



Effective January 1, 2025, the Ashley Wilson Act (HB 451) requires all public entities in Georgia to offer a supplemental benefit program for eligible first responders diagnosed with post-traumatic stress disorder (PTSD) resulting from exposure to line of duty traumatic events. It provides a financial safety net to assist with uninsured costs associated with PTSD treatment and recovery. A first responder may access the benefits quickly and confidentially to reduce worry over stigma or job loss. The Act does not impact employer health plans, which provide coverage for PTSD and other mental health conditions.

The first responder occupations covered under the Act include:

- Communications Officer
- Emergency Medical Professional
- Highway Emergency Response Operator
- Firefighter
- Jail Officer
- Correctional Officer
- Emergency Medical Technician
- Juvenile Correctional Officer
- Probation Officer
- Peace Officer (including law enforcement officers with the DNR)

The Act requires two once-per-lifetime benefits. The first is a \$3,000 lump-sum benefit paid following diagnosis of occupational PTSD by a qualified diagnostician. The second is a long-term disability benefit if the eligible first responder is no longer able to perform their duties as a first responder due to their PTSD diagnosis:

- The disability benefit begins 90 days following a first responder's inability to continue regular occupational or volunteer duties as a first responder due to the covered condition, despite receipt of appropriate treatment.
- The disability benefit is paid monthly for up to 36 months.
  - Paid first responders receive 60% of their monthly pay to a maximum of \$5,000 per month.
  - Volunteer first responders receive \$1,500 per month.

The Georgia Municipal Association (GMA) and the Association County Commissioners of Georgia (ACCG) have partnered with MetLife to design and implement a highly customized insurance program compliant with the Act. In September 2024, GMA and ACCG provided its city and county members with information on the program and how to obtain a quote and secure coverage compliant with the Act effective January 1, 2025.

For more information on this program, visit our website at [gfrptsdinsurance.com](http://gfrptsdinsurance.com).

For additional questions, email [GFRPTSD@lockton.com](mailto:GFRPTSD@lockton.com) and provide your contact information to schedule a follow-up call. If you prefer to speak with a Program representative, call Lindsey Albright at 706.877.6400 or Meghan Murray at 678.361.0886.

