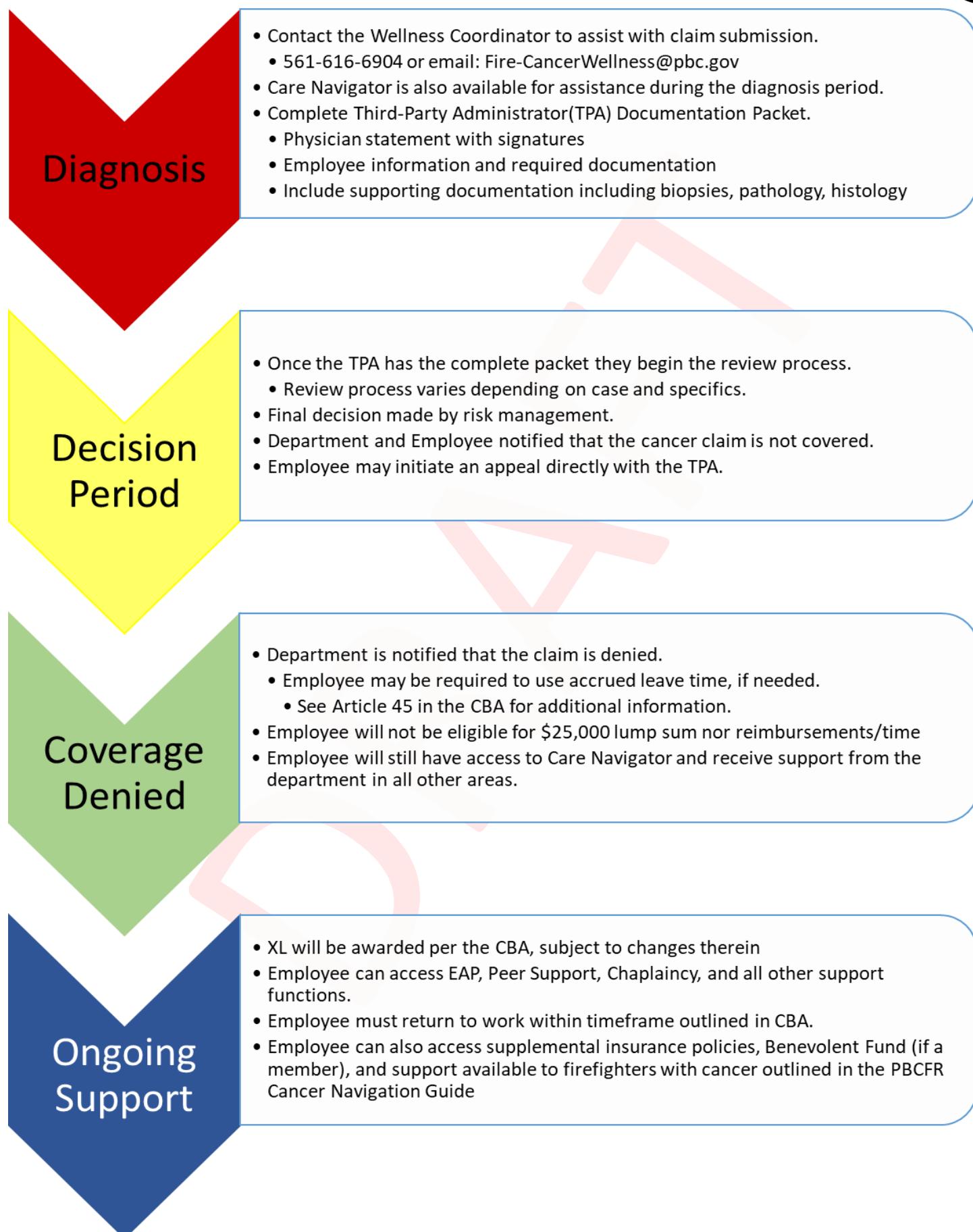
### **IMPORTANT**

- If this is an occupational cancer, you will have documentation that your physician will need to complete to facilitate your benefits. (Intake Documents received from the Third Party Administrator, and see PPM-FR-A-804, Attachment A, FMLA-WH-380-E Certification of Employee's Serious Condition)
  - It is highly recommended that you notify your oncologist (s) at your first appointment that you are a firefighter and will need them to complete documentation for your employee cancer benefits.
- Inquire how to facilitate the forms within their system of care.
- Care navigators may also assist you with this request.
- See the Benefits section of this guide for additional guidance. (p. 9)

# Approved Benefits Guide Algorithm



# Denied Benefits Guide Algorithm



# Financial Resources



## INFORMATION

- The financial burdens faced following a diagnosis of cancer can be immense and overwhelming.
- In addition to the benefits provided under F.S. §112.1816, there are numerous other benefits that can provide additional financial security.
- A significant concern is to ensure that employment is protected and not on the forefront of your mind.
  - In order to accomplish this, the policy requires that you complete the Family Medical Leave Act (FMLA) Employee's Serious Condition (Form WH-380-E).

### **FMLA/EXTENDED LEAVE FORM (EMPLOYEE'S SERIOUS CONDITION WH-380-E)**

- This form is included in PPM FR-A-804 Firefighter Cancer Benefits.
- This form must be completed by the employee as well as the employee's healthcare provider.
- Once completed it must be submitted to the PBCFR Wellness Coordinator or through the third-party verification process.
- FMLA does not provide compensation and is not guaranteed to be approved.
  - Refer to PPM FR-H-306 Family Medical Leave Act
- Once a claim is approved for coverage, the employee will be covered in the same manner as a worker's compensation claim, this documentation will still be required to be completed. This will ensure leave time is accurately tracked and accounted for as well as medically necessary. For ease of access, this form is also included below:
  - <https://www.dol.gov/sites/dolgov/files/WHD/legacy/files/WH-380-E.pdf>



### **SUPPLEMENTAL OR OPTIONAL BENEFITS**

- The following benefits, often supplemental or optional, can also be accessed to provide additional financial support during the process of navigating cancer, if elected prior to diagnosis:
  - Aflac Supplemental Insurance Plan
    - <https://www.aflac.com>



- Washington National Supplemental Insurance
  - <https://my.washingtonnational.com>



# Insurance Resources



## INFORMATION

- The Palm Beach County Firefighters Employee Benefits Fund (Benefits Fund) is the employer-sponsored health plan mentioned earlier in this guide for all operational personnel covered under the Collective Bargaining Agreement between Palm Beach County and IAFF Local 2928.
- The Benefits Fund will become an invaluable resource during the journey through a cancer diagnosis provided it is your insurer.
- Outside of the medical care provided through the providers at the PBC Firefighters Health Clinic, there are other resources available to members, including customer service and the UMR CARES Care Coordination.

## BENEFITS FUND CUSTOMER SERVICE

- Tamara Fitzpatrick: 561-209-2742
  - The customer service representative at the Benefits Fund and has experience and expertise in navigating the processes through UMR and the Benefits Fund.
- Rick Rhodes: 561-209-2743
  - The Benefits Fund Administrator and available to assist at a higher level when issues arise regarding coverage, claims, and overall management of coverages through the Benefits Fund.
- Ed Morejon: 561-969-6663 x 212
  - The Assistant Benefits Fund Administrator and also available to assist from a management level in the Benefits Fund:



## UMR CARES CARE COORDINATION

- UMR CARES employs Registered Nurse (RN) Care Managers to assist members who have been diagnosed with complex conditions and is generally activated behind the scenes when pre-authorization requests are consistent with a complex condition.
- UMR CARES RN Care Managers work to ensure that insurance coverage related aspects of the complex condition are handled and a single point of contact is established.
- UMR CARES Care Managers are **NOT** a replacement for:
  - Traditional case managers
  - Mental health professionals
  - Medical advice
    - They will decline to provide medical advice.
- UMR CARES Care Managers are involved whether the insured seeks assistance or not.
- The UMR CARES program does allow for member participation during which the care manager will conduct monthly calls as well as be available during regular business hours for assistance.
- Additional information is available through the UMR website:





## INFORMATION

- The PBCFR Care Navigator(s) are available to all members, regardless of approval for benefits.

## CARE NAVIGATOR

- The role of the Care Navigator is intended to serve as initial resource to assist the employee after receiving a diagnosis of cancer.
- The Care Navigator is an individual appointed by the Division Chief of Wellness and Engagement to serve in this capacity.
- This individual will be selected based on experience in cancer care, care navigation, and emotional concerns.
- This individual is not a replacement for mental health counseling services available through EAP, Peer Support, Chaplaincy, cancer center support, or individual insurance.
- This individual is not a replacement for a care navigator provided by the cancer center or other outside sources. Utilization of the services of the Care Navigator is strictly and explicitly optional and must be requested directly by the employee.
- A consent for PBCFR Care Navigation Services Form will be required before any assistance can be provided.
- The employee retains the right to terminate this relationship at any time either verbally or in writing.
- The Care Navigator role is not guaranteed and may change depending on utilization.

# Support Resources (Benefit Fund Members)



## INFORMATION

- The below resources are available to all members, regardless of approval for benefits.
- More information about these resources can be obtained directly from each resource.

### EMPLOYEE ASSISTANCE PROGRAM (BENEFITS FUND MEMBERS)

- A network of licensed clinical social workers, psychologists, and licensed mental health counselors with a variety of areas of expertise including family, children, and adult concerns.
  - Benefits fund provides 52 visits per year for each covered member.
- Contact Ellen Flaum, LCSW - EAP Coordinator at 561-968-1505
  - Ellen is the EAP coordinator and can provide referrals to therapists with specialties and in geographically convenient locations.

OR

- Refer to the published EAP provider list for a self-referral
  - Members are able to view the provider list and choose any provider they wish.
  - Notify the therapist upon contact that you are a member of the Palm Beach County Firefighters Employee Benefits Fund EAP program.
- EAP Provider List: <https://www.myffbenefits.com>



## PEER SUPPORT

- Peer Support is a group of members who volunteer their time to provide support on a peer level.
- These volunteers have specialized training in peer support techniques and have networked with experts to provide support to members who may not be comfortable seeking professional help at this time.
- Peer Support is available 24/7/365 through any of these methods:
  - 24/7 Peer Support Hotline: 1-855-459-PEER (7337)
  - Email: PEER@IAFF2928.com
  - [IAFF Local 2928 | Behavioral Health \(iaff2928.com\)](http://IAFF Local 2928 | Behavioral Health (iaff2928.com))



## CHAPLAINCY

- Chaplaincy is available to all employees regardless of religion, faith, spirituality, or belief.
- Chaplaincy is another support resource to help navigate the emotional impact of a diagnosis of cancer as well as the impacts to your family.
- Chaplaincy can be reached at:
  - 561-851-3238
  - Email: fire-chaplain@pbc.gov

# Support Resources (Non-Bargaining Employees)



## INFORMATION

- The below resources are available to Non-Bargaining Employees, regardless of approval for benefits.
- More information about these resources can be obtained directly from each resource.

### **EMPLOYEE ASSISTANCE PROGRAM (NON-BARGAINING EMPLOYEES)**

- A network of licensed clinical social workers, psychologists, and licensed mental health counselors with a variety of areas of expertise including family, children, and adult concerns.
  - Available to all employees of Palm Beach County
- Contact Palm Beach County EAP at 561-233-5461 or Dr. Marcy Weiss: 561-233-5465
- BCC-Non-Bargaining Employees EAP 24/7: 1-888-887-4114
- <https://pbcportal.pbcgov.org/riskmanagement/employeeassistance/default.aspx>

### **PEER SUPPORT**

- Peer Support is a group of members who volunteer their time to provide support on a peer level.
- These volunteers have specialized training in peer support techniques and have networked with experts to provide support to members who may not be comfortable seeking professional help at this time.
- Peer Support is available 24/7/365 through any of these methods:
  - 24/7 Peer Support Hotline: 1-855-459-PEER (7337)
  - Email: PEER@IAFF2928.com
  - [IAFF Local 2928 | Behavioral Health \(iaff2928.com\)](http://IAFF Local 2928 | Behavioral Health (iaff2928.com))



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  - 561-851-3238
  - Email: [fire-chaplain@pbc.gov](mailto:fire-chaplain@pbc.gov)



# ***Care and Treatment***

***Navigating the Healthcare System***  
***(pp. 19 - 22)***



# ***Navigating the Healthcare System***



## **INFORMATION**

- Having information is a key way to navigate decision-making in any situation. The following information in this section offers basic guidance to help you navigate the healthcare system.
- For additional support, refer to the "Support" section of the PBCFR Cancer Navigation Guide (pp. 24 - 30)

## **TYPES OF INVOLVED PHYSICIANS**

- MEDICAL ONCOLOGIST:**
  - For most cancers, you will have a medical oncologist.
  - They will serve as your primary care doctor and be the lead of your treatment plan (e.g., if you have chemotherapy, they manage this element of your care).
  - You may receive a medical oncologist recommendation from any of the following:
    - PBC Firefighters Health Clinic
    - Insurance network directories
    - Specialist who identified your cancer
    - Care navigation
    - Self-referral
    - Family/Friend Referral
  - There are many types of oncologists, and in some cases, you may have more than one.
- SURGICAL ONCOLOGIST:**
  - You may see a surgeon at the start of your journey before you see an oncologist, or the oncologist may refer you.
- RADIATION ONCOLOGIST:**
  - You may need radiation therapy as part of your treatment plan, and the radiation oncologist will manage this element of your care.
  - If you need a referral, most often, your medical oncologist or surgical oncologist will facilitate this.
- PLASTIC SURGEON:**
  - If you need any reconstruction or cosmetic surgery as part of your cancer journey, a plastic surgeon with experience in oncological care will be part of your team.
  - Most often, your oncology surgeon will discuss this option with you, to decide preferences and offer multiple plastic surgeon physicians to consider for your team that they know specialize in the type of surgery you may need.

## **FINDING PHYSICIANS SPECIALIZING IN YOUR TYPE OF CANCER**

- When choosing a physician and/or cancer center, consider:
  - Experience of the provider with your type of cancer
  - Preferred geographic location of physician/cancer center and hospitals/clinics/centers where the physician has privileges
  - Insurance coverage for in-network providers vs. out of network providers
  - Cancer center and/or hospital preferences and whether the physician has privileges
  - Comfort when talking to the physician and/or their team
  - Supportive resources available at the physician office or cancer center

# ***Navigating the Healthcare System*** *continued....*



## **CARE COORDINATION/NAVIGATION/MANAGEMENT**

- Care coordination/navigation/management professionals are available to support you in decision making, accessing resources, and getting support as you move through your cancer journey.
- Some common areas a care coordinator/navigator/manager can assist with include:
  - Referral to Care
  - Needs Assessment
  - Care Plan Decision Making
  - Medical Equipment Coordination
  - Pharmacy Assistance Programs
  - Insurance Advocacy
  - Benefits Application/Navigation
  - Home Care Coordination
  - Advanced Directives
  - Support Connections
  - Transportation
  - Financial Resources
  - Crisis Intervention
  - Problem Solving Support
  - Adjustment to Disability
  - Connection to Community/Virtual Resources
  - Long Term Care Planning/Coordination
  - Physician/Provider Communication and Advocacy
- Refer to the "Support" section (pp. 24 - 30) of this guide for detailed information on what these services offer, and the various access points to connect.

## **OPTIONS FOR CONNECTION TO PHYSICIANS AND CANCER CENTERS:**

- Your referring Physician(s)
- Fire Department Physician
- Benefits Fund Provider
- Family/Friend Referral
- UMR CARES Nurse Navigator
- PBCFR Care Navigator
- Cancer Center Patient Navigator
  - They will match you to their own physicians or to outside providers known to have expertise/clinical trials for your type cancer.
  - You do not need to be a cancer center patient to be matched with an outside provider, they will assist with referrals to appropriate care regardless of patient status
- University of Miami (UM) Sylvester Cancer Center New Patient Navigation Line:
  - 305-243-5302 or 877-243-1056
- Florida Cancer Specialists:
  - 855-327-6112
- Moffitt Cancer Center:
  - 855-400-2133
- American Cancer Society:
  - <https://www.cancer.org/cancer/managing-cancer/finding-care/where-to-find-cancer-care/choosing-a-cancer-doctor.html>

# ***Navigating the Healthcare System*** *continued....*



## **TIPS FOR PARTNERING WITH PHYSICIANS**

- Consider bringing a trusted family member or friend with you to initial appointments. Your family or friend can write down notes for you during your appointment. You can use these notes after your visit as a reference for information, reassurance, or review.
- Consider bringing a list of questions to appointments to ensure you address the topics that are important to you. Keeping a question log can be a helpful tool to write down questions between appointments and a place to keep the answers to your questions in once place for reference and review.
- If this is your first appointment, common beginning questions may be:
  - Who will be on my cancer care team?
  - What are treatments for my type and stage of cancer?
  - What are my cancer treatment goals?
  - What is my cancer treatment plan and what are the next steps?
  - What should I expect in terms of side effects and medical impacts from my plan?
  - For examples of commonly asked questions, refer to:
    - [www.cancer.gov/about-cancer/treatment/questions](http://www.cancer.gov/about-cancer/treatment/questions)
- Refer to the following resources for further information in reference to treatment and cancer types:
  - The American Cancer Society:
    - <https://www.cancer.org/cancer.html>
  - National Comprehensive Cancer Network (NCCN) Guidelines for Patients:
    - <https://www.nccn.org/patientresources/patient-resources/guidelines-for-patients>
- If you are interested in clinical trials, discuss this option with your oncologist(s). They can assist with matching you, or you can find all National Cancer Institute supported trials using their search engine: <https://www.cancer.gov/research/participate/clinical-trials-search>.
- Oncologists are very accustomed to patients requesting the opportunity for second, and even third opinions. They recognize that every cancer journey is unique, and care decision making can be complex.
- If you want to explore other opinions before you begin a plan of care, or while you are in the midst of a care plan, consider speaking openly to your oncologist (s) and/or connect the referral resources listed in this section to get connected to other providers who specialize in your type of cancer, or other support resources that may provide the guidance you need to decide what is best for you.

## **CARE PLAN DECISION MAKING**

- Once your care team is established, a plan of care is created.
- The following factors can all determine the plan of care:

• Type of cancer(s) you have	• Your general health
• Pathology of your cancer	• Your treatment goals
- Cancer care teams anticipate that you may need to explore these considerations to make a decision that is right for you. Involving your care team to ask questions is an important way to get the answers you need.
- Refer to the "Support" section of this guide (pp. 24 - 30) to connect to additional resources to help you explore what plans of care may be the best fit for you.

# ***Navigating the Healthcare System*** *continued....*



## **ROLE OF INSURANCE**

- If you are seeking care through your insurer, they will be involved to fund your care by paying providers, offer supportive resources to ensure your access to providers in their network, and facilitate approvals for treatment your physicians and/or providers order.
- Contact your insurer to ask how to access case management.
- Some elements of treatment plans require pre-authorization by the insurer.
  - This may include medications, surgery, procedures, and other elements of your plan of care.
  - This is a process where the ordering provider team initiates the pre-authorization as part of their coordination of your care.
  - You are empowered to ask if your treatment plan has any elements that require pre-authorization and confirm who will be managing the process on your provider's team.
    - If you are a Benefits Fund member, the Benefits Fund Administrator and/or UMR CARES nurse can assist you with any questions or help advocate as needed.
    - If you use another insurer, contact their member services to request assistance.
- Most insurance plans, including the Benefits Fund, offer in-network and out of network benefits.
  - When you choose providers who are in-network, they have an agreement with your insurer to provide services to you within a fee structure that is approved by the insurer.
  - Members may be interested in using in-network providers because they will have reduced co-payments, out of pocket costs, and deductibles.
  - Due to out of network providers not having a fee structure that is approved by the insurer, costs are often higher, and this increase in cost is passed to the member through higher co-payments, out of pocket costs, and deductibles.
  - If you are considering use of your out of network benefit, you can explore and compare costs with the Benefits Fund Administrator, Benefits Funds Customer Service, and/or UMR CARES.
- If a pre-authorization is not approved, it may be because the insurer needs more information to make a decision.
  - The Benefits Fund Administrator and/or UMR CARES can help you understand why a pre-authorization was not approved, and what options you have.
  - There is an appeals process for insurance denials.
  - The Benefits Fund Administrator and/or UMR CARES can provide support and guidance for appealing an insurance decision or re-approaching alternative options.



# Support

*Living with Cancer (pp. 24 - 25)*

*Balancing Cancer with Work (p. 26)*

*Family Support and Care (pp. 27 - 30)*



# Living with Cancer



## INFORMATION

- This section is intended to share a few possible impacts that you and/or your loved one may experience, and some tips for how to navigate those impacts.
- There are many access points for care coordination, emotional, psychological, and spiritual support resources to partner with you and your family.
- As you move through your cancer care plan, there are a myriad of support resources available to you and your loved ones. Refer to the "Care and Treatment" section of this guide (pp. 19 - 22).
- Employee Assistance Program (EAP):
  - Employee Assistance Program Bargaining Unit Employees:
    - Ellen Flaum: 561-968-1505
    - EAP Provide List: [www.myffbenefits.com/docs/contracts/EAP\\_Provider\\_List.pdf](http://www.myffbenefits.com/docs/contracts/EAP_Provider_List.pdf)
  - Board of County Commissioners (BCC)-Non-Bargaining Employees:
    - Dr. Marcy Weiss: 561-233-5465
    - EAP 24/7: 1-888-887-4114
  - PBCFR Peer Support Team 24/7
    - Hotline: 1-855-459-7337
    - Email: [peer@iaff2928.com](mailto:peer@iaff2928.com)
    - [IAFF Local 2928 | Behavioral Health \(iaff2928.com\)](http://IAFF Local 2928 | Behavioral Health (iaff2928.com))
- Chaplaincy:
  - 561-851-3238
  - Email: [fire-chaplain@pbc.gov](mailto:fire-chaplain@pbc.gov)
- If you are unsure what resources may be the right fit for your needs, there are Care Navigators at PBCFR and/or your cancer center who can help you explore options.
- For additional information refer to the following resources:
  - [www.cancer.gov/about-cancer/coping](http://www.cancer.gov/about-cancer/coping)
  - [www.cancer.gov/about-cancer/coping/adjusting-to-cancer/talk-to-children](http://www.cancer.gov/about-cancer/coping/adjusting-to-cancer/talk-to-children)
  - [www.cancer.gov/about-cancer/coping/caregiver-support/parents](http://www.cancer.gov/about-cancer/coping/caregiver-support/parents)

## COMMONLY ENCOUNTERED IMPACTS OF CANCER TO DAILY LIFE

- Special consideration: every experience is unique and individual feelings/beliefs will be just that...individual.
- **PSYCHOLOGICAL IMPACTS:**
  - Anxiety/Fear
  - Depression
  - Medical Traumatic Stress
  - Anger
  - Mood Changes
  - Decreased Resiliency/Optimism
- **PHYSICAL IMPACTS:**
  - Fatigue
  - Pain
  - Body part loss or modification
  - Loss of hair
  - Skin dryness, itchiness, scars
  - Weight fluctuations/diet adjustments
- **SEXUAL IMPACTS:**
  - Worries about intimacy
  - Changes in your sex drive
  - Changes in your sex organs

# ***Living with Cancer*** *continued....*



- **FINANCIAL IMPACTS:**
  - Reduced income/savings
  - Increased expenses for medication, co-pays, travel for care
  - Challenges managing bill paying
  - Increased expenses for legal planning, childcare and/or help at home
  - Refer to the "Benefits and Finances" section (pp. 8 - 17) for additional information
- **WORK IMPACTS:**
  - Change in work status (light duty, sick leave, extended leave, etc.)
  - Learning new work role/tasks
  - Reconsideration of career goals
  - Shift in retirement timing/plans
  - Loss of connection to station life/peers
  - Complex dynamics with work environment/profession in cases of work related cancers
  - Difficulty accessing spiritual support when hospitalized and/or homebound
  - Refer to the "Balancing Cancer with Work" section of this guide (p. 26)
- **SPIRITUAL IMPACTS:**
  - Increased or decreased participation in religion/spirituality/prayer
  - Difficulty maintaining religious laws
  - Spiritual distress
  - Increase or decrease in involvement with faith home activities
  - Difficulty accessing spiritual support when hospitalized and/or homebound

## **COPING TIPS**

- Create a psychological and emotional wellness plan which will work like your own personalized protocol when you feel overwhelmed by your feelings or stress.
- Maintain a lifestyle that supports your health
- Connect to your support system regularly and be honest about your needs
- Consider your openness to resources that you may not have tried before
- Educate yourself about your cancer and treatment plan using accurate and trusted resources recommended by your physicians and care team.
- Use available resources through PBCFR and the Employee Benefits Fund that are listed in this guide, as well as resources available in the community and your cancer center.
  - Refer to the "Resources and Contacts" section of this guide (pp. 32 - 35)

**For additional information refer to the following resources:**

[www.cancer.gov/about-cancer/coping](http://www.cancer.gov/about-cancer/coping)

[www.cancer.gov/about-cancer/coping/adjusting-to-cancer/talk-to-children](http://www.cancer.gov/about-cancer/coping/adjusting-to-cancer/talk-to-children)

[www.cancer.gov/about-cancer/coping/caregiver-support/parents](http://www.cancer.gov/about-cancer/coping/caregiver-support/parents)

# Balancing Cancer with Work



## INFORMATION

- Cancer's impact on your work life may shift throughout your cancer journey.
- This section is intended to highlight a few of those elements, and tips on navigating them.
- If your physician recommends any changes to your role or work status, notify the PBCFR Wellness Coordinator for guidance:
  - PBCFR Wellness Coordinator: 561-616-6904
  - Email: Fire-CancerWellness@pbc.gov

## TIPS TO BALANCE CANCER WITH WORK

- Talk to your physicians about your current work role and any anticipated impacts.
  - This information can be used to explore any changes that may be needed in your work status and/or role.
- Consider how much you want to share with your work family and peers.
  - You have a right to privacy, and you also have a right to share if you choose.
  - You may decide to share with no one, only with trusted peers, or that you feel comfortable sharing with anyone in your work circle.
  - If you need help deciding what feels right to you about sharing, you may use this guide for a listing of supporters available to discuss your sharing plan.
- Utilize resources to support you both within PBCFR and outside of this agency.
  - How you feel, how you cope, and how you navigate your care plans is a personal decision.
  - Refer to the "Care and Treatment" section (pp. 19 - 22) and the "Support" section (pp. 24 - 30) of this guide to decide which supporters you feel most comfortable connecting to.
- Set boundaries:
  - Identify stressors at work
  - Listen to your body
  - Ensure that you are your own priority
  - It is OK to grieve expectations

# Family Support and Care



## INFORMATION

- There is not a perfect or imperfect way to share and discuss your diagnosis, cancer care plan and treatment updates, prognosis, needs, or feelings.
  - It is important to acknowledge your feelings and your loved ones' feelings
- The decision to share and discuss may vary depending on:
  - Your prognosis
  - Your own feelings
  - The relationship itself
  - The age of the family member
  - Your prior experiences with communication
  - You or your family members own known preferences and comfort zones with communication

## DISCUSSING ROLES

- Cancer often shifts roles within families.
  - Chores, tasks, responsibilities, and expectations may need to be adjusted along the way. Sometimes changing roles and responsibilities can be difficult on relationship dynamics and bring up uncomfortable feelings for both the person living with cancer as well as their family members, other times it provides opportunities to support one another and show caring in a tangible way.
- Open communication about needs, expectations, and feelings can help with role shifts along the way.

## CONNECTION TIME

- Connection time helps keep you and your family centered on your relationship vs. cancer.
- Cancer can take significant time and energy from relationships.
- As you are comfortable and able, carve out time for connection and presence outside of the cancer dynamic. Whether it be a family day at the beach, sitting on the couch to watch a TV show, or reading a book to your child or grandchild.

## FAMILY PLAN TOOLS

- Part of a fire service career is ensuring our family is secure and supported in the event we experience an illness, injury, or die in the line of duty. Often this sense of responsibility for our loved ones is heightened because of our daily reminders that life can bring unexpected events and change. When diagnosed with cancer, irrespective of type, plan of care, and prognosis, the desire to ensure plans are in order for loved ones may be amplified. If you experience these feelings, reassuring yourself your plans are in place can allow you to focus your emotional energy on yourself, your loved ones, and your plan of care. There are tools available to assist you in creating a family plan or ensuring your current plan considers all aspects of what is most important to you and your loved ones.



## SPOUSES/PARTNERS

- When the person you love is diagnosed with cancer, navigating their cancer journey, or transitioning to survivor status, the impacts on both spouses/partners are significant.
- Adults might connect in person, by phone, by video chat, or even in written or recorded communication (voice memos).
- If you are sharing virtually or in writing, consider if the person is alone and whether they would benefit from a supporter being nearby when they receive your contact.
- Below are some tips on navigating the unique needs of spouses/partners. Consider sharing this guide with your spouse/partner so they can learn about benefits and support resources available to you, your spouse/partner, and your family.
  - If your relationship was stressed prior to cancer entering the dynamic, consider speaking to a professional counselor who specializes in working with couples.
  - Share care plan decision making if both spouses/partners are comfortable and in agreement with sharing health information. Attending appointments together and talking through treatment options, symptoms, and impacts will help you both feel more prepared, informed, and understand how to support one another.
  - Know your spouse/partner love language and find ways to show you care.
  - Do not avoid tough conversations.
  - Check in with one another daily.
  - Plan dates. Consider having dates/nights on your calendar as something to look forward to together.
- Make time for intimacy and adjust expectations as needed.
  - Consider speaking to your physician or professional counselor who specializes in sex therapy if you need support adapting your sex life due to cancer.

# Family Support and Care *continued....*



## CHILDREN/TEENS

- Consider providing ways for them to be involved through connection time, art projects for their loved one, and little helper projects that are age appropriate they will be discussed on the next page (pg. 30).
- Children and teens may be significantly impacted when a parent, caregiver, or loved one is experiencing cancer.
  - A Care Navigator can connect you to age-appropriate resources.
  - Consider sharing the 211 Teen Talk Line with children over age 12.
- The good news is that children and teens are very resilient and are often adaptable in their approach to coping with adversity when they are offered support, stability, safety, open communication, respect, acceptance, non-judgment, and loving environments.
- Children and teens benefit greatly from in person sharing and communication.
  - If not possible, video chat with a trusted adult is a good alternative.
  - Maintain open, age-appropriate communication.
  - Check in frequently for questions or feelings.
  - Reassure them it's OK to have various feelings and identify trusted people they can talk to.
  - Prepare them for potential physical changes from treatment, like hair loss or limb loss.
- If they show interest in caregiving, ensure tasks are age-appropriate, safe, and comfortable for everyone. Let them know it's OK to stop participating at any time.
  - Avoid asking them to take on direct caregiving tasks to prevent adverse mental health effects.
- Be prepared to answer honestly and age-appropriately if they ask about their loved one's prognosis.
- Maintain the daily routine as much as possible. Consider sharing information with teachers and guidance counselors to ensure they have support at school.
- There are many cancer specific child and teen support groups, camps, activities and support resources. Speak to an involved Care Navigator and/or refer to the "Support" section (pp. 22 - 29) of this guide to get connected.
- Children and teens may have spiritual guidance and support needs. If you have a faith home, consider speaking to your religious leadership team for guidance on connecting to youth resources in your faith community. Refer to the "Support" section (pp. 22 - 29) of this guide for information on chaplains.

**For additional information refer to the following resources:**

[www.cancer.gov/about-cancer/coping/adjusting-to-cancer/talk-to-children](http://www.cancer.gov/about-cancer/coping/adjusting-to-cancer/talk-to-children)

[www.cancer.gov/about-cancer/coping/caregiver-support/parents](http://www.cancer.gov/about-cancer/coping/caregiver-support/parents)

[www.cancer.org/cancer/caregivers/helping-children-when-a-family-member-has-cancer/dealing-with-treatment/talking-to-kids.html](http://www.cancer.org/cancer/caregivers/helping-children-when-a-family-member-has-cancer/dealing-with-treatment/talking-to-kids.html)

# Family Support and Care *continued....*



## CHILDREN/TEENS continued

- COPING CONSIDERATIONS FOR CHILDREN UNDER 5 YEARS OLD:
  - Ensure connection time with parent/caregiver is part of each day.
  - Plan family dates where you can leave cancer behind and just enjoy being together.
  - Consider putting family date ideas in a jar and letting the children/teens choose the activity.
  - Encourage children and teens to participate in play/hobbies, peer activities, and get age-appropriate exercise.
- COPING CONSIDERATIONS FOR CHILDREN 5 YEARS OLD AND GREATER:
  - Create a Parachute Plan:
    - This tool is intended to help your child or teen recognize their "stress zones" by writing down examples of signs in their own life that would let you know how stressed they are, a plan for each zone to know what to do to maintain a zone, move out of a zone, or cope in a crisis.
    - Younger children may do this as an art activity vs. in words. Having a plan for dealing with feelings is a positive way to help normalize feelings, and also ensure children and teens know what to do if their feeling are overwhelming.
    - You can partner with your child or teen to design their Parachute Plan, engage their guidance counselor at school to assist, or seek a professional counselor to help
  - Create a cancer pillow:
    - Find or create a pillowcase you can and stuff it with a pillow. When children and teens (and adults too) are feeling upset about cancer or the impact of cancer on them or their loved one, they can jump up and down on the pillow to help get their feelings out.
  - Create a chat traffic light:
    - Color a circle red, another yellow, and a third green. Put Velcro on the back of all three circles, and Velcro on their bedroom door.
    - Let the children and teens know that when they are open to talking and engaging about any topic they should have the green circle on their door, when they are open to talking and engaging about any topic except cancer, they should have the yellow circle on their door, and when they are not open to talking or engaging at all, they should have the red circle on their door. Use this tool to help kids visually express how they are feeling, and give you a clue when they are open to chatting, and when they aren't.
    - You can also use this same concept for a feelings traffic light, just create circles with the names of feelings on them, and they can change the circle on their door depending on their mood.
  - If a child or teen is struggling with anxiety, depression, fear, substance or alcohol use, mood changes, food issues, regressive behavior, or school performance speak to your pediatrician, and consider connecting to the support resources available in this guide, including EAP and/or professional counseling.
  - If your child or teen is suicidal or experiencing a mental health crisis, call their professional counselor or psychiatrist, the Crisis and Suicide Helpline at 988, and/or if an emergency, call 911.



# **Appendix**

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**Resources and Contacts (pp. 32 - 34)**

**Long-Term Care and Palliative Option (p. 35)**



# Resources and Contacts



Palm Beach County Firefighters Employee Benefits Fund  
<https://www.myffbbenefits.com>



UMR (Medical Benefits Administrator)  
<https://www.umr.com>



AFLAC  
<https://www.aflac.com>



Washington National  
<https://www.my.washingtonnational.com>



Palm Beach County Firefighters Benevolent Fund  
<https://www.firefighterbenevolent.org>



# Resources and Contacts



Palm Beach County Peer Support Team

[peer@iaff2928.com](mailto:peer@iaff2928.com)  
1-855-459-PEER (7337)



Employee and Family Assistance Program

<https://www.myffbenefits.com>



IAFF Occupational Cancer

<https://www.iaff.org/cancer>



National Cancer Institute

<https://cancer.gov>



American Cancer Society

<https://www.cancer.org>



Firefighter Behavioral Health Alliance

<https://www.ffbha.org>



# Resources and Contacts *continued....*



Firefighter Cancer Support Network

<https://www.firefightercancer.org>



**NATIONAL  
FIREFIGHTER  
REGISTRY  
for Cancer**  
Understanding &  
Reducing Cancer

National Firefighter Registry for Cancer

<https://www.cdc.gov/niosh/firefighters/registry.html>



Florida Firefighters Safety and Health Collaborative

<https://floridafirefightersafety.org>



U.S. Dept. of Justice Public Safety Officers' Benefits Program

<https://bja.ojp.gov/program/psob>



National Fallen Firefighters Foundation

<https://www.firehero.org>



Florida Firefighter Line-of-Duty Benefits

<https://myfloridacfo.com/division/sfm/bfst/safety/loff-ff-memorials>



# Long-term Care and Palliative Options



American Cancer Society  
<https://www.cancer.org>



Trustbridge Palliative Care/Hospice  
<https://trustbridge.com>



Vitas Palliative Care/Hospice  
<https://bja.ojp.gov/program/psob>



Treasure Coast Hospice  
A TREASURE HEALTH SERVICE

Treasure Coast Hospice  
<https://treasurehealth.org>



MorseLife Palliative Care/Hospice  
<https://morselife.org>  
(under services tab)



Continuum Care of Florida (Broward/Dade)  
<https://continuumflorida.com/home-broward/>

