

South Carolina Law Enforcement

Critical Incident Assistance Fund

Question and Answer Sheet

Q. What is the specific insurance benefit purchased under the SC Law Enforcement Assistance Fund?

A. "If an Insured Person suffers psychiatric or mental stress illness as a direct result of either being actively engaged in a single emergency incident or repeated active engagement in emergency incidents, a Mental Stress Management Benefit, in accordance with Section IV of this Policy, subject to the Maximum Benefit Amount shown on the Policy Schedule of Benefits \$15,000 is available. The Insured Person must be receiving care by a Physician properly licensed to provide such care and the care must be appropriate for the condition causing the psychiatric or mental stress."

Q. How does the policy define "physician"?

A. "Physician means a licensed health care provider practicing within the scope of his or her license and rendering care and treatment to the Insured Person that is appropriate for the condition and locality, and who is not: the Insured Person, an Immediate Family Member of either the Insured Person or the Insured Person's spouse; a person living in the Insured Person's household; a person providing homeopathic, aroma-therapeutic, or herbal therapeutic services."

Q. How is it determined if a sworn officer is eligible for this benefit?

A. The policy is available to "[a]ll sworn law enforcement officers in the State of South Carolina and anyone else that SCLEAP deems a member and notifies Provident [the insurer] in writing of that fact." Applicants will be checked against the official records of the South Carolina Criminal Justice Academy for confirmation.

Q. How does the claim process work?

A. Once an Insured Person has a standing appointment with a licensed provider please contact Ms. Zorrina Harmon via email: zorrina@scfirefighters.org or mailing address: PO Box 211725, Columbia, SC 29221. A claim form

(First Notice of Claim) must be completed by the Insured Person. A licensed provider may complete the form on behalf of the Insured or contact Ms. Harmon for clarification on payment methods or options. If you have questions or concerns, please call Ms. Harmon at 803-807-1099.

Q. What type of expenses are covered?

A. Actual out-of-pocket expenses not covered through workers compensation claims and/or other insurance incurred by law enforcement officers who are diagnosed with a mental injury as a result of a critical incident during the scope of employment.

Q. What is the specific time-frame the proviso-funded benefit is available?

A. Benefits are available from July 1, 2016 through December 31, 2018. SCLEAP will receive reimbursement applications for critical incident assistance funds for approved services which were provided to sworn officers between July 1, 2016 and September 30, 2016. Sworn officers who receive services between October 1, 2016 and December 31, 2018 shall apply for the insurance benefit using the Provident (First Notice of Claim Form and Unum Authorization) Forms. All forms are available on the SCLEAP website at www.scleap.org

Q. Who do I contact if I need help with any part of this.

A. Contact Zorrina Harmon at zorrina@scfirefighters.org 803-807-1099 or contact Eric Skidmore at eskidmore@sled.sc.gov Cell: 803-206-8961